

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), 6057(b), and 6058(a) of the Internal Revenue Code (the Code). <p style="text-align: center;">▶ Complete all entries in accordance with the instructions to the Form 5500.</p>	OMB Nos. 1210-0110 1210-0089 <div style="text-align: center; font-size: 1.2em; font-weight: bold;">2015</div> This Form is Open to Public Inspection
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Part I	Annual Report Identification Information		
For calendar plan year 2015 or fiscal plan year beginning <u>10/01/2015</u> and ending <u>12/31/2015</u>			
A This return/report is for:	☐ a multiemployer plan;	☐ a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions); or	
	☒ a single-employer plan;	☐ a DFE (specify) _____	
B This return/report is:	☒ the first return/report;	☐ the final return/report;	
	☒ an amended 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	<u>ST. JOSEPH'S HOSPITAL, INC. RETIREMENT PLAN AND TRUST</u>	1b Three-digit plan number (PN) ▶	<u>001</u>
		1c Effective date of plan	<u>01/01/1974</u>
2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions)	2b Employer Identification Number (EIN) <u>55-0356996</u> 2c Plan Sponsor's telephone number <u>304-473-2000</u> 2d Business code (see instructions) <u>622000</u>		
<u>ST. JOSEPH'S HOSPITAL OF BUCKHANNON, INC.</u> <u>1 AMALIA DRIVE</u> <u>BUCKHANNON, WV 26201</u>			

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.	01/17/2017	IVAR H GJOLBERG
	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
Preparer's name (including firm name, if applicable) and address (include room or suite number)			Preparer's telephone number

3a Plan administrator's name and address ☒ Same as Plan Sponsor	3b Administrator's EIN 3c Administrator's telephone number <div style="background-color: #cccccc; height: 40px; width: 100%;"></div>
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
5 Total number of participants at the beginning of the plan year	5 525
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits..... c Other retired or separated participants entitled to future benefits..... d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits..... f Total. Add lines 6d and 6e g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested	6a(1) 269 6a(2) 232 6b 97 6c 151 6d 480 6e 0 6f 480 6g 6h 0
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 1C 3H b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:	
9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)	
a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☒ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	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)

Part III	Form M-1 Compliance Information (to be completed by welfare benefit plans)
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11a If the plan provides welfare benefits, was the plan subject to the Form M-1 filing requirements during the plan year? (See instructions and 29 CFR 2520.101-2.) ☐ Yes ☐ No

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

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

11c Enter the Receipt Confirmation Code for the 2015 Form M-1 annual report. If the plan was not required to file the 2015 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

<div>SCHEDULE SB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation</div>	<div>Single-Employer Defined Benefit Plan Actuarial Information</div> <div>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).</div> <div>File as an attachment to Form 5500 or 5500-SF.</div>	<div>OMB No. 1210-0110</div> <div>2015</div> <div>This Form is Open to Public Inspection</div>
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For calendar plan year 2015 or fiscal plan year beginning 10/01/2015 and ending 12/31/2015	
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 ST. JOSEPH'S HOSPITAL, INC. RETIREMENT PLAN AND TRUST	B Three-digit plan number (PN) 001
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF ST. JOSEPH'S HOSPITAL OF BUCKHANNON, INC.	D Employer Identification Number (EIN) 55-0356996
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 10 Day 01 Year 2015			
2	Assets:			
	a Market value	2a	4435458	
	b Actuarial value	2b	4847974	
3	Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
	a For retired participants and beneficiaries receiving payment	84	3740771	3740771
	b For terminated vested participants	132	2305447	2305447
	c For active participants	264	3520912	3520912
	d Total	480	9567130	9567130
4	If the plan is in at-risk status, check the box and complete lines (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 in at-risk status for fewer than five consecutive years and disregarding loading factor	4b		
5	Effective interest rate	5	6.42%	
6	Target normal cost	6	0	

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		01/10/2017
	Signature of actuary	Date
	BOB J. BOLIN, FSA, MAAA, EA, FCA	14-01547
	Type or print name of actuary	Most recent enrollment number
	NEWPORT GROUP	214-443-2470
	Firm name	Telephone number (including area code)
	8350 N. CENTRAL EXPRESSWAY SUITE 900 DALLAS, TX 75206	
	Address of the firm	

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: 4.72 %	2nd segment: 6.11 %	3rd segment: 6.81 %	☐ N/A, full yield curve used
b Applicable month (enter code).....				21b 1
22 Weighted average retirement age				22 65
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 subject to 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 contributions for all prior years	28	0
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a).....	29	0
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29)	30	0

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):			
a Target normal cost (line 6)	31a	0	
b Excess assets, if applicable, but not greater than line 31a	31b	0	
32 Amortization installments:	Outstanding Balance	Installment	
a Net shortfall amortization installment	4719155	196203	
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 (lines 31a - 31b + 32a + 32b - 33)...	34	196203	
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement.....			
36 Additional cash requirement (line 34 minus line 35)	36	196203	
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	37	228855	
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	32652	
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	0	
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	39	0	
40 Unpaid minimum required contributions for all years.....	40	0	

Part IX Pension Funding Relief Under Pension Relief Act of 2010 (See Instructions)

41 If an election was made to use PRA 2010 funding relief for this plan:			
a Schedule elected	☐ 2 plus 7 years ☐ 15 years		
b Eligible plan year(s) for which the election in line 41a was made	☐ 2008 ☐ 2009 ☐ 2010 ☐ 2011		
42 Amount of acceleration adjustment	42		
43 Excess installment acceleration amount to be carried over to future plan years	43		

<div>SCHEDULE C</div> <div>(Form 5500)</div> <div>Department of the Treasury Internal Revenue Service</div> <div>Department of Labor Employee Benefits Security Administration</div> <div>Pension Benefit Guaranty Corporation</div>	<div>Service Provider Information</div> <div>This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).</div> <div>▶ File as an attachment to Form 5500.</div>	OMB No. 1210-0110
		2015
		This Form is Open to Public Inspection.

For calendar plan year 2015 or fiscal plan year beginning 10/01/2015 and ending 12/31/2015		
A Name of plan ST. JOSEPH'S HOSPITAL, INC. RETIREMENT PLAN AND TRUST	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 ST. JOSEPH'S HOSPITAL OF BUCKHANNON, INC.	D Employer Identification Number (EIN) 55-0356996	

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
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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)

MORGAN STANLEY

500 LEE ST. E, SUITE 300
CHARLESTON, WV 25323

(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?
28	NONE	24895	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 ☐

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)

(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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2015 This Form is Open to Public Inspection
For calendar plan year 2015 or fiscal plan year beginning <u>10/01/2015</u> and ending <u>12/31/2015</u>		
A Name of plan <u>ST. JOSEPH'S HOSPITAL, INC. RETIREMENT PLAN AND TRUST</u>	B Three-digit plan number (PN) ►	<u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>ST. JOSEPH'S HOSPITAL OF BUCKHANNON, INC.</u>	D Employer Identification Number (EIN) <u>55-0356996</u>	

Part I	Asset and Liability Statement		(a) Beginning of Year	(b) End of Year
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	Total noninterest-bearing cash	1a	612607	35604
b	Receivables (less allowance for doubtful accounts):			
	(1) Employer contributions	1b(1)	0	238000
	(2) Participant contributions	1b(2)		
	(3) Other.....	1b(3)		
c	General investments:			
	(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	175257	44322
	(2) U.S. Government securities.....	1c(2)	747769	753558
	(3) Corporate debt instruments (other than employer securities):			
	(A) Preferred	1c(3)(A)		
	(B) All other.....	1c(3)(B)	667147	638285
	(4) Corporate stocks (other than employer securities):			
	(A) Preferred	1c(4)(A)		
	(B) Common	1c(4)(B)	2272287	2270947
	(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)		
	(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)	514816	766558
	(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	4989883	4747274

Liabilities

g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j		
k Total liabilities (add all amounts in lines 1g through 1j)	1k	0	0

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	4989883	4747274
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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)	238000	
(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)		238000
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	96	
(B) U.S. Government securities	2b(1)(B)	13661	
(C) Corporate debt instruments	2b(1)(C)	26276	
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)	1341	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		41374
(2) Dividends: (A) Preferred stock	2b(2)(A)	45357	
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	25658	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		71015
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	10343164	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	10341975	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		1189
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)	0	
(B) Other	2b(5)(B)	-86298	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		-86298

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total	2d		265280

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	481566	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		481566
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)		
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)	26323	
(4) Other	2i(4)		
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		26323
j Total expenses. Add all expense amounts in column (b) and enter total	2j		507889

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		-242609
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: **BAKER TILLY VIRCHOW KRAUSE, LLP**

(2) EIN: **39-0859910**

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

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

Part IV Compliance Questions

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

During the plan year:

	Yes	No	N/A	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.)		☒		
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.)		☒		

	Yes	No	N/A	Amount
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			3000000
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.)				
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.				
o Did the plan trust incur unrelated business taxable income?		X		
p Were in-service distributions made during the plan year?		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)

5c If the plan is a defined benefit plan, is it covered under the PBGC insurance program (see ERISA section 4021)? ☒ Yes ☐ No ☐ Not determined

Part V Trust Information

6a Name of trust	6b Trust's EIN
6c Name of trustee or custodian	6d Trustee's or custodian's telephone number

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 2015 This Form is Open to Public Inspection.
---	--	--

For calendar plan year 2015 or fiscal plan year beginning 10/01/2015 and ending 12/31/2015

A Name of plan <u>ST. JOSEPH'S HOSPITAL, INC. RETIREMENT PLAN AND TRUST</u>	B Three-digit plan number (PN) ▶ <u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>ST. JOSEPH'S HOSPITAL OF BUCKHANNON, INC.</u>	D Employer Identification Number (EIN) <u>55-0356996</u>

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

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

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1	<u>0</u>
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): _____ 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>42</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)
----------------	--

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

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

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

Part IV	ESOPs (see instructions). If this is not a plan described under Section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.
----------------	---

10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?	☐ Yes	☐ No
11 a Does the ESOP hold any preferred stock?	☐ Yes	☐ No
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.)	☐ Yes	☐ No
12 Does the ESOP hold any stock that is not readily tradable on an established securities market?	☐ Yes	☐ No

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that 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 lines 13e(1) and 13e(2).)

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

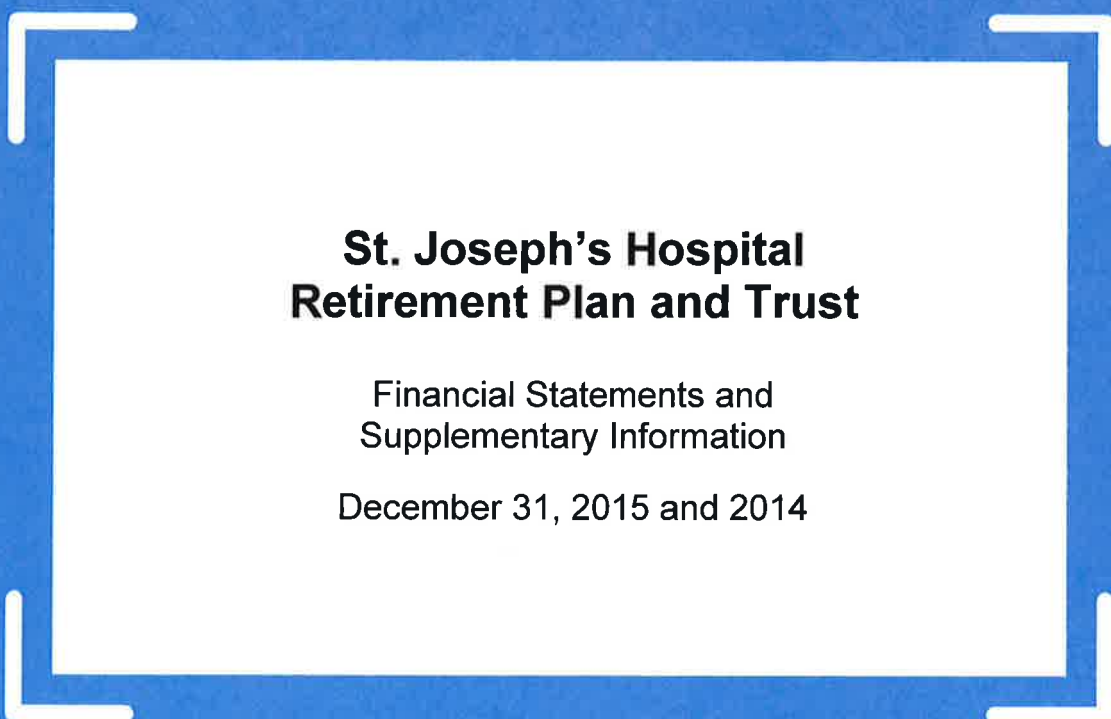
14	Enter the number of participants on whose behalf no contributions were made by an employer as an employer of the participant for:		
	a The current year	14a	
	b The plan year immediately preceding the current plan year	14b	
	c The second preceding plan year	14c	
15	Enter the ratio of the number of 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 line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	16b	
17	If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment. ☐		

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

18	If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐
19	If the total number of participants is 1,000 or more, complete lines (a) 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 line 19(b)? ☐ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify): _____

Part VII	IRS Compliance Questions
-----------------	---------------------------------

20a Is the plan a 401(k) plan?	☐ Yes	☐ No
20b If "Yes," how does the 401(k) plan satisfy the nondiscrimination requirements for employee deferrals and employer matching contributions (as applicable) under sections 401(k)(3) and 401(m)(2)?	☐ Design-based safe harbor method	☐ ADP/ACP test
20c If the ADP/ACP test is used, did the 401(k) plan perform ADP/ACP testing for the plan year using the "current year testing method" for nonhighly compensated employees (Treas. Reg sections 1.401(k)-2(a)(2)(ii) and 1.401(m)-2(a)(2)(ii))?	☐ Yes	☐ No
21a Check the box to indicate the method used by the plan to satisfy the coverage requirements under section 410(b):	☐ Ratio percentage test	☐ Average benefit test
21b Does the plan satisfy the coverage and nondiscrimination tests of sections 410(b) and 401(a)(4) by combining this plan with any other plans under the permissive aggregation rules?	☐ Yes	☐ No
22a Has the plan been timely amended for all required tax law changes?	☐ Yes	☐ No ☐ N/A
22b Date the last plan amendment/restatement for the required tax law changes was adopted ____/____/____. Enter the applicable code _____. (See instructions for tax law changes and codes).		
22c If the plan sponsor is an adopter of a pre-approved master and prototype (M&P) or volume submitter plan that is subject to a favorable IRS opinion or advisory letter, enter the date of that favorable letter ____/____/____ and the letter's serial number _____.		
22d If the plan is an individually-designed plan and received a favorable determination letter from the IRS, enter the date of the plan's last favorable determination letter ____/____/____.		
23 Is the Plan maintained in a U.S. territory (i.e., Puerto Rico (if no election under ERISA section 1022(i)(2) has been made), American Samoa, Guam, the Commonwealth of the Northern Mariana Islands or the U.S. Virgin Islands)?	☐ Yes	☐ No



St. Joseph's Hospital Retirement Plan and Trust

Financial Statements and
Supplementary Information

December 31, 2015 and 2014



Candor. Insight. Results.

