

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 6047(e), 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 2009 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2009 or fiscal plan year beginning 01/01/2009 and ending 12/31/2009	
A	This return/report is for: ☐ a multiemployer plan; ☒ a single-employer plan; ☐ a multiple-employer plan; or ☐ a DFE (specify) ____
B	This return/report is: ☐ the first return/report; ☒ an amended return/report; ☐ the final return/report; ☐ a short plan year return/report (less than 12 months).
C	If the plan is a collectively-bargained plan, check here. ▶ ☐
D	Check box if filing under: ☒ Form 5558; ☐ automatic extension; ☐ the DFVC program; ☐ special extension (enter description)

Part II	Basic Plan Information—enter all requested information
1a	Name of plan EMPLOYEES RETIREMENT PLAN OF MEDCENTRAL HEALTH SYSTEM
1b	Three-digit plan number (PN) ▶ 002
1c	Effective date of plan 07/01/1965
2a	Plan sponsor's name and address (employer, if for a single-employer plan) (Address should include room or suite no.) MEDCENTRAL HEALTH SYSTEM 335 GLESSNER AVE MANSFIELD, OH 44903-2224
2b	Employer Identification Number (EIN) 34-0714456
2c	Sponsor's telephone number 419-526-8000
2d	Business code (see instructions) 622000

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	10/15/2010	RICHARD HOBACK
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address (if same as plan sponsor, enter "Same") MEDCENTRAL HEALTH SYSTEM 335 GLESSNER AVE MANSFIELD, OH 44903-2224	3b Administrator's EIN 34-0714456 3c Administrator's telephone number 419-526-8000
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4 If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN and the plan number from the last return/report: a Sponsor's name	4b EIN 4c PN
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5 Total number of participants at the beginning of the plan year	5	3277
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6 Number of participants as of the end of the plan year (welfare plans complete only lines 6a , 6b , 6c , and 6d).		
a Active participants.....	6a	2105
b Retired or separated participants receiving benefits.....	6b	380
c Other retired or separated participants entitled to future benefits.....	6c	796
d Subtotal. Add lines 6a , 6b , and 6c	6d	3281
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.....	6e	49
f Total. Add lines 6d and 6e	6f	3330
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item).....	6g	
h Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested.....	6h	54

7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7	
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8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristic Codes in the instructions:
 1A 1C 1G

b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristic 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
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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	b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☐ A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☐ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)
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SCHEDULE SB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500 or 5500-SF.	OMB No. 1210-0110 2009 This Form is Open to Public Inspection
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For calendar plan year 2009 or fiscal plan year beginning 01/01/2009 and ending 12/31/2009

▶ **Round off amounts to nearest dollar.**

▶ **Caution:** A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan <u>EMPLOYEES RETIREMENT PLAN OF MEDCENTRAL HEALTH SYSTEM</u>	B Three-digit plan number (PN) ▶ <u>002</u>
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF <u>MEDCENTRAL HEALTH SYSTEM</u>	D Employer Identification Number (EIN) <u>34-0714456</u>
E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B	F Prior year plan size: ☐ 100 or fewer ☐ 101-500 ☐ More than 500

Part I	Basic Information
1	Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2009</u>
2	Assets:
a	Market value 2a <u>49120845</u>
b	Actuarial value 2b <u>54032930</u>
3	Funding target/participant count breakdown
	(1) Number of participants (2) Funding Target
a	For retired participants and beneficiaries receiving payment 3a <u>401</u> <u>9848051</u>
b	For terminated vested participants 3b <u>726</u> <u>10720326</u>
c	For active participants:
(1)	Non-vested benefits 3c(1) <u>865445</u>
(2)	Vested benefits 3c(2) <u>38602765</u>
(3)	Total active 3c(3) <u>2298</u> <u>39468210</u>
d	Total 3d <u>3425</u> <u>60036587</u>
4	If the plan is at-risk, check the box and complete items (a) and (b) ☐
a	Funding target disregarding prescribed at-risk assumptions 4a
b	Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been at-risk for fewer than five consecutive years and disregarding loading factor 4b
5	Effective interest rate 5 <u>6.26</u> %
6	Target normal cost 6 <u>3455699</u>

Statement by Enrolled Actuary

To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

SIGN HERE	<u>10/13/2010</u>
Signature of actuary	Date
<u>MEGAN E. SCHAFFERNOCKER</u>	<u>08-06493</u>
Type or print name of actuary	Most recent enrollment number
<u>MERCER</u>	<u>614-227-5567</u>
Firm name	Telephone number (including area code)
<u>325 JOHN H. MCCONNELL BLVD, STE. 35</u> <u>COLUMBUS, OH 43215-2671</u>	
Address of the firm	

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions ☐

For Paperwork Reduction Act Notice and OMB Control Numbers, see the instructions for Form 5500 or 5500-SF.

Schedule SB (Form 5500) 2009
v.092308.1

Part II Beginning of year carryover and prefunding balances		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (Item 13 from prior year)		
8	Portion used to offset prior year's funding requirement (Item 35 from prior year)		
9	Amount remaining (Item 7 minus item 8).....		
10	Interest on item 9 using prior year's actual return of _____ %		
11	Prior year's excess contributions to be added to prefunding balance:		
a	Excess contributions (Item 38 from prior year)		4091491
b	Interest on (a) using prior year's effective rate of <u>6.07</u> %		248354
c	Total available at beginning of current plan year to add to prefunding balance		4339845
d	Portion of (c) to be added to prefunding balance.....		
12	Reduction in balances due to elections or deemed elections.....		
13	Balance at beginning of current year (item 9 + item 10 + item 11d – item 12).....		

Part III Funding percentages			
14	Funding target attainment percentage.....	14	90.00 %
15	Adjusted funding target attainment percentage.....	15	90.00 %
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement.....	16	100.48 %
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage.....	17	%

Part IV Contributions and liquidity shortfalls					
18 Contributions made to the plan for the plan year by employer(s) and employees:					
(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
04/17/2009	273297		10/16/2009	500000	
05/15/2009	500000		11/13/2009	500000	
06/19/2009	500000		12/21/2009	500000	
07/17/2009	500000				
08/17/2009	500000				
09/18/2009	500000				
			Totals ►	18(b) 4273297	18(c)

19 Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:	
a Contributions allocated toward unpaid minimum required contribution from prior years.....	19a
b Contributions made to avoid restrictions adjusted to valuation date	19b
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date.....	19c 4110154
20 Quarterly contributions and liquidity shortfalls:	
a Did the plan have a "funding shortfall" for the prior year?	☐ Yes ☒ No
b If 20a is "Yes," were required quarterly installments for the current year made in a timely manner?	☐ Yes ☐ No
c If 20a is "Yes," see instructions and complete the following table as applicable:	

Liquidity shortfall as of end of Quarter of this plan year			
(1) 1st	(2) 2nd	(3) 3rd	(4) 4th

Part V Assumptions used to determine funding target and target normal cost

21 Discount rate:				
a Segment rates:	1st segment: 5.07 %	2nd segment: 6.09 %	3rd segment: 6.56 %	☐ N/A, full yield curve used
b Applicable month (enter code)	21b			4
22 Weighted average retirement age	22			63
23 Mortality table(s) (see instructions) ☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute				

Part VI Miscellaneous items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment.	☒ Yes ☐ No
25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment.	☒ Yes ☐ No
26 Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment.....	☒ Yes ☐ No
27 If the plan is eligible for (and is using) alternative funding rules, enter applicable code and see instructions regarding attachment.....	27

Part VII Reconciliation of unpaid minimum required contributions for prior years

28 Unpaid minimum required contribution for all prior years	28	
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (item 19a).....	29	
30 Remaining amount of unpaid minimum required contributions (item 28 minus item 29)	30	0

Part VIII Minimum required contribution for current year

31 Target normal cost, adjusted, if applicable (see instructions).....	31	3455699
32 Amortization installments:	Outstanding Balance	Installment
a Net shortfall amortization installment	2401462	401203
b Waiver amortization installment		
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	33	
34 Total funding requirement before reflecting carryover/prefunding balances (item 31 + item 32a + item 32b – item 33)	34	3856902
	Carryover balance	Prefunding balance
35 Balances used to offset funding requirement		Total balance
36 Additional cash requirement (item 34 minus item 35).....	36	3856902
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (Item 19c).....	37	4110154
38 Interest-adjusted excess contributions for current year (see instructions).....	38	253252
39 Unpaid minimum required contribution for current year (excess, if any, of item 36 over item 37).....	39	
40 Unpaid minimum required contribution for all years	40	

SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2009
		This Form is Open to Public Inspection.
For calendar plan year 2009 or fiscal plan year beginning 01/01/2009 and ending 12/31/2009		
A Name of plan EMPLOYEES RETIREMENT PLAN OF MEDCENTRAL HEALTH SYSTEM		B Three-digit plan number (PN) ▶ 002
C Plan sponsor's name as shown on line 2a of Form 5500 MEDCENTRAL HEALTH SYSTEM		D Employer Identification Number (EIN) 34-0714456

Part I	Service Provider Information (see instructions)
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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

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

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

KEYTRUST

4900 TIEDEMAN ROAD
BROOKLYN, OH 44144

34-0797057

(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?
21	NONE	182783	Yes ☐ No ☒	Yes ☐ No ☒	0	Yes ☐ No ☒

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

WILLIAM M. MERCER, INC.

325 JOHN H. MCCONNELL BLVD, SUITE 3
COLUMBUS, OH 43215

31-1110715

(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?
13	NONE	139396	Yes ☐ No ☒	Yes ☐ No ☒	0	Yes ☐ No ☒

(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 ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(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 ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(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 ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(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 ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation

(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation

(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation

(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE 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
		2009
		This Form is Open to Public Inspection

For calendar plan year 2009 or fiscal plan year beginning 01/01/2009 and ending 12/31/2009		
A Name of plan EMPLOYEES RETIREMENT PLAN OF MEDCENTRAL HEALTH SYSTEM	B Three-digit plan number (PN) ►	002
C Plan sponsor's name as shown on line 2a of Form 5500 MEDCENTRAL HEALTH SYSTEM	D Employer Identification Number (EIN) 34-0714456	

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	1726703	0
(2) Participant contributions	1b(2)		
(3) Other.....	1b(3)	983892	305063
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	9280277	0
(2) U.S. Government securities.....	1c(2)	10180767	10078711
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other.....	1c(3)(B)	8233818	7243683
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	11841362	11590694
(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)		
(9) Value of interest in common/collective trusts.....	1c(9)	0	5916429
(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)	7924149	23863321
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other	1c(15)		

1d Employer-related investments:

		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	50170968	58997901

Liabilities

g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j	1035345	148915
k Total liabilities (add all amounts in lines 1g through 1j)	1k	1035345	148915

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	49135623	58848986
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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)	4273297	
(B) Participants	2a(1)(B)		
(C) Others (including rollovers)	2a(1)(C)		
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		4273297
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)	337922	
(C) Corporate debt instruments	2b(1)(C)	489567	
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)	42187	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		869676
(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)	251767	
(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)		251767
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	92287092	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	91526726	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		760366

		(a) Amount	(b) Total
2b (5) Unrealized appreciation (depreciation) of assets: (A) Real estate.....	2b(5)(A)		
(B) Other	2b(5)(B)	1788637	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		1788637
(6) Net investment gain (loss) from common/collective trusts	2b(6)		57358
(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)		6377189
c Other income.....	2c		
d Total income. Add all income amounts in column (b) and enter total.....	2d		14378290

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	4171725	
(2) To insurance carriers for the provision of benefits	2e(2)	170953	
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		4342678
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions).....	2g		
h Interest expense.....	2h		
i Administrative expenses: (1) Professional fees	2i(1)	139396	
(2) Contract administrator fees	2i(2)	182853	
(3) Investment advisory and management fees	2i(3)		
(4) Other	2i(4)		
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		322249
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		4664927

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		9713363
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) ☐ Unqualified (2) ☐ Qualified (3) ☒ Disclaimer (4) ☐ Adverse

b Did the accountant perform a limited scope audit pursuant to 29 CFR 2520.103-8 and/or 103-12(d)? ☒ Yes ☐ No

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

(1) Name: **RIESTER, LUMP & BURTON CPA'S, INC.**

(2) EIN: **34-1323620**

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

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

Part IV Compliance Questions

- 4** CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete 4j and 4l. MTIAs also do not complete 4l.

During the plan year:

	Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.).....		X	
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.).....		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.).....		X	
e Was this plan covered by a fidelity bond?.....	X		1500000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.).....	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked, and see instructions for format requirements.).....		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?.....		X	
l Has the plan failed to provide any benefit when due under the plan?		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.).....		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.		X	

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

- 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)

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 section 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
		2009
		This Form is Open to Public Inspection.

For calendar plan year 2009 or fiscal plan year beginning 01/01/2009 and ending 12/31/2009

A Name of plan <u>EMPLOYEES RETIREMENT PLAN OF MEDCENTRAL HEALTH SYSTEM</u>	B Three-digit plan number (PN) ▶ <u>002</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>MEDCENTRAL HEALTH SYSTEM</u>	D Employer Identification Number (EIN) <u>34-0714456</u>

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

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1
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): <u>34-1974250</u>	
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 <u>90</u>

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)
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4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)?.....	☐ Yes	☐ No	☒ N/A
If the plan is a defined benefit plan, go to line 8.			
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.			
6 a Enter the minimum required contribution for this plan year	6a		
b Enter the amount contributed by the employer to the plan for this plan year	6b		
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....	6c		
If you completed line 6c, skip lines 8 and 9.			
7 Will the minimum funding amount reported on line 6c be met by the funding deadline?	☐ Yes	☐ No	☐ N/A
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change?.....	☐ Yes	☐ No	☒ N/A

Part III	Amendments
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9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box(es). If no, check the "No" box.....	☐ Increase	☐ Decrease	☐ Both	☒ No
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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?.....	☐ Yes	☐ No
11 a Does the ESOP hold any preferred stock?	☐ Yes	☐ No
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.)	☐ Yes	☐ No
12 Does the ESOP hold any stock that is not readily tradable on an established securities market?	☐ Yes	☐ No

For Paperwork Reduction Act Notice and OMB Control Numbers, see the instructions for Form 5500.

Schedule R (Form 5500) 2009
v.092308.1

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that contributed more than 5% of total contributions to the plan during the plan year (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete items 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 items 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 items 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 items 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 items 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 items 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 participants on whose behalf no contributions were made by an employer as an employer of the participant for:

a The current year	14a	
b The plan year immediately preceding the current plan year	14b	
c The second preceding plan year	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 item 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 items (a) through (c)

a Enter the percentage of plan assets held as:
 Stock: _____% Investment-Grade Debt: _____% High-Yield Debt: _____% Real Estate: _____% Other: _____%

b Provide the average duration of the combined investment-grade and high-yield debt:
☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☐ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more

c What duration measure was used to calculate item 19(b)?
☐ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify): _____

John R. Lump, CPA
Bradley L. Hostettler, CPA
Dennis A. Davis, CPA
Helen K. Brown, CPA
Robert T. Barrett, CPA

RL&B RIESTER, LUMP & BURTON CPA'S, INC.

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Thomas N. Riester, CPA
Retired

Robert A. Burton, CPA
1950-1998

INDEPENDENT AUDITOR'S REPORT

October 12, 2010

Board of Trustees
Employees' Retirement Plan of
MedCentral Health System
335 Glessner Avenue
Mansfield, OH 44905

We were engaged to audit the financial statements of the Employees' Retirement Plan of MedCentral Health System (Plan) as of December 31, 2009 and 2008, and for the years then ended, and the supplemental schedules as of and for the year ended December 31, 2009 as listed in the accompanying table of contents. These financial statements and supplemental schedules are the responsibility of the Plan's management.

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the plan administrator instructed us not to perform, and we did not perform any auditing procedures with respect to the information summarized in note C, which was certified by Keybank National Association, the trustee of the Plan, except for comparing such information with the related information included in the financial statements and supplemental schedules. We have been informed by the plan administrator that the trustee holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained a certification from the trustee as of and for the years ended December 31, 2009 and 2008, that the information provided to the plan administrator by the trustee is complete and accurate.

Because of the significance of the information that we did not audit, we are unable to, and do not, express an opinion on the accompanying financial statements and supplemental schedules taken as a whole. The form and content of the information included in the financial statements and supplemental schedules, other than that derived from the information certified by the trustee, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

Riester, Lump & Burton CPAs, Inc.

Riester, Lump & Burton CPAs Inc
Mansfield, Ohio

Schedule SB, Part V - Summary of Plan Provisions

Following is a summary of the major plan provisions used to determine the plan's financial position. It should not be used in determining plan benefits.

Effective date	July 1, 1965 (Restated effective January 1, 2007)
Plan year	The twelve (12) month period beginning on January 1, and ending December 31 of the same year.
Most recent amendment	January 1, 2008
Status of the plan	The plan has ongoing benefit accruals and new employees are eligible to participate in the plan once they satisfy the participation requirements.
Significant events that occurred during the year	None
Definitions	
▪ Covered employees	Employees of MedCentral Health System
▪ Participation	An employee is eligible as of the January 1 or July 1 after attaining age 21 and completing a year of employment with at least 1,000 hours of service.
▪ Employee contributions	N/A
▪ Vesting service	An employee shall receive one (1) year for each calendar year that he or she is credited with at least 1,000 hours of service.
▪ Pensionable earnings	Total salary or wages including bonuses, overtime pay, overtime premium, shift differential, on-call or call-in pay and other paid time off, Code Section 403(b) deferrals, and clergy housing allowances.
Normal retirement	
▪ Eligibility	For those who become participants after January 1, 1997, the last day of the month in which an employee attains age 65 or the fifth anniversary of his or her participation if later. For those who were participants on or before January 1, 1997, the last day of the month in which an employee attains age 65.

Schedule SB, Part V - Summary of Plan Provisions - Continued

Benefit	Benefit: An Account Balance is established for each plan participant. This account is credited as of January 1, 1997 with an Initial Account Balance and with Compensation Credits and Interest Credits at the end of each plan year thereafter. Initial Account Balance: The Account Balance of any participant of the prior plan will be credited with an amount equal to the actuarial equivalent of the participant's prior plan benefit based on the accrued benefit determined under the terms of the Plan in effect on December 31, 1996. Compensation Credits: If a participant is credited with at least 1,000 hours of service during a Plan Year, at the end of that Plan Year or upon termination of employment, the participant's Account Balance will be credited with the amount stated in the table below: <table border="1"> <thead> <tr> <th><u>Age at last birthday</u></th> <th><u>Compensation credit</u></th> </tr> </thead> <tbody> <tr> <td>Under 30</td> <td>2.5%</td> </tr> <tr> <td>30 - 39</td> <td>3.0%</td> </tr> <tr> <td>40 - 49</td> <td>4.0%</td> </tr> <tr> <td>50 - 59</td> <td>5.0%</td> </tr> <tr> <td>60 or older</td> <td>6.0%</td> </tr> </tbody> </table> Interest Credit: As of the last day of each Plan Year, a participant's Account Balance will be credited with interest equal to the product of the participant's Account Balance multiplied by the average return on 30-Year Treasury bills for the preceding December.	<u>Age at last birthday</u>	<u>Compensation credit</u>	Under 30	2.5%	30 - 39	3.0%	40 - 49	4.0%	50 - 59	5.0%	60 or older	6.0%
<u>Age at last birthday</u>	<u>Compensation credit</u>												
Under 30	2.5%												
30 - 39	3.0%												
40 - 49	4.0%												
50 - 59	5.0%												
60 or older	6.0%												
Early retirement													
Eligibility	Attainment of age 55 and completion of three (3) or more years of Eligibility Service.												
Benefit	The Account Balance as defined for Normal Retirement, with accruals through the Early Retirement Date.												
Late retirement													
Eligibility	The first day of the month subsequent to the member's normal retirement date and following termination of employment.												
Benefit	The Account Balance as defined for Normal Retirement, with accruals through the Late Retirement Date.												
Deferred vested													
Eligibility	Completion of three (3) years of Eligibility Service.												

