

Audit Committee Meeting Agenda
September 10, 2025, at 10:00 AM
Zoom Meeting

Meeting ID: 890 7255 1668 Passcode: 625886

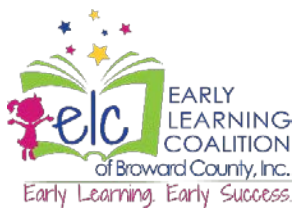
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Members are reminded of conflict-of-interest provisions. In declaring a conflict, please refrain from voting or discussing and declare the following information: 1) Your name and position on the Board, 2) The nature of the conflict, and 3) Who will gain or lose as a result of the conflict. Please also fill out form 8B prior to the meeting.

PAGE			
1.	Call to Order		Renee Podolsky, Audit Chair
2.	Roll Call		Melody Martinez, Board Liaison
3.	Consent Agenda 1. Approve March 4, 2025, Committee meeting minutes.	2	Renee Podolsky, Audit Chair
4.	Regular Business 1. AUD261RB1 – Accept Audit Report and Form 5500 for Plan Year 2024 2. AUD261RB2 – Approve Citrin Cooperman Audit and Tax Service Engagement Letters for Agreement year 2 3. AUD261RB3 – Update on IRS Voluntary Correction Program status for 403B Retirement Plan	4 49 96	Renee Podolsky, Audit Chair Jamie Lontz, Engagement Partner, Citrin Cooperman LLP Christine Klima, CAO
5.	Unfinished Business New Business Matters from the Board Matters from the CEO Matters from the Committee Matters from our Partners Public Comment		
6.	Next ELC Audit Meeting: <u>TBD</u>		
7.	Adjourn		

Please Note: Agenda is subject to revisions and additions at the discretion of the Chair of the Coalition. Notification will be sent of any such revisions or additions. **Members of the Public:** Please sign up at the entry desk for public comments to be made on any particular agenda items no later than five minutes after the Coalition meeting has been called to order.

“As per [§286.0105, Fla. Stat.](#) Any person who decides to appeal any decision of the Board with respect to any matter considered at this meeting will need a record of the proceedings and for such purpose, may need to ensure that a verbatim record of the proceedings is made which record includes testimony and evidence upon which the appeal is to be based.”



Early Learning Coalition of Broward County
Audit Committee Meeting Minutes
March 4, 2025, at 3:30 PM
Virtual Meeting

Members in Attendance	Michael Asseff; Ellie Schrot; Richard Campillo; Monica King; Traci Schweitzer
Members Absent (Excused)	Chair, Renee Podolsky
Members Absent (Unexcused)	
Staff in Attendance	Renee Jaffe, CEO; Christine Klima, CAO; Judith Merritt, COO; Hubert Cesar, CIO; Melody Martinez, Board Liaison & Executive Assistant; Lizbeth DelVecchio, Executive Assistant & Special Projects Coordinator; Andres Calero, Accountant; Kasey Lafrance, Contracts Administration Manager; Megan DeGraaf, Purchasing & Procurement Specialist; Reinier Potts, Financial Analyst; Roy Persaud, Accountant; Sandra Paul, Sr. Dir. of Provider Reimbursement; Stephanie Landreville, Controller
Others in Attendance	Julie Klahr, Legal Counsel; Martha Parker, Alex Auguste, and Bill Benson from Citrin Cooperman; Sean Swartz

Item	Action/Discussion
Welcome & Call to Order	Acting Chair Michael Asseff called the meeting to order at 3:31 PM. The roll was called, and a quorum was established.
CONSENT AGENDA	
1. Approve August 27, 2024, Committee meeting minutes.	A Motion was made by Monica King and Seconded by Richard Campillo to approve the Consent Agenda. Unanimously Approved. Motion Passes.
REGULAR BUSINESS	
1. AUD252RB1 – Accept Draft FY24 Financial Statement Audit Report and DRAFT 2023 Form 990	<p>Martha Parker, Engagement Partner at ELC's Audit Firm Citrin Cooperman, informed the Audit Committee that she had resigned from Citrin Cooperman. She expressed her gratitude to the committee and introduced Alex Auguste, who will be taking over the account, and Bill Benson, who will continue to be involved.</p> <p>CAO Christine Klima thanked Martha for her hard work, noting that working with her has been a pleasure and expressing appreciation for her contributions.</p> <p>Ms. Parker presented the results of the audit report for Fiscal Year 2024 and the 2023 IRS Form 990.</p> <p>There were no findings.</p> <p>CAO Christine Klima recognized and expressed her appreciation to ELC Controller Stephanie Landreville, along with the HR, Quality Assurance, and Accounting teams for their efforts. Committee members echoed Ms. Klima's sentiments, also extending their gratitude to Martha for her hard work and wishing her all the very best.</p> <p>A Motion was made by Richard Campillo and Seconded by Monia King to:</p> <ol style="list-style-type: none"> 1. Accept Final Financial Audit Report for Fiscal Year 2024 2. Accept 2023 IRS Form 990. <p>Unanimously Approved. Motion Passes.</p>
Unfinished Business	None
New Business	None
Matters from the Chair	None

Matters from the Committee	None
Public Comment	None
Next Meeting	TBD
Adjourn	Michael Asseff adjourned the meeting at 3:53 PM

These minutes contain the action items of the Board meeting of the Early Learning Coalition of Broward. They do not include all of the Committee's discussions or comments on each matter or issue raised during the meeting. A tape recording of the meeting is held in the Coalition office. Corrections from the Committee will be taken before approval at the next meeting.

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ITEM/MEETING	AUD261RB1 / Audit
DATE:	September 10, 2025
SUBJECT:	1. 403B Retirement Plan Audit Report for Plan Year 2024 2. 403B Retirement Plan IRS Form 5500 Plan Year 2024
FOR ACTION:	Yes
RECOMMENDED ACTIONS:	1. Accept Audit Report & Management Response for 403B Retirement Plan Year 2024 2. Accept IRS Form 5500 for 403B Retirement Plan Year 2024
FINANCIAL IMPACT:	None
ELC STAFF LEAD	C. Klima

Background Information:

As of December 31, 2020, the number of employee participants in ELCS's 403B Retirement Plan exceeded the Department of Labor threshold that triggers an annual audit requirement for the Plan. In 2021 CPA firm Keefe McCullough LLP (Now Citrin Cooperman LLP), the firm which also conducts our annual Financial Audit, conducted the first Audit of the Plan since the Plan was established in 2002.

In 2024, the Board selected Citrin Cooperman & Company LLP and Citrin Cooperman Advisors LLC to audit plan years 2024 through 2028 and prepare Form 5500 filings for the same periods. The two firms operate as separate legal entities in an alternative practice structure. Citrin Cooperman is an independent member of Moore North America, which is itself a regional member of Moore Global Network Limited (MGNL).

Current Status:

The 2024 Plan Year Audit Report contains no findings.

In their Report to Management (attached below), the auditors confirmed the compliance issues previously identified by ELC and highlighted additional areas where internal controls should be strengthened. We concur with their recommendations and have reaffirmed our commitment to engaging one or more new Plan service providers with specialized expertise in retirement plan compliance. The new provider(s) will assume responsibility for Plan administration and compliance matters once we complete the Voluntary Correction Program (VCP) process with the IRS.

IRS Form 5500 was prepared by Citrin Cooperman's tax team. It reflects financial data tested during the 2024 Plan year audit process and has been reviewed by staff.

Jamie Lontz, Citrin Cooperman's Engagement Partner for the audit, will make a presentation summarizing the Audit & Form 5500 at the meeting. The IRS requires the approved audit and forms to be filed by October 15, 2025.

Recommendation:

Staff recommend the following motions:

1. Accept Audit Report & Management Response for 403B Retirement Plan Year 2024
2. Accept IRS Form 5500 for 403B Retirement Plan Year 2024

Supporting Documentation:

1. 2024 403B Report to Management with Management Response
2. 2024 403B Retirement Plan Audit Report
3. 2024 403B Retirement Plan IRS Form 5500

Early Learning Coalition of Broward County, Inc.
Retirement Plan

Financial Statements and
Supplemental Schedule

December 31, 2024 and 2023

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Early Learning Coalition of Broward County, Inc. Retirement Plan

December 31, 2024 and 2023

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Independent Auditor's Report

To the Plan Administrator of
Early Learning Coalition of Broward County, Inc. Retirement Plan

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

We have performed audits of the financial statements of Early Learning Coalition of Broward County, Inc. Retirement 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 Early Learning Coalition of Broward County, Inc. Retirement 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 5 to the financial statements, is complete and accurate.

Opinion

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

- the amounts and disclosures in the accompanying financial statements, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.
- the information in the accompanying financial statements related to assets held by and certified to by a qualified institution agrees to or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion

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

Responsibilities of Management 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 Early Learning Coalition of Broward County, Inc. Retirement Plan's ability to continue as a going concern for one year following the date that the financial statements are available to be issued.

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

In performing an audit in accordance with GAAS, we:

- exercise professional judgment and maintain professional skepticism throughout the audit.
- identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Early Learning Coalition of Broward County, Inc. Retirement Plan's internal control. Accordingly, no such opinion is expressed.
- evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Early Learning Coalition of Broward County, Inc. Retirement Plan's ability to continue as a going concern for a reasonable period of time.

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

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

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

Other Matter - Supplemental Schedule Required by ERISA

The supplemental schedule H, line 4i - schedule of assets (held at end of year) as of December 31, 2024, is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion:

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

Philadelphia, Pennsylvania
Select Date

Early Learning Coalition of Broward County, Inc. Retirement Plan

Statements of Net Assets Available for Benefits

December 31, 2024 and 2023

	<u>2024</u>	<u>2023</u>
Assets		
Investments		
Investments at fair value	\$ 6,022,745	\$ 4,699,378
Investments at contract value	831,750	682,664
Total investments	<u>6,854,495</u>	<u>5,382,042</u>
 Net assets available for benefits	 <u>\$ 6,854,495</u>	 <u>\$ 5,382,042</u>

See accompanying notes to the financial statements.

Early Learning Coalition of Broward County, Inc. Retirement Plan

Statement of Changes in Net Assets Available for Benefits

For the Year Ended December 31, 2024

Additions

Investment income

Interest and dividends	\$ 16,534
Net appreciation in fair value of investments	540,145

Total investment income

556,679

Contributions

Participant contributions	712,639
Employer contributions	436,769
Rollovers	76,500

Total contributions

1,225,908

Total additions

1,782,587

Deductions

Benefits paid to participants	293,901
Administrative expenses	16,233

Total deductions

310,134

Net increase

1,472,453

Net assets available for benefits

Beginning of year 5,382,042

End of year \$ 6,854,495

See accompanying notes to the financial statements.

Early Learning Coalition of Broward County, Inc. Retirement Plan

Notes to the Financial Statements

December 31, 2024 and 2023

1. DESCRIPTION OF PLAN

The following description of the Early Learning Coalition of Broward County, Inc. Retirement Plan (the Plan) provides only general information. Participants should refer to the plan document for a more complete description of the Plan's provisions.

General - The Plan is a defined contribution plan established effective September 1, 2002, as restated January 1, 2021. The Plan covers all employees, excluding part-time employees who normally work less than 20 hours a week and temporary employees, of Early Learning Coalition of Broward County, Inc. (the Organization). The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended (ERISA). The Plan Administrator is responsible for oversight of the Plan.

Contributions - Each year, participants may contribute a percentage of pretax annual compensation, as defined in the plan document, up to the maximum limits of the Internal Revenue Code (IRC). Participants who have attained age 50 before the end of the plan year are eligible to make catch-up contributions. Participants also may contribute amounts representing distributions from other qualified defined benefit or defined contribution plans (rollover). Participants direct the investment of their contributions into various investment options offered by the Plan.

The Organization contributes a discretionary match to eligible employees who participate in the Plan that are at least 21 years of age. Employees hired prior to October 1, 2017 may receive a discretionary match of 100 percent of the first two percent of base compensation that a participant contributes to the Plan, plus an additional five percent matching contribution of base compensation. Employees hired on or after October 1, 2017 may receive a discretionary match of 100 percent of the first four percent of base compensation that a participant contributes to the Plan. Additional discretionary amounts may be contributed by the Organization at the option of the Board of Directors.

Contributions are subject to certain Internal Revenue Service (IRS) limitations.

Participant accounts - Each participant's account is credited with the participant's contributions, Organization matching contributions, allocations of the Organization's discretionary contributions and an allocation of the Plan's 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.

Early Learning Coalition of Broward County, Inc. Retirement Plan

Notes to the Financial Statements

December 31, 2024 and 2023

Vesting - Participants are vested immediately in their contributions plus actual earnings thereon. Vesting in the Organization's contribution portion of their accounts is based on years of continuous service. A participant is 100 percent vested after one year of credited service. In addition, upon death, disability or attainment of normal retirement age, as defined by the plan document, a participant will become 100 percent vested.

Plan loans - Participants may borrow directly from the custodian, subject to certain limitations, by using a portion of their Plan account as security for the plan loan. These loans do not occur directly within a participant's account but rather through a designated custodian account. Outstanding loan balances were \$212,594 and \$211,831 at December 31, 2024 and 2023, respectively, and are not reported within the accompanying financial statements of the Plan but serve as collateral against the outstanding plan loan balances. Interest on these loans is paid directly to the custodian. These amounts are reported on Schedule H, Line 1c(8) of Form 5500 as participant loans receivable.

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 percent of their vested account balance. The loans are secured by the balance in the participant's account. The loan interest rate, determined quarterly, is set at the Monthly Average of the Composite Yield used in Seasoned Corporate Bonds, as published by Moody's Investors Service, Inc., as defined. Principal and interest are paid directly by the participant. Terms range up to five years or greater for the purchase of a primary residence.

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 installment payments as provided in the plan document. For termination of service due to other reasons, a participant may receive the value of the vested interest in his or her account as a lump sum distribution. If a terminated participant's vested balance is less than or equal to \$5,000, the amount may be automatically distributed in the form of lump sum distribution. In addition, the Plan allows for hardship distributions if certain criteria are met.

Forfeited accounts - At December 31, 2024 and 2023, forfeited nonvested accounts totaled \$- and \$-, respectively. These accounts will be used to reduce future employer contributions. During 2024, employer contributions were reduced by \$1,350, from forfeited nonvested accounts, in accordance with plan provisions.

2. SUMMARY OF ACCOUNTING POLICIES

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

Early Learning Coalition of Broward County, Inc. Retirement Plan

Notes to the Financial Statements

December 31, 2024 and 2023

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 (except for fully benefit-responsive investment contracts, which are reported at contract value). Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan's management determines the Plan's valuation policies utilizing information provided by the investment advisers, custodians, and insurance company, as applicable. See Note 3 for discussion of fair value measurements.

The Plan's investments in fully benefit-responsive investment contracts are reported at contract value. Contract value is the relevant measure for the portion of the net assets available for benefits of a defined contribution plan attributable to fully benefit-responsive investment contracts because contract value is the amount participants normally would receive if they were to initiate permitted transactions under the terms of the Plan.

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 (depreciation) includes the Plan's gains and losses on investments bought and sold as well as held during the year.

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 as incurred.

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 (depreciation) in fair value of investments.

Subsequent events - Subsequent events were evaluated through September 10, 2025, the date the financial statements were available to be issued.

Early Learning Coalition of Broward County, Inc. Retirement Plan

Notes to the Financial Statements

December 31, 2024 and 2023

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 the fair value hierarchy under Financial Accounting Standards Board Accounting Standards Codification (FASB ASC), *Fair Value Measurement*, are described as follows:

Level 1 - Inputs to the valuation technique 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 technique 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; and
- inputs that are derived principally from or corroborated by observable market data by correlation or other means.

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

Level 3 - Inputs to the valuation technique 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 techniques used for assets measured at fair value. There have been no changes in the techniques used at December 31, 2024 and 2023.

Non-fully benefit-responsive variable annuity contracts: Separate accounts are reported at fair value, as approximated by contract value. The contract value equals accumulated cash contributions and interest credited to the Plan's contracts, less withdrawals. The variable annuity contracts - separate accounts include only mutual fund investments; investments in the funds are valued at the net asset value per share at the close of each business day as reported by each fund adjusted for dividends and certain fees.

Early Learning Coalition of Broward County, Inc. Retirement Plan

Notes to the Financial Statements

December 31, 2024 and 2023

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

Assets at Fair Value as of

December 31, 2024

	Level 1	Level 2	Level 3	Total
Investment contracts at fair value	\$ -	\$ 6,022,745	\$ -	\$ 6,022,745
Total assets in the fair value hierarchy	-	6,022,745	-	6,022,745
Total investments at fair value	\$ -	\$ 6,022,745	\$ -	\$ 6,022,745

Assets at Fair Value as of

December 31, 2023

	Level 1	Level 2	Level 3	Total
Investment contracts at fair value	\$ -	\$ 4,699,378	\$ -	\$ 4,699,378
Total assets in the fair value hierarchy	-	4,699,378	-	4,699,378
Total investments at fair value	\$ -	\$ 4,699,378	\$ -	\$ 4,699,378

4. FULLY BENEFIT-RESPONSIVE INVESTMENT CONTRACTS

The Plan holds a portfolio of synthetic fully benefit-responsive guaranteed investment contracts, for which contributions are maintained in a general account. The account is credited with earnings on the underlying investments and charged for participant withdrawals and administrative expenses.

These contracts meet the fully benefit-responsive investment contract criteria and therefore are reported at contract value. Contract value is the relevant measure for fully benefit-responsive investment contracts because this is the amount received by participants if they were to initiate permitted transactions under the terms of the Plan. Contract value, as reported to the Plan by the sponsoring trustee, represents contributions made under the contract, plus earnings, less participant withdrawals, and administrative expenses. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value.

The synthetic investment contracts held by the Plan include wrapper contracts that provide a guarantee that the credit rate will not fall below three percent. Cash flow volatility (for example, timing of the benefit payments) as well as assets under performance can be passed through to the Plan through adjustments to future contract crediting rates. Formulas are provided in each contract that adjust renewal crediting rates to recognize the difference between the fair value and the book value of the underlying assets. Crediting rates are reviewed periodically, but not less than annually for resetting.

The Plan's ability to receive amounts due is dependent on the issuer's ability to meet its financial obligations. The issuer's ability to meet its contractual obligations may be affected by future economic and regulatory developments.