St. Joseph's Hospital Retirement Plan and Trust

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December 31, 2015 and 2014

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Independent Auditors' Report

Participants and Plan Administrator
St. Joseph's Hospital Retirement Plan and Trust

Report on the 2015 Financial Statements

We were engaged to audit the accompanying financial statements of the St. Joseph's Hospital Retirement Plan and Trust (the "Plan"), which comprise the statement of net assets available for benefits as of December 31, 2015, and the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditors' Responsibility

Our responsibility is to express an opinion on these 2015 financial statements based on conducting the audit in accordance with auditing standards generally accepted in the United States of America. Because of the matter described in the Basis for Disclaimer of Opinion paragraph, however, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion on the 2015 financial statements.

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's ("DOL") Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 ("ERISA"), the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 8, which was certified by Matrix Trust Company, the custodian of the Plan, except for comparing such information with the related information included in the 2015 financial statements. We have been informed by the plan administrator that the custodian holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained a certification from the custodian as of and for the year ended December 31, 2015, that the information provided to the plan administrator by the custodian is complete and accurate.

Disclaimer of Opinion

Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we have not been able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion on the 2015 financial statements. Accordingly, we do not express an opinion on the 2015 financial statements.

Other Matter

The supplemental Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year) and Schedule H, Line 4(j) - Schedule of Reportable Transactions as of or for the year ended December 31, 2015 are required by the DOL's Rules and Regulations for Reporting and Disclosure under ERISA and are presented for the purpose of additional analysis and are not a required part of the financial statements. Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we do not express an opinion on these supplemental schedules.

Report on Form and Content in Compliance With DOL Rules and Regulations

The form and content of the information included in the 2015 financial statements and supplemental schedules, other than that derived from the information certified by the custodian, 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 DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

Report on Compiled 2014 Financial Statements

Management is responsible for the accompanying 2014 financial statements of the Plan, which comprises the statement of net assets available for benefits as of December 31, 2014 and the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements. in accordance with accounting principles generally accepted in the United States of America. We have performed the compilation engagement in accordance with Statements on Standards for Accounting and Review Services promulgated by the Accounting and Review Services Committee of the AICPA. We did not audit or review the 2014 financial statements nor were we required to perform any procedures to verify the accuracy or completeness of the information provided by management. Accordingly, we do not express an opinion, a conclusion, nor provide any form of assurance on the 2014 financial statements.

Baker Tilly Viechow Krause, LLP

Pittsburgh, Pennsylvania
October 12, 2016

St. Joseph's Hospital Retirement Plan and Trust

Statement of Net Assets Available for Benefits

December 31, 2015 and 2014

	<u>2015</u>	<u>2014</u> <u>(compiled)</u>
Assets		
Investments at fair value:		
Money market fund	\$ 44,322	\$ 175,257
Common stock	2,270,947	2,272,287
Mutual funds	766,558	514,816
Corporate debt securities	638,285	667,147
U.S. government agency securities	<u>753,558</u>	<u>747,769</u>
Total investments	4,473,670	4,377,276
Employer contributions receivable	238,000	-
Uninvested cash	<u>35,604</u>	<u>612,607</u>
Total assets	4,747,274	4,989,883
Liabilities	<u>-</u>	<u>-</u>
Net assets available for benefits	<u>\$ 4,747,274</u>	<u>\$ 4,989,883</u>

See notes to financial statements

St. Joseph's Hospital Retirement Plan and Trust**Statement of Changes in Net Assets Available for Benefits**
Years Ended December 31, 2015 and 2014

	2015	2014 (compiled)
Additions		
Investment income (loss):		
Net (depreciation) appreciation in fair value of investments	\$ (85,109)	\$ 93,031
Interest and dividends	111,048	105,561
Net investment income	25,939	198,592
Employer contributions	238,000	-
Other income	1,341	30,943
Total additions	265,280	229,535
Deductions		
Benefits paid to participants	481,566	352,649
Administrative expenses	26,323	27,974
Total deductions	507,889	380,623
Net decrease	(242,609)	(151,088)
Net Assets Available for Benefits		
Beginning of year	4,989,883	5,140,971
End of year	\$ 4,747,274	\$ 4,989,883

See notes to financial statements

St. Joseph's Hospital Retirement Plan and Trust

Notes to Financial Statements

December 31, 2015 and 2014

1. Description of the Plan

The following description of the St. Joseph's Hospital Retirement Plan and Trust (the "Plan") is provided for general information purposes only. Participants should refer to the plan document for a more complete description of the Plan's provisions.

General

The Plan is a noncontributory defined benefit pension plan covering substantially all non-union and non-leased full time employees of St. Joseph's Hospital of Buchannon, Inc. (the "Company") and part time employees that have completed one year of credited service, as defined in the plan document. Effective, October 1, 2015, the Company entered into an affiliation agreement with the West Virginia United Health System ("WVUHS"). At that time, the Plan became subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA"). There have been no other changes to the provisions of the Plan as a result of this affiliation.

Effective January 1, 2014, the Plan was amended to freeze participation and all future benefits to be earned under the Plan with respect to all plan participants.

Pension Benefits

Prior to the date that benefits earned under the Plan were frozen, each year, eligible participants earned employer credits equal to a percentage of their annual compensation in accordance with the following table:

<u>Years of Vesting Service</u>	<u>Percent of Compensation</u>
0 – 4	3.25%
5 – 9	3.50%
10 – 14	4.00%
15 – 19	4.50%
20 – 24	5.00%
25 – 29	5.50%
30 plus	6.00%

In addition, eligible participants earn annual interest credits equal to the lesser of (a) the average annual yield of six-month United States Treasury Bills for the immediately preceding year; and (b) the adjusted first, second, and third segment rates applied under rules similar to the rules of Internal Revenue Code ("IRC") Section 417(e)(3)(A)(ii)(iii); but not less than 4 percent

The Plan permits early retirement at ages 55 to 64. A participant's early retirement benefits is equal to the normal retirement accrued benefit, actuarially reduced to reflect the commencement of benefits prior to reaching normal retirement age.

Participants generally elect to receive the value of their accumulated plan benefits in the form of a life annuity, qualified joint and survivor annuity, or lump-sum payment upon retirement or termination. If participants terminate before rendering three years of service, they forfeit the right to receive their accumulated plan benefits.

St. Joseph's Hospital Retirement Plan and Trust

Notes to Financial Statements

December 31, 2015 and 2014

Death and Disability Benefits

Upon the death of a vested participant, the beneficiary will receive a death benefit equal to a the actuarially equivalent of the vested portion of the participant's accrued benefits at the time of the participant's death.

Vested employees who become totally disabled prior to reaching their benefit commencement date are eligible to receive the same benefits as reduced for early retirement. If a disabled participant is less than the early retirement age at the time of disability, the benefit will be further reduced based on the age of the participant at the time of disability.

Funding Policy

Effective October 1, 2015, the Plan's funding policy is for the Company to contribute an amount which will meet or exceed the annual ERISA minimum funding requirement. Prior to October 1, 2015, the Plan was considered a church plan not subject to the minimum funding requirements of ERISA. As detailed in Note 2, the Plan was significantly underfunded as of January 1, 2015. During 2015, plan management approved a funding schedule necessary to meet the minimum funding requirements of ERISA, which includes annual minimum contributions of approximately \$5.1 million through 2022. Plan management believes this affiliation agreement with WVUHS will provide the necessary funding for the Plan to meet its obligations under the plan document.

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

2. Summary of Significant Accounting Policies

Basis of Accounting

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

Use of Estimates

The preparation of financial statements in 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 and liabilities and changes therein, disclosures of contingent assets and liabilities, and the actuarial present value of accumulated plan benefits at the date of the financial statements, and changes therein. Actual results could differ from those estimates.

Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 3 for a discussion of fair value measurements.

St. Joseph's Hospital Retirement Plan and Trust

Notes to Financial Statements

December 31, 2015 and 2014

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

Payment of Benefits

Benefit payments to participants are recorded upon distribution.

Administrative Expenses

The Plan's expenses are paid either by the Plan or the Company, as provided by the plan document. Expenses that are paid directly by the Company are excluded from these financial statements. Certain expenses incurred in connection with the general administration of the Plan that are paid by the Plan are recorded as deductions in the accompanying Statement of Changes in Net Assets Available for Benefits. In addition, certain investment related expenses are included in net (depreciation) appreciation of fair value of investments presented in the accompanying Statement of Changes in Net Assets Available for Benefits.

Actuarial Present Value of Accumulated Plan Benefits

Accumulated plan benefits are those future periodic payments, including lump-sum distributions 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. Benefits under the Plan are based on employees' compensation and years of credited service. The accumulated plan benefits for active employees will equal the accumulation, with interest, of the annual benefit accruals as of the benefit information date. Benefits payable under all circumstances such as retirement, death, disability, and termination of employment are included, to the extent they are attributable to employee service rendered to the valuation date. Benefits to be provided via annuity contracts excluded from plan assets are excluded from accumulated plan benefits.

The actuarial present value of accumulated plan benefits presented below is determined by the Plan's independent actuary as of January 1, 2015. The actuarial present value of accumulated plan benefits is that amount that results from applying actuarial assumptions to adjust the accumulated plan benefits to reflect the time value of money (through discounts for interest) and the probability of payment (by means of decrements such as for death, disability, withdrawal, or retirement) between the valuation date and the expected date of payment.

St. Joseph's Hospital Retirement Plan and Trust

Notes to Financial Statements

December 31, 2015 and 2014

The actuarial present value of accumulated plan benefits as of January 1, 2015 and 2014 is as follows:

	<u>2015</u>	<u>2014</u>
Vested benefits:		
Retired participants and beneficiaries	\$ 3,245,124	\$ 3,077,852
Other participants	<u>6,211,145</u>	<u>6,146,889</u>
Total vested benefits	9,456,269	9,224,741
Nonvested benefits	<u>15,104</u>	<u>45,733</u>
Total actuarial present value of accumulated plan benefits	<u>\$ 9,471,373</u>	<u>\$ 9,270,474</u>

The changes in the actuarial present value of the accumulated plan benefits for the year ended December 31, 2014 are summarized as follows:

Actuarial present value of accumulated plan benefits at beginning of year	<u>\$ 9,270,474</u>
Increase (decrease) during the year attributable to:	
Benefits accumulated and (gains) losses	(84,119)
Interest due to decrease in discount period	637,667
Benefits paid	<u>(352,649)</u>
Net increase	<u>200,899</u>
Actuarial present value of accumulated plan benefits at end of year	<u>\$ 9,471,373</u>

Significant assumptions underlying the actuarial computations are as follows:

Discount rate	7.00 percent for 2015 and 2014
Mortality	RP-2000 Mortality Tables for 2015 and 2014
Retirement age	Age 65

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.

St. Joseph's Hospital Retirement Plan and Trust

Notes to Financial Statements

December 31, 2015 and 2014

Recent Accounting Pronouncements

In May 2015, the Financial Accounting Standards Board ("FASB") issued Accounting Standards Update ("ASU") No. 2015-10, *Technical Corrections and Improvements*. ASU 2015-10 amends a wide range of Accounting Standards Codification topics to make clarifying changes, correct unintended application of guidance and make minor changes that are not expected to have a significant effect on current accounting practice or create a significant administrative cost on most entities. As part of this amendment, the FASB changed the definition of readily determinable fair value. This change was effective upon issuance. The adoption of ASU 2015-10 has been applied to the financial statements and related disclosures.

In July 2015, the FASB issued ASU No. 2015-12, *Plan Accounting: Defined Benefit Pension Plans (Topic 960), Defined Contribution Pension Plans (Topic 962), and Health and Welfare Benefit Plans (Topic 965) - I. Fully Benefit-Responsive Investment Contracts; II. Plan Investment Disclosures, and III. Measurement Date Practical Expedient*. The amendments within Parts I and III are not applicable to the Plan. Part II requires that investments that are measured using fair value (both participant-directed and nonparticipant-directed investments) be grouped only by general type, eliminating the need to disaggregate the investments by nature, characteristics, and risks. Part II also eliminates the disclosure of individual investments that represent 5 percent or more of net assets available for benefits and the disclosure of net appreciation or depreciation for investments by general type, requiring only presentation of net appreciation or depreciation in investments in the aggregate. Additionally, if an investment is measured using the net asset value per share as a practical expedient and that investment is a fund that files a U.S. Department of Labor Form 5500, as a direct filing entity, disclosure of that investment's strategy is no longer required. The amendments in ASU 2015-12 are effective for fiscal years beginning after December 15, 2015, with early application permitted. The amendments within Part II require retrospective application. Management has elected to early adopt the provisions of Part II of this new standard. Accordingly, these provisions were retrospectively applied.

Subsequent Events

The Plan has evaluated subsequent events for recognition or disclosure through October 12, 2016, the date the financial statements were available to be issued.