Schedule SB, Part V - Summary of Plan Provisions - Continued

▪ Benefit	The Account Balance as defined for Normal Retirement, with accruals through the date of termination. Interest Credits are credited to the Account Balance up until the balance is distributed.
Disability	
▪ Eligibility	Completion of fifteen (15) years of Eligibility Service and total and permanent disability.
▪ Benefit	The Account Balance as defined for Normal Retirement, with accruals through the date of disability. Interest Credits are credited to the Account Balance up until the balance is distributed.
Pre-retirement death	
▪ Eligibility	If a participant dies after becoming vested but before retiring, the surviving spouse or beneficiary is entitled to a pre-retirement death benefit.
▪ Benefit	Calculated as if the deceased participant had terminated on the date before death and elected the joint and 50% form of payment as of the earliest possible retirement date. The surviving spouse may elect to receive 50% of the deceased participant's Account Balance in lieu of the monthly benefit. The beneficiary or estate of an unmarried participant shall receive 50% of the participant's Account Balance upon the participant's death.
Form of benefits	
▪ Automatic form for unmarried participants	A monthly life annuity.
▪ Automatic form for married participants	Joint and 50% Survivor annuity.
▪ Optional forms	▪ Life Only ▪ Life and Ten Years Certain ▪ Joint and 50% Survivor ▪ Joint and 75% Survivor ▪ Joint and 100% Survivor ▪ Lump Sum
▪ Optional form conversion factors	417(e) assumptions are used for lump sums. Optional forms of benefit, other than the lump sum, are based upon the 1984 Unisex Pension Table (with the participant's age set-back 3 years) and an interest rate of 6.0%.

Schedule SB, Part V - Summary of Plan Provisions - Continued**Miscellaneous**

▪ Maximum compensation	Compensation for any 12-month period used to determine accrued benefits may not exceed the limits in IRC Section 401(a)(17) for the calendar year in which the 12-month period begins. This limit is indexed annually. For 2009, the limit is \$245,000.
▪ Maximum benefits	Annual benefits may not exceed the limits in IRC Section 415. This limit is indexed annually. For 2009, the limit is \$195,000.
▪ Changes since prior valuation	Maximum compensation and maximum benefits were updated from 2008 to 2009.
▪ Amendment History	▪ January 1, 1997 - Convert to Cash Balance Plan ▪ January 1, 2000 - Increased interest credits to 8% for plan years 1997 through 1999. ▪ January 1, 2002 - Increased compensation limit pursuant to EGTRRA. ▪ December 31, 2002 - Convert Account Balances to monthly benefits and calculate lump sums based on the 1994 GAR projected to 2002 (unloaded and blended 50% male/50% female) ▪ March 28, 2005 - The threshold for mandatory lump sum payments was lowered from \$5,000 to \$1,000 with optional lump sum payments available for payouts between \$1,000 and \$5,000 if requested during the 90-day election period. ▪ January 1, 2007 - Plan restatement ▪ January 1, 2008 - PPA required 100% vesting for cash balance plans after three years of vesting service. MedCentral expanded upon this and updated their early retirement eligibility to 55 and three (3) years of vesting service. Also added PPA benefit restriction provisions and increased election period to 180 days.

Schedule SB, Part V - Summary of Plan Provisions - Continued**Minimum Benefit Provisions for Eligible Employees as of December 31, 1996**

Service Considered	Continuous Service: Elapsed time from hire date through January 1, 1976 plus one year of such service after January 1, 1976 for each Plan Year in which an employee works at least 1,000 hours.
	Continuous Benefit Service: One year for each full Plan Year prior to termination in which a participant worked 501 or more hours, but less than 1,000 hours, plus a portion of a year for the year of hire and/or year of termination if applicable.
	Credited Service: (a) Prior to January 1, 1976 - number of years at Continuous Service; (b) January 1, 1976 to December 31, 1983 - 1/10th of a year for each 200 hours worked in each Plan year not to exceed one (1); (c) January 1, 1984 and later - 1/10th of a year for each 190 hours worked in each Plan Year, not to exceed one (1).
Compensation Considered	Total salary or wages including bonuses, overtime pay, overtime premium, shift differential, on-call or call-in pay and other paid time off, Code Section 403(b) deferrals, and clergy housing allowances.
Final Average Monthly Compensation	Monthly Average Compensation for the five (5) highest paid consecutive calendar years of the ten (10) calendar years prior to the earlier of (a) the calendar year of termination or retirement or (b) December 31, 2000. For terminations or retirements on the last day of a calendar year, the final year is used in the average.
Covered Compensation	The average of the Social Security Taxable Wage Bases in effect for each calendar year during the 35-year period ending with the earlier of (a) the last day of the calendar year in which the employee attains Social Security Retirement Age or (b) December 31, 2000.
Normal retirement	
Eligibility	The last day of the month in which an employee attained age 65.

Schedule SB, Part V - Summary of Plan Provisions - Continued

▪ Benefit	A monthly benefit in the amount of the greater of (i), (ii) or (iii) below: (i) 0.9% of final Average Monthly Compensation up to Covered Compensation, plus 1.45% of Final Average Monthly Compensation in excess of Covered Compensation; the sum multiplied by years of continuous Benefit Service at retirement (not to exceed 30 years). (ii) 1.0% of Final Average Monthly Compensation (up to \$2,667 per month) multiplied by years of Continuous Benefit Service at retirement (not to exceed 30 years). (iii) \$12.00 multiplied by years of Credited Service at retirement.
-----------	---

Early retirement

▪ Eligibility	Attainment of age 55 and completion of ten (10) or more years of Eligibility Service.
▪ Benefit	Same as Normal Retirement Benefit taking into account only service through Early Retirement, reduced 1/12th of 5% for each month that benefit commencement precedes Normal Retirement.

Late retirement

▪ Eligibility	Termination of employment following Normal Retirement Benefit Eligibility.
▪ Benefit	Same as Normal Retirement benefit including service after Normal Retirement.

Deferred vested

▪ Eligibility	Termination of employment after completion of five (5) years of Eligibility Service.
▪ Benefit	Same as Normal Retirement Benefit taking into account only service through termination (payable at Normal Retirement Age).

Disability

▪ Eligibility	Termination of employment due to permanent and total disability after fifteen (15) years of Eligibility Service.
▪ Benefit	Same as Early Retirement Benefit, with further actuarial reduction for commencement prior to age 65.

Pre-retirement death

▪ Eligibility	A married vested participant who dies shall be eligible for a death benefit.
▪ Benefit	The amount of the death benefit shall be the monthly pension due to the spouse had the joint and 50% survivor option been elected immediately before the death of the participant.

Schedule SB, Part V - Summary of Plan Provisions - Continued

Form of benefits	
▪ Automatic form for unmarried participants	A monthly life annuity.
▪ Automatic form for married participants	Joint and 50% Survivor annuity.
▪ Optional forms	Life Only Life and Ten Years Certain Joint and 50% Survivor Joint and 75% Survivor Joint and 100% Survivor Lump Sum

**EMPLOYEES' RETIREMENT PLAN OF
MEDCENTRAL HEALTH SYSTEM
FEI # 34-0714456, PLAN # 002**

**SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS HELD FOR
INVESTMENT PURPOSES AT YEAR END**

December 31, 2009

(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
	Mutual Funds:			
	Aston Optimum Mid Cap Fund	116,760.528 Shares	2,168,116	3,078,975
	Alger Small Cap Growth Fund	113,600 Shares	1,145,384	1,452,944
	Columbia Value & Restructuring Fund	47,389.143 Shares	2,580,165	2,027,782
	Growth Fund of America	66,387.664 Shares	2,040,871	1,802,425
	Harbor International Fund	68,848.599 Shares	3,626,085	3,777,723
	Ishares MSCI Emerging Markets Index	45,000 Shares	1,237,150	1,867,500
	MFS Intl Diversification Fund	111,715.705 Shares	1,521,674	1,350,643
	Munder Midcap Core Growth Fund	110,395.253 Shares	1,986,875	2,503,764
	T Rowe Price Emerging Markets Stk Fund	56,130.653 Shares	1,205,963	1,688,971
	Royce Special Equity Fund	51,398.287 Shares	755,780	899,470
	Thornburg Value Fund	50,126.106 Shares	1,563,701	1,582,982
	Vanguard Morgan Growth Fund	38,675.871 Shares	1,781,945	1,830,142
		Total Mutual Funds	21,613,709	23,863,321
	Common Stocks:			
	Ingersoll Rand PLC	2,466 Shares	77,412	88,135
	Invesco Ltd	7,741 Shares	156,495	181,836
	Alcon Inc	1,197 Shares	100,586	196,727
	Weatherford International Ltd	10,247 Shares	202,421	183,524
	Tyco International Ltd	5,316 Shares	115,541	189,675
	Altera Corp	7,214 Shares	135,057	163,253
	Amgen Inc	2,255 Shares	108,943	127,565
	Anadarko Pete Corp	3,800 Shares	157,201	237,196
	Apache Corp	632 Shares	56,010	65,203
	Applied Materials Inc	24,291 Shares	320,779	338,616
	Bank of America Corp	21,936 Shares	353,946	330,356
	Barrick Gold Corp	5,242 Shares	193,836	206,430

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INVESTMENT PURPOSES AT YEAR END**

December 31, 2009

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	CVS/Caremark Corp	7,532 Shares	270,149	242,606
	Colgate Palmolive Co	1,009 Shares	60,791	82,889
	EMC Corp	23,982 Shares	352,370	418,965
	Ensco Intl PLC	2,500 Shares	106,350	99,850
	Exelon Corp	238 Shares	15,986	11,631
	Expeditors Intl Wash Inc	3,466 Shares	111,278	120,513
	Ford Motor Company	8,217 Shares	74,035	82,170
	General Elec Co	7,335 Shares	104,602	110,979
	Halliburton Co	11,492 Shares	293,153	345,794
	H J Heinz Co	1,401 Shares	45,446	59,907
	Hess Corp	2,252 Shares	136,188	136,246
	Illinois Tool Works Inc	1,033 Shares	29,098	49,574
	Intel Corp	19,527 Shares	372,457	398,351
	Johnson & Johnson	4,223 Shares	259,296	272,003
	Juniper Networks Inc	629 Shares	11,950	16,775
	Kellogg Co	1,839 Shares	97,802	97,835
	Kroger Co	7,951 Shares	162,974	163,234
	Lam Resh Corp	5,171 Shares	135,926	202,755
	Estee Lauder Cos Inc	1,565 Shares	60,894	75,683
	Lockheed Martin Corp	2,285 Shares	174,245	172,175
	Lowes Cos Inc	20,859 Shares	467,265	487,892
	McAfee Inc	510 Shares	20,961	20,691
	Mead Johnson Nutrition Co	1,584 Shares	69,253	69,221
	Merck & Co Inc	5,924 Shares	212,706	216,463
	Microsoft Corp	14,666 Shares	384,688	447,020
	Motorola Inc	28,066 Shares	248,844	217,792
	Nestle S A	3,561 Shares	170,390	172,926
	Newmont Mining Corp	3,064 Shares	123,575	144,958

**EMPLOYEES' RETIREMENT PLAN OF
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FEI # 34-0714456, PLAN # 002**

**SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS HELD FOR
INVESTMENT PURPOSES AT YEAR END**

December 31, 2009

(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
	News Corp Inc	5,486 Shares	42,901	75,103
	Northern Tr Corp	4,246 Shares	240,415	222,490
	Nucor Corp	6,244 Shares	251,716	291,283
	Oracle Corp	9,420 Shares	175,752	231,073
	PNC Financial Services Group Inc	494 Shares	19,242	26,078
	Paychex Inc	3,710 Shares	112,813	113,674
	Pfizer Inc	22,433 Shares	345,260	408,056
	Raytheon Co	3,231 Shares	151,764	166,461
	Schlumberger Ltd	7,454 Shares	513,714	485,181
	Schwab Charles Corp	16,231 Shares	291,162	305,467
	Sherwin Williams Co	1,058 Shares	51,102	65,226
	Southwest Airlines Co	14,051 Shares	127,452	160,603
	Taiwan Semiconductor Mfg Co	26,838 Shares	264,529	307,027
	Target Corp	5,435 Shares	207,413	262,891
	Teva Pharmaceutical Inds Ltd	4,811 Shares	219,854	270,282
	Toll Brothers Inc	4,296 Shares	90,745	80,808
	United Parcel Service Inc	6,729 Shares	364,574	386,043
	Verizon Communications Inc	4,911 Shares	147,144	162,701
	Waste Management Inc	2,774 Shares	91,140	93,789
	Yahoo! Inc	13,769 Shares	239,088	231,044
		Total Common Stocks	10,498,679	11,590,694
	Cash Equivalents:			
*	E B Money Market Fund	5,916,428.66 Shares	5,916,429	5,916,429
	U.S. Government Securities:			
	Freddie Mac Note	225,000 Units, 7%, Due 3/15/10	228,024	228,024
	Fannie Mae Note	500,000 Units, 4.75%, Due 12/15/10	502,055	519,690

**EMPLOYEES' RETIREMENT PLAN OF
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**SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS HELD FOR
INVESTMENT PURPOSES AT YEAR END**

December 31, 2009

(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
	Fannie Mae Pool 252874	38,306.35 Units, 7.5%, Due 11/1/29	41,449	43,218
	Fannie Mae Pool 303309	5,314.04 Units, 8.5%, Due 4/1/25	9,461	6,121
	Fannie Mae Pool 696186	152,715.88 Units, 5.5%, Due 4/1/18	170,841	162,613
	Government Natl Mtg Assn Pool 416999	10,999.80 Units, 7%, Due 12/15/27	14,665	12,221
	Government Natl Mtg Assn Pool 523307	1,533.93 Units, 7.5%, Due 12/15/29	0	1,728
	United States Treasury Notes	4,029,000 Units, 2.125%, Due 4/30/10	4,082,728	4,054,987
	United States Treasury Notes	591,000 Units, 4.25%, Due 1/15/11	630,896	613,163
	United States Treasury Notes	70,000 Units, 1.5%, Due 7/15/12	69,788	70,109
	United States Treasury Notes	3,736,000 Units, 3.375%, Due 11/15/19	3,735,860	3,593,584
	United States Treasury Notes	792,000 Units, 2.125%, Due 11/30/14	794,169	773,253
		Total U.S. Government Securities	10,279,936	10,078,711
	Foreign Bonds:			
	AmVesCap PLC Senior Note	105,000 Units, 5.625%, Due 4/17/12	104,973	108,757
	Arcelormittal S A Fgn Sr Note	50,000 Units, 9.85%, Due 6/1/19	52,337	64,670
	Deutsche Bank AG Fgn Med Term Note	175,000 Units, 4.875%, Due 5/20/13	174,762	185,917
	European Investment Bank Note	80,000 Units, 4.625%, Due 5/15/14	81,507	85,769
	Inter-Amer Dev Bk Fgn Med Term Note	50,000 Units, 4.375%, Due 9/20/12	47,786	53,206
	Oesterreichische Kontrollbank Fgn Note	35,000 Units, 4.50%, Due 3/9/15	32,802	36,569
		Total Foreign Bonds	494,167	534,888
	Corporate Bonds:			
	AT & T Wireless Services Inc Note	40,000 Units, 8.125%, Due 5/1/12	45,294	45,197
	Abbott Laboratories Senior Note	20,000 Units, 5.15%, Due 11/30/12	21,166	21,859
	Abbott Laboratories Senior Note	25,000 Units, 5.6%, Due 11/30/17	26,299	27,150
	Agilent Technologies Inc Note	235,000 Units, 6.5%, Due 11/1/17	244,506	248,689
	Alliant Energy Corp Senior Note	70,000 Units, 4%, Due 10/15/14	69,756	70,017
	American Home Prods Corp Note	15,000 Units, 6.95%, Due 3/15/11	16,071	16,024

**EMPLOYEES' RETIREMENT PLAN OF
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INVESTMENT PURPOSES AT YEAR END**

December 31, 2009

(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
	Anthem Inc Bond	25,000 Units, 6.8%, Due 8/1/12	26,650	27,583
	BHP Billiton Finance USA Ltd Senior Note	20,000 Units, 4.8%, Due 4/15/13	19,485	21,288
	Baker Hughes Inc Senior Note	60,000 Units, 6.5%, Due 11/15/13	59,857	67,726
	Bank of America Corp Senior Note	85,000 Units, 6.25%, Due 4/15/12	89,102	91,062
	Bank of America Corp Note	55,000 Units, 4.5%, Due 8/1/10	56,167	56,151
	Bellsouth Cap Funding Note	85,000 Units, 7.75%, Due 2/15/10	91,300	85,678
	Blackrock Inc Note	235,000 Units, 3.5%, Due 12/10/14	234,659	232,048
	Boeing Capital Corp Bond	15,000 Units, 5.8%, Due 1/15/13	15,575	16,335
	Boston Scientific Corp Senior Note	330,000 Units, 6%, Due 1/15/20	339,492	337,187
	Bristol-Myers Squibb Co Senior Note	15,000 Units, 5.25%, Due 8/15/13	15,089	16,258
	Burlington Northern Santa Fe Note	30,000 Units, 7.125%, Due 12/15/10	32,451	31,841
	Caterpillar Fin Svcs Corp Med Term Note	40,000 Units, 4.6%, Due 1/15/14	39,418	42,129
	Chase Mtg Finance Corp CMO	49,181.80 Units, FL RT%, Due 12/25/35	48,342	4,080
	Chase Mtg Finance Corp CMO	94,534.04 Units, 6%, Due 2/25/37	94,825	9,521
	Chase Mtg Finance Corp CMO	28,105.86 Units, FL RT%, Due 3/25/37	28,293	285
	Cisco Systems Inc Senior Note	35,000 Units, 5.25%, Due 2/22/11	36,512	36,727
	Coca Cola Enterprises Inc Deb	30,000 Units, 8.5%, Due 2/1/12	33,887	33,773
	Comcast Corp Note	40,000 Units, 5.3%, Due 1/15/14	38,557	42,692
	Comcast Corp Note	45,000 Units, 4.95%, Due 6/15/16	42,141	46,214
	Conocophillips Note	95,000 Units, 4.75%, Due 10/15/12	95,617	101,796
	Coventry Health Care Inc Senior Note	120,000 Units, 5.875%, Due 1/15/12	121,676	121,718
	Cox Communications Inc Note	25,000 Units, 7.125%, Due 10/1/12	26,968	27,771
	Cox Communications Inc Note	15,000 Units, 4.625%, Due 1/15/10	14,783	15,012
	Credit Suisse First Boston USA Note	75,000 Units, 6.5%, Due 1/15/12	78,294	81,614
	DaimlerChrysler Holding Corp Senior Note	30,000 Units, 7.3%, Due 1/15/12	32,203	32,614
	Dominion Resources Inc Senior Note	20,000 Units, 5.15%, Due 7/15/15	19,203	21,167
	Dominion Resources Inc Senior Note	45,000 Units, 5.6%, Due 11/15/16	44,281	46,699
	Donnelley R R & Sons Co Senior Note	245,000 Units, 5.5%, Due 5/15/15	238,569	237,214

