

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 2016 This Form is Open to Public Inspection
---	--	---

Part I	Annual Report Identification Information		
For calendar plan year 2016 or fiscal plan year beginning <u>01/01/2016</u> and ending <u>12/31/2016</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.)	
	☒ 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) <u>ST. JOSEPH'S HOSPITAL OF BUCKHANNON, INC.</u> <u>1 AMALIA DRIVE</u> <u>BUCKHANNON, WV 26201</u>		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>	

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.	<u>10/16/2017</u>	<u>IVAR H GJOLBERG</u>
	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	5 480
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) 232 6a(2) 215 6b 159 6c 105 6d 479 6e 0 6f 479 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) ☐ 0 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)

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 2016 Form M-1 annual report. If the plan was not required to file the 2016 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

SCHEDULE SB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500 or 5500-SF.	OMB No. 1210-0110 2016 This Form is Open to Public Inspection
--	--	---

For calendar plan year 2016 or fiscal plan year beginning 01/01/2016 and ending 12/31/2016

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

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

A Name of plan <u>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 or 5500-SF <u>ST. JOSEPH'S HOSPITAL OF BUCKHANNON, INC.</u>	D Employer Identification Number (EIN) <u>55-0356996</u>
E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B	F Prior year plan size: ☐ 100 or fewer ☒ 101-500 ☐ More than 500

Part I	Basic Information
1 Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2016</u>	
2 Assets:	
a Market value	2a <u>4747274</u>
b Actuarial value	2b <u>5087140</u>
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.....	<u>97</u> <u>4409352</u> <u>4409352</u>
b For terminated vested participants.....	<u>151</u> <u>1903025</u> <u>1903025</u>
c For active participants.....	<u>232</u> <u>3292837</u> <u>3292837</u>
d Total.....	<u>480</u> <u>9605214</u> <u>9605214</u>
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 <u>6.20 %</u>
6 Target normal cost.....	6 <u>245000</u>

Statement by Enrolled Actuary

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

SIGN HERE		<u>10/02/2017</u>
Signature of actuary		Date
<u>BOB J. BOLIN, FSA, MAAA, EA, FCA</u>		<u>17-01547</u>
Type or print name of actuary		Most recent enrollment number
<u>NEWPORT GROUP</u>		<u>214-443-2470</u>
Firm name		Telephone number (including area code)
<u>8350 N. CENTRAL EXPRESSWAY</u> <u>SUITE 900</u> <u>DALLAS, TX 75206</u>		
Address of the firm		

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

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

Schedule SB (Form 5500) 2016
v. 160205

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)		
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)		32652
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 6.42 %		506
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		33158
d	Portion of (c) to be added to prefunding balance		33158
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	33158

Part III Funding Percentages			
14	Funding target attainment percentage	14	52.61%
15	Adjusted funding target attainment percentage	15	52.62%
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	50.67%
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	49.42%

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
05/15/2016	237500	0			
07/05/2016	237500	0			
10/07/2016	237500	0			
01/12/2017	290500	0			
04/15/2017	64500	0			
			Totals ►	18(b)	1067500
				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 1020197
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
0	0	0
		(4) 4th 0

Part V	Assumptions Used to Determine Funding Target and Target Normal Cost					
21	Discount rate:					
a	Segment rates:	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%;">1st segment: 4.43%</td> <td style="width: 33%;">2nd segment: 5.91%</td> <td style="width: 33%;">3rd segment: 6.65%</td> </tr> </table>	1st segment: 4.43%	2nd segment: 5.91%	3rd segment: 6.65%	☐ N/A, full yield curve used
1st segment: 4.43%	2nd segment: 5.91%	3rd segment: 6.65%				
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	245000			
b	Excess assets, if applicable, but not greater than line 31a	31b	0			
32	Amortization installments:	Outstanding Balance	Installment			
a	Net shortfall amortization installment	4551232	774940			
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	1019940			
		Carryover balance	Prefunding balance			
35	Balances elected for use to offset funding requirement		0			
36	Additional cash requirement (line 34 minus line 35)	36	1019940			
37	Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	37	1020197			
38	Present value of excess contributions for current year (see instructions)					
a	Total (excess, if any, of line 37 over line 36)	38a	257			
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				

SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2016
		This Form is Open to Public Inspection.
For calendar plan year 2016 or fiscal plan year beginning 01/01/2016 and ending 12/31/2016		
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)
---------------	--

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

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

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

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

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

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

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

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

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

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

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

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a 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	22048	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
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE H (Form 5500) <small>Internal Revenue Service</small> <small>Department of Labor</small> <small>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.	<small>OMB No. 1210-0110</small> 2016 This Form is Open to Public Inspection
---	--	--

For calendar plan year 2016 or fiscal plan year beginning <u>01/01/2016</u> and ending <u>12/31/2016</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
---------------	--------------------------------------

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a	35604	521
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions.....	1b(1)	238000	355000
(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)	44322	625531
(2) U.S. Government securities	1c(2)	753558	629465
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other.....	1c(3)(B)	638285	692975
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common.....	1c(4)(B)	2270947	1794594
(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)	766558	1275401
(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	4747274	5373487

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	4747274	5373487
---	-----------	---------	---------

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)	1067500	
(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)		1067500
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	76	
(B) U.S. Government securities	2b(1)(B)	13194	
(C) Corporate debt instruments	2b(1)(C)	23052	
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)	3415	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		39737
(2) Dividends: (A) Preferred stock	2b(2)(A)	44851	
(B) Common stock	2b(2)(B)	30285	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)		
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		75136
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	3566735	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	3585695	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		-18960
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	132553	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		132553

		(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		1295966

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	434855	
(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)		434855
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)	2000	
(2) Contract administrator fees.....	2i(2)	22048	
(3) Investment advisory and management fees.....	2i(3)		
(4) Other	2i(4)	210850	
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		234898
j Total expenses. Add all expense amounts in column (b) and enter total	2j		669753

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		626213
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:

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	Amount
4a		X	
4b		X	

		Yes	No	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.)	4c		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.)	4d		X	
e Was this plan covered by a fidelity bond?	4e	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?	4f		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?	4g		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?	4h		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.)	4i	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.)	4j	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?	4k		X	
l Has the plan failed to provide any benefit when due under the plan?	4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	4m			
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.	4n			
o Defined Benefit Plan or Money Purchase Pension Plan Only: Were any distributions made during the plan year to an employee who attained age 62 and had not separated from service?	4o			

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
If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year 4034460. (See instructions.)

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 sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2016 This Form is Open to Public Inspection.
---	---	--

For calendar plan year 2016 or fiscal plan year beginning 01/01/2016 and ending 12/31/2016

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>0</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

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

Schedule R (Form 5500) 2016
v. 160205

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? If "No," skip b	☐ Yes ☐ No
20b How did the plan satisfy the nondiscrimination requirements for employee deferrals under section 401(k)(3) for the plan year? Check all that apply:	☐ Design-based safe harbor ☐ "Prior year" ADP test ☐ "Current year" ADP test ☐ N/A
21a What testing method was used to satisfy the coverage requirements under section 410(b) for the plan year? Check all that apply:	☐ Ratio percentage test ☐ Average benefit test ☐ N/A
21b Did the plan satisfy the coverage and nondiscrimination requirements of sections 410(b) and 401(a)(4) for the plan year by combining this plan with any other plan under the permissive aggregation rules?	☐ Yes ☐ No
22a If the plan is a master and prototype plan (M&P) or volume submitter plan that received a favorable IRS opinion letter or advisory letter, enter the date of the letter / / and the serial number .	
22b If the plan is an individually-designed plan that received a favorable determination letter from the IRS, enter the date of the most recent determination letter / / .	

St. Joseph's Hospital Retirement Plan and Trust

Financial Statements and
Supplementary Information

December 31, 2016 and 2015



Candor. Insight. Results.

St. Joseph's Hospital Retirement Plan and Trust

Table of Contents

December 31, 2016 and 2015

	<u>Page</u>
Independent Auditors' Report	1
Financial Statements	
Statement of Net Assets Available for Benefits	3
Statement of Changes in Net Assets Available for Benefits	4
Notes to Financial Statements	5
Supplementary Information	
Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year)	13
Schedule H, Line 4(j) - Schedule of Reportable Transactions	21

Independent Auditors' Report

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

Report on the 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, 2016 and 2015, and the related statement of changes in net assets available for benefits for the years 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 financial statements based on conducting the audits 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.