3. Fair Value Measurements

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

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

St. Joseph's Hospital Retirement Plan and Trust

Notes to Financial Statements
December 31, 2015 and 2014

Level 2 - Inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly or indirectly, such as:

- quoted prices for similar assets or liabilities in active markets;
- quoted prices for identical or similar assets or liabilities in inactive markets;
- inputs other than quoted prices that are observable for the asset or liability;
- inputs that are derived principally from or corroborated by observable market data by correlation or other means.

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

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

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

The following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2015 and 2014.

Money market fund is valued at the quoted net asset value ("NAV") of shares held by the Plan at year end.

U.S. government agency securities are valued using pricing models maximizing the use of observable inputs for similar securities.

Common stocks are generally valued at the closing price reported on the active market on which the individual securities are traded.

Corporate bonds and notes are valued using pricing models maximizing the use of observable inputs for similar securities. This includes basing value on yields currently available on comparable securities of issuers with similar credit ratings. When quoted prices are not available for identical or similar bonds, the bond is valued under a discounted cash flows approach that maximizes observable inputs, such as current yields of similar instruments, but includes adjustments for certain risks that may not be observable, such as credit and liquidity risks or a broker quote if available.

Mutual funds are valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the Securities and Exchange Commission. These funds are required to publish their daily NAV and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

St. Joseph's Hospital Retirement Plan and Trust

Notes to Financial Statements

December 31, 2015 and 2014

The following tables set forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2015 and 2014:

Assets at Fair Value as of December 31, 2015				
	Level 1	Level 2	Level 3	Total
Money market fund	\$ 44,322	\$ -	\$ -	\$ 44,322
Common stock	2,270,947	-	-	2,270,947
Mutual funds	766,558	-	-	766,558
Corporate debt securities	-	638,285	-	638,285
U.S. government agency securities	753,558	-	-	753,558
Total assets at fair value	\$ 3,835,385	\$ 638,285	\$ -	\$ 4,473,670

Assets at Fair Value as of December 31, 2014 (compiled)				
	Level 1	Level 2	Level 3	Total
Money market fund	\$ 175,257	\$ -	\$ -	\$ 175,257
Common stock	2,272,287	-	-	2,272,287
Mutual funds	514,816	-	-	514,816
Corporate debt securities	-	667,147	-	667,147
U.S. government agency securities	747,769	-	-	747,769
Total assets at fair value	\$ 3,710,129	\$ 667,147	\$ -	\$ 4,377,276

4. Plan Termination

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:

- Annuity benefits that former employees or their beneficiaries 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.
- Other vested benefits insured by the Pension Benefit Guaranty Corporation ("PBGC") (a U.S. government agency) up to the applicable limitations.
- All other vested benefits (that is, vested benefits not insured by PBGC).
- All nonvested benefits.

St. Joseph's Hospital Retirement Plan and Trust

Notes to Financial Statements

December 31, 2015 and 2014

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 disability and 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.

Whether all participants receive their benefits should the Plan terminate at some future time will depend on the sufficiency, at that time, of the Plan's net assets to provide for accumulated benefit obligations and may also depend on the financial condition of the Company and the level of benefits guaranteed by the PBGC.

5. Related Party and Party In Interest Transactions

The Plan's investments are administered under contracts with Matrix Trust Company, the custodian of the Plan, and Morgan Stanley Smith Barney LLC, the broker of the Plan. Contributions are held and managed by the custodian or broker, who invests cash received, interest, and dividend income and makes distributions to participants. These transactions qualify as party in interest transactions which are exempt from the prohibited transactions rules of ERISA.

As described in Note 2, the Plan paid certain expenses related to plan operations and investment activity to various service providers. Additionally, certain administrative functions of the Plan are performed by officers or employees of the Company. No such officer or employee receives compensation from the Plan.

6. Tax Status

The Internal Revenue Service ("IRS") has determined and informed the Plan by a letter dated August 15, 2014 that the Plan and related trust were designed in accordance with applicable sections of the IRC. The Plan has been amended since receiving the determination letter. However, the plan administrator believes that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC.

Accounting principles generally accepted in the United States of America require management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

St. Joseph's Hospital Retirement Plan and Trust

Notes to Financial Statements
December 31, 2015 and 2014

7. Risks and Uncertainties

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.

In addition, 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.

8. Information Certified by Custodian

The plan administrator has elected the method of compliance as permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA for 2015. Accordingly, Matrix Trust Company, the custodian of the Plan, has certified to the completeness and accuracy of all investments reported in the accompanying Statement of Net Assets Available for Benefits and the supplemental Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year) as of December 31, 2015, and the related investment activity reported in the Statement of Changes in Net Assets Available for Benefits and the supplemental Schedule H, Line 4(j) - Schedule of Reportable Transactions for the year then ended.

St. Joseph's Hospital Retirement Plan and Trust

EIN: 55-0356996 Plan Number: 001

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

December 31, 2015

(a)	Identity of Issue (b)	Description of Investment (c)	Cost (d)	Current Value (e)
*	Money market fund	Morgan Stanley Bank Deposit Program	\$ 44,322	\$ 44,322
	Common stock	AAC Technologies H-Unspon Ad	2,526	2,665
	Common stock	Abb Ltd Spons ADR	27,299	22,393
	Common stock	Abbott Laboratories	13,278	16,213
	Common stock	Aceto Corp	1,730	1,781
	Common stock	Adobe Systems Inc.	15,655	22,827
	Common stock	Aegon NV	6,886	5,279
	Common stock	Aetna Inc	1,379	1,406
	Common stock	Aia Group Ltd Spon ADR	2,278	3,760
	Common stock	Akamai Technologies	2,529	2,263
	Common stock	Akbank T.A.S. ADR	4,752	2,608
	Common stock	Akorn Inc	1,185	1,418
	Common stock	Akzo Nobel Sponsored ADR NV	6,596	7,153
	Common stock	Alexion Pharmaceutical	14,594	19,075
	Common stock	Alibaba Group Holding-Sp ADR	18,071	15,848
	Common stock	Alleion PLC	1,901	2,373
	Common stock	Allergan plc	10,701	12,812
	Common stock	Alliance Data Sys Corp	1,145	1,936
	Common stock	Allianz SE - ADR	7,851	8,387
	Common stock	Alphabet Inc CL A	24,334	37,344
	Common stock	Alphabet Inc CL C	24,628	37,185
	Common stock	Amazon Com Inc	22,853	49,340
	Common stock	Ambev SA ADR	7,075	4,246
	Common stock	AMC Networks Inc A	558	672
	Common stock	America Movil Sa De Cv	2,313	1,884
	Common stock	American Express Co	1,737	1,600
	Common stock	American Tower REIT Inc	7,385	9,598
	Common stock	American Water Works Co Inc	2,232	3,585
	Common stock	Amphenol CI A	1,556	2,611
	Common stock	Anadarko Pete Corp.	4,396	2,186
	Common stock	Anheuser Busch Inbey	2,103	2,375
	Common stock	Apple Inc	32,943	43,157
	Common stock	Ares Capital Corp	2,317	1,895
	Common stock	Arm Holdings Plc Spon ADR	9,493	9,365
	Common stock	Armstrong World Industries	2,286	1,966
	Common stock	ARRIS Group Inc	2,616	2,660
	Common stock	Astra International-Unsp Adr	6,806	4,467
	Common stock	Autodesk Inc	2,094	2,315
	Common stock	Avis Budget Group Inc	1,020	1,560
	Common stock	Aviva PLC ADR	6,373	6,419
	Common stock	Axa Sa ADR	6,868	9,642
	Common stock	Axiall Corp	2,009	708
	Common stock	Babcock & Wilcox Enterprises	1,800	2,191
	Common stock	Bae Systems Plc Spon Adr	4,384	4,595
	Common stock	Baidu Inc	5,491	8,318
	Common stock	Banco Do Brasil ADR	8,314	2,823
	Common stock	Banco Marco SA - ADR	1,439	4,882
	Common stock	Banco Santander ADR	10,616	7,310
	Common stock	Barclays Plc ADR	7,563	6,299
	Common stock	BB Seguridade Parti-Spon ADR	4,755	2,472
	Common stock	Belden Inc	2,432	2,193
	Common stock	Bg Group Plc New	6,624	6,113
	Common stock	Bidvest Group Ltd-Spons ADR	2,568	2,250
	Common stock	Biogen Inc	16,111	18,075
	Common stock	Biomarin Pharmaceutical	9,607	11,628
	Common stock	Biomed Realty Trust Inc	878	1,019
	Common stock	Blackrock 2001 erm Tr Inc	2,205	2,384
	Common stock	Bnp Paribas Adr	8,786	10,569
	Common stock	Bp Plc Spons Adr	28,518	21,788
	Common stock	Bristow Group Inc	2,649	1,373
	Common stock	Brixmor Property Group Inc	1,416	1,730
	Common stock	Broadcom Corp CI A	1,759	2,718
	Common stock	BWX Technologies Inc	2,111	3,209
	Common stock	Cameron International Corp	845	885
	Common stock	Canon Adr Inc	19,096	17,114
	Common stock	Catalent Inc	2,906	2,378
	Common stock	Celgene Corp	18,254	23,353
	Common stock	Charles Schwab Corporation	1,329	1,581
	Common stock	Chemours Co/The	1,884	911

St. Joseph's Hospital Retirement Plan and Trust

EIN: 55-0356996 Plan Number: 001

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

December 31, 2015

(a)	Identity of Issue (b)	Description of Investment (c)	Cost (d)	Current Value (e)
	Common stock	China Construct Un-sponsored ADR	9,478	8,615
	Common stock	China Life Insurance Co-ADR	6,375	5,916
	Common stock	China Mobile Ltd ADR	22,570	20,786
	Common stock	China Shenhua-Unspon ADR	3,758	2,043
	Common stock	China Telecom Corp Ltd Spd ADR	8,650	7,107
	Common stock	Cia Energetica De Minas Gerais	4,458	1,119
	Common stock	Cielo SA Sponsored ADR	3,906	3,440
	Common stock	Citigroup Inc	7,475	6,572
	Common stock	Citrix Sys Inc	2,622	2,950
	Common stock	CKH Hldgs ADS	5,420	4,570
	Common stock	Clicks Group Ltd-Sp ADR	4,125	3,309
	Common stock	CME Group Inc	1,124	1,359
	Common stock	Cnooc Ltd Spd ADR	6,117	3,340
	Common stock	CNPC Hong Kong Ltd-Unsp ADR	5,713	3,332
	Common stock	Comcast Corp Cl A	6,730	6,941
	Common stock	Commercial Intl Bank ADR	2,495	3,152
	Common stock	Commscope Holding Co Inc	1,590	1,709
	Common stock	Compagnie De Saint Unsp ADR	6,550	6,060
	Common stock	Concho Resources Inc	8,455	6,407
	Common stock	Costco Wholesale Corp-New	9,984	16,957
	Common stock	Credit Agri SA ADR	5,759	6,440
	Common stock	Credit Suisse Group Spon ADR	6,763	7,071
	Common stock	Cree Inc	3,027	1,947
	Common stock	CRH PLC-Sponsored ADR	6,883	9,511
	Common stock	CVS Health Corp	2,604	3,226
	Common stock	Daimler Ag - Spn ADR	9,355	8,201
	Common stock	Dds Group Hldgs Ltd, Spon ADR	4,663	6,164
	Common stock	Deutsche Boerse Ag Unspn ADR	5,978	6,860
	Common stock	Deutsche Telekom Ag Sponsored	15,256	14,805
	Common stock	Discovery Communications CL A	991	880
	Common stock	Disney Walt Co	11,100	22,697
	Common stock	Dolb Laboratories Inc A	714	538
	Common stock	Dun & Bradstreet Del	1,168	935
	Common stock	Eaton Corp PLC	1,812	1,249
	Common stock	Ebay Inc	1,046	1,347
	Common stock	Ecolab Inc	1,116	1,144
	Common stock	Eni SPA Sponsored ADR	23,728	18,178
	Common stock	Facebook Inc - A	21,455	47,725
	Common stock	First Cash Finl Svcs	1,010	973
	Common stock	Fleetcor Technologies Inc	7,523	8,719
	Common stock	Fluor Corp	2,483	1,700
	Common stock	Freeport-Mcmoran Inc	2,231	833
	Common stock	GEA Group AG ADR	7,306	6,872
	Common stock	General Electric Co	1,673	2,025
	Common stock	Genesee & Wyoming A	2,602	1,611
	Common stock	Getinge Ab-Unsponsored ADR	6,717	5,851
	Common stock	Glaxosmithkline Plc Ads	30,271	26,026
	Common stock	Glencore Xstrata-Uns ADR	3,675	2,706
	Common stock	Grace W R & Co	2,118	3,187
	Common stock	Grainger W W	1,683	1,418
	Common stock	Gulfport Energy Corp	2,675	1,499
	Common stock	Heidelbergcement AG Unsp ADR	6,693	8,974
	Common stock	Home Depot Incorporated	8,686	10,051
	Common stock	Honda Motor Ltd Sponsored ADR	19,224	18,136
	Common stock	Houghton Mifflin Harcourt Co	2,333	2,505
	Common stock	Hsbc Hldgs PLC	8,787	6,986
	Common stock	Hunt Jb Trans Svc Inc	1,522	1,687
	Common stock	IAC/Interactive Corp	1,449	1,922
	Common stock	Iberdrola SA Sponsored ADR	19,907	21,495
	Common stock	Illumina Inc	7,158	14,972
	Common stock	Immunogen Inc.	596	746
	Common stock	Imperial Holdings Spons ADR	5,012	1,730
	Common stock	Infineon Technologies	4,194	7,149
	Common stock	ING Groep NV	5,606	7,780
	Common stock	Interval Leisure Group	2,301	1,936
	Common stock	Ionis Pharmaceuticals Inc	573	1,177
	Common stock	Itc Holdings Corp	1,686	2,473
	Common stock	ITT Corp	1,866	2,724
	Common stock	Jarden Corp	1,720	4,341
	Common stock	JD.com Inc-ADR	11,921	11,712