**EMPLOYEES' RETIREMENT PLAN OF
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INVESTMENT PURPOSES AT YEAR END**

December 31, 2009

(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
	Dow Chemical Co Note	25,000 Units, 6.125%, Due 2/1/11	25,977	26,062
	Dow Chemical Note	15,000 Units, 6%, Due 10/1/12	15,670	16,136
	E I Du Pont De Nemours & Co Note	20,000 Units, 4.875%, Due 4/30/14	19,475	21,331
	Duke Capital Corp Global Note	50,000 Units, 8%, Due 10/1/19	44,500	58,516
	General Dynamics Corp Note	10,000 Units, 4.5%, Due 8/15/10	9,864	10,258
	Goldman Sachs Group Inc Bond	40,000 Units, 6.875%, Due 1/15/11	41,995	42,417
	Goldman Sachs Group Inc Senior Note	80,000 Units, 5.125%, Due 1/15/15	76,978	84,060
	Goldman Sachs Group Inc Senior Note	85,000 Units, 5.75%, Due 10/1/16	87,150	89,590
	Gulfstream Natural Gas Sys LLC Senior Note	75,000 Units, 6.95%, Due 6/1/16	74,757	82,886
	HSBC Finance Corp Note	55,000 Units, 6.75%, Due 5/15/11	58,347	58,128
	Home Depot Inc Senior Note	35,000 Units, 5.4%, Due 3/1/16	33,705	36,640
	Incitec Pivot Finance LLC Note	310,000 Units, 6%, Due 12/10/19	313,015	306,723
	Inter Amern Dev Bk Senior Unsub Note	45,000 Units, 4.5%, Due 9/15/14	44,605	47,953
	International Business Machines Note	45,000 Units, 4.75%, Due 11/29/12	44,483	48,345
	JP Morgan Mortgage Trust CMO	25,624.33 Units, FL RT%, Due 2/25/36	25,284	2,341
	JP Morgan Mortgage Trust CMO	135,569.21 Units, FL RT%, Due 4/25/36	133,750	7,715
	JP Morgan Mortgage Trust CMO	47,555.43 Units, FL RT%, Due 2/25/35	46,014	25,874
	JP Morgan Mortgage Trust CMO	77,966.64 Units, FL RT%, Due 4/25/35	75,302	25,288
	JP Morgan Mortgage Trust CMO	156,862.55 Units, FL RT%, Due 6/25/35	151,657	27,755
	JP Morgan Mortgage Trust CMO	40,877.73 Units, FL RT%, Due 7/25/35	39,967	8,850
	JP Morgan Mortgage Trust CMO	37,990.45 Units, FL RT%, Due 8/25/35	36,649	8,042
	JP Morgan Mortgage Trust CMO	99,395.92 Units, FL RT%, Due 6/25/37	96,678	1,927
	Republic of Korea Note	20,000 Units, 4.25%, Due 6/1/13	18,906	20,709
	Kroger Co Senior Note	15,000 Units, 6.75%, Due 4/15/12	15,936	16,383
	L-3 Communications Corp Senior Note	110,000 Units, 5.2%, Due 10/15/19	110,594	108,805
	Lockheed Martin Corp Deb	10,000 Units, 7.65%, Due 5/1/16	11,305	11,891
	Marsh & McLennan Cos Inc Senior Note	35,000 Units, 5.375%, Due 7/15/14	34,009	35,795
	Mead Johnson Nutrition Co Senior Note	240,000 Units, 4.9%, Due 11/1/19	240,833	237,958

**EMPLOYEES' RETIREMENT PLAN OF
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INVESTMENT PURPOSES AT YEAR END**

December 31, 2009

(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
	Mellon Financial Co Sub Note	75,000 Units, 6.375%, Due 2/15/10	77,834	75,386
	Merey Sweeny LP Senior Note	76,700.65 Units, 8.85%, Due 12/18/19	91,625	86,933
	Metlife Inc Senior Note	30,000 Units, 5.375%, Due 12/15/12	30,340	31,883
	Midcontinent Express Pipeline Senior Note	410,000 Units, 5.45%, Due 9/15/14	409,291	419,492
	Morgan Stanley Med Term Note	120,000 Units, 5.625%, Due 9/23/19	119,502	120,877
	Morgan Stanley Mtg Loan Trust CMO	34,321.39 Units, FL RT%, Due 8/25/34	31,650	3,473
	Motorola Inc Note	30,000 Units, 7.625%, Due 11/15/10	32,656	31,081
	National Semiconductor Corp Senior Note	155,000 Units, 6.6%, Due 6/15/17	155,775	158,776
	Nisource Finance Corp Senior Bond	295,000 Units, 6.125%, Due 3/1/22	299,747	301,062
	Northrop Grumman Corp Senior Note	10,000 Units, 7.125%, Due 2/15/11	10,690	10,586
	Pacific Gas & Electric Co Note	40,000 Units, 4.8%, Due 3/1/14	39,020	42,480
	Pemex Project Funding Master TR Gbl NT	10,000 Units, 9.125%, Due 10/13/10	11,121	10,550
	Phillips Petroleum Co Note	45,000 Units, 8.75%, Due 5/25/10	50,170	46,499
	Pricoa Gbl Funding I Med Term Note	100,000 Units, 5.4%, Due 10/18/12	99,801	104,358
	Procter & Gamble Co Note	45,000 Units, 4.95%, Due 8/15/14	44,729	48,960
	Progress Energy Inc Senior Note	20,000 Units, 6.85%, Due 4/15/12	21,547	21,710
	Reynolds American Inc Senior Note	195,000 Units, 7.625%, Due 6/1/16	208,568	212,585
	SBC Communications Inc Note	45,000 Units, 6.25%, Due 3/15/11	46,792	47,654
	SBC Communications Inc Note	80,000 Units, 5.1%, Due 9/15/14	77,505	86,053
	Steelcase Inc Senior Note	65,000 Units, 6.5%, Due 8/15/11	66,869	66,470
	Structured Asset Securities Corp CMO	30,740.96 Units, FL RT%, Due 4/25/34	29,706	5,999
	Target Corp Note	20,000 Units, 5.875%, Due 3/1/12	20,484	21,670
	Textron Inc Note	45,000 Units, 7.25%, Due 10/1/19	45,668	46,578
	Time Warner Inc Note	20,000 Units, 6.875%, Due 5/1/12	21,382	21,895
	Time Warner Cable Inc Senior Note	220,000 Units, 8.25%, Due 4/1/19	266,376	262,040
	Toyota Motor Credit Corp Note	25,000 Units, 4.25%, Due 3/15/10	24,571	25,189
	US Bank N A Note	5,000 Units, 4.8%, Due 4/15/15	4,640	5,247
	Unilever Capital Corp Global Note	15,000 Units, 7.125%, Due 11/1/10	16,083	15,811

**EMPLOYEES' RETIREMENT PLAN OF
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INVESTMENT PURPOSES AT YEAR END**

December 31, 2009

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	Union Pacific Corp Note	25,000 Units, 5.75%, Due 11/15/17	25,485	26,378
	United Technologies Corp Note	50,000 Units, 4.375%, Due 5/1/10	48,448	50,726
	United Technologies Corp Note	40,000 Units, 4.875%, Due 5/1/15	40,289	42,936
	United Health Grp Inc Senior Note	20,000 Units, 4.875%, Due 3/15/15	18,637	20,508
	Utilicorp United Inc Note	170,000 Units, 7.95%, Due 2/1/11	175,090	177,689
	Valero Logistics Operations LP Senior NT	45,000 Units, 6.875%, Due 7/15/12	47,066	47,489
	Verizon Global Funding Corp Note	55,000 Units, 7.375%, Due 9/1/12	59,552	61,997
	Wal Mart Stores Inc Note	30,000 Units, 4.125%, Due 2/15/11	29,023	31,076
	Wells Fargo Co Sub Note	20,000 Units, 5.125%, Due 9/15/16	20,217	19,955
		Total Corporate Bonds	7,181,842	6,591,548
	State & Municipal Bonds:			
	Colorado Health Facs Auth Rev	115,000 Units, 3.95%, Due 9/1/36	115,000	117,247
		Total State & Municipal Bonds	115,000	117,247
Total Investments			56,099,762	58,692,838

* Party in Interest

**EMPLOYEES' RETIREMENT PLAN OF
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**SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS (ACQUIRED AND
DISPOSED OF WITHIN YEAR)**

December 31, 2009

(a) Identity of Issue, Borrower, Lessor or Similar Party	(b) Description of Investment Including Maturity Date, Rate Of Interest, Collateral, Par, Or Maturity Value	(c) Cost of Acquisitions	(d) Proceeds of Dispositions
Common Stocks			
AT & T Inc	7,983 Shares	189,744	212,964
Adobe Sys Inc	9,659 Shares	208,076	310,368
Alcoa Inc	275 Shares	6,999	1,691
Alcon Inc	1,519 Shares	127,612	227,240
Altera Corp	1,311 Shares	24,513	28,361
Amgen Inc	202 Shares	9,759	11,607
Apache Corp	90 Shares	7,974	8,968
Apple Inc	27 Shares	3,179	2,427
Applied Materials Inc	3,055 Shares	40,367	40,059
Archer Daniels Midland Co	99 Shares	2,319	2,677
Bank of America Corp	3,485 Shares	56,425	53,550
Bed Bath & Beyond Inc	2,974 Shares	74,697	110,078
Boeing Co	575 Shares	33,480	25,437
Citigroup Inc	186 Shares	3,855	570
Colgate Palmolive Co	1,989 Shares	119,310	147,932
Comcast Corp	215 Shares	4,204	2,832
Dell Inc	15,409 Shares	193,378	218,256
Diageo PLC	122 Shares	9,234	5,731
Exelon Corp	139 Shares	9,336	6,915
Expeditors Intl Wash Inc	700 Shares	22,463	23,772
Exxon Mobil Corp	14 Shares	1,230	938
Ford Motor Co	985 Shares	8,875	9,117
Genentech Inc	76 Shares	5,713	7,220
General Electric Co	22,084 Shares	310,459	295,669
Goldman Sachs Group Inc	1,355 Shares	141,473	180,147
Google Inc	2 Shares	676	694
H J Heinz Co	762 Shares	24,605	30,642
Hess Corp	370 Shares	22,376	21,560

**EMPLOYEES' RETIREMENT PLAN OF
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**SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS (ACQUIRED AND
DISPOSED OF WITHIN YEAR)**

December 31, 2009

(a) Identity of Issue, Borrower, Lessor or Similar Party	(b) Description of Investment Including Maturity Date, Rate Of Interest, Collateral, Par, Or Maturity Value	(c) Cost of Acquisitions	(d) Proceeds of Dispositions
Illinois Tool Wks Inc	1,569 Shares	43,839	62,237
Ingersoll Rand PLC	350 Shares	10,986	12,463
Intuitive Surgical Inc	930 Shares	108,252	192,314
JP Morgan Chase & Co	124 Shares	4,713	2,516
Juniper Networks Inc	8,487 Shares	160,511	212,292
Kellogg Co	68 Shares	3,598	3,572
Lam Resh Corp	2,208 Shares	57,431	72,377
Lockheed Martin Corp	306 Shares	23,334	23,355
Maxim Integrated Prod Inc	40 Shares	1,132	504
McDonalds Corp	202 Shares	12,211	11,267
Monsanto Co	3,625 Shares	287,794	254,721
Motorola Inc	2,600 Shares	23,059	20,950
News Corp Inc	993 Shares	7,765	13,332
Northern Tr Corp	1,206 Shares	68,674	65,541
Nucor Corp	2,012 Shares	81,130	90,454
Oracle Corp	484 Shares	9,030	12,008
PNC Financial Services Group Inc	5,524 Shares	200,972	251,794
PPG Industries Inc	1,487 Shares	66,879	86,497
Paychex Inc	144 Shares	4,379	4,481
Pepsico, Inc	206 Shares	13,024	11,997
Pfizer Inc	2,968 Shares	44,527	51,760
Procter & Gamble Co	1,277 Shars	74,229	70,132
Prudential Financial Inc	2,926 Shares	53,801	119,802
Public Service Enterprise Group	39 Shares	1,676	1,142
Raytheon Co	433 Shares	20,338	22,474
Sherwin Williams Co	1,957 Shares	93,162	114,730
Southwest Airlines Co	1,880 Shares	17,053	18,928
Starbucks Corp	36 Shares	553	322
Teva Pharmaceutical Inds Ltd	181 Shares	8,271	10,134

**EMPLOYEES' RETIREMENT PLAN OF
MEDCENTRAL HEALTH SYSTEM**

**SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS (ACQUIRED AND
DISPOSED OF WITHIN YEAR)**

December 31, 2009

(a) Identity of Issue, Borrower, Lessor or Similar Party	(b) Description of Investment Including Maturity Date, Rate Of Interest, Collateral, Par, Or Maturity Value	(c) Cost of Acquisitions	(d) Proceeds of Dispositions
Tyco International Ltd US Bancorp United Parcel Service Inc Verizon Communications Inc Wal Mart Stores Inc Weatherford International Ltd Wells Fargo Co	4,377 Shares 6,762 Shares 3,037 Shares 449 Shares 2,723 Shares 636 Shares 63 Shares	95,101 146,375 164,738 13,414 146,329 12,632 1,877	151,676 152,469 162,672 14,571 135,452 10,712 789
	Total Common Stocks	3,745,120	4,429,859
Foreign Bonds			
America Movil Sa De Cv Fgn Note	200,000 Units, 5%, Due 10/16/19	198,372	196,958
Arcelormittal S A Fgn Sr Note	155,000 Units, 5.375%, Due 6/1/13	121,288	133,713
Arcelormittal S A Fgn Sr Note	305,000 Units, 6.125%, Due 6/1/18	245,975	254,975
Barclays Bank PLC Fgn Sr Note	115,000 Units, 6.75%, Due 5/22/19	114,753	112,201
Credit Suisse New York Fgn Med Term	100,000 Units, 5.3%, Due 8/13/19	99,916	100,215
Enel Finance International S A Fgn Note	100,000 Units, 5.125%, Due 10/7/19	99,560	101,011
Ingersoll-Rand Global Hldg Co Fgn Note	215,000 Units, 9.5%, Due 4/15/14	220,375	224,300
Shell International Finance BV Fgn Sr Note	245,000 Units, 4%, Due 3/21/14	244,934	248,631
Smiths Group PLC Fgn Sr Note	375,000 Units, 6.05%, Due 5/15/14	374,378	358,335
Smiths Group PLC Fgn Sr Note	140,000 Units, 7.2%, Due 5/15/19	137,043	132,439
Yara International ASA Fgn note	400,000 Units, 7.875%, Due 6/11/19	418,762	452,937
	Total Foreign Bonds	2,275,356	2,315,715
Corporate Bonds			
AT & T Inc Note	180,000 Units, 4.85%, Due 2/15/14	179,989	180,052
Abbott Laboratories Senior Note	205,000 Units, 5.125%, Due 4/1/19	204,112	205,818

**EMPLOYEES' RETIREMENT PLAN OF
MEDCENTRAL HEALTH SYSTEM**

**SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS (ACQUIRED AND
DISPOSED OF WITHIN YEAR)**

December 31, 2009

(a) Identity of Issue, Borrower, Lessor or Similar Party	(b) Description of Investment Including Maturity Date, Rate Of Interest, Collateral, Par, Or Maturity Value	(c) Cost of Acquisitions	(d) Proceeds of Dispositions
Agilent Technologies Inc Note	380,000 Units, 6.5%, Due 11/1/17	395,371	405,720
Agilent Technologies Inc Senior Note	90,000 Units, 5.5%, Due 9/14/15	92,718	92,076
Allegheny Energy Supply Co LLC Bond	240,000 Units, 8.25%, Due 4/15/12	250,967	259,800
Altria Group Inc Note	150,000 Units, 9.25%, Due 8/6/19	149,822	153,767
Appalachian Power Co Senior Note	240,000 Units, 7.95%, Due 1/15/20	238,922	242,472
Avon Products Inc Note	275,000 Units, 6.5%, Due 3/1/19	271,552	272,198
Bank of America Corp Senior Note	225,000 Units, 6%, Due 9/1/17	206,179	217,256
Bank of America Corp Senior Note	190,000 Units, 7.625%, Due 6/1/19	188,564	191,055
Bemis Co Inc Note	70,000 Units, 5.65%, Due 8/1/14	71,121	73,311
Biogen Idec Inc Senior Note	510,000 Units, 6.875%, Due 3/1/18	526,654	554,820
Boeing Capital Corp Senior Note	350,000 Units, 4.7%, Due 10/27/19	349,751	348,370
Boston Properties Inc Senior Note	170,000 Units, 5.875%, Due 10/15/19	169,883	169,091
Carefusion Corp Senior Note	235,000 Units, 6.375%, Due 8/1/19	241,702	246,537
Caterpillar FinSvcs Corp Med Term Note	65,000 Units, 7.15%, Due 2/15/19	60,535	68,826
Caterpillar FinSvcs Corp Med Term Note	270,000 Units, 6.125%, Due 2/17/14	268,389	275,232
Centurytel Inc Senior Note	335,000 Units, 6.15%, Due 9/15/19	338,107	334,845
Cisco Systems Inc Senior Note	255,000 Units, 4.95%, Due 2/15/19	254,423	250,124
Cisco Systems Inc Senior Bond	70,000 Units, 4.45%, Due 1/15/20	69,896	70,230
Citigroup Inc Senior Note	185,000 Units, 6.5%, Due 8/19/13	174,992	183,339
Colorado Interstate Gas Senior Note	260,000 Units, 6.8%, Due 11/15/15	266,224	274,521
Conocophillips Note	175,000 Units, 4.75%, Due 2/1/14	174,508	181,676
DCP Midstream LLC Note	345,000 Units, 9.75%, Due 3/15/19	339,556	380,832
Darden Restaurants Inc Senior Note	145,000 Units, 5.625%, Due 10/15/12	138,848	150,426
Devon Energy Corp Senior Note	135,000 Units, 5.625%, Due 1/15/14	134,695	136,176
Directv Hldgs/Fing Co Inc Senior Note	100,000 Units, 7.625%, Due 5/15/16	108,500	109,381
Directv Hldgs/Directv Fing Inc Senior Note	175,000 Units, 5.875%, Due 10/1/19	177,644	178,863
Dominion Resources Inc Senior Note	165,000 Units, 5.2%, Due 8/15/19	164,784	169,638
Dow Chemical Co Senior Note	300,000 Units, 8.55%, Due 5/15/19	303,820	317,171
Du Pont E I De Nemours & Co Senior Note	145,000 Units, 4.75%, Due 3/15/15	144,585	142,864

**EMPLOYEES' RETIREMENT PLAN OF
MEDCENTRAL HEALTH SYSTEM**

**SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS (ACQUIRED AND
DISPOSED OF WITHIN YEAR)**

December 31, 2009

(a) Identity of Issue, Borrower, Lessor or Similar Party	(b) Description of Investment Including Maturity Date, Rate Of Interest, Collateral, Par, Or Maturity Value	(c) Cost of Acquisitions	(d) Proceeds of Dispositions
Enbridge Energy Partners L P Note	90,000 Units, 5.35%, Due 12/15/14	77,541	82,341
Entergy Gulf States LA LLC Deb	265,000 Units, 6%, Due 5/1/18	262,506	267,589
FMR LLC Note	145,000 Units, 7.49%, Due 6/15/19	161,131	165,596
Florida Gas Transmission Co Senior Note	270,000 Units, 7.9%, Due 5/15/19	315,743	321,052
Goldman Sachs Group Inc Senior Note	70,000 Units, 7.5%, Due 2/15/19	68,655	69,575
International Paper Co Note	180,000 Units, 5.3%, Due 4/1/15	149,850	162,000
International Paper Co Note	70,000 Units, 7.4%, Due 6/15/14	62,650	67,181
JP Morgan Chase & Co Senior Note	210,000 Units, 3.7%, Due 1/20/15	209,555	209,557
Kinder Morgan Energy Partners Senior Note	180,000 Units, 9%, Due 2/1/19	205,420	208,473
Kinder Morgan Energy Partners Senior	115,000 Units, 6.85%, Due 2/15/20	114,619	114,515
Kinder Morgan Energy Partners LP Senior	135,000 Units, 5.8%, Due 3/1/21	134,724	134,712
Kroger Co Senior Note	135,000 Units, 3.9%, Due 10/1/15	134,850	135,761
L-3 Communications Corp Senior Note	20,000 Units, 5.2%, Due 10/15/19	20,108	20,219
Lubrizol Corp Senior Note	95,000 Units, 8.875%, Due 2/1/19	98,198	103,909
Markel Corp Senior Note	100,000 Units, 7.125%, Due 9/30/19	99,842	101,236
Mead Johnson Nutrition Co Senior Note	210,000 Units, 3.5%, Due 11/1/14	209,059	210,010
Morgan Stanley Med Term Note	120,000 Units, 5.625%, Due 9/23/19	119,502	119,222
Mosaic Co Senior Note	335,000 Units, 7.375%, Due 12/1/14	341,613	350,497
Mosaic Co Senior Note	110,000 Units, 7.625%, Due 12/1/16	115,299	115,105
Nabors Industries Inc Senior Note	180,000 Units, 9.25%, Due 1/15/19	179,996	179,134
National Semiconductor Corp Senior Note	290,000 Units, 6.15%, Due 6/15/12	285,650	300,875
Nevada Power Co Note	685,000 Units, 7.125%, Due 3/15/19	682,852	685,533
Newell Rubbermaid Inc Senior Note	130,000 Units, 10.6%, Due 4/15/19	131,863	140,944
Nisource Finance Corp Note	165,000 Units, 10.75%, Due 3/15/16	190,937	196,222
Nordstrom Inc Senior Note	175,000 Units, 6.25%, Due 1/15/18	176,354	178,918
Oracle Corp Senior Note	115,000 Units, 5%, Due 7/8/19	114,571	117,481
Pacific Energy Partners LP Senior Note	135,000 Units, 6.25%, Due 9/15/15	115,425	117,450
Plains All American Pipeline LP Bond	175,000 Units, 6.5%, Due 5/1/18	163,175	151,255
Plains All American Pipeline LP Sr Note	295,000 Units, 8.75%, Due 5/1/19	300,612	307,912