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 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 years ended December 31, 2016 and 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. Accordingly, we do not express an opinion on the 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, 2016 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 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.

Baker Tilly Virchow Krause, LLP

Pittsburgh, Pennsylvania
October 13, 2017

St. Joseph's Hospital Retirement Plan and Trust**Statement of Net Assets Available for Benefits**

December 31, 2016 and 2015

	2016	2015
Assets		
Investments at fair value:		
Money market fund	\$ 625,531	\$ 44,322
Common stocks	1,794,594	2,270,947
Mutual funds	1,275,401	766,558
Corporate debt securities	692,975	638,285
U.S. government agency securities	629,465	753,558
Total investments	5,017,966	4,473,670
Employer contributions receivable	355,000	238,000
Uninvested cash	521	35,604
Total assets	5,373,487	4,747,274
Liabilities	-	-
Net assets available for benefits	\$ 5,373,487	\$ 4,747,274

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, 2016 and 2015

	<u>2016</u>	<u>2015</u>
Additions		
Investment income:		
Net appreciation (depreciation) in fair value of investments	\$ 113,593	\$ (85,109)
Interest and dividends	<u>111,458</u>	<u>111,048</u>
Total investment income	225,051	25,939
Employer contributions	1,067,500	238,000
Other income	<u>3,415</u>	<u>1,341</u>
Total additions	<u>1,295,966</u>	<u>265,280</u>
Deductions		
Benefits paid to participants	434,855	481,566
Administrative expenses	<u>234,898</u>	<u>26,323</u>
Total deductions	<u>669,753</u>	<u>507,889</u>
Net increase (decrease)	626,213	(242,609)
Net Assets Available for Benefits		
Beginning of year	<u>4,747,274</u>	<u>4,989,883</u>
End of year	<u>\$ 5,373,487</u>	<u>\$ 4,747,274</u>

See notes to financial statements

St. Joseph's Hospital Retirement Plan and Trust

Notes to Financial Statements

December 31, 2016 and 2015

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 Buckhannon, 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, 2016 and 2015

Death and Disability Benefits

Upon the death of a vested participant, the beneficiary will receive a death benefit equal to 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 totaling 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. The minimum funding requirements of ERISA were met for 2016 and 2015.

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, 2016 and 2015

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 appreciation (depreciation) 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 appreciation (depreciation) 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, 2016. 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, 2016 and 2015

The actuarial present value of accumulated plan benefits as of January 1, 2016 and 2015 is as follows:

	<u>2016</u>	<u>2015</u>
Vested benefits:		
Retired participants and beneficiaries	\$ 4,409,352	\$ 3,245,124
Other participants	<u>4,915,669</u>	<u>6,211,145</u>
Total vested benefits	9,325,021	9,456,269
Nonvested benefits	<u>-</u>	<u>15,104</u>
Total actuarial present value of accumulated plan benefits	<u>\$ 9,325,021</u>	<u>\$ 9,325,021</u>

The changes in the actuarial present value of the accumulated plan benefits for the year ended December 31, 2015 are summarized as follows:

Actuarial present value of accumulated plan benefits at beginning of year	<u>\$ 9,471,373</u>
Increase (decrease) during the year attributable to:	
Benefits accumulated and (gains) losses	(178,884)
Interest due to decrease in discount period	514,098
Benefits paid	<u>(481,566)</u>
Net decrease	<u>(146,352)</u>
Actuarial present value of accumulated plan benefits at end of year	<u>\$ 9,325,021</u>

Significant assumptions underlying the actuarial computations are as follows:

Discount rate	7.00 percent for 2016 and 2015
Mortality	RP-2000 Mortality Tables for 2016 and 2015
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.

Subsequent Events

The Plan has evaluated subsequent events for recognition or disclosure through October 13, 2017, the date the financial statements were available to be issued.