St. Joseph's Hospital Retirement Plan and Trust

EIN: 55-0356996 Plan Number: 001

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

December 31, 2015

(a)	Identity of Issue (b)	Description of Investment (c)	Cost (d)	Current Value (e)
	Common stock	John Bean Technologies	1,247	2,143
	Common stock	Kadant Inc	751	1,096
	Common stock	Kao Corp Sponsored Adr	9,867	10,850
	Common stock	Kasikombank Pcl-Unspon ADR	3,459	2,168
	Common stock	KB Financial Group Inc ADR	12,936	10,368
	Common stock	Keycorp	1,046	1,596
	Common stock	Kimberly Clark De Max Spon Adr	4,020	3,845
	Common stock	Kingfisher Plc	6,623	9,016
	Common stock	Kirby Corporation	972	895
	Common stock	Koc Holdings ADR	4,430	3,542
	Common stock	Konica Minolta Holdings	7,013	7,081
	Common stock	Koninklijke Ahold Sponsored Adr	15,940	17,521
	Common stock	Kroger Co	13,137	15,393
	Common stock	L-3 Communication Hldgs Inc	3,024	3,107
	Common stock	Lear Corp	1,039	2,948
	Common stock	Liberty Broadband - A	1,457	1,549
	Common stock	Liberty Broadband - C	144	156
	Common stock	Liberty Interactive Corp QVC Group	3,044	3,907
	Common stock	Liberty Media Corp - C	3,003	3,732
	Common stock	Liberty Media Corp - C	1,199	1,531
	Common stock	Liberty Ventures - Ser A	1,258	2,436
	Common stock	Linkedin Corp - A	14,006	21,833
	Common stock	Live Nation Entertainment Inc	1,412	2,310
	Common stock	Lloyds Tsb Group Plc ADR	8,328	11,240
	Common stock	Localiza Rent A Car-Spn ADR	6,974	3,143
	Common stock	Lufthansa-Spons Adr	6,133	6,219
	Common stock	Lukoil Oil Co Spon Adr	5,987	3,931
	Common stock	Macquarie Infrastructure Corp	2,125	2,541
	Common stock	Mallinckrodt PLC	680	896
	Common stock	Mardiri Persero ADR	6,654	5,139
	Common stock	Marks & Spencer Group Inc Spon Adr	7,019	6,277
	Common stock	Marriott International Inc	12,310	13,341
	Common stock	Mastercard Inc A	21,120	33,979
	Common stock	Maximus Inc	2,255	2,756
	Common stock	Mcdonalds Corp	9,212	9,687
	Common stock	Mcgraw Hill Financial Inc	4,433	4,732
	Common stock	Mednax Inc.	2,223	3,225
	Common stock	Medtronic PLC	936	923
	Common stock	Merck KGAA ADR	3,694	6,091
	Common stock	Metro Ag-Unspon Adr	7,722	6,475
	Common stock	Mettler Toledo Intl	1,271	2,374
	Common stock	Michelin Unspon Adr	4,784	6,730
	Common stock	Microchip Technology	2,441	2,932
	Common stock	Microsemi Corp	2,526	2,379
	Common stock	Microsoft Corporation	15,255	16,200
	Common stock	Mobile Telesys Ojsc Spon Adr	5,864	2,163
	Common stock	Monster Beverage Corp	9,082	9,384
*	Common stock	Morgan Stanley	9,783	9,670
	Common stock	Morphosys AG-Sponsored ADR	2,272	1,741
	Common stock	Nasdaq Inc	2,927	5,875
	Common stock	National Grid Transco Plc	18,439	19,332
	Common stock	National Oilwell Varco Inc	1,782	871
	Common stock	Nedbank Group Ltd-spons ADR	3,650	2,204
	Common stock	Nestle SA Sponsored ADR	16,642	15,926
	Common stock	NetEase Inc	3,114	9,787
	Common stock	Netflix Inc	13,359	24,020
	Common stock	Nike Inc.	16,606	30,625
	Common stock	Nissan Motors Spd Adr	11,536	12,339
	Common stock	Novo-Nordisk As	7,662	11,384
	Common stock	Now Inc DE	901	506
	Common stock	Ntt Docomo Inc Spon Adr	6,127	6,949
	Common stock	Nuance Communications Inc	893	1,034
	Common stock	Nucor Inc	2,142	1,733
	Common stock	NXP Semiconductors Nv	5,776	4,886
	Common stock	O Reilly Automotive Inc	10,172	15,965
	Common stock	Oao Gazprom Adr Reg S	5,886	2,591
	Common stock	Oceaneering Intl Inc	2,295	1,726
	Common stock	Palo Alto Networks Inc	4,915	4,580
	Common stock	Paypal Holdings Inc	1,540	1,774
	Common stock	Pentair PLC	1,059	743

St. Joseph's Hospital Retirement Plan and Trust

EIN: 55-0356996 Plan Number: 001

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

December 31, 2015

(a)	Identity of Issue (b)	Description of Investment (c)	Cost (d)	Current Value (e)
	Common stock	Petrofac Ltd-Unspon ADR	4,184	3,933
	Common stock	Phillippine Lg Dist Tel	5,325	3,719
	Common stock	Pitney Bowes	2,040	1,858
	Common stock	Popular Inc	1,214	1,162
	Common stock	Post Holdings Inc	960	987
	Common stock	PPC Ltd	3,618	1,153
	Common stock	Precision Drilling Corp	3,281	1,962
	Common stock	Prestige Brands Holdings Inc	1,175	2,677
	Common stock	Priceline Group Inc/The	12,240	17,849
	Common stock	Prosperity Banc Shares	2,763	2,824
	Common stock	Pt Telecom Indonesia Sp Adr	5,522	6,260
	Common stock	PTT Exploration & Prod Sponsored ADR	3,091	893
	Common stock	QBE Ins Group ADR	3,084	2,710
	Common stock	QEP Resources Inc	1,826	858
	Common stock	Qiagen NV	5,984	6,691
	Common stock	Raymond James Financial Inc	2,139	3,130
	Common stock	RBC Bearings Inc	1,569	1,615
	Common stock	Red Hat Inc	11,632	17,970
	Common stock	Regeneron Pharma Inc	15,769	17,372
	Common stock	Reinsurance Group of America A	992	941
	Common stock	Reliance Steel & Aluminum	2,335	2,316
	Common stock	Rexam PLC ADR	2,181	2,896
	Common stock	Royal Dutch Shell PLC - ADR A	10,565	7,739
	Common stock	Royal Dutch Shell PLC - ADR B	8,837	7,597
	Common stock	Rwe Aktiengesellschaft - Sp Adr	15,189	7,439
	Common stock	Sabra Healthcare Reit Inc	2,103	1,902
	Common stock	Salesforce.Com Inc	16,921	24,618
	Common stock	Sally Beauty Co Inc	1,428	1,562
	Common stock	Sandisk Corp	2,745	2,584
	Common stock	Sanlam Ltd Unspon ADR	2,504	2,107
	Common stock	Sanofi - Aventis Sa Adr	26,495	24,310
	Common stock	Sap Aktiengesellschaft ADR	22,556	25,470
	Common stock	Sberbank-Sponsored Adr	8,600	4,864
	Common stock	Schlumberger Ltd	3,212	2,093
	Common stock	Seagate Technology	3,565	2,420
	Common stock	Semen Gresik Unsponsored ADR	5,346	3,861
	Common stock	Seven & I Holdings Unspn ADR	1,551	1,599
	Common stock	Shake Shack Inc - Class A	4,074	2,930
	Common stock	Sherwin Williams	11,081	10,124
	Common stock	Shinhan Financial Grp ADR	8,157	7,289
	Common stock	Shoprite holdings Sponsored ADR	4,067	1,862
	Common stock	Siemens AG ADR	4,851	4,713
	Common stock	Signature Bank	1,927	3,834
	Common stock	Singapore Telecom Spd Adr	20,042	18,257
	Common stock	Sirona Dental Systems Inc	1,444	2,301
	Common stock	Six Flags Entertainment Corp	1,717	3,132
	Common stock	Sky PLC ADR	8,712	9,618
	Common stock	Snap On Inc	1,377	1,543
	Common stock	Softbank Corp Unspon ADR	7,565	6,523
	Common stock	South State Corp	1,963	1,871
	Common stock	Sovran Self Storage	1,591	2,575
	Common stock	Spectrum Brands Holdings Inc	3,146	3,970
	Common stock	Splunk Inc	6,753	9,468
	Common stock	Standard Bank Group Spon ADR	4,476	2,791
	Common stock	Starbucks Corp	14,364	24,432
	Common stock	Starz	300	335
	Common stock	Subsea 7 SA	4,524	3,669
	Common stock	Suncor Energy Inc	6,914	5,753
	Common stock	Suntory Beverage & Food-U ADR	3,835	4,494
	Common stock	Swiss Re Ltd-Spn ADR	4,684	7,011
	Common stock	Syngenta Ag Sponsored Adr	10,820	12,282
	Common stock	Synopsys Inc	1,817	2,463
	Common stock	Taiwan Semiconductor	21,080	22,727
	Common stock	Takeda Pharmaceutical Co ADR	18,066	17,646
	Common stock	TE Connectivity LTD	2,654	2,714
	Common stock	Technip Sa Adr	4,088	2,313
	Common stock	Teledyne Inc	1,555	1,508
	Common stock	Teleflex Inc	1,931	3,286
	Common stock	Telefonica S A Sponosred Adr	24,802	17,696
	Common stock	Telenor ASA Ads	6,404	8,263

St. Joseph's Hospital Retirement Plan and Trust

EIN: 55-0356996 Plan Number: 001

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

December 31, 2015

(a)	Identity of Issue (b)	Description of Investment (c)	Cost (d)	Current Value (e)
	Common stock	Teliasonera Ab-Unspon ADR	16,094	13,051
	Common stock	Tesco Plc Spd Adr	27,306	15,763
	Common stock	Tesla Motors Inc	8,574	12,001
	Common stock	Texas Capital Bancshares Inc	2,341	2,422
	Common stock	Texas Instruments Inc	1,327	1,535
	Common stock	The ADT Corporation	935	923
	Common stock	Thermo Fisher Scientific Inc	1,746	1,986
	Common stock	Tiffany & Co New	11,106	8,621
	Common stock	Time Warner Inc	12,983	9,765
	Common stock	Tjx Companies	8,921	10,637
	Common stock	Tokio Marine Holdings Inc	15,982	16,133
	Common stock	Tokyo Electron LTD Unsp ADR	6,622	5,251
	Common stock	Toshiba Corp Unsponsored ADR	4,975	3,206
	Common stock	Total Fina Elf Sa Adr	14,020	12,092
	Common stock	Toyota Motor Corp. Sp Adr	5,223	5,906
	Common stock	Tribune Media Co	893	507
	Common stock	Tribune Publishing Co	92	46
	Common stock	Trimas Corp	1,553	1,380
	Common stock	Turkcell Iletisim Hizmetleri A. S.	10,710	6,580
	Common stock	Twenty-First Century Fox Inc A	1,561	1,304
	Common stock	Twitter Inc	1,315	1,203
	Common stock	Tyco International PLC	2,170	1,563
	Common stock	Under Armor Inc - CI A	10,362	15,638
	Common stock	Unilever Plc Spon Adr New	17,777	17,334
	Common stock	United Overseas Bank Ltd Spon Adr	26,634	22,371
	Common stock	United Parcel Service	2,247	2,117
	Common stock	United Tractors Unspon ADR	3,886	2,236
	Common stock	Unitedhealth Group Inc	5,312	7,411
	Common stock	Vale SA Preference A ADR	4,210	607
	Common stock	Vector Group Ltd	1,619	1,816
	Common stock	Verifone System Inc	3,334	2,858
	Common stock	Verint Systems Inc	2,593	1,704
	Common stock	Vertex Pharmaceuticals	1,237	1,636
	Common stock	Visa Inc Class A Shares	19,742	36,371
	Common stock	Vista Outdoor Inc	1,547	1,513
	Common stock	Visteon Corp Com	1,954	2,175
	Common stock	VMWare Inc Class A	1,365	962
	Common stock	Vodacom Group Ltd-SP ADR	2,680	2,068
	Common stock	Vodafone Group PLC ADR	11,582	11,710
	Common stock	Wabco Holdings Inc	1,464	2,147
	Common stock	Wabtec	1,313	1,209
	Common stock	Weatherford International PLC	4,968	2,181
	Common stock	Weichai Power Co-Unsp ADR	3,795	2,202
	Common stock	Wellcare Health Plans Inc	1,606	2,190
	Common stock	Western Digital Corp	1,303	1,201
	Common stock	WEX Inc	2,324	2,829
	Common stock	Woolworths Holdings Ltd-GDR	3,990	3,156
	Common stock	Workday Inc-Class A	10,685	11,952
	Common stock	Wyndham Worldwide Corp	1,624	3,051
	Common stock	Wynn Macau Ltd Unsponsored ADR	3,507	1,478
	Common stock	Xilinx Inc	1,297	1,503
	Common stock	Ypf Sociedad Anonima	4,463	3,002
	Common stock	Yum! Brands Inc	1,557	1,534
	Common stock	Zebra Technologies	2,626	2,298
	Common stock	Zoetis Inc	1,561	2,204
	Common stock	Zurich Insurance Company Group AG	13,650	11,377
	Total common stocks		2,116,023	2,270,947
	Mutual fund	Pimco Fixed Income Shs Series C	111,727	89,091
	Mutual fund	Pimco Fixed Income Shs Series M	100,981	90,409
	Mutual fund	iShares Core S&P 500 ETF	185,437	190,529
	Mutual fund	iShares Russell 1000 Value ETF	363,304	396,529
	Total mutual funds		761,449	766,558
	Corporate debt security	Fifth Third Bancorp	10,703	10,018
	Corporate debt security	HCP Inc	5,268	5,001
	Corporate debt security	Pepsico Inc	6,014	5,998
	Corporate debt security	Kinder Morgan Ener Part	6,297	6,019