**EMPLOYEES' RETIREMENT PLAN OF
MEDCENTRAL HEALTH SYSTEM**

**SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS (ACQUIRED AND
DISPOSED OF WITHIN YEAR)**

December 31, 2009

(a) Identity of Issue, Borrower, Lessor or Similar Party	(b) Description of Investment Including Maturity Date, Rate Of Interest, Collateral, Par, Or Maturity Value	(c) Cost of Acquisitions	(d) Proceeds of Dispositions
Potomac Electric Power Co Senior Note	80,000 Units, 4.65%, Due 4/15/14	74,400	78,625
Principal Financial Group Inc Senior Note	130,000 Units, 8.875%, Due 5/15/19	130,000	132,063
Public Service Co of Colorado Note	120,000 Units, 7.875%, Due 10/1/12	131,442	133,427
Roche Holdings Inc Note	120,000 Units, 6%, Due 3/1/19	121,342	123,760
Rowan Cos Inc Senior Note	560,000 Units, 7.875%, Due 8/1/19	579,261	591,783
Simon Property Group LP Note	90,000 Units, 5%, Due 3/1/12	79,200	90,485
Southeast Supply Header LLC Senior Note	200,000 Units, 4.85%, Due 8/15/14	202,526	203,072
Southwestern Public Service Co Senior	65,000 Units, 8.75%, Due 12/1/18	73,130	79,268
Staples Inc Senior Note	280,000 Units, 9.75%, Due 1/15/14	284,656	320,050
Telecom Italia Capital Senior Note	150,000 Units, 5.25%, Due 10/1/15	133,983	135,705
Textron Inc Note	305,000 Units, 7.25%, Due 10/1/19	309,528	323,007
Time Warner Cable Inc Senior Note	115,000 Units, 8.25%, Due 4/1/19	117,011	118,964
Time Warner Cable Inc Note	205,000 Units, 3.5%, Due 2/1/15	203,674	203,828
Valero Energy Corp Senior Note	170,000 Units, 9.375%, Due 3/15/19	192,765	197,722
Verizon Communications Inc Senior Note	120,000 Units, 6.35%, Due 4/1/19	118,222	118,395
Verizon Wireless Capital LLC Note	110,000 Units, 5.55%, Due 2/1/14	109,293	109,738
Viacom Inc Global Sr Note	150,000 Units, 6.625%, Due 5/15/11	150,375	157,125
Virginia Elec & Power Co Senior Note	100,000 Units, 5%, Due 6/30/19	99,805	100,264
WEA Finance LLC Senior Note	170,000 Units, 7.5%, Due 6/2/14	168,266	181,446
Wells Fargo & Co Med Term Note	225,000 Units, 3.75%, Due 10/1/14	224,633	222,858
	Total Corporate Bonds	15,402,625	15,792,346
Total Investments		21,423,101	22,537,920

Schedule SB, Line 26 - Schedule of Active Participant Data

Age	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40+
Under 20										
20-24		53 26,680 1,140	2							
25-29		137 33,693 1,915	57 33,354 4,808	1						
30-34		90 34,080 2,497	117 42,328 7,720	29 44,275 12,252	1					
35-39		87 31,135 2,440	121 40,526 8,633	80 49,160 15,257	21 50,270 19,060	1				
40-44		72 33,622 3,131	95 43,751 9,985	40 46,079 16,330	34 43,395 18,131	29 50,396 22,612	1			
45-49		81 39,286 3,787	97 38,970 10,232	44 41,427 17,212	37 46,661 24,168	45 45,986 24,829	25 50,009 30,142	8		
50-54		51 34,711 4,536	93 40,844 12,711	45 43,195 20,460	37 53,624 30,355	41 50,340 32,979	44 52,286 38,273	34 58,580 47,557	3	
55-59		38 31,525 3,756	62 37,659 12,918	38 41,187 23,703	33 52,137 35,550	30 54,329 40,214	29 48,100 42,043	36 59,458 58,812	14	1
60-64		22 35,390 5,087	42 36,568 14,635	21 39,448 25,727	22 47,962 40,369	26 52,563 47,273	15	19	9	8
65-69		6	16	5	4	8	4	1	3	9
70-74		2	3	3	4	1	1	1	2	
75+		1	1	2	1		1	1		

The top number in each cell is the count of active participants for each age/service combination. The middle number is the average compensation of the active participations in that group. The lower number is the average cash account balance of the active participants in that group. Average pay and average cash balance is not shown for cells with fewer than 20 participants.

Schedule SB, Part V - Statement of Actuarial Assumptions/Methods

Actuarial assumptions

Discount rate elections	Segment rates, 4 month look back, no phase in
▪ 1st 5 years	5.07%
▪ Next 15 years	6.09%
▪ Over 20 years	6.56%
Mortality elections	
▪ Healthy participants	2009 PPA separate static annuitant and nonannuitant mortality tables.
▪ Pre-1995 disabilities	Revenue Ruling 96-7 table for participants who became disabled before 1995.
▪ Post-1994 disabilities	Revenue Ruling 96-7 table for participants who became disabled after 1994.
417(e) lump sums	
▪ Annuity substitution	Yes
▪ Generational mortality option	No
▪ Phase-in option	No
Non-417(e) lump sums	
▪ Mortality table	Not applicable.
▪ Interest rate	Not applicable.
Cash balance plans	
▪ Interest accumulation rate	5.25% (3.00% in 2009)
▪ Whipsaw calculations	No
▪ Annuity conversion	
▫ Mortality table	Not applicable.
▫ Interest rate basis	Not applicable.
Other economic assumptions	
▪ Salary increases	0.00% for 2009, then revert back to age based table for future years (see table of sample rates)
▪ Social Security wage base	4.50% per year.
▪ Expected investment return	7.75% for 2007, 7.50% for 2008
▪ Inflation	3.00% per year.
▪ Expenses	Prior year actual expenses. \$414,118 added to the 2009 normal cost

Schedule SB, Part V - Statement of Actuarial Assumptions/Methods - Continued

Demographic assumptions

- Withdrawal

2003 SOA Pension Plan Turnover Study – Select and Ultimate Table with adjustment. See table of sample rates.

- Disability incidence

See table of sample rates.

- Retirement age

Attained age	Annual Percentage
55-59	3%
60-61	5%
62	25%
63	15%
64	20%
65	50%
66	20%
67-69	10%
70	100%

- Benefit commencement age for

- Future vested deferred 60
 - Current vested deferred 60

- Spouse assumptions

Male participants

Female participants

- Percentage married 80% 80%
 - Spouse age difference 3 years younger 3 years older

Form of payment

Lump sum

Single life

75% J&S

Active retirements	100%	0%	0%
Future vested deferred	100%	0%	0%
Future disabilities	100%	0%	0%
Future deaths	100%	0%	0%
Current vested deferred			
– with a Mansfield Plan benefit	0%	70%	30%
– with only a cash balance benefit	100%	0%	0%

Schedule SB, Part V - Statement of Actuarial Assumptions/Methods - Continued

Table of Sample Rates

Withdrawal Rates		
Attained Age	Length of Service Under 5 Years	Length of Service 5+ Years
20	19.60%	11.65%
25	16.10%	8.67%
30	13.00%	6.04%
35	11.80%	5.10%
40	10.80%	4.68%
45	9.80%	4.25%
50	9.20%	3.83%
55	8.70%	3.40%
Disability Rates		
Attained Age	Males	Females
20	0.03%	0.03%
25	0.04%	0.05%
30	0.05%	0.08%
35	0.07%	0.14%
40	0.12%	0.21%
45	0.20%	0.32%
50	0.36%	0.53%
55	0.72%	0.95%
60	1.26%	1.16%
Earnings Progression*		
Attained Age	Percentage Increase at Attained Age	Ratio of Salary at Age 65 to Salary at Attained Age
20	6.50%	740%
25	6.00%	540%
30	5.50%	404%
35	5.00%	309%
40	4.50%	242%
45	4.00%	194%
50	3.50%	160%
55	3.00%	134%
60	3.00%	116%

* 0% for 2009, then reverting back to age-based table for 2010 onwards.

Schedule SB, Part V - Statement of Actuarial Assumptions/Methods - Continued

Actuarial methods

Asset methods – effective January 1, 2009

We used financial data submitted by the trustee as of the valuation date without further audit. Customarily, this information would not be verified by a plan's actuary. We have reviewed the information for internal consistency and we have no reason to doubt its substantial accuracy.

The asset valuation method is an annual average of the adjusted market value over the last 24 months preceding the valuation date. The adjusted market value is the market value at each determination date adjusted to the valuation date based on actual cash flows and expected interest at the lesser of the expected rate of return and the third segment rate. This amount is adjusted to be no greater than 110 percent and no less than 90 percent of the fair market value, as defined in IRC Section 430.

A characteristic of this asset valuation method is that, over time, it is slightly more likely to produce an actuarial value of assets that is less than the market value of assets than an actuarial value that is greater than market.

Participant methods – effective January 1, 2008

We used the participant data supplied by the plan sponsor. We have reviewed the data and have no reason to doubt its substantial accuracy. Participants or former participants are included or excluded from the valuation as described below:

- **Participants included:** The plan sponsor provides us with data on all employees as of the valuation date, but only those employees who have completed the plan's eligibility requirements are included in the valuation of liabilities.
- **Participants excluded:** No actuarial liability is included for nonvested participants who terminated prior to the valuation date. For this purpose, participants with a break in service on the valuation date are treated as terminated participants.
- **Insurance contracts:** The plan does not have any insurance contracts.
- **Disabled participants:** The liabilities for participants on long-term disability have been included with the liabilities for terminated vested participants.
- **Estimated benefits:** We estimated benefits for the terminated vested participants when exact termination calculations were not provided to us.

Schedule SB, Part V - Statement of Actuarial Assumptions/Methods - Continued

Benefits included or excluded – effective January 1, 2008

Unless noted below, all benefits provided by the plan are included in this valuation.

- **Plan amendments:** Amendments adopted after the valuation date or effective after the current plan year are excluded from the valuation.
- **Late retirement increases:** The plan provides benefit suspension notices to participants who work beyond normal retirement; therefore, late retirement actuarial increases only apply to participants who defer retirement beyond age 70 ½. This valuation does not include increases for current participants over age 70.
- **IRC Section 415(b):** The limitations of Internal Revenue Code Section 415(b) have been incorporated into our calculations.
- **Benefit restrictions:** Benefit restrictions (if applicable) are ignored in this valuation.

Plan sponsor elections – effective January 1, 2008

Funding interest rate

- Segment rates
- 4 look-back months
- No phase-in

Valuation of lump sums based on IRC Section 417(e) assumptions:

- Lump sum benefit based on annuity substitution liability
- Rate used for funding target, without adjustment
- 417(e) mortality table applicable to current year

Minimum funding method

Target liability for minimum funding calculations is computed using the traditional unit credit method of funding. The objective under this method is to fund each participant's benefits under the plan as they accrue. Thus, the total pension to which each participant is expected to become entitled at retirement is broken down into units, each associated with a year of past or future credited service.

A detailed description of the calculation follows:

- An individual's **accrued liability** is the present value of benefits based on credited service and average pay as of the beginning of the plan year, and an individual's **normal cost** is the present value of the benefit deemed to accrue in the plan year. If the present value of the benefit deemed to accrue in the plan year is less than the present value of the benefit determined at the beginning of the plan year, then the individual's normal cost would be no less than 0, rather than negative. If multiple decrements are used, the accrued liability and the normal cost for an individual are

Schedule SB, Part V - Statement of Actuarial Assumptions/Methods - Continued

the sum of the component accrued liabilities and normal costs associated with the various anticipated separation dates.

- The plan's **target normal cost** is the sum of the individual normal costs, and the plan's **funding target liability** is the sum of the accrued liabilities for all participants under the plan.

Maximum suggested contribution method

Calculations of maximum suggested contributions include the excess of the accrued liability computed using the projected unit credit method over the minimum funding target liability. The objective of the projected unit credit method is to fund each participant's benefits under the plan as they accrue, taking into consideration future compensation increases. Thus, the total pension to which each participant is expected to become entitled at retirement is broken down into units, each associated with a year of past or future credited service.

A detailed description of the calculation follows:

- An individual's **projected accrued liability** is the present value of benefits based on credited service as of the beginning of the plan year and projected compensation that would be used in the calculation of the benefit on each expected separation date. If multiple decrements are used, the accrued liability for an individual is the sum of the component accrued liabilities associated with the various anticipated separation dates.
- The plan's **projected funding target liability** is the sum of the projected accrued liabilities for all participants under the plan.

Schedule SB, Line 32 - Schedule of Amortization Bases

The shortfall amortization charge is the sum of the shortfall base amortization for each plan year covered under PPA. Although a shortfall base can be negative, the combined shortfall amortization charge cannot be negative.

Charge	Amortization period		Balances		Beginning of year payment
	Date created	Years left	Initial	Outstanding	
Shortfall Loss	01/01/2009	7	\$ 2,401,462	\$ 2,401,462	\$ 401,203
Total				\$ 2,401,462	\$ 401,203

Plan: Employees' Retirement Plan of MedCentral Health System

EIN/PN: 34-0714456/002

2009 Form 5500 - Schedule SB

Schedule SB, Line 25 - Change in Method

Beginning with the 2009 valuation, expected expenses are added to the normal cost and the asset valuation method was changed from the market value to a 24-month averaging value

Schedule SB, Part V - Statement of Actuarial Assumptions/Methods

Actuarial assumptions

Discount rate elections	Segment rates, 4 month look back, no phase in
▪ 1st 5 years	5.07%
▪ Next 15 years	6.09%
▪ Over 20 years	6.56%
Mortality elections	
▪ Healthy participants	2009 PPA separate static annuitant and nonannuitant mortality tables.
▪ Pre-1995 disabilities	Revenue Ruling 96-7 table for participants who became disabled before 1995.
▪ Post-1994 disabilities	Revenue Ruling 96-7 table for participants who became disabled after 1994.
417(e) lump sums	
▪ Annuity substitution	Yes
▪ Generational mortality option	No
▪ Phase-in option	No
Non-417(e) lump sums	
▪ Mortality table	Not applicable.
▪ Interest rate	Not applicable.
Cash balance plans	
▪ Interest accumulation rate	5.25% (3.00% in 2009)
▪ Whipsaw calculations	No
▪ Annuity conversion	
▫ Mortality table	Not applicable.
▫ Interest rate basis	Not applicable.
Other economic assumptions	
▪ Salary increases	0.00% for 2009, then revert back to age based table for future years (see table of sample rates)
▪ Social Security wage base	4.50% per year.
▪ Expected investment return	7.75% for 2007, 7.50% for 2008
▪ Inflation	3.00% per year.
▪ Expenses	Prior year actual expenses. \$414,118 added to the 2009 normal cost

Schedule SB, Part V - Statement of Actuarial Assumptions/Methods - Continued

Demographic assumptions

▪ Withdrawal	2003 SOA Pension Plan Turnover Study – Select and Ultimate Table with adjustment. See table of sample rates.		
▪ Disability incidence	See table of sample rates.		
▪ Retirement age	Attained age	Annual Percentage	
	55-59	3%	
	60-61	5%	
	62	25%	
	63	15%	
	64	20%	
	65	50%	
	66	20%	
	67-69	10%	
	70	100%	
▪ Benefit commencement age for			
▪ Future vested deferred	60		
▪ Current vested deferred	60		
▪ Spouse assumptions	Male participants	Female participants	
▪ Percentage married	80%	80%	
▪ Spouse age difference	3 years younger	3 years older	
Form of payment	Lump sum	Single life	75% J&S
▪ Active retirements	100%	0%	0%
▪ Future vested deferred	100%	0%	0%
▪ Future disabilities	100%	0%	0%
▪ Future deaths	100%	0%	0%
▪ Current vested deferred			
– with a Mansfield Plan benefit	0%	70%	30%
– with only a cash balance benefit	100%	0%	0%

Schedule SB, Part V - Statement of Actuarial Assumptions/Methods - Continued

Table of Sample Rates

Withdrawal Rates		
Attained Age	Length of Service Under 5 Years	Length of Service 5+ Years
20	19.60%	11.65%
25	16.10%	8.67%
30	13.00%	6.04%
35	11.80%	5.10%
40	10.80%	4.68%
45	9.80%	4.25%
50	9.20%	3.83%
55	8.70%	3.40%
Disability Rates		
Attained Age	Males	Females
20	0.03%	0.03%
25	0.04%	0.05%
30	0.05%	0.08%
35	0.07%	0.14%
40	0.12%	0.21%
45	0.20%	0.32%
50	0.36%	0.53%
55	0.72%	0.95%
60	1.26%	1.16%
Earnings Progression*		
Attained Age	Percentage Increase at Attained Age	Ratio of Salary at Age 65 to Salary at Attained Age
20	6.50%	740%
25	6.00%	540%
30	5.50%	404%
35	5.00%	309%
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45	4.00%	194%
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* 0% for 2009, then reverting back to age-based table for 2010 onwards.

Schedule SB, Part V - Statement of Actuarial Assumptions/Methods - Continued

Actuarial methods

Asset methods – effective January 1, 2009

We used financial data submitted by the trustee as of the valuation date without further audit. Customarily, this information would not be verified by a plan's actuary. We have reviewed the information for internal consistency and we have no reason to doubt its substantial accuracy.

The asset valuation method is an annual average of the adjusted market value over the last 24 months preceding the valuation date. The adjusted market value is the market value at each determination date adjusted to the valuation date based on actual cash flows and expected interest at the lesser of the expected rate of return and the third segment rate. This amount is adjusted to be no greater than 110 percent and no less than 90 percent of the fair market value, as defined in IRC Section 430.

A characteristic of this asset valuation method is that, over time, it is slightly more likely to produce an actuarial value of assets that is less than the market value of assets than an actuarial value that is greater than market.

Participant methods – effective January 1, 2008

We used the participant data supplied by the plan sponsor. We have reviewed the data and have no reason to doubt its substantial accuracy. Participants or former participants are included or excluded from the valuation as described below:

- **Participants included:** The plan sponsor provides us with data on all employees as of the valuation date, but only those employees who have completed the plan's eligibility requirements are included in the valuation of liabilities.
- **Participants excluded:** No actuarial liability is included for nonvested participants who terminated prior to the valuation date. For this purpose, participants with a break in service on the valuation date are treated as terminated participants.
- **Insurance contracts:** The plan does not have any insurance contracts.
- **Disabled participants:** The liabilities for participants on long-term disability have been included with the liabilities for terminated vested participants.
- **Estimated benefits:** We estimated benefits for the terminated vested participants when exact termination calculations were not provided to us.

Schedule SB, Part V - Statement of Actuarial Assumptions/Methods - Continued

Benefits included or excluded – effective January 1, 2008

Unless noted below, all benefits provided by the plan are included in this valuation.

- **Plan amendments:** Amendments adopted after the valuation date or effective after the current plan year are excluded from the valuation.
- **Late retirement increases:** The plan provides benefit suspension notices to participants who work beyond normal retirement; therefore, late retirement actuarial increases only apply to participants who defer retirement beyond age 70 ½. This valuation does not include increases for current participants over age 70.
- **IRC Section 415(b):** The limitations of Internal Revenue Code Section 415(b) have been incorporated into our calculations.
- **Benefit restrictions:** Benefit restrictions (if applicable) are ignored in this valuation.