Early Learning Coalition of Broward County, Inc. Retirement Plan

Notes to the Financial Statements

December 31, 2024 and 2023

Certain events might limit the ability of the Plan to transact at contract value with the issuer. These events may be different under each contract. Such events include:

1. amendments to the plan documents (including complete or partial plan termination or merger with another plan);
2. changes to the Plan's prohibition on competing investment options or deletion of equity wash provisions;
3. bankruptcy of the plan sponsor or other plan sponsor events (for example, divestitures or spin-offs of a subsidiary) that cause a significant withdrawal from the Plan;
4. the failure of the trust to qualify for exemption from federal income taxes or any required prohibited transaction exemption under ERISA; or,
5. premature termination of the contract.

No events are probable of occurring that might limit the ability of the Plan to transact at contract value with the contract issuers that also would limit the ability of the Plan to transact at contract value with the participants.

In addition, certain events allow the issuer to terminate the contract with the Plan and settle at an amount different from contract value. These events may be different under each contract. Such events include:

1. an uncured violation of the Plan's investment guidelines;
2. a breach of material obligation under the contract;
3. a material misrepresentation; or,
4. a material amendment to the agreement without the consent of the issuer.

5. INFORMATION CERTIFIED BY CUSTODIAN

The plan administrator has elected the method of compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA for 2024 and 2023. Accordingly, The Variable Annuity Life Insurance Company, the Custodian of the Plan, has certified to the completeness and accuracy of all investments reported in the accompanying Statements of Net Assets Available for Benefits as of December 31, 2024 and 2023, and the supplemental Schedule H, Line 4i - Schedule of Assets (Held at End of Year) as of December 31, 2024, and the related investment activity reported in the Statement of Changes in Net Assets Available for Benefits for the year ended December 31, 2024.

6. RELATED-PARTY AND PARTY IN INTEREST TRANSACTIONS

Certain Plan investments are managed by the custodian, and therefore, these transactions qualify as party in interest transactions.

Early Learning Coalition of Broward County, Inc. Retirement Plan

Notes to the Financial Statements

December 31, 2024 and 2023

Certain administrative functions of the Plan are performed by officers or employees of the Organization. No such officer or employee receives compensation from the Plan.

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

8. TAX STATUS

The Plan adopted a volume submitter plan offered by Valic Retirement Services Company stating that the written form of the underlying specimen plan is qualified under Section 403(b) of the IRC. The volume submitter plan received an IRS Opinion Letter dated April 5, 2018, which stated that the Plan is designed in accordance with the applicable sections of the IRC. Although the Plan has been amended since receiving the IRS Opinion Letter, the Plan administrator believes that the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the IRC, and, therefore, believes that the Plan is qualified, and the related trust is tax exempt.

Plan management is required to evaluate tax positions taken by the Plan and recognizes 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.

9. 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.

10. VOLUNTARY CORRECTION PROGRAM

In March 2023, the Plan submitted a Voluntary Correction Program application to the IRS to formally restate the Plan to be in compliance with the most recent IRS regulations and other operational errors. The application is still pending IRS approval. The plan administrator believes that the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the IRC, and, therefore, believes that the Plan is qualified, and the related trust is tax exempt.

Supplemental Schedule

DRAFT

Early Learning Coalition of Broward County, Inc. Retirement Plan

Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

EIN: 65-1060848, Plan Number: 002

December 31, 2024

(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
*	VALIC	Aggressive Growth Lifestyle (Variable Annuity)	**	\$ 14,162
*	VALIC	Emerging Economies Fund (Variable Annuity)	**	242,418
*	VALIC	Ariel Fund (Variable Annuity)	**	24,011
*	VALIC	Core Bond Fund (Variable Annuity)	**	170,891
*	VALIC	Dividend Value (Variable Annuity)	**	59,434
*	VALIC	Global Real Estate Fund (Variable Annuity)	**	81,970
*	VALIC	Government Securities Fund	**	11,772
*	VALIC	Growth Fund	**	6,290
*	VALIC	Gs Vit Gov Money Mkt Fund (Variable Annuity)	**	796,280
*	VALIC	High Yield Bond Fund (Variable Annuity)	**	59,715
*	VALIC	Inflation Protected Fund (Variable Annuity)	**	76,904
*	VALIC	International Government Bond (Variable Annuity)	**	24,290
*	VALIC	International Growth Fund (Variable Annuity)	**	31,314
*	VALIC	International Value Fund (Variable Annuity)	**	131,825
*	VALIC	International Equities Index Fund (Variable Annuity)	**	408,648
*	VALIC	Intl Opportunities (Variable Annuity)	**	129,899
*	VALIC	Intl Socially Responsible Fund (Variable Annuity)	**	96,794
*	VALIC	Large Capital Growth (Variable Annuity)	**	9,891
*	VALIC	Mid Cap Index Fund (Variable Annuity)	**	301,256
*	VALIC	Mid Cap Strategic Growth Fund (Variable Annuity)	**	103,155
*	VALIC	Mid Cap Value Fund (Variable Annuity)	**	158,198
*	VALIC	Moderate Growth Lifestyle (Variable Annuity)	**	670,146
*	VALIC	Nasdaq-100(R) Index Fund (Variable Annuity)	**	275,782
*	VALIC	Science & Technology Fund (Variable Annuity)	**	187,389
*	VALIC	Small Cap Growth Fund (Variable Annuity)	**	36,381
*	VALIC	Small Cap Index Fund (Variable Annuity)	**	72,992
*	VALIC	Small Cap Special Value Fund (Variable Annuity)	**	15,359
*	VALIC	Small Cap Value Fund (Variable Annuity)	**	94,347
*	VALIC	Stock Index Fund (Variable Annuity)	**	402,236
*	VALIC	Systematic Core Fund (Variable Annuity)	**	62,886
*	VALIC	Systematic Growth Fund	**	226,127
*	VALIC	Systematic Value (Variable Annuity)	**	19,879
*	VALIC	T Rowe Price Retirement 2020 Adv (Variable Annuity)	**	22,497
*	VALIC	T Rowe Price Retirement 2035 Adv (Variable Annuity)	**	305,145
*	VALIC	T Rowe Price Retirement 2045 Adv (Variable Annuity)	**	10,276
*	VALIC	T Rowe Price Retirement 2050 Adv (Variable Annuity)	**	2,446
*	VALIC	T Rowe Price Retirement 2060 Adv (Variable Annuity)	**	8,164

See independent auditor's report.

Early Learning Coalition of Broward County, Inc. Retirement Plan

Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

EIN: 65-1060848, Plan Number: 002

December 31, 2024

(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
*	VALIC	US Socially Responsible Fund (Variable Annuity)	**	171,776
*	VALIC	Vanguard Lifestrategy Growth (Variable Annuity)	**	68,974
*	VALIC	Vanguard Lifestrategy Moderate (Variable Annuity)	**	5,207
*	VALIC	Vanguard Windsor II (Variable Annuity)	**	305,682
*	VALIC	Vanguard Long-term Treasury	**	3,607
*	VALIC	Vanguard LT INV-Grade Fund	**	25,924
*	VALIC	Vanguard Wellington Fund	**	5,114
*	VALIC	VC I Capital Appreciation	**	75,352
*	VALIC	VC I Conserve Growth Lifestyle (Variable Annuity)	**	9,940
*	VALIC	Fixed Account Plus	**	573,174
*	VALIC	Short Term Fixed Account	**	45,982
*	VALIC	Loan Collateral Fund	**	212,594
		Total		\$ 6,854,495

*Denotes a party in interest.

** Cost information is not required for participant-directed investments.

See independent auditor's report.



Citrin Cooperman & Company, LLP
Certified Public Accountants

1800 JFK Boulevard
Philadelphia, PA 19103
T 215.545.4800 F 215.545.4810
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To Management and Board of Directors of the Plan Sponsor of Early Learning Coalition of Broward County, Inc. Retirement Plan

Except as discussed in the following paragraph, in planning and performing our audit of the financial statements of Early Learning Coalition of Broward County, Inc. Retirement Plan (the Plan) as of and for the year ended December 31, 2024, in accordance with auditing standards generally accepted in the United States of America (GAAS), we considered the Plan's internal control over financial reporting (internal control) as a basis for designing audit procedures that are appropriate in the circumstances for the purpose of expressing our opinion on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, we do not express an opinion on the effectiveness of the Plan's internal control.

We were engaged to perform an ERISA Section 103(a)(3)(C) audit, pursuant to 29 CFR 2520.103.8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Our audit did not include all of the procedures required by GAAS and did not include a consideration of internal control relating to the information summarized in Note 5 to those financial statements.

Our consideration of internal control was for the limited purpose described above and was not designed to identify all deficiencies in internal control that might be Material Weaknesses or Significant Deficiencies and therefore, Material Weaknesses or Significant Deficiencies may exist that were not identified. However, as discussed below, we identified certain deficiencies in internal control that we consider to be Material Weaknesses.

A deficiency in internal control exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, misstatements on a timely basis. A material weakness is a deficiency, or a combination of deficiencies, in internal control, such that there is a reasonable possibility that a material misstatement of the financial statements will not be prevented, or detected and corrected, on a timely basis.


A significant deficiency is a deficiency, or a combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance.

We consider the following deficiencies in the Plan's internal control to be material weaknesses:

Plan Administration: It was noted during our audit procedures, that the Plan is self-administered. Due to the complex and specialized nature of employee benefit plans subject to ERISA, previously certain required compliance tests were not performed timely. The Plan was also not operating under a fully adopted plan document. In addition, the Plan had several other compliance failures and has submitted a plan to the IRS's Voluntary Compliance Program (VCP) to correct compliance failures in the Plan. Management is in the process of preparing a RFP for third-party administrative and compliance services for the Plan. We recommend that management continue to expedite the process to ensure the Plan's compliance with the most recent IRS regulations.

Management's Response: The Coalition agrees and management continues to expedite the process to ensure the Plan's compliance with the most recent IRS regulations.

This communication is intended solely for the information and use of management, the Board of Directors of the Plan Sponsor, and others within the Plan, and is not intended to be, and should not be, used by anyone other than these specified parties.


Citrin Cooperman & Company, LLP
September 10, 2025

Form **5558**

(Rev. January 2025)

Department of the Treasury
Internal Revenue Service

**Application for Extension of Time
To File Certain Employee Plan Returns**

Go to www.irs.gov/Form5558 for the latest information.

OMB No. 1545-1610

File With IRS Only

Part I Identification

A Name of filer, plan administrator, or plan sponsor (see instructions) EARLY LEARNING COALITION OF BROWARD COUNTY, INC.	B Employer identification number (EIN) 65-1060848
Number, street, and room or suite no. (If a P.O. box, see instructions) 1475 W. CYPRESS CREEK RD. SUITE 301	
City or town, state, and ZIP code FORT LAUDERDALE, FL 33309-1931	
C Name of plan EARLY LEARNING COALITION OF BROWARD COUNTY, I	D Three-digit plan number (PN) 002
E Plan year end date 12 31 2024	

Part II Extension of Time To File Form 5500 Series, and/or Form 8955-SSA

1 ☐ Check this box if you are requesting an extension of time on line 2 to file the first Form 5500 series return/report for the plan listed in Part I, item C, above.

2 I request an extension of time until 10/15/2025 to file Form 5500 series. See instructions.

3 I request an extension of time until 10/15/2025 to file Form 8955-SSA. See instructions.

The application is **automatically approved** to the date shown on line 2 and/or line 3 (above) if **(a)** the Form 5558 is filed on or before the normal due date of Form 5500 series, and/or Form 8955-SSA for which this extension is requested; and **(b)** the date on line 2 and/or line 3 (above) is not later than the 15th day of the 3rd month after the normal due date.

For Privacy Act and Paperwork Reduction Act Notice, see instructions.

Form **5558** (Rev. 1-2025)

Annual Registration Statement Identifying Separated
Participants With Deferred Vested BenefitsThis form is required to be filed under section 6057 of the Internal Revenue Code.
Go to www.irs.gov/Form8955SSA for instructions and the latest information.

2024

This Form Is NOT Open
to Public Inspection**PART I Annual Statement Identification Information**

For the plan year beginning 01/01/2024, and ending 12/31/2024

- A** ☐ Check here if plan is a government, church, or other plan that elects to voluntarily file Form 8955-SSA. (See instructions.)
- B** ☐ Check here if this is an amended registration statement.
- C** Check the appropriate box if filing under: ☒ Form 5558 ☐ Automatic extension
☐ Special extension (enter description)

PART II Basic Plan Information - enter all requested information

1a Name of plan
EARLY LEARNING COALITION OF BROWARD COUNTY, INC. RETIREMENT PL

1b Plan Number (PN)
002

Plan Sponsor Information

2a Plan sponsor's name
EARLY LEARNING COALITION OF BROWARD COUNTY, INC.

2b Employer Identification Number (EIN)
65-1060848

2c Trade name (if different from plan sponsor name)

2d Plan sponsor's phone number
954-377-2188

2e In care of name

2f Mailing address (room, apt., suite no. and street, or P.O. box)
1475 W. CYPRESS CREEK RD. SUITE 301

2g City
FORT LAUDERDALE

2h State
FL

2i ZIP code
33309-1931

2j Foreign province (or state)

2k Foreign country

2l Foreign postal code

Plan Administrator Information

3a Plan administrator's name (if other than plan sponsor)
SAME

3b Employer Identification Number (EIN)

3c In care of name

3d Plan administrator's phone number

3e Mailing address (room, apt., suite no. and street, or P.O. box)

3f City

3g State

3h ZIP code

3i Foreign province (or state)

3j Foreign country

3k Foreign postal code

4 If the name or EIN of the **plan administrator** has changed since the last return filed for this plan, enter the name and EIN from the last filed return:
Plan administrator's name EIN

5 If the name or EIN of the **plan sponsor** has changed since the last return filed for this plan, enter the name, EIN, and plan number from that return:
Plan sponsor's name EIN Plan Number (PN)

6a Participants who separated with a deferred vested benefit required to be reported on this Form 8955-SSA **6a** 8

b Participants who separated with a deferred vested benefit voluntarily reported on this Form 8955-SSA
in the same year as the separation occurred **6b**

7 Total number of participants reported on lines 6a and 6b **7** 8

8 Did the plan administrator provide an individual statement to each participant required to receive a statement? ☒ Yes ☐ No

Under penalties of perjury, I declare that I have examined this statement, and to the best of my knowledge and belief, it is true, correct, and complete.

Sign Here	Signature of plan sponsor	Date signed 08/13/2025	Signature of plan administrator	Date signed 08/13/2025
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EARLY LEARNING COALITION OF BROWARD COUNTY, INC. RETIREMENT PLAN					Plan Number	EIN
					002	65-1060848
PART III Participant Information - enter all requested information						

- 9 Enter one of the following Entry Codes in column (a) for each separated participant with deferred vested benefits who:
- Code A** - has not previously been reported.
- Code B** - has previously been reported under the above plan number, but whose previously reported information requires revisions.
- Code C** - has previously been reported under another plan, but who will be receiving benefits from the plan listed above instead.
- Code D** - has previously been reported under the above plan number, but whose benefits have been paid out or who is no longer entitled to those deferred vested benefits.

Use with entry code "A", "B", "C", or "D"						Use with entry code "A" or "B"				Entry code "C" only	
(a) Entry Code	(b) Full Social Security Number (or "FOREIGN")	(c) Name of Participant (See instructions)				Enter code for nature and form of benefit		Amount of vested benefit		(h) Previous sponsor's EIN	(i) Previous plan number
		First name	M.I.	Last name	✓	(d) Type of annuity	(e) Payment frequency	(f) Defined benefit plan - periodic payment	(g) Defined contribution plan - total value of account		
A	590-37-9859	CRISTY		ALTAMIRANO		A	A		12,085		
A	272-82-0956	TRACY		ARTHUR		A	A		44,686		
A	593-72-3479	SAMANTHA		DEMPSEY		A	A		24,207		
A	144-58-5961	ELIZABETH		MEDINA		A	A		34,040		
A	267-71-0905	ADA		MILLER		A	A		2,881		
A	590-61-0430	KIARA		OLESCO		A	A		170		
A	592-11-0152	CASSANDRA		PIERCE		A	A		4,836		
A	261-51-5790	YVONNE		ROBINSON		A	A		5,584		
D	562-87-3193	DEBORAH	D	DAVID							
D	262-88-5683	PHILIP		GIOCO							

EARLY LEARNING COALITION OF BROWARD COUNTY, INC. RETIREMENT PLAN

PART III Participant Information - enter all requested information

- 9 Enter one of the following Entry Codes in column (a) for each separated participant with deferred vested benefits who:
- Code A** - has not previously been reported.
 - Code B** - has previously been reported under the above plan number, but whose previously reported information requires revisions.
 - Code C** - has previously been reported under another plan, but who will be receiving benefits from the plan listed above instead.
 - Code D** - has previously been reported under the above plan number, but whose benefits have been paid out or who is no longer entitled to those deferred vested benefits.