St. Joseph's Hospital Retirement Plan and Trust

EIN: 55-0356996 Plan Number: 001

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

December 31, 2015

(a)	Identity of Issue (b)	Description of Investment (c)	Cost (d)	Current Value (e)
	Corporate debt security	Bank of Nova Scotia	5,031	5,005
	Corporate debt security	Capital One Financial Co	10,424	10,092
	Corporate debt security	CNA Financial Corp	11,294	10,297
	Corporate debt security	Royal Bank of Canada	6,033	6,005
	Corporate debt security	Nomura Holdings Inc	6,038	6,019
	Corporate debt security	PNC Funding Corp	6,088	6,059
	Corporate debt security	Federated Retail Holding	17,867	16,602
	Corporate debt security	Plains All Amer Pipeline	11,409	10,274
	Corporate debt security	Highwoods Realty Limited	16,392	15,638
	Corporate debt security	Nextera Energy Capital	10,036	9,964
	Corporate debt security	American Express Credit	5,982	5,974
	Corporate debt security	Merrill Lynch & Co	5,790	5,356
	Corporate debt security	Suntrust Banks	11,865	10,622
	Corporate debt security	Oracle Corp	5,978	6,001
	Corporate debt security	Abbvie Inc	6,040	6,002
	Corporate debt security	Amazon.com Inc	6,006	5,995
	Corporate debt security	Wells Fargo & Company - 1.5%	5,947	5,976
	Corporate debt security	Goldman Sachs Group Inc - 5.95%	5,691	5,388
	Corporate debt security	AT&T Corp	6,537	6,431
	Corporate debt security	Bear Stearns Co	18,297	16,573
	Corporate debt security	JPMorgan Chase & Co	5,982	5,988
	Corporate debt security	Hartford Financial Services Group	11,575	10,897
	Corporate debt security	Goldman Sachs Group Inc - 6.15%	17,352	16,287
	Corporate debt security	DDR Corp	16,159	15,691
	Corporate debt security	Wells Fargo & Company - 0.906%	15,165	14,991
	Corporate debt security	Bank of America Corp	11,571	10,754
	Corporate debt security	Citigroup Inc - 1.75%	5,958	5,945
	Corporate debt security	Regions Financial Corp	15,001	14,961
	Corporate debt security	Sempra Energy	11,567	10,915
	Corporate debt security	Toyota Motor Credit Corp	6,015	5,974
	Corporate debt security	United Health Group Inc	6,027	6,037
	Corporate debt security	Microsoft Corp	6,040	6,038
	Corporate debt security	Keycorp	9,994	10,015
	Corporate debt security	Enterprise Products Operating LLC	12,659	10,986
	Corporate debt security	BB&T Corp	15,157	14,870
	Corporate debt security	Prologis LP	15,310	15,157
	Corporate debt security	American Express Credit	15,113	14,825
	Corporate debt security	Health Care Reit Inc	16,062	15,654
	Corporate debt security	Citigroup Inc - 2.55%	15,168	15,099
	Corporate debt security	Dow Chemical Co/The	12,942	11,786
	Corporate debt security	Principal Financial Group	12,997	11,965
	Corporate debt security	General Elec Cap Corp	17,369	16,956
	Corporate debt security	Exelon Generation Co LLC	10,839	10,773
	Corporate debt security	Humana Inc	15,087	15,038
	Corporate debt security	Oracle Corp	15,083	14,950
	Corporate debt security	Boston Properties LP	11,138	11,100
	Corporate debt security	Walgreens Boots Alliance	10,066	9,981
	Corporate debt security	TD Ameritrade Holding Co	17,764	16,709
	Corporate debt security	HCP Inc	14,979	14,770
	Corporate debt security	Prudential Financial Inc	10,816	11,105
	Corporate debt security	AT&T Inc	15,058	14,803
	Corporate debt security	CVS Health Corp	10,237	9,939
	Corporate debt security	Verizon Communications	10,952	10,978
	Corporate debt security	Dominion Gas Hldgs LLC	15,125	15,051
	Corporate debt security	Intercontinentalexchange	15,033	14,996
	Government security	Honda Auto Receivables Owner T 2015-3 A2	9,000	8,992
	Total corporate debt securities		659,387	638,285
	U.S. government agency security	US Treasury Note/Bond - 2.625%, due 4-30-16	31,164	30,221
	U.S. government agency security	US Treasury Note/Bond - 1.375%, due 11-15-16	15,416	15,065
	U.S. government agency security	US Treasury Note/Bond - 0.875%, due 12-31-16	25,028	25,022
	U.S. government agency security	US Treasury Note/Bond - 0.625%, due 5-31-17	60,015	59,756
	U.S. government agency security	US Treasury Note/Bond - 0.750%, due 10-31-17	11,955	11,939
	U.S. government agency security	US Treasury Note/Bond - 0.625%, due 11-30-17	83,331	83,337
	U.S. government agency security	US Treasury Note/Bond - 1.125%, due 6-15-18	11,042	10,981
	U.S. government agency security	US Treasury Note/Bond - 1.625%, due 3-31-19	41,660	41,292
	U.S. government agency security	US Treasury Note/Bond - 2.625%, due 11-15-20	36,202	36,367
	U.S. government agency security	US Treasury Note/Bond - 2.125%, due 8-15-21	29,930	30,375
	U.S. government agency security	US Treasury Note/Bond - 2.000%, due 11-15-21	17,057	17,061

St. Joseph's Hospital Retirement Plan and Trust

EIN: 55-0356996 Plan Number: 001

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

December 31, 2015

(a)	Identity of Issue (b)	Description of Investment (c)	Cost (d)	Current Value (e)
	U.S. government agency security	US Treasury Note/Bond - 1.750%, due 5-15-22	29,334	29,531
	U.S. government agency security	US Treasury Note/Bond - 1.750%, due 5-15-23	43,521	43,868
	U.S. government agency security	US Treasury Note/Bond - 2.750%, due 2-15-24	71,519	72,953
	U.S. government agency security	US Treasury Note/Bond - 1.750%, due 2-15-25	69,209	68,458
	U.S. government agency security	US Treasury Note/Bond - 3.125%, due 8-15-44	11,201	11,244
	U.S. government agency security	US Treasury Inflation Indexed Bond - 0.125%, due 4-15-16	6,429	6,440
	U.S. government agency security	US Treasury Inflation Indexed Bond - 0.125%, due 7-15-22	16,792	15,069
	U.S. government agency security	US Treasury Inflation Indexed Bond - 0.375%, due 7-15-25	28,157	28,213
	U.S. government agency security	US Treasury Inflation Indexed Bond - 2.500%, due 1-15-29	15,337	14,436
	U.S. government agency security	Capital One Multi-Asset Execut 2015-A1 A	8,999	8,951
	U.S. government agency security	Bank of America Credit Card Tr 2014-A1 A	11,021	10,977
	U.S. government agency security	Fannie Mae Ah5616	703	696
	U.S. government agency security	Fannie Mae As0907	2,809	2,774
	U.S. government agency security	Fannie Mae Av6368	1,249	1,236
	U.S. government agency security	Fannie Mae 310151	3,228	3,183
	U.S. government agency security	Fannie Mae 930922	7,414	7,484
	U.S. government agency security	Fannie Mae 932474	910	906
	U.S. government agency security	Fannie Mae Aj5905	841	849
	U.S. government agency security	Fannie Mae Al5213	2,814	2,810
	U.S. government agency security	Fannie Mae Al6745	983	974
	U.S. government agency security	Fannie Mae As4168	3,540	3,502
	U.S. government agency security	Fannie Mae Ax4887	908	901
	U.S. government agency security	Freddie Mac G08623	4,770	4,673
	U.S. government agency security	Freddie Mac G08624	4,688	4,628
	U.S. government agency security	Freddie Mac C09071	6,683	6,592
	U.S. government agency security	Freddie Mac G07961	9,625	9,568
	U.S. government agency security	Fannie Mae Ax7732	2,896	2,863
	U.S. government agency security	Fannie May As4783	2,014	1,990
	U.S. government agency security	Freddie Mac V81760	12,154	12,080
	U.S. government agency security	Freddie Mac G08659	12,246	12,173
	U.S. government agency security	Freddie Mac G8669	1,044	1,043
	U.S. government agency security	Freddie Mac G08674	1,079	1,077
	Total government securities		756,917	753,558
	Total		\$ 4,338,098	\$ 4,473,670

* A party in interest as defined by ERISA

St. Joseph's Hospital Retirement Plan and Trust

EIN: 55-0356996 Plan Number: 001

Schedule H, Line 4(j) - Schedule of Reportable Transactions

Year Ended December 31, 2015

Identity of Party (a)	Description of Asset (b)	Purchase Price (c)	Selling Price (d)	Lease Rental (e)	Expenses (f)	Cost (g)	Current Value (h)	Net Gain (Loss) (i)
Series transactions								
* Morgan Stanley Bank Deposit Program	Money market fund							
	607 Sales	\$ 552,186	\$ 683,152	\$ -	\$ -	\$ 683,152	\$ 683,152	\$ -
	386 Purchases					\$ 552,186	\$ 552,186	\$ -

* A party in interest as defined by ERISA

Schedule SB, line 26 - Schedule of Active Participant Data

YEARS OF CREDITED SERVICE

Attained Age	Under 1		1 To 4		5 To 9		10 To 14		15 To 19		20 To 24		25 To 29		30 To 34		35 To 39		40 & Up	
	No.	Avg. Comp	No.	Avg. Comp	No.	Avg. Comp	No.	Avg. Comp	No.	Avg. Comp	No.	Avg. Comp	No.	Avg. Comp	No.	Avg. Comp	No.	Avg. Comp	No.	Avg. Comp
Under 25	0	0	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
25 to 29	0	0	21	37866	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30 to 34	0	0	18	0	14	0	5	0	1	0	0	0	0	0	0	0	0	0	0	0
35 to 39	0	0	10	0	10	0	6	0	1	0	0	0	0	0	0	0	0	0	0	0
40 to 44	0	0	10	0	12	0	8	0	4	0	4	0	0	0	0	0	0	0	0	0
45 to 49	0	0	10	0	9	0	4	0	4	0	4	0	0	0	0	0	0	0	0	0
50 to 54	0	0	8	0	6	0	5	0	5	0	5	0	5	0	5	0	0	0	0	0
55 to 59	0	0	1	0	6	0	5	0	3	0	5	0	4	0	1	0	0	0	0	0
60 to 64	0	0	3	0	7	0	1	0	2	0	3	0	4	0	1	0	2	0	0	0
65 to 69	0	0	2	0	1	0	1	0	3	0	0	0	1	0	1	0	1	0	1	0
70 & Up	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0

Name of plan: St. Joseph's Hospital Retirement Plan and Trust
Plan sponsor's name: St. Joseph's Hospital

Plan number: 001
EIN: 55-0356996

ST. JOSEPH'S HOSPITAL RETIREMENT PLAN AND TRUST

ACTUARIAL ASSUMPTIONS AND METHODS

Appendix 1

Actuarial Assumptions:

- a. Method of Funding: The Accrued Benefit Cost Method.

Interest Discount Rates: 4.72% for years 1 – 5
 6.11% for years 6 – 19
 6.81% for years 20 and over
- b. Effective Rate: 6.42%
- c. Mortality Before and After Retirement: RP-2015 Mortality Table for non-annuitants with sex-distinct rates projected to the valuation date.
- d. Withdrawal: None
- e. Disablement Rates: None assumed.
- f. Retirement Age: All participants are assumed to retire at Normal Retirement Date.
- g. Excluded Employees: No participants are excluded from the valuation.
- h. Expenses: None.
- i. Annual Interest Crediting Rate for Cash Balance Accounts: 4.0%, 4.0% for ASC 715.
- j. Annuity Conversion Rate: 4.0%.
- k. At Risk Assumptions for Funding Target:
 - i. Employees eligible to retire in the current plan year and the ten succeeding plan years are assumed to retire at the earliest retirement date under the plan (i.e. age 55) and secondly, shall be assumed to elect the retirement option with the greatest present value.
 - ii. Loading factor of 700 per participant is added plus 4.0% of the not-at-risk funding target if the plan has been at risk for two out of the last four years.
 - iii. Years at risk factor is applied to the amount that the at risk Funding Target exceeds not-at-risk Funding Target as follows:

20% per consecutive year that the plan has been at risk (maximum five years)

ST. JOSEPH'S HOSPITAL RETIREMENT PLAN AND TRUST

ACTUARIAL ASSUMPTIONS AND METHODS

Appendix 1

Actuarial Cost Method:

In estimating the current and projected future contributions necessary to fund the benefits provided by this Plan, we have employed the Unit Credit Cost Method (Accrued Benefit).

St. Joseph's Hospital Retirement Plan and Trust

EIN: 55-0356996 Plan Number: 001

Schedule H, Line 4(j) - Schedule of Reportable Transactions

Year Ended December 31, 2015

Identity of Party (a)	Description of Asset (b)	Purchase Price (c)	Selling Price (d)	Lease Rental (e)	Expenses (f)	Cost (g)	Current Value (h)	Net Gain (Loss) (i)
Series transactions								
* Morgan Stanley Bank Deposit Program	Money market fund							
	607 Sales	\$ 552,186	\$ 683,152	\$ -	\$ -	\$ 683,152	\$ 683,152	\$ -
	386 Purchases					\$ 552,186	\$ 552,186	\$ -

* A party in interest as defined by ERISA

**SCHEDULE SB
(Form 5500)**Department of the Treasury
Internal Revenue ServiceDepartment 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

2015**This Form is Open to Public
Inspection**

For calendar plan year 2015 or fiscal plan year beginning 10/01/2015 and ending 12/31/2015

▶ **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.