Plan sponsor elections – effective January 1, 2008

Funding interest rate

- Segment rates
- 4 look-back months
- No phase-in

Valuation of lump sums based on IRC Section 417(e) assumptions:

- Lump sum benefit based on annuity substitution liability
- Rate used for funding target, without adjustment
- 417(e) mortality table applicable to current year

Minimum funding method

Target liability for minimum funding calculations is computed using the traditional unit credit method of funding. The objective under this method is to fund each participant's benefits under the plan as they accrue. Thus, the total pension to which each participant is expected to become entitled at retirement is broken down into units, each associated with a year of past or future credited service.

A detailed description of the calculation follows:

- An individual's **accrued liability** is the present value of benefits based on credited service and average pay as of the beginning of the plan year, and an individual's **normal cost** is the present value of the benefit deemed to accrue in the plan year. If the present value of the benefit deemed to accrue in the plan year is less than the present value of the benefit determined at the beginning of the plan year, then the individual's normal cost would be no less than 0, rather than negative. If multiple decrements are used, the accrued liability and the normal cost for an individual are

Schedule SB, Part V - Statement of Actuarial Assumptions/Methods - Continued

the sum of the component accrued liabilities and normal costs associated with the various anticipated separation dates.

- The plan's **target normal cost** is the sum of the individual normal costs, and the plan's **funding target liability** is the sum of the accrued liabilities for all participants under the plan.

Maximum suggested contribution method

Calculations of maximum suggested contributions include the excess of the accrued liability computed using the projected unit credit method over the minimum funding target liability. The objective of the projected unit credit method is to fund each participant's benefits under the plan as they accrue, taking into consideration future compensation increases. Thus, the total pension to which each participant is expected to become entitled at retirement is broken down into units, each associated with a year of past or future credited service.

A detailed description of the calculation follows:

- An individual's **projected accrued liability** is the present value of benefits based on credited service as of the beginning of the plan year and projected compensation that would be used in the calculation of the benefit on each expected separation date. If multiple decrements are used, the accrued liability for an individual is the sum of the component accrued liabilities associated with the various anticipated separation dates.
- The plan's **projected funding target liability** is the sum of the projected accrued liabilities for all participants under the plan.

SCHEDULE SB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). File as an attachment to Form 5500 or 5500-SF.	OMB No. 1210-0110 2009 This Form is Open to Public Inspection
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For calendar plan year 2009 or fiscal plan year beginning 01/01/2009 and ending 12/31/2009

▶ **Round off amounts to nearest dollar.**

▶ **Caution:** A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan Employees' Retirement Plan of MedCentral Health System	B Three-digit plan number (PN) <u>002</u>
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF MedCentral Health System	D Employer Identification Number (EIN) 34-0714456
E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B	
F Prior year plan size: ☐ 100 or fewer ☐ 101-500 ☒ More than 500	

Part I Basic Information			
1 Enter the valuation date: Month <u>1</u> Day <u>1</u> Year <u>2009</u>			
2 Assets:			
a Market value.....	2a		49,120,845
b Actuarial value.....	2b		54,032,930
3 Funding target/participant count breakdown		(1) Number of participants	(2) Funding Target
a For retired participants and beneficiaries receiving payment.....	3a	401	9,848,051
b For terminated vested participants.....	3b	726	10,720,326
c For active participants:			
(1) Non-vested benefits.....	3c(1)		865,445
(2) Vested benefits.....	3c(2)		38,602,765
(3) Total active.....	3c(3)	2,298	39,468,210
d Total.....	3d	3,425	60,036,587
4 If the plan is at-risk, check the box and complete items (a) and (b) ☐			
a Funding target disregarding prescribed at-risk assumptions.....	4a		
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been at-risk for fewer than five consecutive years and disregarding loading factor.....	4b		
5 Effective interest rate.....	5		6.26 %
6 Target normal cost.....	6		3,455,699

Statement by Enrolled Actuary
 To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

SIGN HERE	<u>Megan E. Schaffernocker</u> Signature of actuary Megan E. Schaffernocker Type or print name of actuary Mercer Firm name 325 John H. McConnell Boulevard Suite 350 Columbus OH 43215-2671 Address of the firm	<u>10/1/10</u> Date 08-06493 Most recent enrollment number (614) 227-5567 Telephone number (including area code)
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If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions ☐

For Paperwork Reduction Act Notice and OMB Control Numbers, see the instructions for Form 5500 or 5500-SF.

Schedule SB (Form 5500) 2009
v.092308.1

Part II Beginning of year carryover and prefunding balances		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (Item 13 from prior year)	0	0
8	Portion used to offset prior year's funding requirement (Item 35 from prior year)	0	0
9	Amount remaining (Item 7 minus item 8)	0	0
10	Interest on item 9 using prior year's actual return of <u>(23.66)%</u>		
11	Prior year's excess contributions to be added to prefunding balance:		
a	Excess contributions (Item 38 from prior year)		4,091,491
b	Interest on (a) using prior year's effective rate of <u>6.07 %</u>		248,354
c	Total available at beginning of current plan year to add to prefunding balance		4,339,845
d	Portion of (c) to be added to prefunding balance		0
12	Reduction in balances due to elections or deemed elections	0	0
13	Balance at beginning of current year (item 9 + item 10 + item 11d - item 12)	0	0

Part III Funding percentages			
14	Funding target attainment percentage	14	90.00 %
15	Adjusted funding target attainment percentage	15	90.00 %
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	100.48 %
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and liquidity shortfalls					
18 Contributions made to the plan for the plan year by employer(s) and employees:					
(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
04/17/2009	273,297		10/16/2009	500,000	
05/15/2009	500,000		11/13/2009	500,000	
06/19/2009	500,000		12/21/2009	500,000	
07/17/2009	500,000				
08/17/2009	500,000				
09/18/2009	500,000				
Totals ►			18(b)	4,273,297	18(c) 0

19 Discounted employer contributions - see instructions for small plan with a valuation date after the beginning of the year:

a Contributions allocated toward unpaid minimum required contribution from prior years	19a	0
b Contributions made to avoid restrictions adjusted to valuation date	19b	0
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	4,110,154

20 Quarterly contributions and liquidity shortfalls:

a Did the plan have a "funding shortfall" for the prior year? ☐ Yes ☒ No

b If 20a is "Yes," were required quarterly installments for the current year made in a timely manner? ☐ Yes ☐ No

c If 20a is "Yes," see instructions and complete the following table as applicable:

Liquidity shortfall as of end of Quarter of this plan year

(1) 1st	(2) 2nd	(3) 3rd	(4) 4th

Part V Assumptions used to determine funding target and target normal cost

21 Discount rate:			
a Segment rates:	1st segment: 5.07 %	2nd segment: 6.09 %	3rd segment: 6.56 %
			☐ N/A, full yield curve used
b Applicable month (enter code)			21b 4
22 Weighted average retirement age			22 63
23 Mortality table(s) (see instructions) ☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute			

Part VI Miscellaneous items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment.		☒ Yes ☐ No
25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment.		☒ Yes ☐ No
26 Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment.		☒ Yes ☐ No
27 If the plan is eligible for (and is using) alternative funding rules, enter applicable code and see instructions regarding attachment.		27

Part VII Reconciliation of unpaid minimum required contributions for prior years

28 Unpaid minimum required contribution for all prior years	28	0
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (item 19a)	29	0
30 Remaining amount of unpaid minimum required contributions (item 28 minus item 29)	30	0

Part VIII Minimum required contribution for current year

31 Target normal cost, adjusted, if applicable (see instructions)		31	3,455,699
32 Amortization installments:		Outstanding Balance	Installment
a Net shortfall amortization installment		2,401,462	401,203
b Waiver amortization installment		0	0
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount		33	
34 Total funding requirement before reflecting carryover/prefunding balances (item 31 + item 32a + item 32b - item 33)		34	3,856,902
		Carryover balance	Prefunding balance
35 Balances used to offset funding requirement			0
36 Additional cash requirement (item 34 minus item 35)		36	3,856,902
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (item 19c)		37	4,110,154
38 Interest-adjusted excess contributions for current year (see instructions)		38	253,252
39 Unpaid minimum required contribution for current year (excess, if any, of item 36 over item 37)		39	0
40 Unpaid minimum required contribution for all years		40	0

Schedule SB, Line 22 - Description of Weighted Average Retirement Age

Each employee is assumed to retire in accordance with the table of retirement rates. The proportion of employees expected to retire at each potential retirement age is shown below. The average retirement age is 63.

(A)	(B)	(C)	(D)	(E)
Age	Retirement Rate	Lx	Number of employees expected to retire (B) x (C)	(A) x (D)
55	3.00%	10,000	300	16,500
56	3.00%	9,700	291	16,296
57	3.00%	9,409	282	16,074
58	3.00%	9,127	274	15,892
59	3.00%	8,853	266	15,694
60	5.00%	8,587	429	25,740
61	5.00%	8,158	408	24,888
62	25.00%	7,750	1,938	120,156
63	15.00%	5,812	872	54,936
64	20.00%	4,940	988	63,232
65	50.00%	3,952	1,976	128,440
66	20.00%	1,976	395	26,070
67	10.00%	1,581	158	10,586
68	10.00%	1,423	142	9,656
69	10.00%	1,281	128	8,832
70	100.00%	1,153	1,153	80,710
		Total	10000	633,702
Average Retirement Age				63.37

Note: Column (D) is the product of columns (B) and (C). Column (E) is the product of columns (A) and (D). The average retirement age is the total from column (E) divided by the total from column (D).

Plan: Employees' Retirement Plan of MedCentral Health System

EIN/PN: 34-0714456/002

2009 Form 5500 - Schedule SB

Schedule SB, Line 24 - Change in Actuarial Assumptions

The salary scale assumption was updated to 0% for 2009, and then reverting back to the previous age-based salary scale assumption in 2010 onwards.

Plan: Employees' Retirement Plan of MedCentral Health System

EIN/PN: 34-0714456/002

2009 Form 5500 - Schedule SB

Schedule SB, Line 25 - Change in Method

Beginning with the 2009 valuation, expected expenses are added to the normal cost and the asset valuation method was changed from the market value to a 24-month averaging value

Schedule SB, Line 26 - Schedule of Active Participant Data

Age	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40+
Under 20										
20-24		53 26,680 1,140	2							
25-29		137 33,693 1,915	57 33,354 4,808	1						
30-34		90 34,080 2,497	117 42,328 7,720	29 44,275 12,252	1					
35-39		87 31,135 2,440	121 40,526 8,633	80 49,160 15,257	21 50,270 19,060	1				
40-44		72 33,622 3,131	95 43,751 9,985	40 46,079 16,330	34 43,395 18,131	29 50,396 22,612	1			
45-49		81 39,286 3,787	97 38,970 10,232	44 41,427 17,212	37 46,661 24,168	45 45,986 24,829	25 50,009 30,142	8		
50-54		51 34,711 4,536	93 40,844 12,711	45 43,195 20,460	37 53,624 30,355	41 50,340 32,979	44 52,286 38,273	34 58,580 47,557	3	
55-59		38 31,525 3,756	62 37,659 12,918	38 41,187 23,703	33 52,137 35,550	30 54,329 40,214	29 48,100 42,043	36 59,458 58,812	14	1
60-64		22 35,390 5,087	42 36,568 14,635	21 39,448 25,727	22 47,962 40,369	26 52,563 47,273	15	19	9	8
65-69		6	16	5	4	8	4	1	3	9
70-74		2	3	3	4	1	1	1	2	
75+		1	1	2	1		1	1		

The top number in each cell is the count of active participants for each age/service combination. The middle number is the average compensation of the active participations in that group. The lower number is the average cash account balance of the active participants in that group. Average pay and average cash balance is not shown for cells with fewer than 20 participants.

Schedule SB, Line 32 - Schedule of Amortization Bases

The shortfall amortization charge is the sum of the shortfall base amortization for each plan year covered under PPA. Although a shortfall base can be negative, the combined shortfall amortization charge cannot be negative.

Charge	Amortization period		Balances		Beginning of year payment
	Date created	Years left	Initial	Outstanding	
Shortfall Loss	01/01/2009	7	\$ 2,401,462	\$ 2,401,462	\$ 401,203
Total				\$ 2,401,462	\$ 401,203

Schedule SB, Part V - Statement of Actuarial Assumptions/Methods

Actuarial assumptions

Discount rate elections	Segment rates, 4 month look back, no phase in
▪ 1st 5 years	5.07%
▪ Next 15 years	6.09%
▪ Over 20 years	6.56%
Mortality elections	
▪ Healthy participants	2009 PPA separate static annuitant and nonannuitant mortality tables.
▪ Pre-1995 disabilities	Revenue Ruling 96-7 table for participants who became disabled before 1995.
▪ Post-1994 disabilities	Revenue Ruling 96-7 table for participants who became disabled after 1994.
417(e) lump sums	
▪ Annuity substitution	Yes
▪ Generational mortality option	No
▪ Phase-in option	No
Non-417(e) lump sums	
▪ Mortality table	Not applicable.
▪ Interest rate	Not applicable.
Cash balance plans	
▪ Interest accumulation rate	5.25% (3.00% in 2009)
▪ Whipsaw calculations	No
▪ Annuity conversion	
▫ Mortality table	Not applicable.
▫ Interest rate basis	Not applicable.
Other economic assumptions	
▪ Salary increases	0.00% for 2009, then revert back to age based table for future years (see table of sample rates)
▪ Social Security wage base	4.50% per year.
▪ Expected investment return	7.75% for 2007, 7.50% for 2008
▪ Inflation	3.00% per year.
▪ Expenses	Prior year actual expenses. \$414,118 added to the 2009 normal cost

Schedule SB, Part V - Statement of Actuarial Assumptions/Methods - Continued

Demographic assumptions

- Withdrawal 2003 SOA Pension Plan Turnover Study -- Select and Ultimate Table with adjustment. See table of sample rates.

- Disability incidence See table of sample rates.

- Retirement age

Attained age	Annual Percentage
55-59	3%
60-61	5%
62	25%
63	15%
64	20%
65	50%
66	20%
67-69	10%
70	100%

- Benefit commencement age for

- Future vested deferred 60
- Current vested deferred 60

- Spouse assumptions
- | | <u>Male participants</u> | <u>Female participants</u> |
|-------------------------|--------------------------|----------------------------|
| ▫ Percentage married | 80% | 80% |
| ▫ Spouse age difference | 3 years younger | 3 years older |

Form of payment	<u>Lump sum</u>	<u>Single life</u>	<u>75% J&S</u>
▪ Active retirements	100%	0%	0%
▪ Future vested deferred	100%	0%	0%
▪ Future disabilities	100%	0%	0%
▪ Future deaths	100%	0%	0%
▪ Current vested deferred			
-- with a Mansfield Plan benefit	0%	70%	30%
-- with only a cash balance benefit	100%	0%	0%

Schedule SB, Part V - Statement of Actuarial Assumptions/Methods - Continued

Table of Sample Rates

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Attained Age	Length of Service Under 5 Years	Length of Service 5+Years
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Attained Age	Males	Females
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45	0.20%	0.32%
50	0.36%	0.53%
55	0.72%	0.95%
60	1.26%	1.16%
Earnings Progression*		
Attained Age	Percentage Increase at Attained Age	Ratio of Salary at Age 65 to Salary at Attained Age
20	6.50%	740%
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35	5.00%	309%
40	4.50%	242%
45	4.00%	194%
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55	3.00%	134%
60	3.00%	116%

* 0% for 2009, then reverting back to age-based table for 2010 onwards.

Schedule SB, Part V - Statement of Actuarial Assumptions/Methods - Continued

Actuarial methods

Asset methods – effective January 1, 2009

We used financial data submitted by the trustee as of the valuation date without further audit. Customarily, this information would not be verified by a plan's actuary. We have reviewed the information for internal consistency and we have no reason to doubt its substantial accuracy.

The asset valuation method is an annual average of the adjusted market value over the last 24 months preceding the valuation date. The adjusted market value is the market value at each determination date adjusted to the valuation date based on actual cash flows and expected interest at the lesser of the expected rate of return and the third segment rate. This amount is adjusted to be no greater than 110 percent and no less than 90 percent of the fair market value, as defined in IRC Section 430.

A characteristic of this asset valuation method is that, over time, it is slightly more likely to produce an actuarial value of assets that is less than the market value of assets than an actuarial value that is greater than market.

Participant methods – effective January 1, 2008

We used the participant data supplied by the plan sponsor. We have reviewed the data and have no reason to doubt its substantial accuracy. Participants or former participants are included or excluded from the valuation as described below:

- **Participants included:** The plan sponsor provides us with data on all employees as of the valuation date, but only those employees who have completed the plan's eligibility requirements are included in the valuation of liabilities.
- **Participants excluded:** No actuarial liability is included for nonvested participants who terminated prior to the valuation date. For this purpose, participants with a break in service on the valuation date are treated as terminated participants.
- **Insurance contracts:** The plan does not have any insurance contracts.
- **Disabled participants:** The liabilities for participants on long-term disability have been included with the liabilities for terminated vested participants.
- **Estimated benefits:** We estimated benefits for the terminated vested participants when exact termination calculations were not provided to us.

Schedule SB, Part V - Statement of Actuarial Assumptions/Methods - Continued

Benefits included or excluded – effective January 1, 2008

Unless noted below, all benefits provided by the plan are included in this valuation.

- **Plan amendments:** Amendments adopted after the valuation date or effective after the current plan year are excluded from the valuation.
- **Late retirement increases:** The plan provides benefit suspension notices to participants who work beyond normal retirement; therefore, late retirement actuarial increases only apply to participants who defer retirement beyond age 70 ½. This valuation does not include increases for current participants over age 70.
- **IRC Section 415(b):** The limitations of Internal Revenue Code Section 415(b) have been incorporated into our calculations.
- **Benefit restrictions:** Benefit restrictions (if applicable) are ignored in this valuation.

Plan sponsor elections – effective January 1, 2008

Funding interest rate

- Segment rates
- 4 look-back months
- No phase-in

Valuation of lump sums based on IRC Section 417(e) assumptions:

- Lump sum benefit based on annuity substitution liability
- Rate used for funding target, without adjustment
- 417(e) mortality table applicable to current year

Minimum funding method

Target liability for minimum funding calculations is computed using the traditional unit credit method of funding. The objective under this method is to fund each participant's benefits under the plan as they accrue. Thus, the total pension to which each participant is expected to become entitled at retirement is broken down into units, each associated with a year of past or future credited service.

A detailed description of the calculation follows:

- An individual's **accrued liability** is the present value of benefits based on credited service and average pay as of the beginning of the plan year, and an individual's **normal cost** is the present value of the benefit deemed to accrue in the plan year. If the present value of the benefit deemed to accrue in the plan year is less than the present value of the benefit determined at the beginning of the plan year, then the individual's normal cost would be no less than 0, rather than negative. If multiple decrements are used, the accrued liability and the normal cost for an individual are

Schedule SB, Part V - Statement of Actuarial Assumptions/Methods - Continued

the sum of the component accrued liabilities and normal costs associated with the various anticipated separation dates.

- The plan's **target normal cost** is the sum of the individual normal costs, and the plan's **funding target liability** is the sum of the accrued liabilities for all participants under the plan.

Maximum suggested contribution method

Calculations of maximum suggested contributions include the excess of the accrued liability computed using the projected unit credit method over the minimum funding target liability. The objective of the projected unit credit method is to fund each participant's benefits under the plan as they accrue, taking into consideration future compensation increases. Thus, the total pension to which each participant is expected to become entitled at retirement is broken down into units, each associated with a year of past or future credited service.

A detailed description of the calculation follows:

- An individual's **projected accrued liability** is the present value of benefits based on credited service as of the beginning of the plan year and projected compensation that would be used in the calculation of the benefit on each expected separation date. If multiple decrements are used, the accrued liability for an individual is the sum of the component accrued liabilities associated with the various anticipated separation dates.
- The plan's **projected funding target liability** is the sum of the projected accrued liabilities for all participants under the plan.