Use with entry code "A", "B", "C", or "D"						Use with entry code "A" or "B"				Entry code "C" only	
(a) Entry Code	(b) Full Social Security Number (or "FOREIGN")	(c) Name of Participant (See instructions)				Enter code for nature and form of benefit		Amount of vested benefit		(h) Previous sponsor's EIN	(i) Previous plan number
		First name	M.I.	Last name	✓	(d) Type of annuity	(e) Payment frequency	(f) Defined benefit plan - periodic payment	(g) Defined contribution plan - total value of account		
D	227-29-1040	MELISSA	M	JENKINS							
D	589-11-2531	MANUELA		RODRIGUEZ							
D	566-27-0315	ELSY		SILVESTRE							
D	463-94-9604	ASHLEY		TEAS							

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan 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.	OMB Nos. 1210 - 0110 1210 - 0089 2024 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024	
A	This return/report is for: <input type="checkbox"/> a multiemployer plan <input type="checkbox"/> a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.)
B	This return/report is: <input checked="" type="checkbox"/> a single-employer plan <input type="checkbox"/> a DFE (specify) _____ <input type="checkbox"/> the first return/report <input type="checkbox"/> the final return/report <input type="checkbox"/> an amended return/report <input type="checkbox"/> a short plan year return/report (less than 12 months)
C	If the plan is a collectively-bargained plan, check here <input type="checkbox"/>
D	Check box if filing under: <input checked="" type="checkbox"/> Form 5558 <input type="checkbox"/> automatic extension <input type="checkbox"/> the DFVC program <input type="checkbox"/> special extension (enter description) _____
E	If this is a retroactively adopted plan permitted by SECURE Act section 201, check here <input type="checkbox"/>

Part II	Basic Plan Information - enter all requested information
1a Name of plan EARLY LEARNING COALITION OF BROWARD COUNTY, INC. RETIREMENT PLAN	1b Three-digit plan number (PN) ▶ 002
2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) EARLY LEARNING COALITION OF BROWARD COUNTY, INC. 1475 W. CYPRESS CREEK RD. SUITE 301 FORT LAUDERDALE FL 33309-1931	1c Effective date of plan 08/26/2002 2b Employer Identification Number (EIN) 65-1060848 2c Plan Sponsor's telephone number 954-377-2188 2d Business code (see instructions) 813000

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

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

SIGN HERE		09/10/2025	CHRISTINE KLIMA
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE		09/10/2025	CHRISTINE KLIMA
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address ☒ Same as Plan Sponsor**3b** Administrator's EIN**3c** Administrator's telephone number**4** If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report:**a** Sponsor's name**c** Plan Name**4b** EIN**4d** PN**5** Total number of participants at the beginning of the plan year**5** 219**6** Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1), 6a(2), 6b, 6c, and 6d).**a (1)** Total number of active participants at the beginning of the plan year**6a(1)** 165**a (2)** Total number of active participants at the end of the plan year**6a(2)** 168**b** Retired or separated participants receiving benefits**6b****c** Other retired or separated participants entitled to future benefits**6c** 55**d** Subtotal. Add lines 6a(2), 6b, and 6c**6d** 223**e** Deceased participants whose beneficiaries are receiving or are entitled to receive benefits**6e****f** Total. Add lines 6d and 6e**6f** 223**g (1)** Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item)**6g(1)** 219**(2)** Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)**6g(2)** 223**h** Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested**6h****7** Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)**7****8a** If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:

2F 2G 2L 2M 2T

b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:**9a** Plan funding arrangement (check all that apply)

- (1) ☒ Insurance
- (2) ☐ Code section 412(e)(3) insurance contracts
- (3) ☒ Trust
- (4) ☐ General assets of the sponsor

9b Plan benefit arrangement (check all that apply)

- (1) ☒ Insurance
- (2) ☐ Code section 412(e)(3) insurance contracts
- (3) ☒ Trust
- (4) ☐ General assets of the sponsor

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

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

b General Schedules

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

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

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

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

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

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

Receipt Confirmation Code _____

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

A Name of plan EARLY LEARNING COALITION OF BROWARD COUNTY, INC.	B Three-digit plan number (PN) ► 002
C Plan sponsor's name as shown on line 2a of Form 5500 EARLY LEARNING COALITION OF BROWARD COUNTY, INC.	D Employer Identification Number (EIN) 65-1060848

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

(a) Name of insurance carrier
THE VARIABLE ANNUITY LIFE INSURANCE CO

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
74-1625348	70238	64760	226	01/01/2024	12/31/2024

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

(a) Total amount of commissions paid	(b) Total amount of fees paid
20,440	0

3 Persons receiving commissions and fees. (Complete as many entries as needed to report all persons).

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

MICHAEL J SMITH
2929 ALLEN PARKWAY
HOUSTON TX 77019

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
19,681			3

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

RYAN B RICHARDSON
2929 ALLEN PARKWAY
HOUSTON TX 77019

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
502			3

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

NICHOLAS R BROWN
2929 ALLEN PARKWAY
HOUSTON

TX 77019

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
165			3

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

TEAM, CLIENT SUPPORT
2929 ALLEN PARKWAY
HOUSTON

TX 77019

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
57			3

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

LUTHER MC COLLISTER
2929 ALLEN PARKWAY
HOUSTON

TX 77019

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
35			3

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

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

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

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

Part II Investment and Annuity Contract Information

Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

4	Current value of plan's interest under this contract in the general account at year end	4	619,156
5	Current value of plan's interest under this contract in separate accounts at year end	5	6,235,339
6	Contracts With Allocated Funds:		
a	State the basis of premium rates ►		
b	Premiums paid to carrier	6b	
c	Premiums due but unpaid at the end of the year	6c	
d	If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount	6d	
	Specify nature of costs ►		
e	Type of contract: (1) <input type="checkbox"/> individual policies (2) <input type="checkbox"/> group deferred annuity (3) <input type="checkbox"/> other (specify) ►		
f	If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here		<input type="checkbox"/>
7	Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)		
a	Type of contract: (1) <input type="checkbox"/> deposit administration (2) <input type="checkbox"/> immediate participation guarantee (3) <input checked="" type="checkbox"/> guaranteed investment (4) <input type="checkbox"/> other ►		
b	Balance at the end of the previous year	7b	470,832
c	Additions: (1) Contributions deposited during the year	7c(1)	59,240
	(2) Dividends and credits	7c(2)	
	(3) Interest credited during the year	7c(3)	11,461
	(4) Transferred from separate account	7c(4)	216,327
	(5) Other (specify below)	7c(5)	
	►		
	(6) Total additions	7c(6)	287,028
d	Total of balance and additions (add lines 7b and 7c(6))	7d	757,860
e	Deductions:		
	(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	42,462
	(2) Administration charge made by carrier	7e(2)	
	(3) Transferred to separate account	7e(3)	94,256
	(4) Other (specify below)	7e(4)	1,986
	► CONTRACT SURRENDER CHARGES		
	(5) Total deductions	7e(5)	138,704
f	Balance at the end of the current year (subtract line 7e(5) from line 7d)	7f	619,156

Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:

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

10 Nonexperience-rated contracts:

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

Part IV Provision of Information

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

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

<div>SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation</div>	<div>Service Provider Information</div> <div>This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).</div> <div>► File as an attachment to Form 5500.</div>	<div>OMB No. 1210-0110</div> <div>2024</div> <div>This Form is Open to Public Inspection.</div>
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024	
A Name of plan EARLY LEARNING COALITION OF BROWARD COUNTY, INC.	B Three-digit plan number (PN) ► 002
C Plan sponsor's name as shown on line 2a of Form 5500 EARLY LEARNING COALITION OF BROWARD COUNTY, INC.	D Employer Identification Number (EIN) 65-1060848

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

- a Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions) ... ☐ Yes ☒ No
- b If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

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

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

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a on page 1, 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)

THE VARIABLE ANNUITY LIFE INSURANCE 74-1625348
2929 ALLEN PARKWAY
HOUSTON TX 77019

(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?
22 33	SECURITIES BROKER	16,233.	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

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

(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"/>

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
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024	
A Name of plan EARLY LEARNING COALITION OF BROWARD COUNTY, INC.	B Three-digit plan number (PN) ► 002
C Plan sponsor's name as shown on line 2a of Form 5500 EARLY LEARNING COALITION OF BROWARD COUNTY, INC.	D Employer Identification Number (EIN) 65-1060848

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.			
Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		
(2) Participant contributions	1b(2)		
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (incl. money market accounts & certificates of deposit)	1c(1)		
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)	211,832	212,594
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	4,699,378	6,022,745
(14) Value of funds held in insurance co. general account (unallocated contracts)	1c(14)	470,832	619,156
(15) Other	1c(15)		

1 d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	5,382,042	6,854,495
Liabilities			
g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j		
k Total liabilities (add all amounts in lines 1g through 1j)	1k		
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	5,382,042	6,854,495

Part II Income and Expense Statement

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

Income		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)	436,769	
(B) Participants	2a(1)(B)	712,639	
(C) Others (including rollovers)	2a(1)(C)	76,500	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		1,225,908
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)	16,534	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		16,534
(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)		
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

	(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)	
(7) Net investment gain (loss) from pooled separate accounts	2b(7)	
(8) Net investment gain (loss) from master trust investment accounts	2b(8)	
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)	
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)	540,145
c Other income	2c	
d Total income. Add all income amounts in column (b) and enter total	2d	1,782,587
Expenses		
e Benefit payment and payments to provide benefits:		
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	293,901
(2) To insurance carriers for the provision of benefits	2e(2)	
(3) Other	2e(3)	
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)	293,901
f Corrective distributions (see instructions)	2f	
g Certain deemed distributions of participant loans (see instructions)	2g	
h Interest expense	2h	
i Administrative expenses:		
(1) Salaries and allowances	2i(1)	
(2) Contract administrator fees	2i(2)	
(3) Record keeping fees	2i(3)	
(4) IQPA audit fees	2i(4)	
(5) Investment advisory and investment management fees	2i(5)	
(6) Bank or trust company trustee/custodial fees	2i(6)	
(7) Actuarial fees	2i(7)	
(8) Legal fees	2i(8)	
(9) Valuation/appraisal fees	2i(9)	
(10) Other trustee fees and expenses	2i(10)	
(11) Other expenses SEE STATEMENT 1	2i(11)	16,233
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)	16,233
j Total expenses. Add all expense amounts in column (b) and enter total	2j	310,134
Net Income and Reconciliation		
k Net income (loss). Subtract line 2j from line 2d	2k	1,472,453
l Transfers of assets:		
(1) To this plan	2l(1)	
(2) From this plan	2l(2)	

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name: CITRIN COOPERMAN & COMPANY LLP

(2) EIN: 22-2428965

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:

a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)

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.)

c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)

d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)

e Was this plan covered by a fidelity bond?

f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?

g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?

h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?

i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)

j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked, and see instructions for format requirements.)

k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?

l Has the plan failed to provide any benefit when due under the plan?

m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)

n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3

	Yes	No	Amount
4a		X	
4b		X	
4c		X	
4d		X	
4e	X		500,000
4f		X	
4g		X	
4h		X	
4i	X		
4j		X	
4k		X	
4l		X	
4m		X	
4n		X	

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

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

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

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

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2024 This Form is Open to Public Inspection.
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For calendar plan year 2024 or fiscal plan year beginning	01/01/2024	and ending	12/31/2024
A Name of plan EARLY LEARNING COALITION OF BROWARD COUNTY, INC.	B Three-digit plan number (PN) ►	002	
C Plan sponsor's name as shown on line 2a of Form 5500 EARLY LEARNING COALITION OF BROWARD COUNTY, INC.	D Employer Identification Number (EIN)	65-1060848	

Part I	Distributions
All references to distributions relate only to payments of benefits during the plan year.	
1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions	1
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): 74-1625348	
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 10

Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)
4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> N/A
If the plan is a defined benefit plan, go to line 8.	
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month ____ Day ____ Year ____	
If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.	
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)	6a
b Enter the amount contributed by the employer to the plan for this plan year	6b
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount)	6c
If you completed line 6c, skip lines 8 and 9.	
7 Will the minimum funding amount reported on line 6c be met by the funding deadline?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> 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?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> N/A

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

Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.
10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ...	<input type="checkbox"/> Yes <input type="checkbox"/> No
11 a Does the ESOP hold any preferred stock?	<input type="checkbox"/> Yes <input type="checkbox"/> 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.)	<input type="checkbox"/> Yes <input type="checkbox"/> No
12 Does the ESOP hold any stock that is not readily tradable on an established securities market?	<input type="checkbox"/> Yes <input type="checkbox"/> 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 instr. *Complete as many entries as needed to report all applicable employers.*

a Name of contributing employer**b** EIN**c** Dollar amount contributed by employer

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

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

(1) Contribution rate (in dollars and cents) (2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): **a** Name of contributing employer**b** EIN**c** Dollar amount contributed by employer

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

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

(1) Contribution rate (in dollars and cents) (2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): **a** Name of contributing employer**b** EIN**c** Dollar amount contributed by employer

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

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

(1) Contribution rate (in dollars and cents) (2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): **a** Name of contributing employer**b** EIN**c** Dollar amount contributed by employer

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

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

(1) Contribution rate (in dollars and cents) (2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): **a** Name of contributing employer**b** EIN**c** Dollar amount contributed by employer

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

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

(1) Contribution rate (in dollars and cents) (2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): **a** Name of contributing employer**b** EIN**c** Dollar amount contributed by employer

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

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

(1) Contribution rate (in dollars and cents) (2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

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

a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment)

14a

b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)

14b

c The second preceding plan year ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).

14c

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

a The corresponding number for the plan year immediately preceding the current plan year

15a

b The corresponding number for the second preceding plan year

15b

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

a Enter the number of employers who withdrew during the preceding plan year

16a

b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers

16b

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

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

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

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

a Enter the percentage of plan assets held as:

Public Equity: _____ % Private Equity: _____ % Investment-Grade Debt and Interest Rate Hedging Assets _____ %
High-Yield Debt: _____ % Real Assets: _____ % Cash or Cash Equivalents _____ % Other: _____ %

b Provide the average duration of the Investment-Grade Debt and Interest Rate Hedging Assets:

☐ 0-5 years ☐ 5-10 years ☐ 10-15 years ☐ 15 years or more

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

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

b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:

☐ Yes.

☐ No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.

☐ No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.

☐ No. Other. Provide explanation _____

Part VII IRS Compliance Questions

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

21b If this is a Code section 401(k) plan, check all boxes that apply to indicate how the plan is intended to satisfy the nondiscrimination requirements for employee deferrals and employer matching contributions (as applicable) under Code sections 401(k)(3) and 401(m)(2).

☐ Design-based safe harbor method

☐ "Prior year" ADP test

☐ "Current year" ADP test

☐ N/A

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

SCHEDULE H		OTHER ADMINISTRATIVE EXPENSES	STATEMENT 1
DESCRIPTION			AMOUNT
ADMIN. SERVICE PROVIDERS (SALARIES, FEES AND COMMISSIONS)			16,233.
TOTAL TO SCHEDULE H, LINE 2I(11)			16,233.

MEETING	AUD261RB2 / Audit
DATE:	September 10, 2025
SUBJECT:	Citrin Cooperman FY2025 Engagement Letters
FOR ACTION:	No
RECOMMENDED ACTION:	<p>Authorize Audit Chair to Sign Engagement Letters with Citrin Cooperman for the Following Services:</p> <ul style="list-style-type: none"> a. Citrin Cooperman & Company, LLP Audit of Coalition Fiscal Year 2025 Financial Statements b. Citrin Cooperman & Company, LLP Audit of Coalition Retirement Plan Year 2025 c. Citrin Cooperman Advisers, LLC Preparation & Submission of 2024 Form 990 d. Citrin Cooperman Advisers, LLC Preparation & Submission of 2025 Form 5500
FINANCIAL IMPACT:	\$56,354 October 16, 2025 to October 15, 2026
ELC STAFF LEAD	C Klima

Background:

On September 16, 2024 the Board selected Citrin Cooperman for Audit and Tax services in a public procurement for a five (5) year contract cycle. Citrin Cooperman” is the brand under which Citrin Cooperman & Company, LLP, a licensed independent CPA firm, and Citrin Cooperman Advisers LLC serve clients’ business needs. The two firms operate as separate legal entities in an alternative practice structure. Citrin Cooperman is an independent member of Moore North America, which is itself a regional member of Moore Global Network Limited (MGNL).

Current Status:

For Citrin Cooperman to begin the audit field work for year 2 of the five (5) year contract cycle, the Board must first approve engagement letters that will be signed by the Audit Committee Chair and incorporated into the Agreement for the following services during the second year:

- a. Audit the Coalition’s Financial Statements for the fiscal year that ended June 30, 2025
- b. Audit the Coalition’s Retirement Plan for the plan year ending December 31, 2025
- c. Prepare the Coalition’s Informational 2024 Tax Form 990 for the fiscal year that ended June 30, 2025
- d. Prepare the Coalition’s Retirement Plan Form 5500 for the plan year ending December 31, 2025

The draft engagement letters have been reviewed by legal counsel and are attached for review. Fees over the five-year life of the Agreement are summarized below.

Summary of Audit & Tax Service Fees 2024- 2029

Service	Year 1	Year 2	Year 3	Year 4	Year 5	Total
Finanacial Statement Audit	\$ 34,965	\$ 36,014	\$ 37,094	\$ 38,207	\$ 39,353	\$ 185,634
Preparation of Form 990	3,465	3,569	3,676	3,786	3,900	18,396
Retirement Plan Audit	13,755	14,168	14,593	15,030	15,481	73,027
Preparation of form 5500	2,520	2,596	2,673	2,754	2,836	13,379
Total	\$ 54,705	\$ 56,346	\$ 58,037	\$ 59,778	\$ 61,571	\$ 290,436

Recommended action:

Authorize Audit Chair to Sign Engagement Letters with Citrin Cooperman for the Following Services:

- a. Citrin Cooperman & Company, LLP Audit of Coalition Fiscal Year 2025 Financial Statements
- b. Citrin Cooperman & Company, LLP Audit of Coalition Retirement Plan Year 2025.
- c. Citrin Cooperman Advisers, LLC Preparation & Submission of 2024 Form 990
- d. Citrin Cooperman Advisers, LLC Preparation & Submission of 2025 Form 5500

Supporting Documents

- Draft Citrin Cooperman & Company ,LLP 2025 Financial Statement Audit Engagement Letter
- Draft Citrin Cooperman & Company, LLP 2025 403B Retirement Plan Year Audit Engagement Letter
- Draft Citrin Cooperman Advisors LLC 2024 Form 990 Engagement Letter
- Draft Citrin Cooperman Advisors LLC 2025 Form 5500 Engagement Letter

September 10, 2025

Ms. Renee Podolsky, Audit Committee Chair

Early Learning Coalition of Broward County, Inc.
1475 West Cypress Creek Road, #301
Ft. Lauderdale, FL 33309

Dear Ms. Podolsky:

We are pleased to confirm our understanding of the services we are to provide for Early Learning Coalition of Broward County, Inc. (the "Organization") for the year ended June 30, 2025. This letter, inclusive of the Additional Terms and Conditions of Engagement Addendum and any other attachments or exhibits incorporated herein (collectively, the "Engagement Letter"), is to confirm our understanding of the terms of our engagement and the nature and limitations of the services we will provide.

Audit Scope and Objectives

We will audit the financial statements of Organization, which comprise the statement of financial position as of June 30, 2025, and the related statements of activities, functional expenses, and cash flows for the year then ended, and the disclosures (collectively, the "financial statements"). Also, the following supplementary information accompanying the financial statements will be subjected to the auditing procedures applied in our audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America ("GAAS"), and we will provide an opinion on it in relation to the financial statements as a whole in a report combined with our auditor's report on the financial statements:

1. Schedule of expenditures of federal awards and state financial assistance

The objectives of our audit are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and issue an auditor's report that includes our opinion about whether the Organization's financial statements are fairly presented, in all material respects, in conformity with accounting principles generally accepted in the United States of America ("U.S. GAAP"), and to report on the fairness of the supplementary information referred to in the second paragraph when considered in relation to the financial statements as a whole. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS and *Government Auditing Standards* will always detect a material misstatement when it exists. Misstatements, including omissions, can arise from fraud or error and are considered material if there is a substantial likelihood

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Early Learning Coalition of Broward County, Inc.