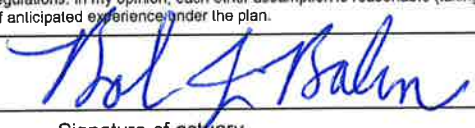
A Name of plan St. Joseph's Hospital, Inc. Retirement Plan and Trust	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF St. Joseph's Hospital of Buckhannon, Inc.	D Employer Identification Number (EIN) 55-0356996
E Type of plan: ☒ Single ☐ Multiple-A ☐ 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>10</u> Day <u>01</u> Year <u>2015</u>			
2 Assets:			
a Market value.....	2a	4,435,458	
b Actuarial value.....	2b	4,847,974	
3 Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment.....	84	3,740,771	3,740,771
b For terminated vested participants.....	132	2,305,447	2,305,447
c For active participants.....	264	3,520,912	3,520,912
d Total.....	480	9,567,130	9,567,130
4 If the plan is in at-risk status, check the box and complete lines (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 in at-risk status for fewer than five consecutive years and disregarding loading factor.....	4b		
5 Effective interest rate.....	5	6.42%	
6 Target normal cost.....	6	0	

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		01/10/2017
Signature of actuary		Date
Bob J. Bolin, FSA, MAAA, EA, FCA		1401547
Type or print name of actuary		Most recent enrollment number
Newport Group		214-443-2470
Firm name		Telephone number (including area code)
8350 N. Central Expressway Suite 900 Dallas TX 75206 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) 2015
v. 150123

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 (line 13 from prior year)	0	0
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9 Amount remaining (line 7 minus line 8)	0	0
10 Interest on line 9 using prior year's actual return of _____%		
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year)		0
b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>0.00</u> %		0
b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
c Total available at beginning of current plan year to add to prefunding balance		0
d Portion of (c) to be added to prefunding balance		0
12 Other reductions in balances due to elections or deemed elections	0	0
13 Balance at beginning of current year (line 9 + line 10 + line 11d - line 12)	0	0

Part III Funding Percentages

14 Funding target attainment percentage	14	50.67%
15 Adjusted funding target attainment percentage	15	50.67%
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	%
17 If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage.	17	46.36%

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
05/18/2016	238,000	0			
Totals ▶			18(b)	238,000	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 contributions 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	228,855

20 Quarterly contributions and liquidity shortfalls:

a Did the plan have a "funding shortfall" for the prior year?	☐ Yes ☒ No
b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner?	☐ Yes ☐ No
c If line 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: 4.72%	2nd segment: 6.11%	3rd segment: 6.81%
			☐ N/A, full yield curve used
b Applicable month (enter code)			21b 1
22 Weighted average retirement age			22 65
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 subject to 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 contributions for all prior years	28	0
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a)	29	0
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29)	30	0

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):			
a Target normal cost (line 6)	31a	0	
b Excess assets, if applicable, but not greater than line 31a	31b	0	
32 Amortization installments:	Outstanding Balance	Installment	
a Net shortfall amortization installment	4,719,155	196,203	
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 (lines 31a - 31b + 32a + 32b - 33)	34	196,203	
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement			
36 Additional cash requirement (line 34 minus line 35)	36	196,203	
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	37	228,855	
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	32,652	
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	0	
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	39	0	
40 Unpaid minimum required contributions for all years	40	0	

Part IX Pension Funding Relief Under Pension Relief Act of 2010 (See Instructions)

41 If an election was made to use PRA 2010 funding relief for this plan:			
a Schedule elected	☐ 2 plus 7 years ☐ 15 years		
b Eligible plan year(s) for which the election in line 41a was made	☐ 2008 ☐ 2009 ☐ 2010 ☐ 2011		
42 Amount of acceleration adjustment	42		
43 Excess installment acceleration amount to be carried over to future plan years	43		

ST. JOSEPH'S HOSPITAL RETIREMENT PLAN AND TRUST
SUMMARY OF PRINCIPAL PLAN PROVISIONS

Appendix 2

Effective Date: October 1, 1974. The most recent amendment and restatement is effective January 1, 2012. The most recent amendment to freeze the plan to future participation and Employer Credits is effective January 1, 2014

Valuation Date: October 1.

Plan Year: October 1 through December 31.

Eligibility: An Employee is eligible to participate in the Plan on the first January 1 coincident with or next following the completion of one Year of Service, provided that the Employee is in an Eligible Job Classification at that time. An Employee who was a participant in the prior plan as of December 31, 1998 continues as a participant in this Plan. The Plan is frozen to new participants effective January 1, 2014.

Accrual Service: For plan years ending before January 1, 1999, accrual service is credited according to the provisions of the plan then in effect. For any plan year beginning after 1998, one year of accrual service is credited if the amount of Hours of Service for such a year is at least 1,000. The Plan benefits are frozen effective January 1, 2014.

Vesting Service: For plan years ending before January 1, 1999, Vesting Service is credited according to the provisions of the plan then in effect. For any plan year beginning after 1998, one year of Vesting Service is credited if the Hours of Service for such a year is at least 1,000. For the purpose of determining eligibility to participate in the Plan, the completion of 1,000 Hours of Service in the year begin on date of hire is regarded as a Year of Service.

Compensation: For plan years beginning on or after January 1, 1999, Compensation is an Employee's W-2 earnings plus any amounts deferred under a salary reduction agreement to a 403(b) plan as well as any elective deferrals to a Section 125 plan. Compensation will be limited to the annual amount, which an Employee must earn, in the immediately preceding Plan Year to be considered a highly compensated employee (as set forth in Code Section 414(q)).

Retirement Dates:

- a. Normal Retirement: A Participant's Normal Retirement Date is the first day of the month coincident with or next following age 65.
- b. Early Retirement: A Participant may elect Early Retirement after attaining age 55.
- c. Disability Retirement: A Participant's Disability Retirement Date is the first of the month coincident with or next following the date as of which the Plan Administrator determines that the Employee has incurred a Total and Permanent Disability, provided that the Employee is then a Participant with at least five Years of Service. Payment of the benefits under these provisions commences as of the Participant's Disability Retirement Date.

**ST. JOSEPH'S HOSPITAL RETIREMENT PLAN AND TRUST
SUMMARY OF PRINCIPAL PLAN PROVISIONS**

Appendix 2

- d. Postponed Retirement: A Participant may continue to work beyond his Normal Retirement Date.

Retirement Benefits:

- a. Normal Retirement: A Participant's Normal Retirement Benefit is his Accrued Benefit.
- b. Early Retirement: A Participant's Early Retirement Benefit is his Accrued Benefit, adjusted to reflect the commencement of benefits before Normal Retirement Date. The portion of the Accrued Benefit accrued after 1998 will be expressed in an Actuarially Equivalent life annuity form, based on the Participant's age at benefit commencement, and the Applicable Interest Rate.
- c. Disability Retirement: A Participant's Disability Retirement Benefit is equal to his Accrued Benefit, adjusted in the manner of an Early Retirement Benefit, but with an additional actuarial reduction of the portion (1) above, to the extent, if any, by which benefits commence before age 55.
- d. Postponed Retirement: The Postponed Retirement Benefit payable when a Participant actually retires is equal to his Accrued Benefit, adjusted to reflect commencement at a date after Normal Retirement Date.

Accrued Benefit: A Participant's Accrued Benefit is the aggregate of 1) his Prior Plan accrued Benefit, if any, and 2) his Retirement Account, if any. At Normal Retirement Date, the Accrued Benefit, in terms of a Life Annuity, is the Prior Plan Accrued Benefit plus the Actuarial Equivalent of the Retirement Account.

Prior Plan Accrued Benefit: The Prior Plan Accrued Benefit is calculated by a career average pay formula. The total is accrued during active participation and is as follows: (1) 1% of Plan Year Compensation not in excess of the Integration Level (\$7,800), plus (2) 1.5% of such Plan Year Compensation in excess of the Integration Level. However, Accrual Service in excess of 45.5 years is excluded.

Retirement Account: All allocations are frozen as of January 1, 2014.

Interest Credits: Interest Credits for each calendar year through December 31, 1999 of the year of separation use an Interest Rate equal to the average annual yield of 12 month U.S. Treasury Bills for the immediately preceding Plan Year. Effective January 1, 2000, the Interest Rate equals the lesser of (a) the average annual yield of 6 month U.S. Treasury Bills for the immediately preceding Plan Year or (b) the Applicable Interest Rate as described in Code Section 417(e)(3)(A)(ii)(II). However, the Interest Rate used will not be less than the lesser of (a) the Applicable Interest Rate as described in Code Section (3)(e)(A)(ii)(II) or (b) 4% compounded annually.

ST. JOSEPH'S HOSPITAL RETIREMENT PLAN AND TRUST
SUMMARY OF PRINCIPAL PLAN PROVISIONS

Appendix 2

Optional Forms of Benefit Payment:

- a. Life Annuity – Basic Option: Monthly payments will be made to the Participant during his lifetime. After his death, no further payments will be made.
- b. 5, 10, or 15 Years Certain and Continuous: Reduced monthly payments will be made to the Participant during his lifetime. If he dies before the period certain ends, payments of the same amount will be made to his designated beneficiary for the balance of the period certain.
- c. Joint and Contingent Option: Reduced monthly payments will be made to the Participant during his lifetime. After his death, payments of 100%, 66 2/3%, or 50% will be continued to his designated beneficiary for such beneficiary's lifetime.
- d. Lump Sum: In lieu of receiving monthly payments, a single payment equal to the actuarial equivalent value of the monthly payments will be made. This payment option is available only in the event that the single sum actuarial equivalent of the vested portion of the Accrued Benefit is \$5,000 or less, and then, it is the only payment option to be made available to the Participant.

In the absence of any other election, a Joint and 50% Contingent Option with the spouse as beneficiary will be considered to have been elected for a married Participant. The Life Annuity Option will be considered to have been elected for an unmarried Participant.

Pre-Retirement Death Benefits: Effective January 1, 1999, if a vested Participant dies before his benefit commencement date, his beneficiary will be entitled to an immediate Pre-Retirement Death Benefit, actuarially equivalent to the vested portion of the Participant's Accrued Benefit. If the single sum actuarially equivalent to the vested portion of the Participant's Accrued Benefit exceeds \$5,000, the beneficiary may elect to receive either such single sum or a life annuity. If the beneficiary is the spouse of the Participant, and the Qualified Pre-Retirement Survivor Annuity payable to the spouse has an actuarial value greater than that of the vested portion of the Participant's Accrued Benefit, then the benefit distributed to the beneficiary will have such greater actuarial value. The death benefit, if any, payable to a Participant who terminated before January 1, 1999, will be as determined under the provisions of the Prior Plan.

The beneficiary of a married Participant will be the Participant's spouse, unless that spouse consents to another beneficiary. A single Participant may designate a beneficiary without any need for consent.

Vesting: A Participant is 100% vested in his Accrued Benefit after completing three years of Vesting Service or after attaining age 55.

Contributions: The Hospital pays the entire cost of the Plan. There are no employee contributions.

St. Joseph's Hospital Retirement Plan and Trust

EIN: 55-0356996 Plan Number: 001

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

December 31, 2015

(a)	Identity of Issue (b)	Description of Investment (c)	Cost (d)	Current Value (e)
*	Money market fund	Morgan Stanley Bank Deposit Program	\$ 44,322	\$ 44,322
	Common stock	AAC Technologies H-Unspon Ad	2,526	2,665
	Common stock	Abb Ltd Spons ADR	27,299	22,393
	Common stock	Abbott Laboratories	13,278	16,213
	Common stock	Aceto Corp	1,730	1,781
	Common stock	Adobe Systems Inc.	15,655	22,827
	Common stock	Aegon NV	6,886	5,279
	Common stock	Aetna Inc	1,379	1,406
	Common stock	Aia Group Ltd Spon ADR	2,278	3,760
	Common stock	Akamai Technologies	2,529	2,263
	Common stock	Akbank T.A.S. ADR	4,752	2,608
	Common stock	Akorn Inc	1,185	1,418
	Common stock	Akzo Nobel Sponsored ADR NV	6,596	7,153
	Common stock	Alexion Pharmaceutical	14,594	19,075
	Common stock	Alibaba Group Holding-Sp ADR	18,071	15,848
	Common stock	Alleion PLC	1,901	2,373
	Common stock	Allergan plc	10,701	12,812
	Common stock	Alliance Data Sys Corp	1,145	1,936
	Common stock	Allianz SE - ADR	7,851	8,387
	Common stock	Alphabet Inc CL A	24,334	37,344
	Common stock	Alphabet Inc CL C	24,628	37,185
	Common stock	Amazon Com Inc	22,853	49,340
	Common stock	Ambev SA ADR	7,075	4,246
	Common stock	AMC Networks Inc A	558	672
	Common stock	America Movil Sa De Cv	2,313	1,884
	Common stock	American Express Co	1,737	1,600
	Common stock	American Tower REIT Inc	7,385	9,598
	Common stock	American Water Works Co Inc	2,232	3,585
	Common stock	Amphenol CI A	1,556	2,611
	Common stock	Anadarko Pete Corp.	4,396	2,186
	Common stock	Anheuser Busch Inbey	2,103	2,375
	Common stock	Apple Inc	32,943	43,157
	Common stock	Ares Capital Corp	2,317	1,895
	Common stock	Arm Holdings Plc Spon ADR	9,493	9,365
	Common stock	Armstrong World Industries	2,286	1,966
	Common stock	ARRIS Group Inc	2,616	2,660
	Common stock	Astra International-Unsp ADR	6,806	4,467
	Common stock	Autodesk Inc	2,094	2,315
	Common stock	Avis Budget Group Inc	1,020	1,560
	Common stock	Aviva PLC ADR	6,373	6,419
	Common stock	Axa Sa ADR	6,868	9,642
	Common stock	Axiall Corp	2,009	708
	Common stock	Babcock & Wilcox Enterprises	1,800	2,191
	Common stock	Bae Systems Plc Spon ADR	4,384	4,595
	Common stock	Baidu Inc	5,491	8,318
	Common stock	Banco Do Brasil ADR	8,314	2,823
	Common stock	Banco Marco SA - ADR	1,439	4,882
	Common stock	Banco Santander ADR	10,616	7,310
	Common stock	Barclays Plc ADR	7,563	6,299
	Common stock	BB Seguridade Parti-Spon ADR	4,755	2,472
	Common stock	Belden Inc	2,432	2,193
	Common stock	Bg Group Plc New	6,624	6,113
	Common stock	Bidvest Group Ltd-Spons ADR	2,568	2,250
	Common stock	Biogen Inc	16,111	18,075
	Common stock	Biomarin Pharmaceutical	9,607	11,628
	Common stock	Biomed Realty Trust Inc	878	1,019
	Common stock	Blackrock 2001 erm Tr Inc	2,205	2,384
	Common stock	Bnp Paribas ADR	8,786	10,569
	Common stock	Bp Plc Spons ADR	28,518	21,788
	Common stock	Bristow Group Inc	2,649	1,373
	Common stock	Brixmor Property Group Inc	1,416	1,730
	Common stock	Broadcom Corp CI A	1,759	2,718
	Common stock	BWX Technologies Inc	2,111	3,209
	Common stock	Cameron International Corp	845	885
	Common stock	Canon ADR Inc	19,096	17,114
	Common stock	Catalent Inc	2,906	2,378
	Common stock	Celgene Corp	18,254	23,353
	Common stock	Charles Schwab Corporation	1,329	1,581
	Common stock	Chemours Co/The	1,884	911