Schedule SB, Part V - Summary of Plan Provisions

Following is a summary of the major plan provisions used to determine the plan's financial position. It should not be used in determining plan benefits.

Effective date	July 1, 1965 (Restated effective January 1, 2007)
Plan year	The twelve (12) month period beginning on January 1, and ending December 31 of the same year.
Most recent amendment	January 1, 2008
Status of the plan	The plan has ongoing benefit accruals and new employees are eligible to participate in the plan once they satisfy the participation requirements.
Significant events that occurred during the year	None
Definitions	
▪ Covered employees	Employees of MedCentral Health System
▪ Participation	An employee is eligible as of the January 1 or July 1 after attaining age 21 and completing a year of employment with at least 1,000 hours of service.
▪ Employee contributions	N/A
▪ Vesting service	An employee shall receive one (1) year for each calendar year that he or she is credited with at least 1,000 hours of service.
▪ Pensionable earnings	Total salary or wages including bonuses, overtime pay, overtime premium, shift differential, on-call or call-in pay and other paid time off, Code Section 403(b) deferrals, and clergy housing allowances.
Normal retirement	
▪ Eligibility	For those who become participants after January 1, 1997, the last day of the month in which an employee attains age 65 or the fifth anniversary of his or her participation if later. For those who were participants on or before January 1, 1997, the last day of the month in which an employee attains age 65.

Schedule SB, Part V - Summary of Plan Provisions - Continued

Benefit

Benefit: An Account Balance is established for each plan participant. This account is credited as of January 1, 1997 with an Initial Account Balance and with Compensation Credits and Interest Credits at the end of each plan year thereafter.

Initial Account Balance: The Account Balance of any participant of the prior plan will be credited with an amount equal to the actuarial equivalent of the participant's prior plan benefit based on the accrued benefit determined under the terms of the Plan in effect on December 31, 1996.

Compensation Credits: If a participant is credited with at least 1,000 hours of service during a Plan Year, at the end of that Plan Year or upon termination of employment, the participant's Account Balance will be credited with the amount stated in the table below:

<u>Age at last birthday</u>	<u>Compensation credit</u>
Under 30	2.5%
30 - 39	3.0%
40 - 49	4.0%
50 - 59	5.0%
60 or older	6.0%

Interest Credit: As of the last day of each Plan Year, a participant's Account Balance will be credited with interest equal to the product of the participant's Account Balance multiplied by the average return on 30-Year Treasury bills for the preceding December.

Early retirement

- | | |
|---------------|--|
| ▪ Eligibility | Attainment of age 55 and completion of three (3) or more years of Eligibility Service. |
| ▪ Benefit | The Account Balance as defined for Normal Retirement, with accruals through the Early Retirement Date. |

Late retirement

- | | |
|---------------|---|
| ▪ Eligibility | The first day of the month subsequent to the member's normal retirement date and following termination of employment. |
| ▪ Benefit | The Account Balance as defined for Normal Retirement, with accruals through the Late Retirement Date. |

Deferred vested

- | | |
|---------------|---|
| ▪ Eligibility | Completion of three (3) years of Eligibility Service. |
|---------------|---|
-

Schedule SB, Part V - Summary of Plan Provisions - Continued

▪ Benefit	The Account Balance as defined for Normal Retirement, with accruals through the date of termination. Interest Credits are credited to the Account Balance up until the balance is distributed.
Disability	
▪ Eligibility	Completion of fifteen (15) years of Eligibility Service and total and permanent disability.
▪ Benefit	The Account Balance as defined for Normal Retirement, with accruals through the date of disability. Interest Credits are credited to the Account Balance up until the balance is distributed.
Pre-retirement death	
▪ Eligibility	If a participant dies after becoming vested but before retiring, the surviving spouse or beneficiary is entitled to a pre-retirement death benefit.
▪ Benefit	Calculated as if the deceased participant had terminated on the date before death and elected the joint and 50% form of payment as of the earliest possible retirement date. The surviving spouse may elect to receive 50% of the deceased participant's Account Balance in lieu of the monthly benefit. The beneficiary or estate of an unmarried participant shall receive 50% of the participant's Account Balance upon the participant's death.
Form of benefits	
▪ Automatic form for unmarried participants	A monthly life annuity.
▪ Automatic form for married participants	Joint and 50% Survivor annuity.
▪ Optional forms	▪ Life Only ▪ Life and Ten Years Certain ▪ Joint and 50% Survivor ▪ Joint and 75% Survivor ▪ Joint and 100% Survivor ▪ Lump Sum
▪ Optional form conversion factors	417(e) assumptions are used for lump sums. Optional forms of benefit, other than the lump sum, are based upon the 1984 Unisex Pension Table (with the participant's age set-back 3 years) and an interest rate of 6.0%.

Schedule SB, Part V - Summary of Plan Provisions - Continued

Miscellaneous	
▪ Maximum compensation	Compensation for any 12-month period used to determine accrued benefits may not exceed the limits in IRC Section 401(a)(17) for the calendar year in which the 12-month period begins. This limit is indexed annually. For 2009, the limit is \$245,000.
▪ Maximum benefits	Annual benefits may not exceed the limits in IRC Section 415. This limit is indexed annually. For 2009, the limit is \$195,000.
▪ Changes since prior valuation	Maximum compensation and maximum benefits were updated from 2008 to 2009.
▪ Amendment History	▪ January 1, 1997 - Convert to Cash Balance Plan ▪ January 1, 2000 - Increased interest credits to 8% for plan years 1997 through 1999. ▪ January 1, 2002 - Increased compensation limit pursuant to EGTRRA. ▪ December 31, 2002 - Convert Account Balances to monthly benefits and calculate lump sums based on the 1994 GAR projected to 2002 (unloaded and blended 50% male/50% female) ▪ March 28, 2005 - The threshold for mandatory lump sum payments was lowered from \$5,000 to \$1,000 with optional lump sum payments available for payouts between \$1,000 and \$5,000 if requested during the 90-day election period. ▪ January 1, 2007 - Plan restatement ▪ January 1, 2008 - PPA required 100% vesting for cash balance plans after three years of vesting service. MedCentral expanded upon this and updated their early retirement eligibility to 55 and three (3) years of vesting service. Also added PPA benefit restriction provisions and increased election period to 180 days.

Schedule SB, Part V - Summary of Plan Provisions - Continued**Minimum Benefit Provisions for Eligible Employees as of December 31, 1996**

▪ Service Considered	Continuous Service: Elapsed time from hire date through January 1, 1976 plus one year of such service after January 1, 1976 for each Plan Year in which an employee works at least 1,000 hours. Continuous Benefit Service: One year for each full Plan Year prior to termination in which a participant worked 501 or more hours, but less than 1,000 hours, plus a portion of a year for the year of hire and/or year of termination if applicable. Credited Service: (a) Prior to January 1, 1976 - number of years at Continuous Service; (b) January 1, 1976 to December 31, 1983 - 1/10th of a year for each 200 hours worked in each Plan year not to exceed one (1); (c) January 1, 1984 and later - 1/10th of a year for each 190 hours worked in each Plan Year, not to exceed one (1).
▪ Compensation Considered	Total salary or wages including bonuses, overtime pay, overtime premium, shift differential, on-call or call-in pay and other paid time off, Code Section 403(b) deferrals, and clergy housing allowances.
▪ Final Average Monthly Compensation	Monthly Average Compensation for the five (5) highest paid consecutive calendar years of the ten (10) calendar years prior to the earlier of (a) the calendar year of termination or retirement or (b) December 31, 2000. For terminations or retirements on the last day of a calendar year, the final year is used in the average.
▪ Covered Compensation	The average of the Social Security Taxable Wage Bases in effect for each calendar year during the 35-year period ending with the earlier of (a) the last day of the calendar year in which the employee attains Social Security Retirement Age or (b) December 31, 2000.
Normal retirement	
▪ Eligibility	The last day of the month in which an employee attained age 65.

Schedule SB, Part V - Summary of Plan Provisions - Continued

▪ Benefit	A monthly benefit in the amount of the greater of (i), (ii) or (iii) below: (i) 0.9% of final Average Monthly Compensation up to Covered Compensation, plus 1.45% of Final Average Monthly Compensation in excess of Covered Compensation; the sum multiplied by years of continuous Benefit Service at retirement (not to exceed 30 years). (ii) 1.0% of Final Average Monthly Compensation (up to \$2,667 per month) multiplied by years of Continuous Benefit Service at retirement (not to exceed 30 years). (iii) \$12.00 multiplied by years of Credited Service at retirement.
Early retirement	
▪ Eligibility	Attainment of age 55 and completion of ten (10) or more years of Eligibility Service.
▪ Benefit	Same as Normal Retirement Benefit taking into account only service through Early Retirement, reduced 1/12th of 5% for each month that benefit commencement precedes Normal Retirement.
Late retirement	
▪ Eligibility	Termination of employment following Normal Retirement Benefit Eligibility.
▪ Benefit	Same as Normal Retirement benefit including service after Normal Retirement.
Deferred vested	
▪ Eligibility	Termination of employment after completion of five (5) years of Eligibility Service.
▪ Benefit	Same as Normal Retirement Benefit taking into account only service through termination (payable at Normal Retirement Age).
Disability	
▪ Eligibility	Termination of employment due to permanent and total disability after fifteen (15) years of Eligibility Service.
▪ Benefit	Same as Early Retirement Benefit, with further actuarial reduction for commencement prior to age 65.
Pre-retirement death	
▪ Eligibility	A married vested participant who dies shall be eligible for a death benefit.
▪ Benefit	The amount of the death benefit shall be the monthly pension due to the spouse had the joint and 50% survivor option been elected immediately before the death of the participant.

Schedule SB, Part V - Summary of Plan Provisions - Continued

Form of benefits	
▪ Automatic form for unmarried participants	A monthly life annuity.
▪ Automatic form for married participants	Joint and 50% Survivor annuity.
▪ Optional forms	Life Only Life and Ten Years Certain Joint and 50% Survivor Joint and 75% Survivor Joint and 100% Survivor Lump Sum

Schedule SB, Line 22 - Description of Weighted Average Retirement Age

Each employee is assumed to retire in accordance with the table of retirement rates. The proportion of employees expected to retire at each potential retirement age is shown below. The average retirement age is 63.

(A)	(B)	(C)	(D)	(E)
			Number of employees expected to retire	
Age	Retirement Rate	Lx	(B) x (C)	(A) x (D)
55	3.00%	10,000	300	16,500
56	3.00%	9,700	291	16,296
57	3.00%	9,409	282	16,074
58	3.00%	9,127	274	15,892
59	3.00%	8,853	266	15,694
60	5.00%	8,587	429	25,740
61	5.00%	8,158	408	24,888
62	25.00%	7,750	1,938	120,156
63	15.00%	5,812	872	54,936
64	20.00%	4,940	988	63,232
65	50.00%	3,952	1,976	128,440
66	20.00%	1,976	395	26,070
67	10.00%	1,581	158	10,586
68	10.00%	1,423	142	9,656
69	10.00%	1,281	128	8,832
70	100.00%	1,153	1,153	80,710
		Total	10000	633,702
Average Retirement Age				63.37

Note: Column (D) is the product of columns (B) and (C). Column (E) is the product of columns (A) and (D). The average retirement age is the total from column (E) divided by the total from column (D).

**EMPLOYEES' RETIREMENT PLAN OF
MEDCENTRAL HEALTH SYSTEM**

FINANCIAL STATEMENTS

DECEMBER 31, 2009 AND 2008

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**SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES AT YEAR
END**

SCHEDULE OF ASSETS (ACQUIRED AND DISPOSED OF WITHIN YEAR)

RL&B RIESTER, LUMP & BURTON CPA'S, INC.

John R. Lump, CPA
Bradley L. Hostetter, CPA
Dennis A. Davis, CPA
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Thomas N. Riester, CPA
Retired
Robert A. Burton, CPA
1950-1998

INDEPENDENT AUDITOR'S REPORT

October 12, 2010

Board of Trustees
Employees' Retirement Plan of
MedCentral Health System
335 Glessner Avenue
Mansfield, OH 44905

We were engaged to audit the financial statements of the Employees' Retirement Plan of MedCentral Health System (Plan) as of December 31, 2009 and 2008, and for the years then ended, and the supplemental schedules as of and for the year ended December 31, 2009 as listed in the accompanying table of contents. These financial statements and supplemental schedules are the responsibility of the Plan's management.

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the plan administrator instructed us not to perform, and we did not perform any auditing procedures with respect to the information summarized in note C, which was certified by Keybank National Association, the trustee of the Plan, except for comparing such information with the related information included in the financial statements and supplemental schedules. We have been informed by the plan administrator that the trustee holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained a certification from the trustee as of and for the years ended December 31, 2009 and 2008, that the information provided to the plan administrator by the trustee is complete and accurate.

Because of the significance of the information that we did not audit, we are unable to, and do not, express an opinion on the accompanying financial statements and supplemental schedules taken as a whole. The form and content of the information included in the financial statements and supplemental schedules, other than that derived from the information certified by the trustee, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

Riester, Lump & Burton CPAs, Inc.

Riester, Lump & Burton CPAs, Inc.
Mansfield, Ohio

**EMPLOYEES' RETIREMENT PLAN OF
MEDCENTRAL HEALTH SYSTEM**

STATEMENT OF NET ASSETS AVAILABLE FOR BENEFITS

DECEMBER 31, 2009 AND 2008

	<u>2009</u>	<u>2008</u>
Assets		
Investments at Fair Value:		
Mutual Funds	\$ 23,863,321	\$ 7,924,149
Common Stocks	11,590,694	11,841,362
Cash Equivalents	5,916,429	9,280,277
U.S. Government Securities	10,078,711	10,180,767
Corporate Bonds	6,591,548	6,649,581
Foreign Bonds	534,888	1,142,342
State and Municipal Bonds	<u>117,247</u>	<u>441,895</u>
Total Investments	58,692,838	47,460,373
Receivables:		
Contribution Receivable from Employer	0	1,726,703
Securities Sold	150,979	738,554
Accrued Investment Income	<u>154,084</u>	<u>245,338</u>
Total Assets	58,997,901	50,170,968
Liabilities		
Due to Broker for Securities Purchased	<u>148,915</u>	<u>1,035,345</u>
Net Assets Available for Benefits	<u><u>\$ 58,848,986</u></u>	<u><u>\$ 49,135,623</u></u>

The Accompanying Notes are an Integral Part of These Financial Statements.

**EMPLOYEES' RETIREMENT PLAN OF
MEDCENTRAL HEALTH SYSTEM**

**STATEMENT OF CHANGES IN NET ASSETS
AVAILABLE FOR BENEFITS**

FOR THE YEARS ENDED DECEMBER 31, 2009 AND 2008

	<u>2009</u>	<u>2008</u>
Additions to Net Assets Attributable to:		
Investment Income:		
Net Appreciation in Fair Value of Investments	\$ 8,733,404	\$ 0
Interest	869,676	1,177,298
Dividends	501,913	602,967
	<u>10,104,993</u>	<u>1,780,265</u>
Employer Contributions	<u>4,273,297</u>	<u>7,266,703</u>
Total Additions	<u>14,378,290</u>	<u>9,046,968</u>
Deductions From Net Assets Attributable to:		
Net Depreciation in Fair Value of Investments	0	15,298,234
Benefits Paid to Participants	4,171,725	2,713,072
Other Expenses	493,202	426,686
	<u>4,664,927</u>	<u>18,437,992</u>
Total Deductions	<u>4,664,927</u>	<u>18,437,992</u>
Net Increase (Decrease)	9,713,363	(9,391,024)
Net Assets Available for Benefits:		
Beginning of Year	<u>49,135,623</u>	<u>58,526,647</u>
End of Year	<u><u>\$ 58,848,986</u></u>	<u><u>\$ 49,135,623</u></u>

The Accompanying Notes are an Integral Part of These Financial Statements.

**EMPLOYEES' RETIREMENT PLAN OF
MEDCENTRAL HEALTH SYSTEM**

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2009 AND 2008

NOTE A. DESCRIPTION OF PLAN

The following brief description of the Employees' Retirement Plan of MedCentral Health System (Plan) is provided for general information purposes only. Participants should refer to the Plan summary for more complete information.

1. **General** – Effective January 1, 1997, the Plan, formerly known as the Employees' Retirement Plan of Mansfield General Hospital (Mansfield Plan) was amended and restated to be a cash balance plan and to include the employees of Shelby Memorial Hospital and Crestline Memorial Hospital. Participants of the Crestline Memorial Hospital Employees' Pension Plan (Crestline Plan) and the Employees' Retirement Plan of Shelby Memorial Hospital (Shelby Plan) as of December 31, 1996 became members of the Plan on January 1, 1997. The actuarial equivalent of retirement benefits earned under the provisions of the Mansfield Plan became the opening balance in the cash balance account for each participant under the Plan. Plan participants were also granted benefit service time for service time earned under the provisions of the Mansfield Plan, the Crestline Plan, and the Shelby Plan. Shelby Memorial Hospital and Crestline Memorial Hospital were previously merged with Mansfield General Hospital to become MedCentral Health System (System).

The Plan covers substantially all employees of the System. Under the terms of the Plan, employees age 21 or older are eligible to participate in the Plan after completion of one year of employment, as defined. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). See Note D for the current tax status of the Plan.

The System makes annual allocations based on age and a percent of pay. Guaranteed interest credits are also allocated to each participant's cash balance account based on the return of 30-year U.S. Treasury notes in December of each plan year.

NOTE A. DESCRIPTION OF PLAN (Continued)

2. **Benefits** – Participants are eligible for normal retirement benefits on the first day of the month after the participant has reached age 65. The amount of individual pension benefits is determined by the participant's account balance at the time of retirement. Participants who were also participants in the Mansfield Plan may be eligible to receive additional benefits calculated based on years of service and compensation, as defined. The Plan also provides for early retirement, a termination benefit, and payments of benefits to a surviving spouse for participants with at least three years of eligibility service and disability benefits for participants with at least fifteen years of eligibility service.
3. **Contributions** – The Plan agreement provides that the System make contributions to the Plan Trustee, as determined annually by the consulting actuaries, Mercer Human Resource Consulting. Management believes the minimum funding requirements under ERISA for the years ended December 31, 2009 and 2008 have been met. No employee contributions are permitted.

NOTE B. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

1. **Basis of Presentation** – The accompanying financial statements have been prepared on an accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America.
2. **Use of Estimates** – The preparation of financial statements in conformity 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, liabilities and changes therein, disclosure of contingent assets and liabilities, and the actuarial present value of accumulated plan benefits at the date of the financial statements. Actual results could differ from those estimates.
3. **Investment Valuation and Income Recognition** – Investments are stated at fair value as determined by the trustee. If available, quoted market prices are used to value investments. 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.

NOTE B. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

- 4. Accumulated Plan Benefits** – Accumulated plan benefits are those future periodic payments that are attributable under the Plan's provisions to the service employees have rendered. Accumulated plan benefits include benefits expected to be paid to (a) retired or terminated employees or their beneficiaries, (b) beneficiaries of employees who have died, and (c) present employees or their beneficiaries.
- 5. Cash Equivalents** – The Plan considers funds in the EB Money Market Fund to be cash equivalents, as they have an original maturity of less than 91 days.
- 6. Payment of Benefits** – Benefit payments to participants are recorded upon distribution.

NOTE C. TRUSTEE CERTIFICATION

Key Trust Company of Ohio, N.A., the Trustee of the Plan, has been granted discretionary authority concerning purchases and sales of investments in the trust fund. 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. Accordingly, as permitted under such election, the plan administrator has obtained certification from the Trustee of the Plan that all of the information provided by them is complete and accurate. Information included in the accompanying financial statements as to investments in the trust fund administered by the Trustee, accrued investment income, investment income, and all information in the supplemental schedules is presented in reliance solely upon these certifications.

NOTE D. TAX STATUS

The plan obtained its latest determination letter on June 7, 2010, in which the Internal Revenue Service stated that the plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code.

NOTE E. 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 the amounts reported in the statement of net assets available for benefits.