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that, individually or in the aggregate, they would influence the judgment of a reasonable user made based on the financial statements. The objective also includes reporting on:

- Internal control over financial reporting and compliance with the provisions of laws, regulations, contracts, and award agreements, noncompliance with which could have a material effect on the financial statements in accordance with *Government Auditing Standards*.
- Internal control over compliance related to major programs and an opinion (or disclaimer of opinion) on compliance with federal and state statutes, regulations, and the terms and conditions of federal and state awards that could have a direct and material effect on each major program in accordance with the Single Audit Act Amendments of 1996 and Title 2 U.S. *Code of Federal Regulations* (CFR) Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* ("Uniform Guidance") and each major project in accordance with the Florida Single Audit Act and Chapter 10.650, *Rules of the Florida Auditor General*.

Auditor's Responsibilities for the Audit of the Financial Statements and Single Audit

We will conduct our audit in accordance with GAAS; the standards for financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States; the Single Audit Act Amendments of 1996; the provisions of the Uniform Guidance and Chapter 10.650, *Rules of the Florida Auditor General*, and will include tests of accounting records, a determination of major program(s) in accordance with Uniform Guidance and Chapter 10.650, *Rules of the Florida Auditor General*, and other procedures we consider necessary to enable us to express such an opinion. As part of an audit in accordance with GAAS and Government Auditing Standards, we exercise professional judgment and maintain professional skepticism throughout the audit.

We will evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management. We will also evaluate the overall presentation of the financial statements, including the disclosures, and determine whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation. We will plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement, whether from (1) errors, (2) fraudulent financial reporting, (3) misappropriation of assets, or (4) violations of laws or governmental regulations that are attributable to the Organization or to acts by management or employees acting on behalf of the Organization. Because the determination of waste and abuse is subjective, *Government Auditing Standards* do not expect auditors to perform specific procedures to detect waste or abuse in financial audits nor do they expect auditors to provide reasonable assurance of detecting waste or abuse.

Because of the inherent limitations of an audit, combined with the inherent limitations of internal control, and because we will not perform a detailed examination of all transactions, there is an

Ms. Renee Podolsky, Audit Committee Chair

Early Learning Coalition of Broward County, Inc.

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unavoidable risk that some material misstatements or noncompliance may not be detected by us, even though the audit is properly planned and performed in accordance with GAAS and *Government Auditing Standards*. In addition, an audit is not designed to detect immaterial misstatements or violations of laws or governmental regulations that do not have a direct and material effect on the financial statements or on major programs. However, we will inform the appropriate level of management of any material errors, any fraudulent financial reporting, or misappropriation of assets that comes to our attention. We will also inform the appropriate level of management of any violations of laws or governmental regulations that come to our attention, unless clearly inconsequential. We will include such matters in the reports required for a Single Audit. Our responsibility as auditors is limited to the period covered by our audit and does not extend to any later periods for which we are not engaged as auditors.

We will also conclude based on the audit evidence obtained, whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Organization's ability to continue as a going concern for a reasonable period of time.

Our procedures will include tests of documentary evidence supporting the transactions recorded in the accounts, and direct confirmation of receivables and certain assets and liabilities by correspondence with selected individuals, funding sources, creditors, and financial institutions. We may also request written representations from the Organization's attorneys as part of the engagement and they may bill the Organization for responding to this inquiry.

Audit Procedures - Internal Control

We will obtain an understanding of the Organization and its environment, including the system of internal control, sufficient to identify and assess the risks of material misstatement of the financial statements, whether due to error or fraud, and to design and perform audit procedures responsive to those risks and obtain evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentation, or the override of internal control. Tests of controls may be performed to test the effectiveness of certain controls that we consider relevant to preventing and detecting errors and fraud that are material to the financial statements and to preventing and detecting misstatements resulting from illegal acts and other noncompliance matters that have a direct and material effect on the financial statements. Our tests, if performed, will be less in scope than would be necessary to render an opinion on internal control and, accordingly, no opinion will be expressed in our report on internal control issued pursuant to *Government Auditing Standards*.

Ms. Renee Podolsky, Audit Committee Chair

Early Learning Coalition of Broward County, Inc.
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As required by the Uniform Guidance and Chapter 10.650, *Rules of the Florida Auditor General*, we will perform tests of controls over compliance to evaluate the effectiveness of the design and operation of controls that we consider relevant to preventing or detecting material noncompliance with compliance requirements applicable to each major federal and state award program. However, our tests will be less in scope than would be necessary to render an opinion on those controls and, accordingly, no opinion will be expressed in our report on internal control issued pursuant to the Uniform Guidance and Chapter 10.650, *Rules of the Florida Auditor General*.

An audit is not designed to provide assurance on internal control or to identify significant deficiencies or material weaknesses. Accordingly, we will express no such opinion. However, during the audit, we will communicate to management and those charged with governance internal control related matters that are required to be communicated under American Institute of Certified Public Accountants ("AICPA") professional standards, *Government Auditing Standards*, the Uniform Guidance and Chapter 10.650, *Rules of the Florida Auditor General*.

Audit Procedures - Compliance

As part of obtaining reasonable assurance about whether the financial statements are free of material misstatement, we will perform tests of the Organization's compliance with provisions of applicable laws, regulations, contracts, and agreements, including grant agreements. However, the objective of those procedures will not be to provide an opinion on overall compliance, and we will not express such an opinion in our report on compliance issued pursuant to *Government Auditing Standards*.

The Uniform Guidance and Chapter 10.650, *Rules of the Florida Auditor General* require that we also plan and perform the audit to obtain reasonable assurance about whether the auditee has complied with federal and state statutes, regulations, and the terms and conditions of federal and state awards applicable to major programs. Our procedures will consist of tests of transactions and other applicable procedures described in the *OMB Compliance Supplement and State Projects Compliance Supplement* for the types of compliance requirements that could have a direct and material effect on each of the Organization's major programs. For federal and state programs that are included in the Compliance Supplement, our compliance and internal control procedures will relate to the compliance requirements that the Compliance Supplement identifies as being subject to audit. The purpose of these procedures will be to express an opinion on the Organization's compliance with requirements applicable to each of its major programs in our report on compliance issued pursuant to the Uniform Guidance Chapter 10.650, *Rules of the Florida Auditor General*.

Other Services

We will assist in preparing the financial statements, schedule of expenditures of federal award and state financial assistance, and related notes of Organization in conformity with U.S. GAAP and the Uniform Guidance Chapter 10.650, *Rules of the Florida Auditor General* based on information provided

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by management. In addition, we may assist management with certain adjusting or reclassification entries as part of our financial statement assistance services. However, the preparation of the Organization's financial statements and schedule of expenditures of federal award and state financial assistance remains the responsibility of management. These nonaudit services do not constitute an audit under *Government Auditing Standards* and such services will not be conducted in accordance with *Government Auditing Standards*.

We will perform other services, if any, in accordance with applicable professional standards. The other services are limited any other services noted above or below. We, in our sole professional judgment, reserve the right to refuse to perform any procedure or take any action that could be construed as assuming management responsibilities.

Responsibilities of Management for the Financial Statements and Single Audit

Our audit will be conducted on the basis that management acknowledges and understands their responsibility for (1) designing, implementing, establishing, and maintaining effective internal controls relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error, including internal controls over federal and state awards, and for evaluating and monitoring ongoing activities to help ensure that appropriate goals and objectives are met; (2) following laws and regulations; (3) ensuring that there is reasonable assurance that government programs are administered in compliance with compliance requirements; and (4) ensuring that management and financial information is reliable and properly reported. Management is also responsible for implementing systems designed to achieve compliance with applicable laws, regulations, contracts, and grant agreements. Management is also responsible for the selection and application of accounting principles; for the preparation and fair presentation of the financial statements, schedule of expenditures of federal awards and state financial assistance, and all accompanying information in conformity with U.S. GAAP; and for compliance with applicable laws and regulations (including federal and state statutes), rules, and the provisions of contracts and grant agreements (including award agreements). Management's responsibilities also include identifying significant contractor relationships in which the contractor has responsibility for program compliance and for the accuracy and completeness of that information.

Management is also responsible for making drafts of financial statements, schedule expenditures of federal awards and state financial assistance, all financial records, and related information available to us, and for the accuracy and completeness of that information (including information from outside the general and subsidiary ledgers); and for the evaluation of whether there are any conditions or events, considered in the aggregate, that raise substantial doubt about the Organization's ability to continue as a going concern within one year after the date that the financial statements are available to be issued. Management is also responsible for providing us with (1) access to all information of which you are aware that is relevant to the preparation and fair presentation of the financial statements, such as records, documentation, identification of all related parties and all related-party relationships and

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transactions, and other matters, (2) access to personnel, accounts, books, records, supporting documents, and other information as needed to perform an audit under the Uniform Guidance and Chapter 10.650, *Rules of the Florida Auditor General*, (3) additional information that we may request for the purpose of the audit, and (4) unrestricted access to persons within the Organization from whom we determine it necessary to obtain audit evidence. At the conclusion of our audit, we will require certain written representations from management about the financial statements; schedule of expenditures of federal awards and state financial assistance; federal and state award programs; compliance with laws, regulations, contracts, and grant agreements; and related matters.

Management's responsibilities include adjusting the financial statements to correct material misstatements and confirming to us in the management representation letter that the effects of any uncorrected misstatements aggregated by us during the current engagement and pertaining to the latest period presented are immaterial, both individually and in the aggregate, to the financial statements taken as a whole.

Management is responsible for the design and implementation of programs and controls to prevent and detect fraud, and for informing us about all known or suspected fraud affecting the Organization involving (1) management, (2) employees who have significant roles in internal control, and (3) others where the fraud could have a material effect on the financial statements. Management's responsibilities include informing us of their knowledge of any allegations of fraud or suspected fraud affecting the Organization received in communications from employees, former employees, grantors, regulators, or others. In addition, management is responsible for identifying and ensuring that the Organization complies with applicable laws, regulations, contracts, agreements, and grants. Management is also responsible for taking timely and appropriate steps to remedy fraud and noncompliance with provisions of laws, regulations, contracts, and grant agreements that we report. Additionally, as required by the Uniform Guidance and Chapter 10.650, *Rules of the Florida Auditor General*, it is management's responsibility to evaluate and monitor noncompliance with federal and state statutes, regulations, and the terms and conditions of federal and state awards; take prompt action when instances of noncompliance are identified including noncompliance identified in audit findings; promptly follow up and take corrective action on reported audit findings; and prepare a summary schedule of prior audit findings and a separate corrective action plan. The summary schedule of prior audit findings should be available for our review within five (5) days of fieldwork commencement.

Management is responsible for identifying all federal and state awards received and understanding and complying with the compliance requirements and for the preparation of the schedule of expenditures of federal awards and state financial assistance (including notes and noncash assistance received, and COVID-19-related concepts, such as lost revenues, if applicable) in conformity with the Uniform Guidance and Chapter 10.650, *Rules of the Florida Auditor General*. Management agrees to include our report on the schedule of expenditures of federal awards and state financial assistance in any document that contains and indicates that we reported on the schedule of expenditures of federal awards and state financial assistance. Management also agrees to include the audited financial statements with any

Ms. Renee Podolsky, Audit Committee Chair

Early Learning Coalition of Broward County, Inc.

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presentation of the schedule of expenditures of federal awards and state financial assistance that includes our report thereon. Management's responsibilities include acknowledging to us in the written representation letter that (1) management is responsible for presentation of the schedule of expenditures of federal awards and state financial assistance in accordance with the Uniform Guidance and Chapter 10.650, *Rules of the Florida Auditor General*; (2) management believes the schedule of expenditures of federal awards and state financial assistance, including its form and content, is stated fairly in accordance with the Uniform Guidance and Chapter 10.650, *Rules of the Florida Auditor General*; (3) the methods of measurement or presentation have not changed from those used in the prior period (or, if they have changed, the reasons for such changes); and (4) management has disclosed to us any significant assumptions or interpretations underlying the measurement or presentation of the schedule of expenditures of federal awards and state financial assistance.

Management is also responsible for the preparation of the other supplementary information, which we have been engaged to report on, in conformity with U.S. GAAP. Management agrees to include our report on the supplementary information in any document that contains, and indicates that we have reported on, the supplementary information. Management also agrees to include the audited financial statements with any presentation of the supplementary information that includes our report thereon. Management's responsibilities include acknowledging to us in the written representation letter that (1) management is responsible for presentation of the supplementary information in accordance with U.S. GAAP; (2) management believes the supplementary information, including its form and content, is fairly presented in accordance with U.S. GAAP; (3) the methods of measurement or presentation have not changed from those used in the prior period (or, if they have changed, the reasons for such changes); and (4) management has disclosed to us any significant assumptions or interpretations underlying the measurement or presentation of the supplementary information.

Management is responsible for establishing and maintaining a process for tracking the status of audit findings and recommendations. Management is also responsible for identifying and providing report copies of previous financial audits, attestation engagements, performance audits, or other studies related to the objectives discussed in the Audit Scope and Objectives section of this letter. This responsibility includes relaying to us corrective actions taken to address significant findings and recommendations resulting from those audits, attestation engagements, performance audits, or studies. Management is also responsible for providing management's views on our current findings, conclusions, and recommendations, as well as management's planned corrective actions for the report, and for the timing and format for providing that information.

You agree to assume all management responsibilities relating to any and all nonaudit services (for example, tax services, financial statement preparation services) we provide. You will be required to acknowledge in the management representation letter the nonaudit services provided and that you have evaluated the adequacy of our services and have reviewed and approved the results of the services, and have accepted responsibility for them. Further, you agree to oversee the nonaudit services by designating an individual, preferably from senior management, with suitable skill, knowledge, or

Ms. Renee Podolsky, Audit Committee Chair

Early Learning Coalition of Broward County, Inc.

September 10, 2025

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experience; evaluate the adequacy and results of those services; and accept responsibility for them.

Engagement Administration and Fees

We understand that the Organization's employees will prepare all cash, accounts receivable, and other confirmations we request, prepare applicable schedules and analyses of accounts, respond to all inquiries in a timely manner, and will locate any documents selected by us for testing. The timely and accurate completion of these client assistance requests is an essential condition for our completion of the engagement and issuance of our report.

We also understand that the Organization's Audit Committee and Board of Directors must review and accept the finalized draft audit report. We anticipate that these meetings will occur prior to March 31, 2026. We recognize the importance of completing our procedures in a timely manner and are fully committed to meeting the requested completion date. We will make every effort to complete all testing procedures in advance of these meetings. Our ability to finalize testing and other procedures, including quality control, is contingent upon the timely receipt of accurate and complete information from the Organization. We will promptly notify the Organization if, for any reason, we are not on track to meet the agreed-upon timeline.

At the conclusion of the engagement, we will complete the appropriate sections of the Data Collection Form that summarizes our audit findings. It is management's responsibility to electronically submit the reporting package (including financial statements, schedule of expenditures of federal awards and state financial assistance, summary schedule of prior audit findings, auditor's reports, and corrective action plan) along with the Data Collection Form to the federal audit clearinghouse. We will coordinate with you the electronic submission and certification. The Data Collection Form and the reporting package must be submitted within the earlier of 30 calendar days after receipt of the auditor's reports or nine months after the end of the audit period.

We will provide copies of our reports to the Organization; however, management is responsible for distribution of the reports and the financial statements. Unless restricted by law or regulation, or containing privileged and confidential information, copies of our reports are to be made available for public inspection.

The audit documentation for this engagement is the property of Citrin Cooperman & Company, LLP and constitutes confidential information. However, subject to applicable laws and regulations, audit documentation and appropriate individuals will be made available upon request and in a timely manner to federal or state agency or its designee, a federal or state agency providing direct or indirect funding, or the U.S. Government Accountability Office for purposes of a quality review of the audit, to resolve audit findings, or to carry out oversight responsibilities. We will notify the Organization of any such request. If requested, access to such audit documentation will be provided under the supervision of Citrin Cooperman & Company, LLP personnel. Furthermore, upon request, we may provide copies

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of selected audit documentation to the aforementioned parties. These parties may intend, or decide, to distribute the copies or information contained therein to others, including other governmental agencies.

The previous section notwithstanding, we will provide internal control work papers with the final report to the Organization as required by the State of Florida under the Florida Department of Education Division of Early Learning annual Grant Agreement Exhibit III Section B.3 from the auditor(s) performing the annual independent financial statement audit. The Organization agrees to apply the trade secret exemptions of §119.0715(3), Florida Statutes, and not to disclose our internal control workpapers to any party other than the required recipients designated by the State of Florida.

The audit documentation for this engagement will be retained for a minimum of five years after the report release date or for any additional period requested by the federal or state agency. If we are aware that a federal or state awarding agency, pass-through entity, or auditee is contesting an audit finding, we will contact the party(ies) contesting the audit finding for guidance prior to destroying the audit documentation.

At your request we will provide you a copy of our most recent external peer review report and any letter of comment.

Alex Auguste is the engagement managing director and is responsible for supervising the engagement and signing the reports or authorizing another individual to sign them. We expect to begin our audit on approximately October 2025.

Fees for these services will be as follows:

<u>Audited Financial Statments</u>	<u>5% Service Fee</u>	<u>Total</u>
\$34,213	\$1,801	\$36,014

The service charge fee of 5% covers all other expenses, including indirect administrative expenses such as technology, research and library databases, communications and clerical assistance. Interim billings will be submitted as work progresses and expenses are incurred. Billings are due upon presentation.

We will notify you immediately of any circumstances we encounter that could significantly affect this initial fee estimate, including, but not limited to the following:

- Scheduling changes or other inefficiencies resulting from delays caused by the inability of management to provide previously agreed-upon schedules and documentation in accordance with the agreed-upon engagement timeline.

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- Adjustments, whether client-prepared or resulting from the engagement, that are large in volume.
- Significant or unusual transactions that were not previously disclosed by the Organization prior to the finalization of the engagement letter.

In accordance with our firm policies, work may be suspended if the Organization's account becomes overdue and will not be resumed until the Organization's account is paid in full. You acknowledge and agree that we are not required to continue work in the event of the Organization's failure to pay any statement or invoice from us in accordance with our customary invoice terms. Should work be suspended, Citrin Cooperman & Company, LLP shall not be liable to the Organization for any damages that occur as a result of our ceasing to render services. In the event that a situation arises that precludes us from completing the engagement, the Organization agrees to pay us for the time we incurred on this engagement at our standard hourly rates in accordance with the Master Agreement. The Organization agrees to reimburse Citrin Cooperman & Company, LLP for attorneys' fees and costs incurred in connection with the collection of past due fees in accordance with the Master Agreement.