St. Joseph's Hospital Retirement Plan and Trust

Notes to Financial Statements

December 31, 2016 and 2015

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.

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, 2016 and 2015.

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 debt securities 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.

St. Joseph's Hospital Retirement Plan and Trust

Notes to Financial Statements

December 31, 2016 and 2015

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.

The following tables set forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2016 and 2015:

Assets at Fair Value as of December 31, 2016				
	Level 1	Level 2	Level 3	Total
Money market fund	\$ 625,531	\$ -	\$ -	\$ 625,531
Common stock	1,794,594	-	-	1,794,594
Mutual funds	1,275,401	-	-	1,275,401
Corporate debt securities	-	692,975	-	692,975
U.S. government agency securities	629,465	-	-	629,465
Total assets at fair value	\$ 4,324,991	\$ 692,975	\$ -	\$ 5,017,966

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

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.

St. Joseph's Hospital Retirement Plan and Trust

Notes to Financial Statements

December 31, 2016 and 2015

- c) All other vested benefits (that is, vested benefits not insured by PBGC).
- d) All nonvested benefits.

Certain benefits under the Plan are insured by the PBGC if the Plan terminates. Generally, the PBGC guarantees most vested normal age retirement benefits, early retirement benefits, and certain 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, 2016 and 2015

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 2016 and 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 as of December 31, 2016 and 2015 and the supplemental Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year) as of December 31, 2016, and the related investment activity reported in the Statement of Changes in Net Assets Available for Benefits for the years ended December 31, 2016 and 2015 and the supplemental Schedule H, Line 4(j) - Schedule of Reportable Transactions for the year ended December 31, 2016.

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, 2016

(a)	Identity of Issue (b)	Description of Investment (c)	Cost (d)	Current Value (e)
*	Money market fund	Morgan Stanley Bank Deposit Program	\$ 625,531	\$ 625,531
	Common stock	AAC Technologies H-Unspon Ad	3,115	2,803
	Common stock	Abb Ltd Spons ADR	23,062	22,482
	Common stock	Aceto Corp	1,939	1,648
	Common stock	Addias Ag-Spon ADR	6,394	6,363
	Common stock	Adobe Systems Inc.	7,709	10,398
	Common stock	Aegon NV	7,709	6,758
	Common stock	Aetna Inc	1,478	1,736
	Common stock	Aia Group Ltd Spon ADR	4,565	5,438
	Common stock	Akamai Technologies	2,502	2,867
	Common stock	Akbank T.A.S. ADR	2,840	2,341
	Common stock	Akzo Nobel Sponsored ADR NV	6,167	6,210
	Common stock	Albemarle Corp	2,520	2,582
	Common stock	Alexion Pharmaceutical	11,054	8,442
	Common stock	Alibaba Group Holding-Sp ADR	12,038	13,435
	Common stock	Alleion PLC	1,667	1,984
	Common stock	Allergan plc	9,252	8,400
	Common stock	Alliance Data Sys Corp	1,780	2,285
	Common stock	Allianz SE - ADR	9,475	9,509
	Common stock	Alphabet Inc CL A	10,973	12,679
	Common stock	Alphabet Inc CL C	11,300	13,121
	Common stock	Amazon Com Inc	18,681	28,495
	Common stock	Ambev SA ADR	5,358	4,340
	Common stock	AMC Networks Inc A	712	628
	Common stock	America Movil Sa De Cv	2,508	2,715
	Common stock	American Express Co	1,985	2,000
	Common stock	American Water Works Co Inc	1,972	3,835
	Common stock	Amphenol CI A	1,556	3,360
	Common stock	Anadarko Pete Corp.	2,907	3,626
	Common stock	Anheuser Busch Inbey	1,882	1,792
	Common stock	Apple Inc	17,115	19,921
	Common stock	Ares Capital Corp	2,317	2,193
	Common stock	Armstrong Flooring Inc	867	1,294
	Common stock	Armstrong World Industries	1,686	1,630
	Common stock	ARRIS Group Inc	2,299	2,290
	Common stock	Astra International-Unspon ADR	5,946	5,722
	Common stock	Autodesk Inc	1,536	2,072
	Common stock	Avis Budget Group Inc	1,020	1,577
	Common stock	Axa Sa ADR	6,006	7,409
	Common stock	Bae Systems Plc Spon ADR	4,019	4,151
	Common stock	Baidu Inc	14,849	13,810
	Common stock	Banco Do Brasil ADR	5,282	5,641
	Common stock	Banco Marco SA - ADR	6,096	5,019
	Common stock	Banco Santander ADR	10,694	7,863
	Common stock	Bank of the Ozarks	2,405	3,050
	Common stock	Barclays Plc ADR	8,398	6,666
	Common stock	Bayer Ag Sponsored ADR	5,010	5,214
	Common stock	BB Seguridade Parti-Spon ADR	3,501	3,191
	Common stock	Belden Inc	1,569	2,093
	Common stock	Bidvest Group Ltd-Spons ADR	2,830	2,966
	Common stock	Biogen Inc	6,918	6,239
	Common stock	Biomarin Pharmaceutical	6,013	5,136
	Common stock	Blackrock 2001 erm Tr Inc	1,890	2,283
	Common stock	Bnp Paribas ADR	7,519	9,396
	Common stock	Boeing Company	7,246	7,784
	Common stock	Booz Allen Hamilton Holding	1,921	2,453
	Common stock	Bp Plc Spons ADR	29,301	28,184
	Common stock	Bristol-Myers Squibb Co	7,501	8,182
	Common stock	Broadcom Ltd	1,026	2,121
	Common stock	BWX Technologies Inc	1,721	2,977
	Common stock	Canon ADR Inc	13,369	11,059
	Common stock	Catalent Inc	2,096	2,049
	Common stock	Celgene Corp	15,770	16,321
	Common stock	Charles Schwab Corporation	1,301	1,855
	Common stock	Charter Communication Un-sponsored ADR	4,013	4,319
	Common stock	China Construct Un-sponsored ADR	9,786	9,754
	Common stock	China Life Insurance Co-ADR	7,336	5,843