St. Joseph's Hospital Retirement Plan and Trust

EIN: 55-0356996 Plan Number: 001

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

December 31, 2015

(a)	Identity of Issue (b)	Description of Investment (c)	Cost (d)	Current Value (e)
Common stock		China Construct Unsponsored ADR	9,478	8,615
Common stock		China Life Insurance Co-ADR	6,375	5,916
Common stock		China Mobile Ltd ADR	22,570	20,786
Common stock		China Shenhua-Unspon ADR	3,758	2,043
Common stock		China Telecom Corp Ltd Spd ADR	8,650	7,107
Common stock		Cia Energetica De Minas Gerais	4,458	1,119
Common stock		Cielo SA Sponsored ADR	3,906	3,440
Common stock		Citigroup Inc	7,475	6,572
Common stock		Citrix Sys Inc	2,622	2,950
Common stock		CKH Hldgs ADS	5,420	4,570
Common stock		Clicks Group Ltd-Sp ADR	4,125	3,309
Common stock		CME Group Inc	1,124	1,359
Common stock		Cnooc Ltd Spd ADR	6,117	3,340
Common stock		CNPC Hong Kong Ltd-Unsp ADR	5,713	3,332
Common stock		Comcast Corp CI A	6,730	6,941
Common stock		Commercial Intl Bank ADR	2,495	3,152
Common stock		Commscope Holding Co Inc	1,590	1,709
Common stock		Compagnie De Saint Unsp ADR	6,550	6,080
Common stock		Concho Resources Inc	8,455	6,407
Common stock		Costco Wholesale Corp-New	9,984	16,957
Common stock		Credit Agri SA ADR	5,759	6,440
Common stock		Credit Suisse Group Spon ADR	6,763	7,071
Common stock		Cree Inc	3,027	1,947
Common stock		CRH PLC-Sponsored ADR	6,883	9,511
Common stock		CVS Health Corp	2,604	3,226
Common stock		Daimler Ag - Spn ADR	9,355	8,201
Common stock		Dds Group Hldgs Ltd. Spon ADR	4,663	6,164
Common stock		Deutsche Boerse Ag Unspn ADR	5,978	6,860
Common stock		Deutsche Telekom Ag Sponsored	15,256	14,805
Common stock		Discovery Communications CL A	991	880
Common stock		Disney Walt Co	11,100	22,697
Common stock		Dolb Laboratories Inc A	714	538
Common stock		Dun & Bradstreet Del	1,168	935
Common stock		Eaton Corp PLC	1,812	1,249
Common stock		Ebay Inc	1,046	1,347
Common stock		Ecolab Inc	1,116	1,144
Common stock		Eni SPA Sponsored ADR	23,728	18,178
Common stock		Facebook Inc - A	21,455	47,725
Common stock		First Cash Finl Svcs	1,010	973
Common stock		Fleetcor Technologies Inc	7,523	8,719
Common stock		Fluor Corp	2,483	1,700
Common stock		Freeport-Mcmoran Inc	2,231	833
Common stock		GEA Group AG ADR	7,306	6,872
Common stock		General Electric Co	1,673	2,025
Common stock		Genesee & Wyoming A	2,602	1,611
Common stock		Getinge Ab-Unsponsored ADR	6,717	5,851
Common stock		Glaxosmithkline Plc Ads	30,271	26,026
Common stock		Glencore Xstrata-Uns ADR	3,675	2,706
Common stock		Grace W R & Co	2,118	3,187
Common stock		Grainger W W	1,683	1,418
Common stock		Gulfport Energy Corp	2,675	1,499
Common stock		Heidelbergcement AG Unsp ADR	6,693	8,974
Common stock		Home Depot Incorporated	8,686	10,051
Common stock		Honda Motor Ltd Sponsored ADR	19,224	18,136
Common stock		Houghton Mifflin Harcourt Co	2,333	2,505
Common stock		Hsbc Hldgs PLC	8,787	6,986
Common stock		Hunt Jb Trans Svc Inc	1,522	1,687
Common stock		IAC/Interactive Corp	1,449	1,922
Common stock		Iberdrola SA Sponsored ADR	19,907	21,495
Common stock		Illumina Inc	7,158	14,972
Common stock		Immunogen Inc.	596	746
Common stock		Imperial Holdings Spons ADR	5,012	1,730
Common stock		Infineon Technologies	4,194	7,149
Common stock		ING Groep NV	5,606	7,780
Common stock		Interval Leisure Group	2,301	1,936
Common stock		Ionis Pharmaceuticals Inc	573	1,177
Common stock		Itc Holdings Corp	1,686	2,473
Common stock		ITT Corp	1,866	2,724
Common stock		Jarden Corp	1,720	4,341
Common stock		JD.com Inc-ADR	11,921	11,712

St. Joseph's Hospital Retirement Plan and Trust

EIN: 55-0356996 Plan Number: 001

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

December 31, 2015

(a)	Identity of Issue (b)	Description of Investment (c)	Cost (d)	Current Value (e)
	Common stock	John Bean Technologies	1,247	2,143
	Common stock	Kadant Inc	751	1,096
	Common stock	Kao Corp Sponsored Adr	9,867	10,850
	Common stock	Kasikombank Pcl-Unspon ADR	3,459	2,168
	Common stock	KB Financial Group Inc ADR	12,936	10,368
	Common stock	Keycorp	1,046	1,596
	Common stock	Kimberly Clark De Max Spon Adr	4,020	3,845
	Common stock	Kingfisher Plc	6,623	9,016
	Common stock	Kirby Corporation	972	895
	Common stock	Koc Holdings ADR	4,430	3,542
	Common stock	Konica Minolta Holdings	7,013	7,081
	Common stock	Koninklijke Ahold Sponsored Adr	15,940	17,521
	Common stock	Kroger Co	13,137	15,393
	Common stock	L-3 Communication Hldgs Inc	3,024	3,107
	Common stock	Lear Corp	1,039	2,948
	Common stock	Liberty Broadband - A	1,457	1,549
	Common stock	Liberty Broadband - C	144	156
	Common stock	Liberty Interactive Corp QVC Group	3,044	3,907
	Common stock	Liberty Media Corp - C	3,003	3,732
	Common stock	Liberty Media Corp - C	1,199	1,531
	Common stock	Liberty Ventures - Ser A	1,258	2,436
	Common stock	Linkedin Corp - A	14,006	21,833
	Common stock	Live Nation Entertainment Inc	1,412	2,310
	Common stock	Lloyds Tsb Group Plc ADR	8,328	11,240
	Common stock	Localiza Rent A Car-Spn ADR	6,974	3,143
	Common stock	Lufthansa-Spons Adr	6,133	6,219
	Common stock	Lukoil Oil Co Spon Adr	5,987	3,931
	Common stock	Macquarie Infrastructure Corp	2,125	2,541
	Common stock	Mallinckrodt PLC	680	896
	Common stock	Mardini Persero ADR	6,654	5,139
	Common stock	Marks & Spencer Group Inc Spon Adr	7,019	6,277
	Common stock	Marriott International Inc	12,310	13,341
	Common stock	Mastercard Inc A	21,120	33,979
	Common stock	Maximus Inc	2,255	2,756
	Common stock	Mcdonalds Corp	9,212	9,687
	Common stock	Mcgraw Hill Financial Inc	4,433	4,732
	Common stock	Mednax Inc.	2,223	3,225
	Common stock	Medtronic PLC	936	923
	Common stock	Merck KGAA ADR	3,694	6,091
	Common stock	Metro Ag-Unspon Adr	7,722	6,475
	Common stock	Mettler Toledo Intl	1,271	2,374
	Common stock	Michelin Unspon Adr	4,784	6,730
	Common stock	Microchip Technology	2,441	2,932
	Common stock	Microsemi Corp	2,526	2,379
	Common stock	Microsoft Corporation	15,255	16,200
	Common stock	Mobile Telesys Ojsc Spon Adr	5,864	2,163
	Common stock	Monster Beverage Corp	9,082	9,384
	Common stock	Morgan Stanley	9,783	9,670
	Common stock	Morphosys AG-Sponsored ADR	2,272	1,741
	Common stock	Nasdaq Inc	2,927	5,875
	Common stock	National Grid Transco Plc	18,439	19,332
	Common stock	National Oilwell Varco Inc	1,782	871
	Common stock	Nedbank Group Ltd-spons ADR	3,650	2,204
	Common stock	Nestle SA Sponsored ADR	16,642	15,926
	Common stock	NetEase Inc	3,114	9,787
	Common stock	Netflix Inc	13,359	24,020
	Common stock	Nike Inc.	16,606	30,625
	Common stock	Nissan Motors Spd Adr	11,536	12,339
	Common stock	Novo-Nordisk As	7,662	11,384
	Common stock	Now Inc DE	901	506
	Common stock	Ntt Docomo Inc Spon Adr	6,127	6,949
	Common stock	Nuance Communications Inc	893	1,034
	Common stock	Nucor Inc	2,142	1,733
	Common stock	NXP Semiconductors Nv	5,776	4,886
	Common stock	O Reilly Automotive Inc	10,172	15,965
	Common stock	Oao Gazprom Adr Reg S	5,886	2,591
	Common stock	Oceaneering Intl Inc	2,295	1,726
	Common stock	Palo Alto Networks Inc	4,915	4,580
	Common stock	Paypal Holdings Inc	1,540	1,774
	Common stock	Pentair PLC	1,059	743

St. Joseph's Hospital Retirement Plan and Trust

EIN: 55-0356996 Plan Number: 001

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

December 31, 2015

(a)	Identity of Issue (b)	Description of Investment (c)	Cost (d)	Current Value (e)
	Common stock	Petrofac Ltd-Unspon ADR	4,184	3,933
	Common stock	Phillippine Lg Dist Tel	5,325	3,719
	Common stock	Pitney Bowes	2,040	1,858
	Common stock	Popular Inc	1,214	1,162
	Common stock	Post Holdings Inc	960	987
	Common stock	PPC Ltd	3,618	1,153
	Common stock	Precision Drilling Corp	3,281	1,962
	Common stock	Prestige Brands Holdings Inc	1,175	2,677
	Common stock	Priceline Group Inc/The	12,240	17,849
	Common stock	Prosperity Banc Shares	2,763	2,824
	Common stock	Pt Telecom Indonesia Sp Adr	5,522	6,260
	Common stock	PTT Exploration & Prod Sponsored ADR	3,091	893
	Common stock	QBE Ins Group ADR	3,084	2,710
	Common stock	QEP Resources Inc	1,826	858
	Common stock	Qiagen NV	5,984	6,691
	Common stock	Raymond James Financial Inc	2,139	3,130
	Common stock	RBC Bearings Inc	1,569	1,615
	Common stock	Red Hat Inc	11,632	17,970
	Common stock	Regeneron Pharma Inc	15,769	17,372
	Common stock	Reinsurance Group of America A	992	941
	Common stock	Reliance Steel & Aluminum	2,335	2,316
	Common stock	Rexam PLC ADR	2,181	2,896
	Common stock	Royal Dutch Shell PLC - ADR A	10,565	7,739
	Common stock	Royal Dutch Shell PLC - ADR B	8,837	7,597
	Common stock	Rwe Aktiengesellschaft - Sp Adr	15,189	7,439
	Common stock	Sabra Healthcare Reit Inc	2,103	1,902
	Common stock	Salesforce.Com Inc	16,921	24,618
	Common stock	Sally Beauty Co Inc	1,428	1,562
	Common stock	Sandisk Corp	2,745	2,584
	Common stock	Sanlam Ltd Unspon ADR	2,504	2,107
	Common stock	Sanofi - Aventis Sa Adr	26,495	24,310
	Common stock	Sap Aktiengesellschaft Adr	22,556	25,470
	Common stock	Sberbank-Sponsored Adr	8,600	4,864
	Common stock	Schlumberger Ltd	3,212	2,093
	Common stock	Seagate Technology	3,565	2,420
	Common stock	Semen Gresik Unsponsored ADR	5,346	3,861
	Common stock	Seven & I Holdings Unspn ADR	1,551	1,599
	Common stock	Shake Shack Inc - Class A	4,074	2,930
	Common stock	Sherwin Williams	11,081	10,124
	Common stock	Shinhan Financial Grp ADR	8,157	7,289
	Common stock	Shoprite holdings Sponsored ADR	4,067	1,862
	Common stock	Siemens AG ADR	4,851	4,713
	Common stock	Signature Bank	1,927	3,834
	Common stock	Singapore Telecom Spd Adr	20,042	18,257
	Common stock	Sirona Dental Systems Inc	1,444	2,301
	Common stock	Six Flags Entertainment Corp	1,717	3,132
	Common stock	Sky PLC ADR	8,712	9,618
	Common stock	Snap On Inc	1,377	1,543
	Common stock	Softbank Corp Unspon ADR	7,565	6,523
	Common stock	South State Corp	1,963	1,871
	Common stock	Sovran Self Storage	1,591	2,575
	Common stock	Spectrum Brands Holdings Inc	3,146	3,970
	Common stock	Splunk Inc	6,753	9,468
	Common stock	Standard Bank Group Spon ADR	4,476	2,791
	Common stock	Starbucks Corp	14,364	24,432
	Common stock	Starz	300	335
	Common stock	Subsea 7 SA	4,524	3,669
	Common stock	Suncor Energy Inc	6,914	5,753
	Common stock	Suntory Beverage & Food-U ADR	3,835	4,494
	Common stock	Swiss Re Ltd-Spn ADR	4,684	7,011
	Common stock	Syngenta Ag Sponsored Adr	10,820	12,282
	Common stock	Synopsys Inc	1,817	2,463
	Common stock	Taiwan Semiconductor	21,080	22,727
	Common stock	Takeda Pharmaceutical Co ADR	18,066	17,646
	Common stock	TE Connectivity LTD	2,654	2,714
	Common stock	Technip Sa Adr	4,088	2,313
	Common stock	Teledyne Inc	1,555	1,508
	Common stock	Teleflex Inc	1,931	3,286
	Common stock	Telefonica S A Sponosred Adr	24,802	17,696
	Common stock	Telenor ASA Ads	6,404	8,263