Alternative Practice Structure

Citrin Cooperman & Company, LLP has a contractual arrangement with Citrin Cooperman Advisors LLC, whereby Citrin Cooperman Advisors LLC provides Citrin Cooperman & Company, LLP with professional and support personnel and performs all services in connection with our engagements for which licensure as a CPA firm is not required. In order, to avoid duplication of efforts arising out of this arrangement, we request that you consent to our sharing with Citrin Cooperman Advisors LLC the information that we may obtain from the Organization in the course of our engagement. Unless you indicate otherwise, your acceptance of the terms of this engagement shall be understood by us as your consent to make disclosures to Citrin Cooperman Advisors LLC and its employees of confidential information that we may obtain in the course of our engagement.

Citrin Cooperman & Company, LLP and Citrin Cooperman Advisors LLC practice as an alternative practice structure in accordance with the AICPA Code of Professional Conduct and applicable law, regulations and professional standards. Citrin Cooperman & Company, LLP provides attest services to its clients. Citrin Cooperman Advisors LLC is not a licensed CPA firm and does not provide audit or attest services. Citrin Cooperman & Company, LLP has a contractual arrangement with Citrin Cooperman Advisors LLC, whereby Citrin Cooperman Advisors LLC provides Citrin Cooperman & Company, LLP with professional and support personnel to perform professional services on behalf of Citrin Cooperman & Company, LLP.

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Reporting

We will issue written reports upon completion of our audit of the Organization's financial statements and Single Audit. Our reports will be addressed to the Board of Directors of the Organization. Circumstances may arise in which our report may differ from its expected form and content based on the results of our audit. Depending on the nature of these circumstances, it may be necessary for us to modify our opinion, add a separate section, or add an emphasis-of-matter or other-matter paragraph to our auditor's report, or if necessary, withdraw from this engagement. If our opinion is other than unmodified, we will discuss the reasons with you in advance. If, for any reason, we are unable to complete the audit or are unable to form or have not formed an opinion, we may decline to express an opinion or issue reports, or we may withdraw from this engagement.

The *Government Auditing Standards* report on internal control over financial reporting and on compliance and other matters will state that (1) the purpose of the report is solely to describe the scope of testing of internal control and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the Organization's internal control or on compliance, and (2) the report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the Organization's internal control and compliance. The Uniform Guidance and Chapter 10.650, *Rules of the Florida Auditor General* report on internal control over compliance will state that the purpose of the report on internal control over compliance is solely to describe the scope of testing of internal control over compliance and the results of that testing based on the requirements of the Uniform Guidance and Chapter 10.650, *Rules of the Florida Auditor General*. Both reports will state that the report is not suitable for any other purpose.

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Additional Terms and Conditions of Engagement Addendum

Additional terms governing this engagement letter are included in the Master Agreement to which this document shall be incorporated, and in an attachment to this document. By signing this document the Organization acknowledges that the Organization has received and read the Additional Terms and Conditions of Engagement Addendum and agrees to be bound by those terms. If the Organization did not receive the attachment, please ask for a copy before signing this document.

This agreement, including the Additional Terms and Conditions included in the attached appendix, represents the entire understanding between the Organization and Citrin Cooperman & Company, LLP, as subject to the Master Agreement. Any amendments to this agreement must be in writing and signed by an authorized representative of both parties.

We appreciate the opportunity to be of service to you and believe this letter accurately summarizes the significant terms of our engagement. If you have any questions, please let us know. If you agree with the terms of our engagement as described in this letter, please sign the enclosed copy and return it to us.

Very truly yours,
CITRIN COOPERMAN & COMPANY, LLP



Agreed and accepted:

Signature

Renee Jaffe

<signature>

<sign date>

Signature

Renee Podolsky

<signature>

<sign date>

Ms. Renee Podolsky, Audit Committee Chair

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Additional Terms and Conditions of Engagement Addendum

Overview

This addendum to the engagement letter describes our standard terms and conditions ("Terms and Conditions") related to our provision of services to the Organization. This addendum, and the accompanying engagement letter, comprise the Organization's agreement with Citrin Cooperman & Company, LLP ("Citrin Cooperman").

Use of Service Providers

During the course of serving the Organization's account, we will use third-party service providers ("Service Providers"). We will also provide services to the Organization using certain third-party hardware, software, software services, and managed services (collectively, "Third-Party Products"). Third-party service providers include individuals who are not employed by our firm. We may share confidential information about the Organization with these Service Providers and through use of Third-Party Products to perform our engagement, in accordance with the Master Agreement. We remain committed to maintaining the confidentiality and security of the Organization's information. Accordingly, we maintain internal policies, procedures, and safeguards to protect the confidentiality of the Organization's information. In addition, we will secure confidentiality agreements with all Service Providers and vendors of Third-Party Products to maintain the confidentiality of the Organization's information and we will take reasonable precautions to determine that they have appropriate procedures in place to prevent the unauthorized release of the Organization's confidential information to others. Furthermore, we will remain responsible for our use of any such Service Providers and Third-Party Products. You hereby consent to us sharing the Organization's information, including confidential information, with our Service Providers on the same basis as we would be permitted to share information with one of our employees; provided that such recipients are bound by written obligations of confidentiality that are as protective of the Organization's information as the confidentiality terms set forth above. Additionally, you hereby consent to the disclosure of the Organization's information, to the licensors of such Third-Party Products for the purpose of conducting our engagement. The use of any Service Providers or Third-Party Products shall only involve the use of services or products in compliance with the terms of the Master Agreement and shall obtain certifications of all third-party providers as required in the Master Agreement.

Data Privacy

Citrin Cooperman's Privacy Policy ("Privacy Policy") is located on our website at <https://www.citrincooperman.com/Privacy-Policy>. Our Privacy Policy may be amended from time to time in our sole discretion and without prior notice, and is hereby incorporated by reference into this Engagement Letter. You acknowledge that you have read and understand the Privacy Policy and agree

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to the practices as described therein.

Client Portals and Electronic (E-Mail) Communications

Management will receive instructions from us inviting you to connect to a secured portal with servers located in the continental United States to upload the Organization's financial information. This process streamlines our requests for information from you and provides us with the information we need in the format we require. Management will receive this email closer to the commencement of the engagement from a member of your engagement team.

During the course of our engagement, Citrin Cooperman & Company, LLP ("Citrin Cooperman") or the Organization may need to electronically transmit confidential information to each other and to other entities engaged by either party. E-mail is a fast and convenient way to communicate. However, e-mail is not a secure means of communication and thus, confidentiality could be compromised. The Organization agrees to the use of e-mail and other electronic methods to transmit and receive information, between Citrin Cooperman and the Organization and between Citrin Cooperman and third-party service providers or other entities engaged by Citrin Cooperman or the Organization.

Internet Access

It is imperative that our personnel have reliable internet connection in order to work effectively and efficiently at all times. Management agrees to supply our personnel with reliable internet access while working on-site at the Organization's location.

Responding to Requests or Subpoenas

As a result of our services to the Organization, we may be requested or subpoenaed to provide testimony, information or documents (some of which may be privileged) to the Organization, a governmental agency, an investigative body or a third party in a legal, administrative or similar proceeding in which we are not a party. If this occurs, our efforts in responding to such requests or subpoenas will be billable to the Organization, in accordance with the Master Agreement as a separate engagement irrespective of whether we are providing any other services to the Organization at that time. The Organization agrees that we shall be entitled to compensation for our time and for reimbursement for all associated expenses, including any legal fees incurred in responding to such requests or subpoenas, in accordance with the terms of the Master Agreement.

Independence

To ensure that Citrin Cooperman's independence is not impaired under the AICPA's *Code of Professional Conduct*, you agree to the following:

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Early Learning Coalition of Broward County, Inc.

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- To provide information with respect to current and potential affiliates, including ownership percentage, to us prior to the commencement of engagement activities.
- To notify us of any planned transactions involving changes in ownership of the Organization or acquisitions of other entities by the Organization.
- To inform the engagement partner before entering into any substantive employment discussions with any of our personnel.
- To obtain preapproval of any non-attest services to be performed by Citrin Cooperman or any of our associated entities.

Hosting of Client Information

Citrin Cooperman is not a host for any client information. The Organization is expected to retain all financial and non-financial information including anything the Organization's employees upload to Citrin Cooperman's portal. Management is responsible for downloading and retaining anything we upload to the portal in a timely manner. Portals are only meant as a method of transferring data, are not intended for the storage of client information, and may be deleted at any time. Accordingly, management will not expect us to maintain copies of such records in our possession, but shall comply with the terms of Section 119.0701, Florida Statutes, as required by the Master Agreement.

Dispute Resolution

Any dispute arising out of or relating to this engagement, or breach thereof, may be submitted for non-binding good faith mediation administered by the American Arbitration Association ("AAA") under its Rules for Professional Accounting and Related Services Disputes (the "Rules"). The parties agree to discuss their differences in good faith and to attempt, with facilitation by the mediator, to reach a consensual resolution of the dispute. The mediation shall be treated as a settlement discussion and shall be confidential. The mediator may not testify for any party in any later proceeding related to the dispute. No recording or transcript shall be made of the mediation proceeding. Each party shall bear its own costs in the mediation. Absent an agreement to the contrary, the fees and expenses of the mediator shall be shared equally by the parties. Mediation shall take place at a place to be designated by the parties in Fort Lauderdale, Florida. No litigation, arbitration or other proceeding shall be commenced prior to sixty (60) days after the parties' first appearance before the mediator.

If the matter is not resolved by mediation within sixty (60) days of the parties' first appearance before the mediator, then the parties shall have an additional sixty (60) days to file a written demand for arbitration administered by the AAA under the Rules.

The arbitration, if agreed to by the parties, will be conducted before a single arbitrator selected from

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Early Learning Coalition of Broward County, Inc.

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the AAA's Panel of Accounting Professionals and Attorneys and shall take place at a place to be designated by the parties. The arbitrator shall be a fit and impartial person and shall have at least ten (10) years' experience in commercial litigation, accounting or a similar field connected to the subject matter of the dispute. The arbitrator, with the aforementioned requisite qualifications, shall be selected pursuant to the Rules.

The arbitrator shall issue his or her final award in a written and reasoned decision to be provided to each party. In his or her decision, the arbitrator will declare one party the prevailing party. The arbitrator shall have no authority to award non-monetary or equitable relief of any sort. The arbitrator shall not have authority to award damages that are punitive in nature, or that are not measured by the prevailing party's actual compensatory loss.

Any discovery sought in connection with the arbitration must be expressly approved by the arbitrator only upon a showing of substantial need by the party seeking discovery.

Notwithstanding the foregoing, any dispute regarding the interpretation, enforceability, or applicability of any statute or agency rule (federal or state) or any funding agreement that the Organization has with a governmental entity or authority that concerns, references, governs, relates to or arises from this Agreement shall be delegated to the applicable Florida court or designated agency/authority of competent jurisdiction for final determination.

This agreement, its enforcement, and any dispute relating in any way to this engagement will be governed by the laws of the State of Florida, without giving effect to any provisions relating to conflict of laws that would require the laws of another jurisdiction to apply.

Liability Provision

The Organization agrees to hold us harmless and to release, indemnify, and defend us from any liability or costs, including attorney's fees, resulting from management's knowing misrepresentations to us, in accordance with the Master Agreement.

Citrin Cooperman's maximum liability to the Organization arising for any reason relating to the services rendered under this engagement shall be limited to the fees paid to Citrin Cooperman for the services. Subject to the foregoing, Citrin Cooperman shall not be liable for any actions, damages, claims, liabilities, costs, expenses, or losses in any way arising out of or relating to the services performed under this engagement letter for an amount in excess of the Organization's actual damages. In no event shall Citrin Cooperman be liable for consequential, special, indirect, incidental, punitive or exemplary damages, costs, expenses, or losses (including, without limitation, lost profits and opportunity costs).

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Electronic Signatures and Counterparts

The Organization and Citrin Cooperman agree that any electronic signature is intended to authenticate a written signature, shall be valid, and shall have the same force and effect as a manual signature. For purposes hereof, "electronic signature" includes, but is not limited to, a scanned copy of a manual signature, an electronic copy of a manual signature affixed to a document, a signature incorporated into a document utilizing touchscreen capabilities, or a digital signature. This engagement letter may be executed in one or more counterparts, each of which shall be considered an original instrument, but all of which shall be considered one and the same engagement letter.

Severability

If any portion of this engagement letter is deemed invalid or unenforceable in a binding legal proceeding, that finding shall not operate to invalidate the remainder of the terms set forth in this engagement letter, subject to the Master Agreement.

September 10, 2025

Ms. Renee Podolsky, Audit Committee Chair
Early Learning Coalition of Broward County, Inc. Retirement Plan
1475 West Cypress Creek Road, #301
Ft. Lauderdale, FL 33309

Dear Ms. Podolsky:

We are pleased to confirm our understanding of the services we are to provide for Early Learning Coalition of Broward County, Inc. Retirement Plan (the "Plan") for the year ended December 31, 2025, in connection with its annual reporting obligation under the Employee Retirement Income Security Act of 1974. This letter, inclusive of the Additional Terms and Conditions of Engagement Addendum and any other attachments or exhibits incorporated herein (collectively, the "Engagement Letter"), is to confirm our understanding of the terms of our engagement and the nature and limitations of the services we will provide.

Audit Scope and Objectives

You have requested that we perform an ERISA Section 103(a)(3)(C) audit and report on the financial statements of the Plan, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 ("ERISA"), as permitted by ERISA Section 103(a)(3)(C) ("ERISA Section 103(a)(3)(C) audit"). The financial statements comprise the statement of net assets available for benefits as of December 31, 2025, and the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements (the "financial statements"). As part of our audit, we will report on the supplemental schedules required by the Department of Labor's ("DOL") Rules and Regulations for Reporting and Disclosure under ERISA ("ERISA-required supplemental schedules") for the year ended December 31, 2025, in accordance with auditing standards generally accepted in the United States of America ("GAAS"). These schedules are presented for the purpose of additional analysis and are not a required part of the financial statements, but are supplementary information required by the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

The financial statements and ERISA-required supplemental schedules are required to be included in the Plan's Form 5500 filing with the Employee Benefits Security Administration ("EBSA") of the DOL.

Except as described in the following paragraph, the objectives of our audit are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment of a reasonable user made based on the financial statements.

"Citrin Cooperman" is the brand under which Citrin Cooperman & Company, LLP, a licensed independent CPA firm, and Citrin Cooperman Advisors LLC serve clients' business needs. The two firms operate as separate legal entities in an alternative practice structure. The entities of Citrin Cooperman & Company, LLP and Citrin Cooperman Advisors LLC are independent member firms of the Moore North America, Inc. (MNA) Association, which is itself a regional member of Moore Global Network Limited (MGNI). All the firms associated with MNA are independently owned and managed entities. Their membership in, or association with, MNA should not be construed as constituting or implying any partnership between them.

Ms. Renee Podolsky, Audit Committee Chair
Early Learning Coalition of Broward County, Inc. Retirement Plan
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You have determined it is permissible in the circumstances and elected to have the audit of the Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audit need not extend to any statements or information related to assets held for investment of the Plan (investment information) by The Variable Annuity Life Insurance Company, the custodian which is a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, that prepared and certified the statements or information regarding assets so held in accordance with 29 CFR 2520.103-5 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

Auditor's Responsibilities for the Audit of the Financial Statements

We will conduct our audit in accordance with GAAS. Those standards require that we are independent and that we fulfill our other ethical responsibilities relevant to the audit. For an ERISA Section 103(a)(3)(C) audit, the audit will not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America ("U.S. GAAP"). Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with U.S. GAAP.

As part of an audit in accordance with GAAS, we exercise professional judgment and maintain professional skepticism throughout the audit.

We will evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management. We will also evaluate the overall presentation of the financial statements, including the disclosures, and determine whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation. We will plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement, whether from (1) errors, (2) fraudulent financial reporting, (3) misappropriation of assets, or (4) violations of laws or governmental regulations, including prohibited transactions with parties in interest or other violations of ERISA rules and regulations, that are attributable to the Plan or to acts by management or employees acting on behalf of the Plan.

Because of the inherent limitations of an audit, combined with the inherent limitations of internal controls, and because we will not perform a detailed examination of all transactions, there is an unavoidable risk that some material misstatements may not be detected by us, even though the audit is properly planned and performed in accordance with GAAS, except as previously noted. In addition, an audit is not designed to detect immaterial misstatements or violations of laws or governmental regulations that do not have a direct and material effect on the financial statements. However, we will inform the appropriate level of management of any material errors, fraudulent financial reporting, or misappropriation of assets that comes to our

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attention. We will also inform the appropriate level of management of any violations of laws or governmental regulations that come to our attention, unless clearly inconsequential and will include prohibited transactions in the supplemental schedule of nonexempt transactions as required by the instructions to Form 5500. Our responsibility as auditors is limited to the period covered by our audit and does not extend to any later periods for which we are not engaged as auditors.

We will also conclude, based on the audit evidence obtained, whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

Our procedures will include tests of documentary evidence supporting the transactions recorded in the accounts and direct confirmation of investments except those certified to by the custodian, and certain other assets and liabilities by correspondence with financial institutions and other third parties. We may also request written representations from the Plan's attorneys as part of the engagement. and they may bill the Plan for responding to this inquiry.

We will obtain an understanding of the Plan and its environment, including the system of internal control, sufficient to assess the risks of material misstatement of the financial statements, whether due to error or fraud, and to design and perform audit procedures responsive to those risks and obtain evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentation, or the override of internal control. An audit is not designed to provide assurance on internal control or to identify deficiencies in internal control. Accordingly, we will express no such opinion. However, during the audit, we will communicate to you and those charged with governance internal control related matters that are required to be communicated under professional standards.

We will communicate with management and those charged with governance certain matters as required by GAAS, including reportable findings identified during the audit of the Plan's financial statements as a result of testing relevant plan provisions.

As part of our audit, we will perform certain procedures as required by GAAS, directed at considering the Plan's compliance with applicable Internal Revenue Code ("IRC") requirements for tax-exempt status, including whether management has performed relevant IRC compliance tests and has corrected or intends to correct failures. As we conduct our audit, we will be aware of the possibility that events affecting the Plan's compliance with the requirements of ERISA may have occurred. We will inform management of any instances of tax or ERISA noncompliance that come to our attention during the course of our audit. Management should recognize, however, that our audit is not designed to, nor is it intended to, determine the Plan's overall compliance with applicable provisions of the IRC or ERISA.