Plan contributions are made and the actuarial present value of accumulated plan benefits are reported based on certain assumptions pertaining to interest rates, inflation rates and employee demographics, all of which are subject to change. Due to uncertainties inherent in the estimations and assumptions process, it is at least reasonably possible that changes in these estimates and assumptions in the near term would be material to the financial statements.

NOTE F. FAIR VALUE MEASUREMENTS

The Plan's investments are reported at fair value in the accompanying statement of net assets available for benefits.

		Fair Value Measurements Using	
		Quoted Prices In Active Markets for Identical Assets Level 1	Observable Inputs Level 2
	Fair Value		
December 31, 2009			
Mutual funds	\$ 23,863,321	\$ 23,863,321	\$
Common stocks	11,590,694	11,590,694	
Cash equivalents	5,916,429	5,916,429	
U.S. government securities	10,078,711	10,078,711	
Corporate bonds	6,591,548	6,460,398	131,150
Foreign bonds	534,888	534,888	
State and municipal bonds	117,247	117,247	
Total	\$ 58,692,838	\$ 58,561,688	\$ 131,150

NOTE F. FAIR VALUE MEASUREMENTS (continued)

		Fair Value Measurements Using	
		Quoted Prices In Active Markets for Identical Assets Level 1	Observable Inputs Level 2
	Fair Value		
December 31, 2008			
Mutual funds	\$ 7,924,149	\$ 7,924,149	\$
Common stocks	11,841,362	11,841,362	
Cash equivalents	9,280,277	9,280,277	
U.S. government securities	10,180,767	10,180,767	
Corporate bonds	6,649,581	6,219,759	429,822
Foreign bonds	1,142,342	1,142,342	
State and municipal bonds	441,895	441,895	
Total	\$ 47,460,373	\$ 47,030,551	\$ 429,822

FASB ASC 820, Fair Value Measurements and Disclosures, establishes a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. This hierarchy consists of three broad levels: Level 1 inputs consist of unadjusted quoted prices in active markets for identical assets and have the highest priority, and Level 3 inputs have the lowest priority. The Plan uses appropriate valuation techniques based on the available inputs to measure the fair value of its investments. When available, the Plan measures fair value using Level 1 inputs because they generally provide the most reliable evidence of fair value. Level 3 inputs were used only when Level 1 or Level 2 inputs were not available.

Level 1 Fair Value Measurements

The fair values of common stock, most corporate bonds and debentures, state and municipal bonds, cash equivalents and U.S. government securities are based on quoted market prices.

Mutual funds are valued at net asset value. Underlying securities owned by these investments include publicly traded securities with readily determinable values. There are no known restrictions on redemptions.

NOTE F. FAIR VALUE MEASUREMENTS (continued)

Level 2 Fair Value Measurements

The fair value of the Plan's interest in some corporate bonds for which quoted market price are not available are valued based on yields currently available on comparable securities of issuers with similar credit ratings.

NOTE G. INVESTMENTS

The following table presents the fair value of investments. Investments that represent 5% or more of the Plan's net assets are separately identified.

	<u>2009</u>	<u>2008</u>
Investments at fair value as determined by		
quoted market price:		
Mutual funds		
Ashton Optimum Mid Cap Fund	\$ 3,078,975	\$ 0
Harbor International Fund	3,777,723	<5% in 2008
Other	17,006,623	7,924,149
Common stocks	11,590,694	11,841,362
Cash equivalents:		
EB Money Market Fund	5,916,429	9,280,277
U.S. government securities:		
United States Treasury Notes dated		
11/17/08, 3.75%, due 11/17/18	0	3,017,992
United States Treasury Notes dated		
4/30/08, 2.125%, due 4/30/10	4,054,987	0
United States Treasury Notes dated		
11/16/09, 3.375%, due 11/15/19	3,593,584	0
Other	2,430,140	7,162,775
Corporate bonds	6,460,398	6,219,759
Foreign bonds	534,888	1,142,342
State and municipal bonds	117,247	441,895
Investments at estimated fair value:		
Corporate bonds	<u>131,150</u>	<u>429,822</u>
Total	<u>\$ 58,692,838</u>	<u>\$ 47,460,373</u>

NOTE G. INVESTMENTS (Continued)

During 2009 and 2008, the Plan's investments (including gains and losses on investments bought and sold, as well as held during the year) appreciated (depreciated) in value by \$8,733,404 and (\$15,298,234), respectively, as follows:

	<u>2009</u>	<u>2008</u>
Investments at fair value as determined by quoted market price:		
Mutual funds	\$ 6,184,401	\$ (7,386,746)
Common stocks	2,550,788	(7,184,655)
Preferred stocks	0	(5,742)
U.S. government agencies	(698,118)	620,193
Corporate bonds	694,191	(1,232,341)
Foreign bonds	(4,322)	8,479
Limited partnerships	0	(88,004)
State and municipal bonds	6,464	(29,418)
Common/collective fixed income fund	<u>0</u>	<u>0</u>
Total	<u>\$ 8,733,404</u>	<u>\$ (15,298,234)</u>

NOTE H. ACTUARIAL PRESENT VALUE OF ACCUMULATED PLAN BENEFITS

The actuarial present value of accumulated plan benefits as of January 1, 2009 and 2008 was determined by actuaries of Mercer Human Resource Consulting and is that amount that results from applying actuarial assumptions to adjust the accumulated plan benefits to reflect the probability of payment and the time value of money between the valuation date and the expected date of payment. The significant actuarial assumptions used to calculate the value of vested benefits and accrued benefits include:

- The assumed discount rate in 2009 was 6.00%. Assumed discount rates of 5.26% for the first 5 years, 5.82% for the next 15 years and 6.38% for over 20 years in 2008;
- Assumed rates of mortality, turnover, and disability based on published statistical data; and
- Administrative expenses will continue to be paid from trust earnings.

NOTE H. ACTUARIAL PRESENT VALUE OF ACCUMULATED PLAN BENEFITS (Continued)

The foregoing actuarial assumptions are based on the presumption that the Plan will continue. Were the Plan to terminate, different actuarial assumptions and other factors might be applicable in determining the actuarial present value of accumulated plan benefits.

The total actuarial present value of accumulated benefits as of January 1, 2009 and 2008 is as follows:

	<u>2009</u>	<u>2008</u>
Vested benefits:		
Participants currently receiving payments	\$ 8,836,940	\$ 8,788,377
Other participants	<u>43,739,968</u>	<u>41,030,566</u>
Total vested benefits	52,576,908	49,818,943
Nonvested benefits	<u>418,484</u>	<u>297,787</u>
Total actuarial present value of accumulated plan benefits	<u>\$ 52,995,392</u>	<u>\$ 50,116,730</u>

The significant factors affecting the actuarial present value of accumulated plan benefits for the years ended January 1, 2009 and 2008 are as follows:

	<u>2009</u>	<u>2008</u>
Actuarial present value of plan benefits at beginning of year	\$ 50,116,730	\$ 44,522,468
Increase (decrease) due to:		
Interest	3,657,015	3,352,223
Benefits accumulated	2,239,378	2,995,299
Plan amendment	0	251,275
Change in actuarial assumptions	(304,659)	1,531,420
Benefits paid	<u>(2,713,072)</u>	<u>(2,535,955)</u>
Actuarial present value of plan benefits at end of year	<u>\$ 52,995,392</u>	<u>\$ 50,116,730</u>

NOTE H. ACTUARIAL PRESENT VALUE OF ACCUMULATED PLAN BENEFITS (Continued)

The changes in actuarial assumptions for the year ended January 1, 2009 are as follows:

The lump sum mortality was updated to reflect the 2009 Applicable Mortality Table prescribed by IRS Notice 2008-65.

The salary scale assumption was updated to 0% for 2009, and then reverting back to the previous age-based salary scale assumption in 2010 and forward.

The changes in actuarial assumptions for the year ended January 1, 2008 are as follows:

The mortality table was updated from the 2008 Pension Protection Act (PPA) separate static annuitant/nonannuitant tables to the 2009 Applicable Mortality Table prescribed by IRS Notice 2008-65 and the salary scale assumption was updated to 0% for 2009 and then reverting back to the previous age-based salary scale assumptions in 2010 and forward.

The lump sum basis has changed to the applicable segment rates with a four month look-back period, without phase-in based on PPA legislation effective January 1, 2008 and the mortality table prescribed by Revenue Ruling 2007-67.

The age at which current terminated vested participants are assumed to be paid has been changed to age 60 from age 65 to better reflect plan experience.

The assumed form of payment for current terminated vested participants has been changed. 70% of the current terminated vested participants with a benefit from the former Mansfield plan are assumed to elect a life only annuity and 30% are assumed to elect 75% joint and survivor annuity. Terminated vested participants who only have a benefit in the cash balance plan are assumed to take their benefit as a lump sum at age 60. Previously, all benefits were assumed to be paid out as life annuity at retirement age. This change has been made to better reflect the experience of the plan.

The projected interest crediting rate on account balances has been changed to 5.25% from 5.75%.

NOTE I. PLAN TERMINATION

Although it has not expressed any intention to do so, the System has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to provisions set forth in ERISA.

In the event the Plan terminates, the net assets of the Plan will be allocated, as prescribed by ERISA and its related regulations, generally to provide the following benefits in the order indicated:

1. Annuity benefits former employees or their surviving spouses have been receiving for at least three years, or that employees eligible to retire for that three-year period would have been receiving if they had retired with benefits in the normal form of annuity under the Plan. The priority amount is limited to the lowest benefit that was payable (or would have been payable) during those three years. The amount is further limited to the lowest benefit that would be payable under Plan provisions in effect at any time during the five years preceding Plan termination.
2. Other vested benefits insured by the Pension Benefit Guarantee Corporation (PBGC), up to the applicable limitations (discussed below).
3. All other vested benefits (that is, vested benefits not insured by the PBGC).
4. All nonvested benefits.

Certain benefits under the Plan are insured by the PBGC if the Plan terminates. Generally, the PBGC guarantees most vested normal age retirement benefits, early retirement benefits, and certain survivor's pensions. However, the PBGC does not guarantee all types of benefits under the Plan, and the amount of benefit protection is subject to certain limitations. Vested benefits under the Plan are guaranteed at the level in effect on the date of the Plan's termination; however, there is a statutory ceiling on the amount of an individual's monthly benefit that the PBGC guarantees. The ceiling applies to those pensioners who elect to receive their benefits in the form of a single-life annuity and are at least 65 years old at the time of retirement or Plan termination, whichever comes later. For younger annuitants or for those who elect to receive their benefits in some form other than a single-life annuity, the corresponding ceilings are actuarially adjusted downward.

Whether all participants receive their benefits should the Plan terminate at some future time will depend on the sufficiency, at the time, of the Plan's net assets to provide those benefits and may also depend on the level of benefits guaranteed by the PBGC.

NOTE J. PARTY IN INTEREST TRANSACTIONS

Parties-in-interest are defined under Department of Labor regulations as any fiduciary of the Plan, any party rendering services to the Plan, the employer and certain others. At December 31, 2009 and 2008, the Plan's cash equivalents of \$5,916,429 and \$9,280,277, respectively, are in a money market fund managed by Key Bank. Key Bank is the Plan trustee and, therefore, these investments qualify as party-in-interest investments.

NOTE K. ADMINISTRATION COSTS

The employer sponsoring this Plan has chosen to absorb some of the administration costs associated with this Plan.

NOTE L. PLAN AMENDMENTS

Effective January 1, 2008, the Plan was amended to change the vesting requirements from five or more years of vesting service to three or more years of vesting service in accordance with changes required by the Pension Protection Act of 2006. At the same time, an additional benefit option was added wherein a participant can elect a joint and 75% annuity in addition to the prior options of joint and 100% and joint and 50% annuity.

Also effective January 1, 2008, the Plan was amended to adopt benefit restrictions under Section 436 of the Code whereby restrictions are placed on benefit calculations when plan funding levels are less than 80%.

NOTE M. SUBSEQUENT EVENTS

The Plan has evaluated subsequent events through October 12, 2010, the date the financial statements were available to be issued. No material subsequent events were noted.

SCHEDULE SB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). File as an attachment to Form 5500 or 5500-SF.	OMB No. 1210-0110 2009 This Form is Open to Public Inspection
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For calendar plan year 2009 or fiscal plan year beginning 01/01/2009 and ending 12/31/2009

▶ **Round off amounts to nearest dollar.**

▶ **Caution:** A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan Employees' Retirement Plan of MedCentral Health System	B Three-digit plan number (PN) <u>002</u>
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF MedCentral Health System	D Employer Identification Number (EIN) 34-0714456
E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B	
F Prior year plan size: ☐ 100 or fewer ☐ 101-500 ☒ More than 500	

Part I Basic Information			
1 Enter the valuation date: Month <u>1</u> Day <u>1</u> Year <u>2009</u>			
2 Assets:			
a Market value.....	2a		49,120,845
b Actuarial value.....	2b		54,032,930
3 Funding target/participant count breakdown		(1) Number of participants	(2) Funding Target
a For retired participants and beneficiaries receiving payment.....	3a	401	9,848,051
b For terminated vested participants.....	3b	726	10,720,326
c For active participants:			
(1) Non-vested benefits.....	3c(1)		865,445
(2) Vested benefits.....	3c(2)		38,602,765
(3) Total active.....	3c(3)	2,298	39,468,210
d Total.....	3d	3,425	60,036,587
4 If the plan is at-risk, check the box and complete items (a) and (b) ☐			
a Funding target disregarding prescribed at-risk assumptions.....	4a		
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been at-risk for fewer than five consecutive years and disregarding loading factor.....	4b		
5 Effective interest rate.....	5		6.26 %
6 Target normal cost.....	6		3,455,699

Statement by Enrolled Actuary
 To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

SIGN HERE	<u>Megan E. Schaffernocker</u> Signature of actuary Megan E. Schaffernocker Type or print name of actuary Mercer Firm name 325 John H. McConnell Boulevard Suite 350 Columbus OH 43215-2671 Address of the firm	<u>10/1/10</u> Date 08-06493 Most recent enrollment number (614) 227-5567 Telephone number (including area code)
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If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions ☐

For Paperwork Reduction Act Notice and OMB Control Numbers, see the instructions for Form 5500 or 5500-SF.

Schedule SB (Form 5500) 2009
v.092308.1

Part II Beginning of year carryover and prefunding balances		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (Item 13 from prior year)	0	0
8	Portion used to offset prior year's funding requirement (Item 35 from prior year)	0	0
9	Amount remaining (Item 7 minus item 8)	0	0
10	Interest on item 9 using prior year's actual return of <u>(23.66)%</u>		
11	Prior year's excess contributions to be added to prefunding balance:		
a	Excess contributions (Item 38 from prior year)		4,091,491
b	Interest on (a) using prior year's effective rate of <u>6.07 %</u>		248,354
c	Total available at beginning of current plan year to add to prefunding balance		4,339,845
d	Portion of (c) to be added to prefunding balance		0
12	Reduction in balances due to elections or deemed elections	0	0
13	Balance at beginning of current year (item 9 + item 10 + item 11d - item 12)	0	0

Part III Funding percentages			
14	Funding target attainment percentage	14	90.00 %
15	Adjusted funding target attainment percentage	15	90.00 %
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	100.48 %
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and liquidity shortfalls					
18 Contributions made to the plan for the plan year by employer(s) and employees:					
(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
04/17/2009	273,297		10/16/2009	500,000	
05/15/2009	500,000		11/13/2009	500,000	
06/19/2009	500,000		12/21/2009	500,000	
07/17/2009	500,000				
08/17/2009	500,000				
09/18/2009	500,000				
Totals ►			18(b)	4,273,297	18(c) 0

19 Discounted employer contributions - see instructions for small plan with a valuation date after the beginning of the year:	
a Contributions allocated toward unpaid minimum required contribution from prior years.	19a 0
b Contributions made to avoid restrictions adjusted to valuation date	19b 0
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c 4,110,154
20 Quarterly contributions and liquidity shortfalls:	
a Did the plan have a "funding shortfall" for the prior year?	☐ Yes ☒ No
b If 20a is "Yes," were required quarterly installments for the current year made in a timely manner?	☐ Yes ☐ No
c If 20a is "Yes," see instructions and complete the following table as applicable:	

Liquidity shortfall as of end of Quarter of this plan year

(1) 1st	(2) 2nd	(3) 3rd	(4) 4th

Part V Assumptions used to determine funding target and target normal cost

21 Discount rate:			
a Segment rates:	1st segment: 5.07 %	2nd segment: 6.09 %	3rd segment: 6.56 %
			☐ N/A, full yield curve used
b Applicable month (enter code)			21b 4
22 Weighted average retirement age			22 63
23 Mortality table(s) (see instructions) ☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute			

Part VI Miscellaneous items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment.		☒ Yes ☐ No
25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment.		☒ Yes ☐ No
26 Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment.		☒ Yes ☐ No
27 If the plan is eligible for (and is using) alternative funding rules, enter applicable code and see instructions regarding attachment.		27

Part VII Reconciliation of unpaid minimum required contributions for prior years

28 Unpaid minimum required contribution for all prior years	28	0
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (item 19a)	29	0
30 Remaining amount of unpaid minimum required contributions (item 28 minus item 29)	30	0

Part VIII Minimum required contribution for current year

31 Target normal cost, adjusted, if applicable (see instructions)		31	3,455,699
32 Amortization installments:		Outstanding Balance	Installment
a Net shortfall amortization installment		2,401,462	401,203
b Waiver amortization installment		0	0
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount		33	
34 Total funding requirement before reflecting carryover/prefunding balances (item 31 + item 32a + item 32b - item 33)		34	3,856,902
		Carryover balance	Prefunding balance
35 Balances used to offset funding requirement			0
36 Additional cash requirement (item 34 minus item 35)		36	3,856,902
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (item 19c)		37	4,110,154
38 Interest-adjusted excess contributions for current year (see instructions)		38	253,252
39 Unpaid minimum required contribution for current year (excess, if any, of item 36 over item 37)		39	0
40 Unpaid minimum required contribution for all years		40	0

Schedule SB, Line 22 - Description of Weighted Average Retirement Age

Each employee is assumed to retire in accordance with the table of retirement rates. The proportion of employees expected to retire at each potential retirement age is shown below. The average retirement age is 63.

(A)	(B)	(C)	(D)	(E)
Age	Retirement Rate	Lx	Number of employees expected to retire (B) x (C)	(A) x (D)
55	3.00%	10,000	300	16,500
56	3.00%	9,700	291	16,296
57	3.00%	9,409	282	16,074
58	3.00%	9,127	274	15,892
59	3.00%	8,853	266	15,694
60	5.00%	8,587	429	25,740
61	5.00%	8,158	408	24,888
62	25.00%	7,750	1,938	120,156
63	15.00%	5,812	872	54,936
64	20.00%	4,940	988	63,232
65	50.00%	3,952	1,976	128,440
66	20.00%	1,976	395	26,070
67	10.00%	1,581	158	10,586
68	10.00%	1,423	142	9,656
69	10.00%	1,281	128	8,832
70	100.00%	1,153	1,153	80,710
		Total	10000	633,702
Average Retirement Age				63.37

Note: Column (D) is the product of columns (B) and (C). Column (E) is the product of columns (A) and (D). The average retirement age is the total from column (E) divided by the total from column (D).

Plan: Employees' Retirement Plan of MedCentral Health System

EIN/PN: 34-0714456/002

2009 Form 5500 - Schedule SB

Schedule SB, Line 24 - Change in Actuarial Assumptions

The salary scale assumption was updated to 0% for 2009, and then reverting back to the previous age-based salary scale assumption in 2010 onwards.