St. Joseph's Hospital Retirement Plan and Trust

EIN: 55-0356996 Plan Number: 001

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

December 31, 2015

(a)	Identity of Issue (b)	Description of Investment (c)	Cost (d)	Current Value (e)
Common stock		Teliasonera Ab-Unspon ADR	16,094	13,051
Common stock		Tesco Plc Spd Adr	27,306	15,763
Common stock		Tesla Motors Inc	8,574	12,001
Common stock		Texas Capital Bancshares Inc	2,341	2,422
Common stock		Texas Instruments Inc	1,327	1,535
Common stock		The ADT Corporation	935	923
Common stock		Thermo Fisher Scientific Inc	1,746	1,986
Common stock		Tiffany & Co New	11,106	8,621
Common stock		Time Warner Inc	12,983	9,765
Common stock		Tjx Companies	8,921	10,637
Common stock		Tokio Marine Holdings Inc	15,982	16,133
Common stock		Tokyo Electron LTD Unsp ADR	6,622	5,251
Common stock		Toshiba Corp Unsponsored ADR	4,975	3,206
Common stock		Total Fina Elf Sa Adr	14,020	12,092
Common stock		Toyota Motor Corp. Sp Adr	5,223	5,906
Common stock		Tribune Media Co	893	507
Common stock		Tribune Publishing Co	92	46
Common stock		Trimas Corp	1,553	1,380
Common stock		Turkcell Iletisim Hizmetleri A. S.	10,710	6,580
Common stock		Twenty-First Century Fox Inc A	1,561	1,304
Common stock		Twitter Inc	1,315	1,203
Common stock		Tyco International PLC	2,170	1,563
Common stock		Under Armor Inc - CI A	10,362	15,638
Common stock		Unilever Plc Spon Adr New	17,777	17,334
Common stock		United Overseas Bank Ltd Spon Adr	26,634	22,371
Common stock		United Parcel Service	2,247	2,117
Common stock		United Tractors Unspon ADR	3,886	2,236
Common stock		Unitedhealth Group Inc	5,312	7,411
Common stock		Vale SA Preference A ADR	4,210	607
Common stock		Vector Group Ltd	1,619	1,816
Common stock		Verifone System Inc	3,334	2,858
Common stock		Verint Systems Inc	2,593	1,704
Common stock		Vertex Pharmaceuticals	1,237	1,636
Common stock		Visa Inc Class A Shares	19,742	36,371
Common stock		Vista Outdoor Inc	1,547	1,513
Common stock		Visteon Corp Com	1,954	2,175
Common stock		VMWare Inc Class A	1,365	962
Common stock		Vodacom Group Ltd-SP ADR	2,680	2,068
Common stock		Vodafone Group PLC ADR	11,582	11,710
Common stock		Wabco Holdings Inc	1,464	2,147
Common stock		Wabtec	1,313	1,209
Common stock		Weatherford International PLC	4,968	2,181
Common stock		Weichai Power Co-Unsp ADR	3,795	2,202
Common stock		Wellcare Health Plans Inc	1,606	2,190
Common stock		Western Digital Corp	1,303	1,201
Common stock		WEX Inc	2,324	2,829
Common stock		Woolworths Holdings Ltd-GDR	3,990	3,156
Common stock		Workday Inc-Class A	10,685	11,952
Common stock		Wyndham Worldwide Corp	1,624	3,051
Common stock		Wynn Macau Ltd Unsponsored ADR	3,507	1,478
Common stock		Xilinx Inc	1,297	1,503
Common stock		Ypf Sociedad Anonima	4,463	3,002
Common stock		Yum! Brands Inc	1,557	1,534
Common stock		Zebra Technologies	2,626	2,298
Common stock		Zoetis Inc	1,561	2,204
Common stock		Zurich Insurance Compay Group AG	13,650	11,377
Total common stocks			2,116,023	2,270,947
Mutual fund		Pimco Fixed Income Shs Series C	111,727	89,091
Mutual fund		Pimco Fixed Income Shs Series M	100,981	90,409
Mutual fund		iShares Core S&P 500 ETF	185,437	190,529
Mutual fund		iShares Russell 1000 Value ETF	363,304	396,529
Total mutual funds			761,449	766,558
Corporate debt security		Fifth Third Bancorp	10,703	10,018
Corporate debt security		HCP Inc	5,268	5,001
Corporate debt security		Pepsico Inc	6,014	5,998
Corporate debt security		Kinder Morgan Ener Part	6,297	6,019

St. Joseph's Hospital Retirement Plan and Trust

EIN: 55-0356996 Plan Number: 001

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

December 31, 2015

(a)	Identity of Issue (b)	Description of Investment (c)	Cost (d)	Current Value (e)
	Corporate debt security	Bank of Nova Scotia	5,031	5,005
	Corporate debt security	Capital One Financial Co	10,424	10,092
	Corporate debt security	CNA Financial Corp	11,294	10,297
	Corporate debt security	Royal Bank of Canada	6,033	6,005
	Corporate debt security	Nomura Holdings Inc	6,038	6,019
	Corporate debt security	PNC Funding Corp	6,088	6,059
	Corporate debt security	Federated Retail Holding	17,867	16,602
	Corporate debt security	Plains All Amer Pipeline	11,409	10,274
	Corporate debt security	Highwoods Realty Limited	16,392	15,638
	Corporate debt security	Nextera Energy Capital	10,036	9,964
	Corporate debt security	American Express Credit	5,982	5,974
	Corporate debt security	Merrill Lynch & Co	5,790	5,356
	Corporate debt security	Suntrust Banks	11,865	10,622
	Corporate debt security	Oracle Corp	5,978	6,001
	Corporate debt security	Abbvie Inc	6,040	6,002
	Corporate debt security	Amazon.com Inc	6,006	5,995
	Corporate debt security	Wells Fargo & Company - 1.5%	5,947	5,976
	Corporate debt security	Goldman Sachs Group Inc - 5.95%	5,691	5,388
	Corporate debt security	AT&T Corp	6,537	6,431
	Corporate debt security	Bear Steams Co	18,297	16,573
	Corporate debt security	JPMorgan Chase & Co	5,982	5,988
	Corporate debt security	Hartford Financial Services Group	11,575	10,897
	Corporate debt security	Goldman Sachs Group Inc - 6.15%	17,352	16,287
	Corporate debt security	DDR Corp	16,159	15,691
	Corporate debt security	Wells Fargo & Company - 0.906%	15,165	14,991
	Corporate debt security	Bank of America Corp	11,571	10,754
	Corporate debt security	Citigroup Inc - 1.75%	5,958	5,945
	Corporate debt security	Regions Financial Corp	15,001	14,961
	Corporate debt security	Sempra Energy	11,567	10,915
	Corporate debt security	Toyota Motor Credit Corp	6,015	5,974
	Corporate debt security	United Health Group Inc	6,027	6,037
	Corporate debt security	Microsoft Corp	6,040	6,038
	Corporate debt security	Keycorp	9,994	10,015
	Corporate debt security	Enterprise Products Operating LLC	12,659	10,986
	Corporate debt security	BB&T Corp	15,157	14,870
	Corporate debt security	Prologis LP	15,310	15,157
	Corporate debt security	American Express Credit	15,113	14,825
	Corporate debt security	Health Care Reit Inc	16,062	15,654
	Corporate debt security	Citigroup Inc - 2.55%	15,168	15,099
	Corporate debt security	Dow Chemical Co/The	12,942	11,786
	Corporate debt security	Principal Financial Group	12,997	11,965
	Corporate debt security	General Elec Cap Corp	17,369	16,956
	Corporate debt security	Exelon Generation Co LLC	10,839	10,773
	Corporate debt security	Humana Inc	15,087	15,038
	Corporate debt security	Oracle Corp	15,083	14,950
	Corporate debt security	Boston Properties LP	11,138	11,100
	Corporate debt security	Walgreens Boots Alliance	10,066	9,981
	Corporate debt security	TD Ameritrade Holding Co	17,764	16,709
	Corporate debt security	HCP Inc	14,979	14,770
	Corporate debt security	Prudential Financial Inc	10,816	11,105
	Corporate debt security	AT&T Inc	15,058	14,803
	Corporate debt security	CVS Health Corp	10,237	9,939
	Corporate debt security	Verizon Communications	10,952	10,978
	Corporate debt security	Dominion Gas Hldgs LLC	15,125	15,051
	Corporate debt security	Intercontinentalexchange	15,033	14,986
	Government security	Honda Auto Receivables Owner T 2015-3 A2	9,000	8,992
	Total corporate debt securities		659,387	638,285
	U.S. government agency security	US Treasury Note/Bond - 2.625%, due 4-30-16	31,164	30,221
	U.S. government agency security	US Treasury Note/Bond - 1.375%, due 11-15-16	15,416	15,065
	U.S. government agency security	US Treasury Note/Bond - 0.875%, due 12-31-16	25,028	25,022
	U.S. government agency security	US Treasury Note/Bond - 0.625%, due 5-31-17	60,015	59,756
	U.S. government agency security	US Treasury Note/Bond - 0.750%, due 10-31-17	11,955	11,939
	U.S. government agency security	US Treasury Note/Bond - 0.625%, due 11-30-17	83,331	83,337
	U.S. government agency security	US Treasury Note/Bond - 1.125%, due 6-15-18	11,042	10,981
	U.S. government agency security	US Treasury Note/Bond - 1.625%, due 3-31-19	41,660	41,292
	U.S. government agency security	US Treasury Note/Bond - 2.625%, due 11-15-20	36,202	36,367
	U.S. government agency security	US Treasury Note/Bond - 2.125%, due 8-15-21	29,930	30,375
	U.S. government agency security	US Treasury Note/Bond - 2.000%, due 11-15-21	17,057	17,061

St. Joseph's Hospital Retirement Plan and Trust

EIN: 55-0356996 Plan Number: 001

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

December 31, 2015

(a)	Identity of Issue (b)	Description of Investment (c)	Cost (d)	Current Value (e)
	U.S. government agency security	US Treasury Note/Bond - 1.750%, due 5-15-22	29,334	29,531
	U.S. government agency security	US Treasury Note/Bond - 1.750%, due 5-15-23	43,521	43,868
	U.S. government agency security	US Treasury Note/Bond - 2.750%, due 2-15-24	71,519	72,953
	U.S. government agency security	US Treasury Note/Bond - 1.750%, due 2-15-25	69,209	68,458
	U.S. government agency security	US Treasury Note/Bond - 3.125%, due 8-15-44	11,201	11,244
	U.S. government agency security	US Treasury Inflation Indexed Bond - 0.125%, due 4-15-16	6,429	6,440
	U.S. government agency security	US Treasury Inflation Indexed Bond - 0.125%, due 7-15-22	16,792	15,069
	U.S. government agency security	US Treasury Inflation Indexed Bond - 0.375%, due 7-15-25	28,157	28,213
	U.S. government agency security	US Treasury Inflation Indexed Bond - 2.500%, due 1-15-29	15,337	14,436
	U.S. government agency security	Capital One Multi-Asset Execut 2015-A1 A	8,999	8,951
	U.S. government agency security	Bank of America Credit Card Tr 2014-A1 A	11,021	10,977
	U.S. government agency security	Fannie Mae Ah5616	703	696
	U.S. government agency security	Fannie Mae As0907	2,809	2,774
	U.S. government agency security	Fannie Mae Av6368	1,249	1,236
	U.S. government agency security	Fannie Mae 310151	3,228	3,183
	U.S. government agency security	Fannie Mae 930922	7,414	7,484
	U.S. government agency security	Fannie Mae 932474	910	906
	U.S. government agency security	Fannie Mae Aj5905	841	849
	U.S. government agency security	Fannie Mae Al5213	2,814	2,810
	U.S. government agency security	Fannie Mae Al6745	983	974
	U.S. government agency security	Fannie Mae As4168	3,540	3,502
	U.S. government agency security	Fannie Mae Ax4887	908	901
	U.S. government agency security	Freddie Mac G08623	4,770	4,673
	U.S. government agency security	Freddie Mac G08624	4,688	4,628
	U.S. government agency security	Freddie Mac C09071	6,683	6,592
	U.S. government agency security	Freddie Mac G07961	9,625	9,568
	U.S. government agency security	Fannie Mae Ax7732	2,896	2,863
	U.S. government agency security	Fannie May As4783	2,014	1,990
	U.S. government agency security	Freddie Mac V81760	12,154	12,080
	U.S. government agency security	Freddie Mac G08659	12,246	12,173
	U.S. government agency security	Freddie Mac G8669	1,044	1,043
	U.S. government agency security	Freddie Mac G08674	1,079	1,077
	Total government securities		756,917	753,558
	Total		\$ 4,338,098	\$ 4,473,670

* A party in interest as defined by ERISA

St. Joseph's Hospital Retirement Plan & Trust

Exhibit C

Summary of Amortization Bases & (Gains) Losses at Valuation Date

<u>Date of Base</u>	<u>Original Base</u>	<u>Remaining Balance</u>	<u>Amort. Period</u>	<u>Amortization Payment</u>
10/01/2015	5,388,834	5,388,834	7	896,180
Total payment for short plan year (1/4 year)				224,045