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The information included in the ERISA-required supplemental schedules, other than that agreed to or derived from the certified investment information, will be subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures in accordance with GAAS. Accordingly, our opinion will state whether the form and content of the supplemental schedules, other than the information agreed to or derived from the certified investment information, are presented, in all material respects, in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA and whether the information in the supplemental schedules related to assets held by and certified to by a qualified institution agrees to or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Our ERISA Section 103(a)(3)(C) audit of the financial statements does not relieve management of their responsibilities.

Other Services

We will also assist in preparing the financial statements and supplemental schedules of the Plan in conformity with U.S. GAAP based on information provided by management. In addition, we may assist management with certain adjusting or reclassification entries as part of our financial statement assistance services. However, the preparation of the Plan's financial statements and supplemental schedules remains the responsibility of management.

We will perform other services, if any, in accordance with applicable professional standards. The other services are limited to any other services noted above or below. We, in our sole professional judgment, reserve the right to refuse to perform any procedure or take any action that could be construed as assuming management responsibilities.

Responsibilities of Management for the Financial Statements

Our audit will be conducted on the basis that management acknowledges and understands their responsibility for designing, implementing, and maintaining internal controls relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error, including monitoring ongoing activities; for the selection and application of accounting principles; for establishing an accounting and financial reporting process for determining appropriate value measurements; and for the preparation and fair presentation of the financial statements in conformity with U.S. GAAP. Management is also responsible for making drafts of financial statements, all financial records, and related information available to us and for the accuracy and completeness of that information (including information from outside of the general and subsidiary ledgers); and for the evaluation of whether there are any conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern within one year after the date that the financial statements are available to be issued. Management is also responsible for providing us with (1) access to all information of which they are aware that is relevant to the preparation and fair presentation of the financial statements, such as records, documentation, identification of all related parties and all related-party relationships and transactions, and

"Citrin Cooperman" is the brand under which Citrin Cooperman & Company, LLP, a licensed independent CPA firm, and Citrin Cooperman Advisors LLC serve clients' business needs. The two firms operate as separate legal entities in an alternative practice structure. The entities of Citrin Cooperman & Company, LLP and Citrin Cooperman Advisors LLC are independent member firms of the Moore North America, Inc. (MNA) Association, which is itself a regional member of Moore Global Network Limited (MGNI). All the firms associated with MNA are independently owned and managed entities. Their membership in, or association with, MNA should not be construed as constituting or implying any partnership between them.

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other matters; (2) additional information that we may request for the purpose of the audit, and (3) unrestricted access to persons within the Plan from whom we determine it necessary to obtain audit evidence. Management is also responsible for maintaining a current plan instrument, including all plan amendments; and for 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. Management is also responsible for determining whether (1) an ERISA Section 103(a)(3)(C) audit is permissible under the circumstances; (2) the investment information is prepared and certified by a qualified institution as described in 29 CFR 2520.103-8; (3) the certification meets the requirements in 29 CFR 2520.103-5; and (4) the certified investment information is appropriately measured, presented, and disclosed in accordance with U.S. GAAP. Management is also responsible for providing to us, prior to the dating of our report, a draft of the Plan's Form 5500 that is substantially complete. At the conclusion of our audit, we will require certain written representations from management about the financial statements and related matters.

Management's responsibilities include adjusting the financial statements to correct material misstatements and confirming to us in the written management representation letter that the effects of any uncorrected misstatements aggregated by us during the current engagement and pertaining to the latest period presented are immaterial, both individually and in the aggregate, to the financial statements taken as a whole.

Management is responsible for the design and implementation of programs and controls to prevent and detect fraud, and for informing us about all known or suspected fraud affecting the Plan involving (1) Plan management, (2) employees who have significant roles in internal control, and (3) others where the fraud could have a material effect on the financial statements. Management's responsibilities include informing us of their knowledge of any allegations of fraud or suspected fraud affecting the Plan received in communications from employees, former employees, regulators, or others. In addition, management is responsible for identifying and ensuring that the Plan complies with applicable laws and regulations. Management is responsible for the presentation of the ERISA-required supplemental schedules and that were derived from, and relate directly to, the underlying accounting and other records used to prepare the financial statements, including their form and content, in conformity with the DOL's Rules and Regulations for Reporting and Disclosure Under ERISA. Management agrees to include our report on the supplementary information in any document that contains, and indicates that we have reported on, the supplementary information. Management also agrees to include the audited financial statements with any presentation of the supplementary information that includes our report thereon.

You agree to assume all management responsibilities for any non-attest services we provide (including assisting with the preparation of the financial statements and supplemental schedules); oversee the services by designating an individual, preferably from senior management, with suitable skill, knowledge, and/or experience; evaluate the adequacy and results of the services; and accept responsibility for them.

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Ms. Renee Podolsky, Audit Committee Chair
Early Learning Coalition of Broward County, Inc. Retirement Plan
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Engagement Administration and Fees

We understand that the Plan Sponsor's employees will prepare all confirmations we request, prepare applicable schedules and analyses of accounts, respond to all inquiries in a timely manner, and will locate any documents selected by us for testing. The timely and accurate completion of these client assistance requests is an essential condition for our completion of the engagement and issuance of our report.

We also understand that the Plan's Audit Committee and Board of Directors must review and accept the finalized draft audit report. We anticipate that these meetings will occur prior to October 15, 2026. We recognize the importance of completing our procedures in a timely manner and are fully committed to meeting the requested completion date. We will make every effort to complete all testing procedures in advance of these meetings. Our ability to finalize testing and other procedures, including quality control, is contingent upon the timely receipt of accurate and complete information from the Plan. We will promptly notify the Plan if, for any reason, we are not on track to meet the agreed-upon timeline.

The audit documentation for this engagement is the property of Citrin Cooperman & Company, LLP and constitutes confidential information. However, we may be requested to make certain audit documentation available to the U.S. Department of Labor pursuant to authority given to it by law. If requested, access to such audit documentation will be provided under the supervision of Citrin Cooperman & Company, LLP's personnel. Furthermore, upon request, we may provide copies of selected audit documentation to the U.S. Department of Labor. The U.S. Department of Labor may intend, or decide, to distribute the copies of information contained therein to others, including other governmental agencies.

Jamie Lontz is the engagement partner and is responsible for supervising the engagement and signing the report or authorizing another individual to sign it. We expect to begin our audit on approximately June 2026.

We estimate that our fees for these services will be \$13,493 as well as a charge of 5% of fees incurred for all other indirect expenses related to the client services and deliverables, for a total of \$14,168.

The service charge of 5% covers all other expenses, including indirect administrative expenses such as technology, research and library databases, communications and clerical assistance. Interim billings will be submitted as work progresses and as expenses are incurred. Billings are due upon presentation.

We will notify you immediately of any circumstances we encounter that could significantly affect this initial fee estimate, including, but not limited to the following:

- Scheduling changes or other inefficiencies resulting from delays caused by the inability of management to provide previously agreed-upon schedules and documentation in accordance with the agreed-upon engagement timeline.
- Adjustments, whether client-prepared or resulting from the engagement, that are large in volume.
- Significant or unusual transactions that were not previously disclosed by the Plan prior to the finalization of the engagement letter.

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In accordance with our firm policies, work may be suspended if the Plan's account becomes overdue and will not be resumed until the Plan's account is paid in full. You acknowledge and agree that we are not required to continue work in the event of the Plan's failure to pay any statement or invoice from us in accordance with our customary invoice terms. Should work be suspended, Citrin Cooperman & Company, LLP shall not be liable to the Plan for any damages that occur as a result of our ceasing to render services. In the event that a situation arises that precludes us from completing the engagement, the Plan agrees to pay us for the time we incurred on this engagement at our standard hourly rates in accordance with the Master Agreement. The Plan agrees to reimburse Citrin Cooperman & Company, LLP for attorneys' fees and costs incurred in connection with the collection of past due fees in accordance with the Master Agreement.

Alternative Practice Structure

Citrin Cooperman & Company, LLP has a contractual arrangement with Citrin Cooperman Advisors LLC, whereby Citrin Cooperman Advisors LLC provides Citrin Cooperman & Company, LLP with professional and support personnel and performs all services in connection with our engagements for which licensure as a CPA firm is not required. In order, to avoid duplication of efforts arising out of this arrangement, we request that you consent to our sharing with Citrin Cooperman Advisors LLC the information that we may obtain from the Plan in the course of our engagement. Unless you indicate otherwise, your acceptance of the terms of this engagement shall be understood by us as your consent to make disclosures to Citrin Cooperman Advisors LLC and its employees of confidential information that we may obtain in the course of our engagement.

Citrin Cooperman & Company, LLP and Citrin Cooperman Advisors LLC practice as an alternative practice structure in accordance with the AICPA Code of Professional Conduct and applicable law, regulations and professional standards. Citrin Cooperman & Company, LLP provides attest services to its clients. Citrin Cooperman Advisors LLC is not a licensed CPA firm and does not provide audit or attest services. Citrin Cooperman & Company, LLP has a contractual arrangement with Citrin Cooperman Advisors LLC, whereby Citrin Cooperman Advisors LLC provides Citrin Cooperman & Company, LLP with professional and support personnel to perform professional services on behalf of Citrin Cooperman & Company, LLP.

Reporting

We will issue a written report upon completion of our audit of the Plan's financial statements and ERISA-required supplemental schedules. Our report will be addressed to the Plan Administrator. Circumstances may arise in which our report may differ from its expected form and content based on the results of our audit. Depending on the nature of these circumstances, it may be necessary for us to further modify our report or add an emphasis-of-matter or other-matter paragraph to our auditor's report, or if necessary, withdraw from this engagement. If our report will include other modifications, we will discuss the reasons with you in advance. If, for any reason, we are unable to complete the engagement, we may decline to issue a report or withdraw from this engagement.

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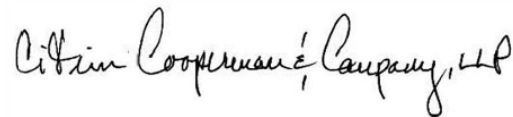
Additional Terms and Conditions of Engagement Addendum

Additional terms governing this engagement letter are included in the Master Agreement to which this document shall be incorporated, and in an attachment to this document. By signing this document the Plan acknowledges that the Plan has received and read the Additional Terms and Conditions of Engagement Addendum and agrees to be bound by those terms. If the Plan did not receive the attachment, please ask for a copy before signing this document.

This agreement, including the Additional Terms and Conditions included in the attached appendix, represents the entire understanding between the Plan and Citrin Cooperman & Company, LLP, as subject to the Master Agreement. Any amendments to this agreement must be in writing and signed by an authorized representative of both parties.

We appreciate the opportunity to be of service to the Plan and believe this letter accurately summarizes the significant terms of our engagement. If you have any questions, please let us know. If you agree with the terms of our engagement as described in this letter, please sign the enclosed copy and return it to us.

Very truly yours,



CITRIN COOPERMAN & COMPANY, LLP

CLIENT AGREEMENT AND ACCEPTANCE

Agreed and accepted by:

Renee Jaffee: _____

Date: _____

Renee Podolsky: _____

Date: _____

Additional Terms and Conditions of Engagement Addendum

Overview

This addendum to the engagement letter describes our standard terms and conditions ("Terms and Conditions") related to our provision of services to the Plan. This addendum, and the accompanying engagement letter, comprise the Plan's agreement with Citrin Cooperman & Company, LLP ("Citrin Cooperman").

Use of Service Providers

During the course of serving the Plan's account, we will use third-party service providers ("Service Providers"). We will also provide services to the Plan using certain third-party hardware, software, software services, and managed services (collectively, "Third-Party Products"). Third-party service providers include individuals who are not employed by our firm. We may share confidential information about the Plan with these Service Providers and through use of Third-Party Products to perform our engagement, in accordance with the Master Agreement. We remain committed to maintaining the confidentiality and security of the Plan's information. Accordingly, we maintain internal policies, procedures, and safeguards to protect the confidentiality of the Plan's information. In addition, we will secure confidentiality agreements with all Service Providers and vendors of Third-Party Products to maintain the confidentiality of the Plan's information and we will take reasonable precautions to determine that they have appropriate procedures in place to prevent the unauthorized release of the Plan's confidential information to others. Furthermore, we will remain responsible for our use of any such Service Providers and Third-Party Products. You hereby consent to us sharing the Plan's information, including confidential information, with our Service Providers on the same basis as we would be permitted to share information with one of our employees; provided that such recipients are bound by written obligations of confidentiality that are as protective of the Plan's information as the confidentiality terms set forth above. Additionally, you hereby consent to the disclosure of the Plan's information, to the licensors of such Third-Party Products for the purpose of conducting our engagement. The use of any Service Providers or Third-Party Products shall only involve the use of services or products in compliance with the terms of the Master Agreement and shall obtain certifications of all third-party providers as required in the Master Agreement.

Data Privacy

Citrin Cooperman's Privacy Policy ("Privacy Policy") is located on our website at <https://www.citrincooperman.com/Privacy-Policy>. Our Privacy Policy may be amended from time to time in our sole discretion and without prior notice, and is hereby incorporated by reference into this Engagement Letter. You acknowledge that you have read and understand the Privacy Policy and agree to the practices as described therein.

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Client Portals and Electronic (E-Mail) Communications

Management will receive instructions from us inviting you to connect to a secured portal with servers located in the continental United States to upload the Plan's financial information. This process streamlines our requests for information from you and provides us with the information we need in the format we require. Management will receive this e-mail closer to the commencement of the engagement from a member of your engagement team.

During the course of our engagement, Citrin Cooperman or the Plan may need to electronically transmit confidential information to each other and to other entities engaged by either party. E-mail is a fast and convenient way to communicate. However, e-mail is not a secure means of communication and thus, confidentiality could be compromised. The Plan agrees to the use of e-mail and other electronic methods to transmit and receive information, between Citrin Cooperman and the Plan and between Citrin Cooperman and third-party service providers or other entities engaged by Citrin Cooperman or the Plan.

Internet Access

It is imperative that our personnel have reliable internet connection in order to work effectively and efficiently at all times. Management agrees to supply our personnel with reliable internet access while working on-site at the Plan's location.

Responding to Requests or Subpoenas

As a result of our services to the Plan, we may be requested or subpoenaed to provide testimony, information or documents (some of which may be privileged) to the Plan, a governmental agency, an investigative body or a third-party in a legal, administrative or similar proceeding in which we are not a party. If this occurs, our efforts in responding to such requests or subpoenas will be billable to the Plan, in accordance with the Master Agreement as a separate engagement irrespective of whether we are providing any other services to the Plan at that time. The Plan agrees that we shall be entitled to compensation for our time and for reimbursement for all associated expenses, including any legal fees incurred in responding to such requests or subpoenas, in accordance with the terms of the Master Agreement.

Independence

To ensure that Citrin Cooperman's independence is not impaired under the AICPA's *Code of Professional Conduct*, you agree to the following:

- To provide information with respect to current and potential affiliates, including ownership percentage, to us prior to the commencement of engagement activities.
- To notify us of any planned transactions involving changes in ownership of the Plan/Plan Sponsor or acquisitions of other entities by the Plan/Plan Sponsor.
- To inform the engagement partner before entering into any substantive employment discussions with any of our personnel.
- To obtain preapproval of any non-attest services to be performed by Citrin Cooperman or any of our associated entities.

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Hosting of Client Information

Citrin Cooperman is not a host for any client information. The Plan is expected to retain all financial and non-financial information including anything the Plan Sponsor's employees upload to Citrin Cooperman's portal. Management is responsible for downloading and retaining anything we upload to the portal in a timely manner. Portals are only meant as a method of transferring data, are not intended for the storage of client information, and may be deleted at any time. Accordingly, management will not expect us to maintain copies of such records in our possession, but shall comply with the terms of Section 119.0701, Florida Statutes, as required by the Master Agreement.

Dispute Resolution

Any dispute arising out of or relating to this engagement, or breach thereof, may be submitted for non-binding good faith mediation administered by the American Arbitration Association ("AAA") under its Rules for Professional Accounting and Related Services Disputes (the "Rules"). The parties agree to discuss their differences in good faith and to attempt, with facilitation by the mediator, to reach a consensual resolution of the dispute. The mediation shall be treated as a settlement discussion and shall be confidential. The mediator may not testify for any party in any later proceeding related to the dispute. No recording or transcript shall be made of the mediation proceeding. Each party shall bear its own costs in the mediation. Absent an agreement to the contrary, the fees and expenses of the mediator shall be shared equally by the parties. Mediation shall take place at a place to be designated by the parties in Fort Lauderdale, Florida. No litigation, arbitration or other proceeding shall be commenced prior to sixty (60) days after the parties' first appearance before the mediator.

If the matter is not resolved by mediation within sixty (60) days of the parties' first appearance before the mediator, then the parties shall have an additional sixty (60) days to file a written demand for arbitration administered by the AAA under the Rules.

The arbitration, if agreed to by the parties, will be conducted before a single arbitrator selected from the AAA's Panel of Accounting Professionals and Attorneys and shall take place at a place to be designated by the parties. The arbitrator shall be a fit and impartial person and shall have at least ten (10) years' experience in commercial litigation, accounting or a similar field connected to the subject matter of the dispute. The arbitrator, with the aforementioned requisite qualifications, shall be selected pursuant to the Rules.

The arbitrator shall issue his or her final award in a written and reasoned decision to be provided to each party. In his or her decision, the arbitrator will declare one party the prevailing party. The arbitrator shall have no authority to award non-monetary or equitable relief of any sort. The arbitrator shall not have authority to award damages that are punitive in nature, or that are not measured by the prevailing party's actual compensatory loss.

Any discovery sought in connection with the arbitration must be expressly approved by the arbitrator only upon a showing of substantial need by the party seeking discovery.

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Notwithstanding the foregoing, any dispute regarding the interpretation, enforceability, or applicability of any statute and/or agency rule (federal or state) or any funding agreement that the Coalition has with a governmental entity or authority that concerns, references, governs, relates to or arises from this Agreement shall be delegated to the applicable Florida court or designated agency/authority of competent jurisdiction for final decision

This agreement, its enforcement, and any dispute relating in any way to this engagement will be governed by the laws of the State of Florida, without giving effect to any provisions relating to conflict of laws that would require the laws of another jurisdiction to apply.

Liability Provision

The Plan agrees to hold us harmless and to release, indemnify, and defend us from any liability or costs, including attorney's fees, resulting from management's knowing misrepresentations to us, in accordance with the Master Agreement.