Plan: Employees' Retirement Plan of MedCentral Health System

EIN/PN: 34-0714456/002

2009 Form 5500 - Schedule SB

Schedule SB, Line 25 - Change in Method

Beginning with the 2009 valuation, expected expenses are added to the normal cost and the asset valuation method was changed from the market value to a 24-month averaging value

Schedule SB, Line 26 - Schedule of Active Participant Data

Age	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40+
Under 20										
20-24		53 26,680 1,140	2							
25-29		137 33,693 1,915	57 33,354 4,808	1						
30-34		90 34,080 2,497	117 42,328 7,720	29 44,275 12,252	1					
35-39		87 31,135 2,440	121 40,526 8,633	80 49,160 15,257	21 50,270 19,060	1				
40-44		72 33,622 3,131	95 43,751 9,985	40 46,079 16,330	34 43,395 18,131	29 50,396 22,612	1			
45-49		81 39,286 3,787	97 38,970 10,232	44 41,427 17,212	37 46,661 24,168	45 45,986 24,829	25 50,009 30,142	8		
50-54		51 34,711 4,536	93 40,844 12,711	45 43,195 20,460	37 53,624 30,355	41 50,340 32,979	44 52,286 38,273	34 58,580 47,557	3	
55-59		38 31,525 3,756	62 37,659 12,918	38 41,187 23,703	33 52,137 35,550	30 54,329 40,214	29 48,100 42,043	36 59,458 58,812	14	1
60-64		22 35,390 5,087	42 36,568 14,635	21 39,448 25,727	22 47,962 40,369	26 52,563 47,273	15	19	9	8
65-69		6	16	5	4	8	4	1	3	9
70-74		2	3	3	4	1	1	1	2	
75+		1	1	2	1		1	1		

The top number in each cell is the count of active participants for each age/service combination. The middle number is the average compensation of the active participations in that group. The lower number is the average cash account balance of the active participants in that group. Average pay and average cash balance is not shown for cells with fewer than 20 participants.

Schedule SB, Line 32 - Schedule of Amortization Bases

The shortfall amortization charge is the sum of the shortfall base amortization for each plan year covered under PPA. Although a shortfall base can be negative, the combined shortfall amortization charge cannot be negative.

Charge	Amortization period		Balances		Beginning of year payment
	Date created	Years left	Initial	Outstanding	
Shortfall Loss	01/01/2009	7	\$ 2,401,462	\$ 2,401,462	\$ 401,203
Total				\$ 2,401,462	\$ 401,203

Schedule SB, Part V - Statement of Actuarial Assumptions/Methods

Actuarial assumptions

Discount rate elections	Segment rates, 4 month look back, no phase in
▪ 1st 5 years	5.07%
▪ Next 15 years	6.09%
▪ Over 20 years	6.56%
Mortality elections	
▪ Healthy participants	2009 PPA separate static annuitant and nonannuitant mortality tables.
▪ Pre-1995 disabilities	Revenue Ruling 96-7 table for participants who became disabled before 1995.
▪ Post-1994 disabilities	Revenue Ruling 96-7 table for participants who became disabled after 1994.
417(e) lump sums	
▪ Annuity substitution	Yes
▪ Generational mortality option	No
▪ Phase-in option	No
Non-417(e) lump sums	
▪ Mortality table	Not applicable.
▪ Interest rate	Not applicable.
Cash balance plans	
▪ Interest accumulation rate	5.25% (3.00% in 2009)
▪ Whipsaw calculations	No
▪ Annuity conversion	
▫ Mortality table	Not applicable.
▫ Interest rate basis	Not applicable.
Other economic assumptions	
▪ Salary increases	0.00% for 2009, then revert back to age based table for future years (see table of sample rates)
▪ Social Security wage base	4.50% per year.
▪ Expected investment return	7.75% for 2007, 7.50% for 2008
▪ Inflation	3.00% per year.
▪ Expenses	Prior year actual expenses. \$414,118 added to the 2009 normal cost

Schedule SB, Part V - Statement of Actuarial Assumptions/Methods - Continued

Demographic assumptions

- Withdrawal 2003 SOA Pension Plan Turnover Study -- Select and Ultimate Table with adjustment. See table of sample rates.

- Disability incidence See table of sample rates.

- Retirement age

Attained age	Annual Percentage
55-59	3%
60-61	5%
62	25%
63	15%
64	20%
65	50%
66	20%
67-69	10%
70	100%

- Benefit commencement age for

- Future vested deferred 60
- Current vested deferred 60

- Spouse assumptions

- | | <u>Male participants</u> | <u>Female participants</u> |
|-------------------------|--------------------------|----------------------------|
| ▫ Percentage married | 80% | 80% |
| ▫ Spouse age difference | 3 years younger | 3 years older |

Form of payment	<u>Lump sum</u>	<u>Single life</u>	<u>75% J&S</u>
▪ Active retirements	100%	0%	0%
▪ Future vested deferred	100%	0%	0%
▪ Future disabilities	100%	0%	0%
▪ Future deaths	100%	0%	0%
▪ Current vested deferred			
-- with a Mansfield Plan benefit	0%	70%	30%
-- with only a cash balance benefit	100%	0%	0%

Schedule SB, Part V - Statement of Actuarial Assumptions/Methods - Continued

Table of Sample Rates

Withdrawal Rates		
Attained Age	Length of Service Under 5 Years	Length of Service 5+Years
20	19.60%	11.65%
25	16.10%	8.67%
30	13.00%	6.04%
35	11.80%	5.10%
40	10.80%	4.68%
45	9.80%	4.25%
50	9.20%	3.83%
55	8.70%	3.40%
Disability Rates		
Attained Age	Males	Females
20	0.03%	0.03%
25	0.04%	0.05%
30	0.05%	0.08%
35	0.07%	0.14%
40	0.12%	0.21%
45	0.20%	0.32%
50	0.36%	0.53%
55	0.72%	0.95%
60	1.26%	1.16%
Earnings Progression*		
Attained Age	Percentage Increase at Attained Age	Ratio of Salary at Age 65 to Salary at Attained Age
20	6.50%	740%
25	6.00%	540%
30	5.50%	404%
35	5.00%	309%
40	4.50%	242%
45	4.00%	194%
50	3.50%	160%
55	3.00%	134%
60	3.00%	116%

* 0% for 2009, then reverting back to age-based table for 2010 onwards.

Schedule SB, Part V - Statement of Actuarial Assumptions/Methods - Continued

Actuarial methods

Asset methods – effective January 1, 2009

We used financial data submitted by the trustee as of the valuation date without further audit. Customarily, this information would not be verified by a plan's actuary. We have reviewed the information for internal consistency and we have no reason to doubt its substantial accuracy.

The asset valuation method is an annual average of the adjusted market value over the last 24 months preceding the valuation date. The adjusted market value is the market value at each determination date adjusted to the valuation date based on actual cash flows and expected interest at the lesser of the expected rate of return and the third segment rate. This amount is adjusted to be no greater than 110 percent and no less than 90 percent of the fair market value, as defined in IRC Section 430.

A characteristic of this asset valuation method is that, over time, it is slightly more likely to produce an actuarial value of assets that is less than the market value of assets than an actuarial value that is greater than market.

Participant methods – effective January 1, 2008

We used the participant data supplied by the plan sponsor. We have reviewed the data and have no reason to doubt its substantial accuracy. Participants or former participants are included or excluded from the valuation as described below:

- **Participants included:** The plan sponsor provides us with data on all employees as of the valuation date, but only those employees who have completed the plan's eligibility requirements are included in the valuation of liabilities.
- **Participants excluded:** No actuarial liability is included for nonvested participants who terminated prior to the valuation date. For this purpose, participants with a break in service on the valuation date are treated as terminated participants.
- **Insurance contracts:** The plan does not have any insurance contracts.
- **Disabled participants:** The liabilities for participants on long-term disability have been included with the liabilities for terminated vested participants.
- **Estimated benefits:** We estimated benefits for the terminated vested participants when exact termination calculations were not provided to us.

Schedule SB, Part V - Statement of Actuarial Assumptions/Methods - Continued

Benefits included or excluded – effective January 1, 2008

Unless noted below, all benefits provided by the plan are included in this valuation.

- **Plan amendments:** Amendments adopted after the valuation date or effective after the current plan year are excluded from the valuation.
- **Late retirement increases:** The plan provides benefit suspension notices to participants who work beyond normal retirement; therefore, late retirement actuarial increases only apply to participants who defer retirement beyond age 70 ½. This valuation does not include increases for current participants over age 70.
- **IRC Section 415(b):** The limitations of Internal Revenue Code Section 415(b) have been incorporated into our calculations.
- **Benefit restrictions:** Benefit restrictions (if applicable) are ignored in this valuation.

Plan sponsor elections – effective January 1, 2008

Funding interest rate

- Segment rates
- 4 look-back months
- No phase-in

Valuation of lump sums based on IRC Section 417(e) assumptions:

- Lump sum benefit based on annuity substitution liability
- Rate used for funding target, without adjustment
- 417(e) mortality table applicable to current year

Minimum funding method

Target liability for minimum funding calculations is computed using the traditional unit credit method of funding. The objective under this method is to fund each participant's benefits under the plan as they accrue. Thus, the total pension to which each participant is expected to become entitled at retirement is broken down into units, each associated with a year of past or future credited service.

A detailed description of the calculation follows:

- An individual's **accrued liability** is the present value of benefits based on credited service and average pay as of the beginning of the plan year, and an individual's **normal cost** is the present value of the benefit deemed to accrue in the plan year. If the present value of the benefit deemed to accrue in the plan year is less than the present value of the benefit determined at the beginning of the plan year, then the individual's normal cost would be no less than 0, rather than negative. If multiple decrements are used, the accrued liability and the normal cost for an individual are

Schedule SB, Part V - Statement of Actuarial Assumptions/Methods - Continued

the sum of the component accrued liabilities and normal costs associated with the various anticipated separation dates.

- The plan's **target normal cost** is the sum of the individual normal costs, and the plan's **funding target liability** is the sum of the accrued liabilities for all participants under the plan.

Maximum suggested contribution method

Calculations of maximum suggested contributions include the excess of the accrued liability computed using the projected unit credit method over the minimum funding target liability. The objective of the projected unit credit method is to fund each participant's benefits under the plan as they accrue, taking into consideration future compensation increases. Thus, the total pension to which each participant is expected to become entitled at retirement is broken down into units, each associated with a year of past or future credited service.

A detailed description of the calculation follows:

- An individual's **projected accrued liability** is the present value of benefits based on credited service as of the beginning of the plan year and projected compensation that would be used in the calculation of the benefit on each expected separation date. If multiple decrements are used, the accrued liability for an individual is the sum of the component accrued liabilities associated with the various anticipated separation dates.
- The plan's **projected funding target liability** is the sum of the projected accrued liabilities for all participants under the plan.

Schedule SB, Part V - Summary of Plan Provisions

Following is a summary of the major plan provisions used to determine the plan's financial position. It should not be used in determining plan benefits.

Effective date	July 1, 1965 (Restated effective January 1, 2007)
Plan year	The twelve (12) month period beginning on January 1, and ending December 31 of the same year.
Most recent amendment	January 1, 2008
Status of the plan	The plan has ongoing benefit accruals and new employees are eligible to participate in the plan once they satisfy the participation requirements.
Significant events that occurred during the year	None
Definitions	
▪ Covered employees	Employees of MedCentral Health System
▪ Participation	An employee is eligible as of the January 1 or July 1 after attaining age 21 and completing a year of employment with at least 1,000 hours of service.
▪ Employee contributions	N/A
▪ Vesting service	An employee shall receive one (1) year for each calendar year that he or she is credited with at least 1,000 hours of service.
▪ Pensionable earnings	Total salary or wages including bonuses, overtime pay, overtime premium, shift differential, on-call or call-in pay and other paid time off, Code Section 403(b) deferrals, and clergy housing allowances.
Normal retirement	
▪ Eligibility	For those who become participants after January 1, 1997, the last day of the month in which an employee attains age 65 or the fifth anniversary of his or her participation if later. For those who were participants on or before January 1, 1997, the last day of the month in which an employee attains age 65.

Schedule SB, Part V - Summary of Plan Provisions - Continued

Benefit

Benefit: An Account Balance is established for each plan participant. This account is credited as of January 1, 1997 with an Initial Account Balance and with Compensation Credits and Interest Credits at the end of each plan year thereafter.

Initial Account Balance: The Account Balance of any participant of the prior plan will be credited with an amount equal to the actuarial equivalent of the participant's prior plan benefit based on the accrued benefit determined under the terms of the Plan in effect on December 31, 1996.

Compensation Credits: If a participant is credited with at least 1,000 hours of service during a Plan Year, at the end of that Plan Year or upon termination of employment, the participant's Account Balance will be credited with the amount stated in the table below:

<u>Age at last birthday</u>	<u>Compensation credit</u>
Under 30	2.5%
30 - 39	3.0%
40 - 49	4.0%
50 - 59	5.0%
60 or older	6.0%

Interest Credit: As of the last day of each Plan Year, a participant's Account Balance will be credited with interest equal to the product of the participant's Account Balance multiplied by the average return on 30-Year Treasury bills for the preceding December.

Early retirement

- | | |
|---------------|--|
| ▪ Eligibility | Attainment of age 55 and completion of three (3) or more years of Eligibility Service. |
| ▪ Benefit | The Account Balance as defined for Normal Retirement, with accruals through the Early Retirement Date. |

Late retirement

- | | |
|---------------|---|
| ▪ Eligibility | The first day of the month subsequent to the member's normal retirement date and following termination of employment. |
| ▪ Benefit | The Account Balance as defined for Normal Retirement, with accruals through the Late Retirement Date. |

Deferred vested

- | | |
|---------------|---|
| ▪ Eligibility | Completion of three (3) years of Eligibility Service. |
|---------------|---|
-

Schedule SB, Part V - Summary of Plan Provisions - Continued

▪ Benefit	The Account Balance as defined for Normal Retirement, with accruals through the date of termination. Interest Credits are credited to the Account Balance up until the balance is distributed.
Disability	
▪ Eligibility	Completion of fifteen (15) years of Eligibility Service and total and permanent disability.
▪ Benefit	The Account Balance as defined for Normal Retirement, with accruals through the date of disability. Interest Credits are credited to the Account Balance up until the balance is distributed.
Pre-retirement death	
▪ Eligibility	If a participant dies after becoming vested but before retiring, the surviving spouse or beneficiary is entitled to a pre-retirement death benefit.
▪ Benefit	Calculated as if the deceased participant had terminated on the date before death and elected the joint and 50% form of payment as of the earliest possible retirement date. The surviving spouse may elect to receive 50% of the deceased participant's Account Balance in lieu of the monthly benefit. The beneficiary or estate of an unmarried participant shall receive 50% of the participant's Account Balance upon the participant's death.
Form of benefits	
▪ Automatic form for unmarried participants	A monthly life annuity.
▪ Automatic form for married participants	Joint and 50% Survivor annuity.
▪ Optional forms	▪ Life Only ▪ Life and Ten Years Certain ▪ Joint and 50% Survivor ▪ Joint and 75% Survivor ▪ Joint and 100% Survivor ▪ Lump Sum
▪ Optional form conversion factors	417(e) assumptions are used for lump sums. Optional forms of benefit, other than the lump sum, are based upon the 1984 Unisex Pension Table (with the participant's age set-back 3 years) and an interest rate of 6.0%.

Schedule SB, Part V - Summary of Plan Provisions - Continued

Miscellaneous	
▪ Maximum compensation	Compensation for any 12-month period used to determine accrued benefits may not exceed the limits in IRC Section 401(a)(17) for the calendar year in which the 12-month period begins. This limit is indexed annually. For 2009, the limit is \$245,000.
▪ Maximum benefits	Annual benefits may not exceed the limits in IRC Section 415. This limit is indexed annually. For 2009, the limit is \$195,000.
▪ Changes since prior valuation	Maximum compensation and maximum benefits were updated from 2008 to 2009.
▪ Amendment History	▪ January 1, 1997 - Convert to Cash Balance Plan ▪ January 1, 2000 - Increased interest credits to 8% for plan years 1997 through 1999. ▪ January 1, 2002 - Increased compensation limit pursuant to EGTRRA. ▪ December 31, 2002 - Convert Account Balances to monthly benefits and calculate lump sums based on the 1994 GAR projected to 2002 (unloaded and blended 50% male/50% female) ▪ March 28, 2005 - The threshold for mandatory lump sum payments was lowered from \$5,000 to \$1,000 with optional lump sum payments available for payouts between \$1,000 and \$5,000 if requested during the 90-day election period. ▪ January 1, 2007 - Plan restatement ▪ January 1, 2008 - PPA required 100% vesting for cash balance plans after three years of vesting service. MedCentral expanded upon this and updated their early retirement eligibility to 55 and three (3) years of vesting service. Also added PPA benefit restriction provisions and increased election period to 180 days.

Schedule SB, Part V - Summary of Plan Provisions - Continued**Minimum Benefit Provisions for Eligible Employees as of December 31, 1996**

▪ Service Considered	Continuous Service: Elapsed time from hire date through January 1, 1976 plus one year of such service after January 1, 1976 for each Plan Year in which an employee works at least 1,000 hours. Continuous Benefit Service: One year for each full Plan Year prior to termination in which a participant worked 501 or more hours, but less than 1,000 hours, plus a portion of a year for the year of hire and/or year of termination if applicable. Credited Service: (a) Prior to January 1, 1976 - number of years at Continuous Service; (b) January 1, 1976 to December 31, 1983 - 1/10th of a year for each 200 hours worked in each Plan year not to exceed one (1); (c) January 1, 1984 and later - 1/10th of a year for each 190 hours worked in each Plan Year, not to exceed one (1).
▪ Compensation Considered	Total salary or wages including bonuses, overtime pay, overtime premium, shift differential, on-call or call-in pay and other paid time off, Code Section 403(b) deferrals, and clergy housing allowances.
▪ Final Average Monthly Compensation	Monthly Average Compensation for the five (5) highest paid consecutive calendar years of the ten (10) calendar years prior to the earlier of (a) the calendar year of termination or retirement or (b) December 31, 2000. For terminations or retirements on the last day of a calendar year, the final year is used in the average.
▪ Covered Compensation	The average of the Social Security Taxable Wage Bases in effect for each calendar year during the 35-year period ending with the earlier of (a) the last day of the calendar year in which the employee attains Social Security Retirement Age or (b) December 31, 2000.
Normal retirement	
▪ Eligibility	The last day of the month in which an employee attained age 65.

Schedule SB, Part V - Summary of Plan Provisions - Continued

▪ Benefit	A monthly benefit in the amount of the greater of (i), (ii) or (iii) below: (i) 0.9% of final Average Monthly Compensation up to Covered Compensation, plus 1.45% of Final Average Monthly Compensation in excess of Covered Compensation; the sum multiplied by years of continuous Benefit Service at retirement (not to exceed 30 years). (ii) 1.0% of Final Average Monthly Compensation (up to \$2,667 per month) multiplied by years of Continuous Benefit Service at retirement (not to exceed 30 years). (iii) \$12.00 multiplied by years of Credited Service at retirement.
Early retirement	
▪ Eligibility	Attainment of age 55 and completion of ten (10) or more years of Eligibility Service.
▪ Benefit	Same as Normal Retirement Benefit taking into account only service through Early Retirement, reduced 1/12th of 5% for each month that benefit commencement precedes Normal Retirement.
Late retirement	
▪ Eligibility	Termination of employment following Normal Retirement Benefit Eligibility.
▪ Benefit	Same as Normal Retirement benefit including service after Normal Retirement.
Deferred vested	
▪ Eligibility	Termination of employment after completion of five (5) years of Eligibility Service.
▪ Benefit	Same as Normal Retirement Benefit taking into account only service through termination (payable at Normal Retirement Age).
Disability	
▪ Eligibility	Termination of employment due to permanent and total disability after fifteen (15) years of Eligibility Service.
▪ Benefit	Same as Early Retirement Benefit, with further actuarial reduction for commencement prior to age 65.
Pre-retirement death	
▪ Eligibility	A married vested participant who dies shall be eligible for a death benefit.
▪ Benefit	The amount of the death benefit shall be the monthly pension due to the spouse had the joint and 50% survivor option been elected immediately before the death of the participant.

Schedule SB, Part V - Summary of Plan Provisions - Continued

Form of benefits	
▪ Automatic form for unmarried participants	A monthly life annuity.
▪ Automatic form for married participants	Joint and 50% Survivor annuity.
▪ Optional forms	Life Only Life and Ten Years Certain Joint and 50% Survivor Joint and 75% Survivor Joint and 100% Survivor Lump Sum