Citrin Cooperman's maximum liability to the Plan arising for any reason relating to the services rendered under this engagement shall be limited to the fees paid to Citrin Cooperman for the services. Subject to the foregoing, Citrin Cooperman shall not be liable for any actions, damages, claims, liabilities, costs, expenses, or losses in any way arising out of or relating to the services performed under this engagement letter for an amount in excess of the Plan's actual damages. In no event shall Citrin Cooperman be liable for consequential, special, indirect, incidental, punitive, or exemplary damages, costs, expenses, or losses (including, without limitation, lost profits and opportunity costs).

Electronic Signatures and Counterparts

The Plan and Citrin Cooperman agree that any electronic signature is intended to authenticate a written signature, shall be valid, and shall have the same force and effect as a manual signature. For purposes hereof, "electronic signature" includes, but is not limited to, a scanned copy of a manual signature, an electronic copy of a manual signature affixed to a document, a signature incorporated into a document utilizing touchscreen capabilities, or a digital signature. This engagement letter may be executed in one or more counterparts, each of which shall be considered an original instrument, but all of which shall be considered one and the same engagement letter.

Severability

If any portion of this engagement letter is deemed invalid or unenforceable in a binding legal proceeding, that finding shall not operate to invalidate the remainder of the terms set forth in this engagement letter, subject to the Master Agreement.

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September 10, 2025

Early Learning Coalition of Broward County, Inc.
Renee Podolsky, Audit Committee Chair
1475 West Cypress Creek Road, #301
Ft. Lauderdale, FL 33309

Dear Ms. Podolsky:

We appreciate the opportunity to work with the Organization. This letter is to confirm and specify the terms of our engagement and to clarify the nature and extent of the tax services we will provide.

Tax Compliance Services

We will prepare the applicable 2024 Form 990 Series federal return (990-N, 990-EZ, 990, or 990-PF) (which includes any extensions and/or estimated tax calculations) for the Organization and any other related returns listed on Exhibit 1 such as Form 990-T and state Unrelated Business Income tax returns. If you notify us in writing, we will also prepare other filings, which may include unincorporated business income tax, payroll tax, sales tax, Forms 1099, and foreign account reporting returns for those entities, for which you have signing authority and have provided us with the necessary information to complete the filings. Please note that any filings that you request us to prepare that are not explicitly listed in this letter may result in additional fees. If, during the course of our engagement, we become aware of any additional filings that may be required, we will inform you of the obligation and prepare them upon your authorization.

We will prepare all returns covered in this engagement from the information you furnish us. We will not audit or verify the data you submit, although we may ask you to clarify it or furnish us with additional data.

We will e-file the appropriate returns as required by the taxing authorities. We will provide you with a copy of the 990 Series returns for your review prior to electronic transmission. After you have reviewed the 990 Series returns, you must provide us with a signed authorization indicating that you have reviewed the 990 Series returns and that, to the best of your knowledge, they are correct. We cannot transmit the 990 Series returns to the taxing authorities until we have the signed authorization.

We will perform our services in accordance with applicable professional standards. Our work in connection with the preparation of the Organization's 990 Series returns does not include any procedures designed to discover significant errors, fraud, defalcations or other irregularities, should any exist. We will render such accounting and bookkeeping assistance as we find necessary for preparing the Organization's 990 Series returns.

We will use our professional judgment in preparing the Organization's 990 Series returns. Whenever we are aware that a possibly applicable tax law is unclear or that there are conflicting interpretations of the law by authorities (e.g., tax agencies and courts), we will share with you our knowledge of the possible positions that may be taken on your return. In accordance with our professional standards, we will follow whatever position you request, as long as it is consistent with the codes, regulations and interpretations that have been promulgated. If a taxing authority should later contest the position taken, there may be an assessment of additional tax plus interest and penalties. We assume no liability for any such additional penalties, interest or assessments.

Client Responsibilities

You will provide us with all information required for preparing complete and accurate 990 Series federal and related state returns no later than 30 days prior to their original due date (or extended due date, if applicable). We cannot ensure that the Organization's 990 Series federal and related state returns will be completed by the applicable due date if all of the applicable information is not provided to us within this time frame, and we assume no liability for any penalties and interest that may occur as a result. You should retain all the documents, books and records that form the basis of income and deductions. The documents may be necessary to prove the accuracy and completeness of the returns to a taxing authority.

You will have the final responsibility for the Organization's 990 Series returns and, therefore, you should review them carefully before you sign them.

You are responsible for management decisions and functions. That responsibility includes designating an individual with suitable skill, knowledge or experience to oversee all the specific services we perform as part of this engagement, as well as evaluating the adequacy and results of the services performed.

You are responsible for establishing and maintaining internal controls, including monitoring ongoing activities. Our engagement will not include any analysis or consideration of the adequacy of your internal controls. However, we would be pleased to provide this service, as a separate engagement and we would require a separate engagement letter to confirm the scope and related terms of the service.

You are responsible for providing us all information necessary to identify all states and foreign countries in which the Organization is soliciting and "doing business" or deriving income and the extent of business operations in each relevant state and/or country.

You are also responsible for identifying to us all bank or brokerage accounts that the Organization owns or controls, or in which the Organization has an interest, that are located or maintained outside the United States. Additionally, you are responsible for identifying to us the Organization's ownership in any foreign assets or entities.

Reportable Transactions and Tax Shelters

The law imposes substantial penalties on taxpayers and tax advisors for failure to disclose listed and other reportable transactions on Form 8886/8886-T, Reportable Transaction Disclosure Statement. In general, reportable transactions are potentially abusive transactions identified by the IRS that have a primary purpose of tax avoidance, including but not limited to listed transactions, confidential transactions, transactions with contractual protection,

loss transactions, and transactions of interest (a definition of “reportable transactions” is located at <https://www.irs.gov/instructions/i8886> and includes a link to a summary of listed transactions).

The law imposes substantial penalties on taxpayers and tax advisors for failure to disclose tax shelters on Form 8271, Investor Reporting of a Tax Shelter Registration Number. A tax shelter is defined in IRC §6662(d)(2)(C) as a partnership or other entity, investment plan or arrangement, or any other plan or arrangement if a significant purpose of such partnership, entity, plan or arrangement is the avoidance or evasion of federal income tax.

You agree to advise us of any tax shelters and/or reportable transactions, including syndicated conservations easements and micro-captive insurance plans, identified in tax reference materials. Unless a reportable transaction is more likely than not to be sustained on its merits, IRC §6662A, Imposition of Accuracy-Related Penalty on Understatements with Respect to Reportable Transactions, requires us to disclose the reportable transaction in a separate attachment to the tax return. Similarly, unless a tax shelter is more likely than not to be sustained on its merits, IRC §6662(d)(2)(C)(ii), Imposition of Accuracy-Related Penalty on Underpayments, requires us to disclose tax shelters in a separate attachment to the tax return.

If you do not consent to a required disclosure, we may be unable to prepare your tax returns.

You will be responsible for any liability, including but not limited to, additional tax, penalties, interest and related professional fees resulting from your failure to timely notify us, in writing, of any tax shelters and/or reportable transactions identified in tax reference materials in order to facilitate the timely preparation and filing of your tax returns.

Digital Assets

There are specific tax implications of investing in digital assets (e.g., virtual currencies such as Bitcoin, non-fungible tokens, virtual real estate and similar assets). The IRS considers these to be property for U.S. federal income tax purposes. As such, any transactions in, or transactions that use, digital assets are subject to the same general tax principles that apply to other property transactions.

If you transacted in digital assets during the tax year, you may have tax consequences and/or additional reporting obligations associated with such transactions. You agree to provide us with complete and accurate information regarding any transactions in, or transactions that have used, digital assets during the applicable tax year. If you have any questions regarding your digital assets and/or transactions, please ask us, and we will respond in writing.

Request for Additional Services

To the extent not included in the Master Agreement with the Organization, you may in the future request services that are not specified in this engagement letter, including, but not limited to tax planning services, tax consulting or tax research. Additional services could also include the amendment of your 2024 990 Series federal and related state returns within twelve (12) months of the end of the fiscal year of such returns if additional information is received after the filing of the original returns. Further, you may ask questions, or we may, at our sole discretion, bring to your attention potential tax planning opportunities for your consideration. If this occurs, we may issue a separate engagement letter to confirm the scope and related terms of the additional services. In the absence of

any other written communication from us, the additional services that we perform from the date of the execution of this engagement letter through the end of the 2025 calendar year will be governed by the terms of this engagement letter and will be billed at our standard hourly rates. Nothing herein is intended or shall otherwise limit or amend the services required to be provided in the Master Agreement with the Organization.

We should be advised in advance of proposed transactions and other developments with a potential tax impact.

All returns are subject to examination by taxing authorities. In the event of an examination, the Organization may be requested to produce documents, records or other evidence to substantiate the items of income and deduction shown on the Organization's 990 Series returns. In preparing the Organization's 990 Series returns, we rely on your representations that you have complied with applicable documentation requirements. If an examination occurs, we will be available, upon request, to assist or represent the Organization. Such additional services are not included in our fee for the preparation of the Organization's 990 Series returns specified in this letter, and therefore, we will render invoices to you at our standard hourly rates, plus out-of-pocket expenses as set forth in the Master Agreement with the Organization.

Responses to Third Parties

As a result of our services to the Organization, we may be requested or subpoenaed to provide information or documents (some of which may be privileged) to you or a third party in a legal, administrative or similar proceeding in which we are not a party. If this occurs, our efforts in responding to such requests or subpoenas will be billable to the Organization, in accordance with the Master Agreement as a separate engagement irrespective of whether we are providing any other services to you at that time. The Organization agrees that we shall be entitled to compensation for our time at our rates, in accordance with the Master Agreement, plus out-of-pocket expenses as set forth in the Master Agreement with the Organization. No expenses shall be incurred without prior authorization.

Your consent is required before we may use or disclose your tax return information for any purpose other than the preparation and filing of your tax returns.

Citrin Cooperman Advisors LLC may use third-party services providers, such as independent contractors and vendors, to assist in providing our professional services. The use of any third-party services providers shall only involve the use of services or products in compliance with the terms of the Master Agreement and shall obtain certifications of all third-party providers as required in the Master Agreement.

Records Retention

Please provide Citrin Cooperman Advisors LLC with electronic and/or paper copies of your documentation. **You should not provide original documents to Citrin Cooperman Advisors LLC because the original materials and hard copies you provide to us this year or provided to us in prior years will be destroyed one year after the filing of the tax returns that you engage us to prepare.** We will not retain copies of the documents you provide to us beyond that date. It is your responsibility to retain and protect your original tax-related records for possible future use, including potential examination by any government or regulatory agencies. We will retain an electronic copy of our work product and working papers related to this engagement, which generally will not

include copies of all documents you provide to us, for a term of seven years after the filing of the tax return(s) prepared pursuant to this engagement agreement, or such longer term as may be required by the Florida record retention requirements. In the event that CCA chooses not to retain any records in its possession, it shall comply with the provisions in the Master Agreement related to the provisions of Section 119.0701, Florida Statutes.

Invoicing and Collection

Our fee for these services is \$ 3,399, as well as a charge of 5% of fees incurred for all other indirect expenses related to the client services and deliverables for a total of \$3,569.

Payments for services are due when rendered. Interim billings may be submitted as work progresses and expenses are incurred. Invoices shall be paid in accordance with the terms of the Master Agreement and in accordance with the Florida Prompt Payment Act as set forth in Sections 218. 70-218.80 Florida Statutes..

Should work be suspended, Citrin Cooperman Advisors LLC shall not be liable to you for any damages that occur as a result of our ceasing to render services. In the event that a situation arises that precludes us from preparing a complete and accurate return, you agree to pay us for the time we incurred on this engagement at our standard hourly rates, in accordance with the Master Agreement. You agree to reimburse Citrin Cooperman Advisors LLC for reasonable attorney's fees and costs incurred in connection with the collection of past due fees, in accordance with the Master Agreement.

Agreement

This agreement, as subject to the Master Agreement, represents the entire understanding between you and Citrin Cooperman Advisors LLC with respect to this engagement. Any amendments to this agreement must be in writing and signed by an authorized representative of both parties.

Citrin Cooperman & Company, LLP has a contractual arrangement with Citrin Cooperman Advisors LLC, whereby Citrin Cooperman Advisors LLC provides Citrin Cooperman & Company, LLP with professional and support personnel and performs all services in connection with our engagements for which licensure as a CPA firm is not required. In order to avoid duplication of efforts arising out of this arrangement, we request that you consent to our sharing with Citrin Cooperman & Company, LLP the information that we may obtain from you in the course of our engagement. Unless you indicate otherwise, your acceptance of the terms of this engagement shall be understood by us as your consent to make disclosures to Citrin Cooperman & Company, LLP and its employees of confidential information that we may obtain in the course of our engagement and in accordance with the Master Agreement with the Organization.

Citrin Cooperman & Company, LLP and Citrin Cooperman Advisors LLC practice as an alternative practice structure in accordance with the AICPA Code of Professional Conduct and applicable law, regulations and professional standards. Citrin Cooperman & Company, LLP provides attest services to its clients. Citrin Cooperman Advisors LLC is not a licensed CPA firm and does not provide audit or attest services. Citrin Cooperman & Company, LLP has a contractual arrangement with Citrin Cooperman Advisors LLC, whereby Citrin Cooperman Advisors LLC provides Citrin Cooperman & Company, LLP with professional and support personnel to perform professional services on behalf of Citrin Cooperman & Company, LLP.

Any dispute arising out of or relating to this engagement, or breach thereof, may be submitted for non-binding good faith mediation administered by the American Arbitration Association ("AAA") and Accounting and Related Services Arbitration Rules and Mediation Procedures (the "Rules"). The parties agree to discuss their differences in good faith and to attempt, with facilitation by the mediator, to reach a consensual resolution of the dispute. The mediation shall be treated as a settlement discussion and shall be confidential. The mediator may not testify for any party in any later proceeding related to the dispute. No recording or transcript shall be made of the mediation proceeding. Each party shall bear its own costs in the mediation. Absent an agreement to the contrary, the fees and expenses of the mediator shall be shared equally by the parties. Mediation shall take place at a place to be designated by the parties in **Fort Lauderdale, Florida**. No litigation, arbitration or other proceeding shall be commenced prior to sixty (60) days after the parties' first appearance before the mediator.

If the matter is not resolved by mediation within sixty (60) days of the parties' first appearance before the mediator, then the parties shall have an additional sixty (60) days to file a written demand for arbitration administered by the AAA under its Rules.

The arbitration, if agreed to by the parties, will be conducted before a single arbitrator selected from the AAA's Panel of Accounting Professionals and Attorneys and shall take place at a place to be designated by the parties in **Fort Lauderdale, Florida**. The arbitrator shall be a fit and impartial person and shall have at least ten (10) years' experience in commercial litigation, accounting or a similar field connected to the subject matter of the dispute. The arbitrator, with the aforementioned requisite qualifications, shall be selected pursuant to the Rules.

The arbitrator shall issue his or her final award in a written and reasoned decision to be provided to each party. In his or her decision, the arbitrator will declare one party the prevailing party. The arbitrator shall have no authority to award non-monetary or equitable relief of any sort. The arbitrator shall not have authority to award damages that are punitive in nature, or that are not measured by the prevailing party's actual compensatory loss.

Any discovery sought in connection with the arbitration must be expressly approved by the arbitrator only upon a showing of substantial need by the party seeking discovery.

Notwithstanding the foregoing, any dispute regarding the interpretation, enforceability, or applicability of any statute and/or agency rule (federal or state) or any funding agreement that the Coalition has with a governmental entity or authority that concerns, references, governs, relates to or arises from this Agreement shall be delegated to the applicable Florida court or designated agency/authority of competent jurisdiction for final decision.

Citrin Cooperman Advisors LLC's maximum liability to you arising for any reason relating to the services rendered under this engagement shall be limited to the fees paid to Citrin Cooperman Advisors LLC for the services. Subject to the foregoing, Citrin Cooperman Advisors LLC shall not be liable to the Organization for any actions, damages, claims, liabilities, costs, expenses or losses in any way arising out of or relating to the services performed under this engagement letter for an amount in excess of the Organization's actual damages. In no event shall Citrin Cooperman Advisors LLC be liable for consequential, special, indirect, incidental, punitive or exemplary damages, costs, expenses, or losses (including, without limitation, lost profits and opportunity costs).

Except as otherwise limited by law, you agree to indemnify us for any legal fees incurred by us as a result of any inaccurate or false representations made to us by you. Nothing herein is intended to waive any rights of sovereign immunity.

This agreement, its enforcement and any dispute relating in any way to this engagement will be governed by the laws of the State of Florida, without giving effect to any provisions relating to conflict of laws that would require the laws of another jurisdiction to apply. For first year clients, our acceptance of the engagement is subject to our normal client intake and due diligence procedures.

If the above accurately sets forth your understanding of our tax engagement, please sign the enclosed copy of this letter and return it to our office. If we do not receive the executed letter, but you nonetheless provide us with supporting documentation to prepare your returns, you will be deemed to have agreed to all of the terms set forth above.

We look forward to working with you on this engagement and others in the future.

Very truly yours,

Citrin Cooperman Advisors LLC

Citrin Cooperman Advisors LLC

CLIENT AGREEMENT AND ACCEPTANCE

Agreed and Accepted by:

Renee Jaffee

Early Learning Coalition of Broward County, Inc.

Date

Rene Podolsky

Early Learning Coalition of Broward County, Inc.

Date

EXHIBIT 1

LIST OF OTHER TAX RETURNS TO BE PREPARED FOR **Early Learning Coalition of Broward County, Inc.**

- 1. 2024 990 Series Returns as prepared in prior year:
(Please review for accuracy and advise us immediately if any additional returns are to be prepared)

_____ Client Initial

September 10, 2025

Ms. Renee Podolsky
Early Learning Coalition of Broward County, Inc. Retirement Plan
1475 West Cypress Creek Road, #301
Fort Lauderdale, FL 33309

Dear Ms. Podolsky:

We appreciate the opportunity to work with Early Learning Coalition of Broward County, Inc. Retirement Plan (the "Plan"). This letter is to confirm and specify the terms of our engagement and to clarify the nature and extent of the tax services we will provide.

Tax Compliance Services

We will prepare the Plan's 2025 Form 5500 Annual Return/Report of Employee Benefit Plan and, if required, Form 8955-SSA Annual Registration Statement Identifying Separated Participants with Deferred Vested Benefits, (collectively referred to herein as "Form 5500") (which includes any extensions) based on the information provided by you. If you notify us in writing, we will also prepare other filings, which may include the 2025 federal Form 990 for the Plan's VEBA trust, payroll tax, sales tax, Forms 1099, and foreign account reporting returns, for which you have signing authority and have provided us with the necessary information to complete the filing. Please note that any filings that you request us to prepare that are not explicitly listed in this letter may result in additional fees. If during the course of our engagement we become aware of any additional filings that may be required, we will inform you of the obligation and prepare them upon your authorization.

We will prepare all returns covered in this engagement from information you furnish us. Some of the required schedules may be the responsibility of your third-party administrators. We will not audit or verify the data you submit, although we may ask you to clarify it or furnish us with additional data.

We will e-file the appropriate returns with the Internal Revenue Service ("IRS") and Employee Benefits Security Administration ("EBSA"), a division of the United States Department of Labor ("DOL"). We will provide you with a copy of the return for your review prior to electronic transmission. After you have reviewed the return, you must notify us in writing that you have reviewed the return and that, to the best of your knowledge, it is correct, and we can transmit your Plan's Form 5500 to the DOL.

We will perform our services in accordance with applicable professional standards. Our work in connection with the preparation of the Plan's Form 5500 does not include any procedures designed to discover significant errors, fraud, defalcations, or other irregularities, should any exist, nor does it include a review of any amendments to the plan or transactions which may cause the plan to be disqualified. Therefore, our engagement cannot be relied upon to

"Citrin Cooperman" is the brand under which Citrin Cooperman & Company, LLP, a licensed independent CPA firm, and Citrin Cooperman Advisors LLC serve clients' business needs. The two firms operate as separate legal entities in an alternative practice structure. The entities of Citrin Cooperman & Company, LLP and Citrin Cooperman Advisors LLC are independent member firms of the Moore North America, Inc. (MNA) Association, which is itself a regional member of Moore Global Network Limited (MGNI). All the firms associated with MNA are independently owned and managed entities. Their membership in, or association with, MNA should not be construed as constituting or implying any partnership between them.

disclose such matters. We will render such accounting and bookkeeping assistance as we find necessary for preparing the Plan's Form 5500.

We will use our professional judgment in preparing the Plan's Form 5500. However, we have no discretionary authority or control in making decisions regarding the operation or administration of the Plan and are not a fiduciary in regard to the Plan in the performance of our services. You have the ultimate discretion in regard to any choices to be made for the Plan. Whenever we are aware that a possibly applicable tax law or DOL regulation is unclear or that there are conflicting interpretations of the law by authorities (e.g., tax agencies and courts), we will share with you our knowledge of the possible positions that may be taken on your return. In accordance with our professional standards, we will follow whatever position you request, as long as it is consistent with the codes, regulations and interpretations that have been promulgated. If a taxing authority or EBSA should later contest the position taken, there may be an assessment plus interest and penalties. We assume no liability for any such additional penalties, interest, or assessments, as well as any related professional fees you may incur to respond to the taxing authority or ESBA.

Client Responsibilities

You will provide us with all information required for preparing complete and accurate Plan's Form 5500 no later than 30 days prior to their original due date (or extended due date, if applicable). We cannot ensure that the Plan's Form 5500 will be completed by the applicable due date if all of the applicable information is not provided to us, and we assume no liability for any penalties and interest that may occur as a result. You should retain all documents that provide evidence and support for reported income, credits, deductions, and other information on your returns, as required under ERISA and applicable tax laws and regulations. The documents may be necessary to prove the accuracy and completeness of the returns to the DOL or IRS. You are responsible for ensuring that non-plan expenses, if any, are segregated from plan expenses and that expenses such as meals, travel, entertainment, vehicle use, gifts and related expenses are supported by necessary documentation and records required by the DOL, IRS and other tax authorities.

You have the final responsibility for the return and, therefore, you should review it carefully before you sign it.

You are responsible for management decisions and functions. That responsibility includes designating an individual with suitable skill, knowledge, or experience to oversee all the specific services we perform as part of this engagement, as well as evaluating the adequacy and results of the services performed.

You are responsible for establishing and maintaining internal controls, including monitoring ongoing activities. Our engagement will not include any analysis or consideration of the adequacy of your internal controls. However, we would be pleased to provide this service, as a separate engagement and we would require a separate engagement letter to confirm the scope and related terms of the service.

You are also responsible for identifying to us all bank or brokerage accounts that the Plan owns or controls, or in which the Plan has an interest, that are located or maintained outside the United States. Additionally, you are responsible for identifying to us the Plan's ownership in any foreign assets or entities.

Reportable Transactions and Tax Shelters

The law imposes substantial penalties on taxpayers and tax advisors for failure to disclose listed and other reportable transactions on Form 8886, Reportable Transaction Disclosure Statement. In general, reportable

transactions are potentially abusive transactions identified by the IRS that have a primary purpose of tax avoidance, including but not limited to listed transactions, confidential transactions, transactions with contractual protection, loss transactions, and transactions of interest (a definition of “reportable transactions” is located at <https://www.irs.gov/instructions/i8886> and includes a link to a summary of listed transactions).

The law imposes substantial penalties on taxpayers and tax advisors for failure to disclose tax shelters on Form 8271, Investor Reporting of a Tax Shelter Registration Number. A tax shelter is defined in IRC §6662(d)(2)(C) as a partnership or other entity, investment plan or arrangement, or any other plan or arrangement if a significant purpose of such partnership, entity, plan or arrangement is the avoidance or evasion of federal income tax.

You agree to advise us of any tax shelters and/or reportable transactions, including syndicated conservations easements and micro-captive insurance plans, identified in tax reference materials. Unless a reportable transaction is more likely than not to be sustained on its merits, IRC §6662A, Imposition of Accuracy-Related Penalty on Understatements with Respect to Reportable Transactions, requires us to disclose the reportable transaction in a separate attachment to the tax return. Similarly, unless a tax shelter is more likely than not to be sustained on its merits, IRC §6662(d)(2)(C)(ii), Imposition of Accuracy-Related Penalty on Underpayments, requires us to disclose tax shelters in a separate attachment to the tax return.

If you do not consent to a required disclosure, we may be unable to prepare your tax returns.

You will be responsible for any liability, including but not limited to, additional tax, penalties, interest and related professional fees resulting from your failure to timely notify us, in writing, of any tax shelters and/or reportable transactions identified in tax reference materials in order to facilitate the timely preparation and filing of your tax returns.

Digital Assets

There are specific tax implications of investing in digital assets (e.g., virtual currencies such as Bitcoin, non-fungible tokens, virtual real estate and similar assets). The IRS considers these to be property for U.S. federal income tax purposes. As such, any transactions in, or transactions that use, digital assets are subject to the same general tax principles that apply to other property transactions.

If you transacted in digital assets during the tax year, you may have tax consequences and/or additional reporting obligations associated with such transactions. You agree to provide us with complete and accurate information regarding any transactions in, or transactions that have used, digital assets during the applicable tax year. If you have any questions regarding your digital assets and/or transactions, please ask us, and we will respond in writing.

Financial Statement Audit

Your Plan may be required to obtain a financial statement audit. You acknowledge that you are responsible for timely engaging a qualified independent third party to audit the Plan. In preparing the Form 5500, we will not be conducting an audit. You will be responsible for any damages resulting from authorities rejecting the Form 5500 prepared based upon the financial statements audited by a third party, including but not limited to, additional tax, penalties, interest, and related professional fees, resulting from an improper financial statement audit.

Appraisals and Valuations

Determining the value of the Plan may require an actuarial evaluation. You acknowledge that you are responsible for timely engaging a qualified independent third party to determine the value of the Plan. In preparing the Form 5500, we will not determine values nor will we review or investigate the values provided to us. You will be responsible for any damages resulting from authorities rejecting the values determined by third party actuaries or other valuation professionals, including but not limited to, additional tax, penalties, interest and related professional fees, resulting from the disallowance of an appraisal or valuation.

Plan Documents

You are responsible for retaining a copy of the Plan's IRS opinion or determination letter. You are also responsible for retaining a copy of the current plan document, summary plan description, if applicable, and amendments. In addition, you must ensure that each of the aforementioned documents is signed and approved by the appropriate individuals.

You should consult with ERISA counsel regarding any advice or interpretation of plan documents. You acknowledge that we are not providing such advice.

Other Plan Administrator Duties

You are also responsible for the following:

- Distributing a copy of the Plan's summary annual report to each participant (defined contribution and welfare benefit plans only),
- Retaining a signed paper copy of the Plan's Form 5500 for your records,
- Providing a copy of the Annual Funding Notice to the Pension Benefit Guarantee Corporation, Plan participants, each labor organization representing Plan participants and each employee in a multiemployer plan with an obligation to contribute to the Plan (defined benefit plans only), and
- Informing participants that the current Summary Plan Description and any applicable Summary of Material Modifications are available for review on a timely basis.

Request for Additional Services

To the extent not included in the Master Agreement with the Organization, you may in the future request services that are not specified in this engagement letter, including, but not limited to tax planning services, tax consulting or tax research. Additional services could also include the amendment of your 2025 Plan's Form 5500 return within twelve (12) months of the end of the fiscal year of such returns, if additional information is received after the filing of the original returns. If this occurs, we may issue a separate engagement letter to confirm the scope and related terms of the additional services. In the absence of any other written communication from us, the additional services that we perform from the date of the execution of this engagement letter through the end of the 2026 calendar year will be governed by the terms of this engagement letter and will be billed at our standard hourly rates. Nothing herein is intended or shall otherwise limit or amend the services required to be provided in the Master Agreement with the Organization.

The return is subject to examination by DOL and IRS. In the event of an examination, the Plan may be requested to produce documents, records, or other evidence to substantiate the items shown on the return. In preparing the return, we rely on representations that you have complied with applicable documentation requirements. If an examination occurs, we will be available, upon request, to assist or represent the Plan. Such additional services are not included in our fee for the preparation of the return specified in this letter, and therefore, we will render invoices to you at our standard hourly rates, plus out-of-pocket expenses as set forth in the Master Agreement with the Organization.

Responses to Third Parties

As a result of our services to the Plan, we may be requested or subpoenaed to provide information or documents (some of which may be privileged) to you or a third party in a legal, administrative, or similar proceeding in which we are not a party. If this occurs, our efforts in responding to such requests or subpoenas will be billable to the Plan, in accordance with the Master Agreement as a separate engagement irrespective of whether we are providing any other services to you at that time. The Plan agrees that we shall be entitled to compensation for our time at our rates in accordance with the Master Agreement, plus out of pocket expenses as set forth in the Master Agreement with the Organization. No expenses shall be incurred without prior authorization.

Your consent is required before we may use or disclose your return information for any purpose other than the preparation and filing of your return.

Citrin Cooperman Advisors LLC may use third-party services providers, such as independent contractors and vendors, to assist in providing our professional services. The use of any third-party services providers shall only involve the use of services or products in compliance with the terms of the Master Agreement and shall obtain certifications of all third-party providers as required in the Master Agreement.

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Our fee for these services is \$ 2,472, as well as a charge of 5% of fees incurred for all other indirect expenses related to the client services and deliverables, for a total of \$2,596.

Payments for services are due when rendered. Interim billings may be submitted as work progresses and expenses are incurred. Invoices shall be paid in accordance with the terms of the Master Agreement and in

accordance with the Florida Prompt Payment Act as set forth in Sections 218.70-218.80 Florida Statutes.

Should work be suspended, Citrin Cooperman Advisors LLC shall not be liable to you for any damages that occur as a result of our ceasing to render services. In the event that a situation arises that precludes us from preparing a complete and accurate return, you agree to pay us for the time we incurred on this engagement at our standard hourly rates, in accordance with the Master Agreement. You agree to reimburse Citrin Cooperman Advisors LLC for attorney's fees and costs incurred in connection with the collection of past due fees, in accordance with the Master Agreement.

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Any dispute arising out of or relating to this engagement, or breach thereof, may be submitted for non-binding good faith mediation administered by the American Arbitration Association ("AAA") and Accounting and Related Services Arbitration Rules and Mediation Procedures (the "Rules"). The parties agree to discuss their differences in good faith and to attempt, with facilitation by the mediator, to reach a consensual resolution of the dispute. The mediation shall be treated as a settlement discussion and shall be confidential. The mediator may not testify for any party in any later proceeding related to the dispute. No recording or transcript shall be made of the mediation proceeding. Each party shall bear its own costs in the mediation. Absent an agreement to the contrary, the fees and expenses of the mediator shall be shared equally by the parties. Mediation shall take place at a place to be designated by the parties in Fort Lauderdale, Florida. No litigation, arbitration or other proceeding shall be commenced prior to sixty (60) days after the parties' first appearance before the mediator.

If the matter is not resolved by mediation within sixty (60) days of the parties' first appearance before the mediator, then the parties shall have an additional sixty (60) days to file a written demand for arbitration administered by the AAA under its Rules.

The arbitration, if agreed to by the parties, will be conducted before a single arbitrator selected from the AAA's Panel of Accounting Professionals and Attorneys and shall take place at a place to be designated by the parties in Fort Lauderdale, Florida. The arbitrator shall be a fit and impartial person and shall have at least ten (10) years' experience in commercial litigation, accounting or a similar field connected to the subject matter of the dispute. The arbitrator, with the aforementioned requisite qualifications, shall be selected pursuant to the Rules.

The arbitrator shall issue his or her final award in a written and reasoned decision to be provided to each party. In his or her decision, the arbitrator will declare one party the prevailing party. The arbitrator shall have no authority to award non-monetary or equitable relief of any sort. The arbitrator shall not have authority to award damages that are punitive in nature, or that are not measured by the prevailing party's actual compensatory loss.

Any discovery sought in connection with the arbitration must be expressly approved by the arbitrator only upon a showing of substantial need by the party seeking discovery.

All aspects of the arbitration shall be treated as confidential. The parties and the arbitrator may disclose the existence, content or result of the arbitration only as expressly provided by the Rules.

Notwithstanding the foregoing, any dispute regarding the interpretation, enforceability, or applicability of any statute and/or agency rule (federal or state) or any funding agreement that the Coalition has with a governmental entity or authority that concerns, references, governs, relates to or arises from this Agreement shall be delegated to the applicable Florida court or designated agency/authority of competent jurisdiction for final decision.

Citrin Cooperman Advisors LLC's maximum liability to you arising for any reason relating to the services rendered under this engagement shall be limited to the fees paid to Citrin Cooperman Advisors LLC for the services. Subject to the foregoing, Citrin Cooperman Advisors LLC shall not be liable to you for any actions, damages, claims, liabilities, costs, expenses or losses in any way arising out of or relating to the services performed under this engagement letter for an amount in excess of your actual damages. In no event shall Citrin Cooperman Advisors LLC be liable for consequential, special, indirect, incidental, punitive or exemplary damages, costs, expenses, or losses (including, without limitation, lost profits and opportunity costs).

To the extent not otherwise limited by law, you agree to indemnify us for any legal fees incurred by us as a result of any inaccurate or false representations made to us by you. Nothing herein is intended to be construed as a waiver of sovereign immunity.

This agreement, its enforcement and any dispute relating in any way to this engagement will be governed by the laws of the State of Florida, without giving effect to any provisions relating to conflict of laws that would require the laws of another jurisdiction to apply. For first year clients, our acceptance of the engagement is subject to our normal client intake and due diligence procedures.

If the above accurately sets forth your understanding of our tax engagement, please sign the enclosed copy of this letter and return it to our office. If we do not receive the executed letter, but you nonetheless provide us with supporting documentation to prepare your returns, you will be deemed to have agreed to all of the terms set forth above.

We look forward to working with you on this engagement and others in the future.

Very truly yours,

Citrin Cooperman Advisors LLC

Citrin Cooperman Advisors LLC

CLIENT AGREEMENT AND ACCEPTANCE

Agreed and Accepted by:

Renee Jaffe

Early Learning Coalition of Broward County, Inc. Retirement Plan

Date

Renee Podolsky

Early Learning Coalition of Broward County, Inc. Retirement Plan

Date

ITEM/ MEETING:	AUD261RB3 / Audit
DATE:	September 10, 2025
SUBJECT:	403B Retirement Plan Compliance Update
FOR ACTION:	No, for information and discussion only
RECOMMENDED ACTION:	Update on Status of 403 Retirement Plan Corrective Measures in Progress
FINANCIAL IMPACT:	NA
ELC STAFF LEAD	C. Klima

Background:

In February 2021, the Board approved a plan presented by staff and ERISA legal counsel Tanya Bower to correct historical compliance problems that were found in staff reviews of the Coalition 403B Retirement Plan (the Plan) documents and operations starting in 2017. The corrective action steps included:

- Adopting a new plan document with updated language approved by the IRS (June 2021)
- Adjusting employer match contribution amounts and policies to bring the Plan into compliance with ERISA law requirements (June 2021 to February 2023)
- Applying to enter the Internal Revenue Service (IRS) Voluntary Correction Program (VCP) to formally confirm that all past plan mistakes are corrected. (March 2023).

Current Status:

In March 2025, the IRS notified the Coalition by letter that our VCP application submitted two years earlier was finally being reviewed. Since that time, staff and legal counsel have met with the IRS agent assigned to our case several times to develop a finalized application that will qualify our Plan to receive a clearance letter (called a Compliance Statement) for past Plan failures. Our application is now being reviewed at the IRS management level and we await their response.

In our application, we proposed corrective action steps for the following four specific Plan failures:

1. Failure to restate the Plan when the Coalition changed its legal name in 2006 and again in 2013, when new regulations required all Plans to be restated to be in compliance
2. Failure to follow the Plan rules for admittance to the Plan since 2002
3. Failure to follow the Plan rules for Employer contributions since 2014
4. Failure to pass required tests for Employer contributions for plan years 2019 through 2022.

To correct the identified failures, the IRS has indicated that the Coalition may be permitted to adopt three (3) retroactive Plan Amendments, aligning the Plan documents with the actual operational practices in place since 2002, 2014, and 2017. The IRS will also determine whether additional employer contributions are required to address failures in employer contribution testing, as well as the amount of any applicable excise tax.

Once the corrective action plan is finalized, the IRS will issue a Compliance Statement confirming that the Plan's failures have been resolved and that the Plan remains eligible for tax-favored status. The Coalition will likely have 150 days from the date of the Compliance Statement to complete any remaining corrective actions.

Recommended Action:

None, the information provided above is for information and discussion purposes only

Supporting Documents:

None