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, 2016

(a)	Identity of Issue (b)	Description of Investment (c)	Cost (d)	Current Value (e)
Common stock		China Mobile Ltd ADR	24,016	20,605
Common stock		China Shenhua-Unspon ADR	2,443	2,202
Common stock		China Telecom Corp Ltd Spd ADR	7,298	5,812
Common stock		Chipotle Mexican Grill - CI A	761	755
Common stock		Cielo SA Sponsored ADR	6,283	5,488
Common stock		Citrix Sys Inc	2,286	3,036
Common stock		CKH Hldgs ADS	5,170	3,530
Common stock		Clicks Group Ltd-Sp ADR	5,067	4,736
Common stock		Cnooc Ltd Spd ADR	2,911	2,727
Common stock		CNPC Hong Kong Ltd-Unsp ADR	5,182	2,492
Common stock		Coca-Cola Company	2,214	2,197
Common stock		Comcast Corp CI A	6,128	7,734
Common stock		CommerceHub Inc Ser A	78	120
Common stock		CommerceHub Inc Ser C	126	225
Common stock		Commercial Intl Bank ADR	3,195	2,606
Common stock		Compagnie De Saint Unsp ADR	5,983	5,910
Common stock		Concho Resources Inc	3,700	4,906
Common stock		Constellation Brands CI A	2,954	2,913
Common stock		Costco Wholesale Corp-New	5,609	6,084
Common stock		Credit Agri SA ADR	4,114	4,329
Common stock		Cree Inc	870	712
Common stock		CRH PLC-Sponsored ADR	6,446	10,383
Common stock		CVS Health Corp	2,604	2,604
Common stock		Cyrusone Inc	2,943	2,594
Common stock		Daimler Ag - Spn ADR	11,305	9,368
Common stock		Darling Ingredients Inc	1,097	1,020
Common stock		Dds Group Hldgs Ltd. Spn ADR	4,037	5,061
Common stock		Dell Technologies CI V	2,189	2,419
Common stock		Dentsply Sirona Inc	2,694	3,406
Common stock		Deutsche Telekom Ag Sponsored	12,411	11,542
Common stock		Discovery Communications CL A	991	904
Common stock		Disney Walt Co	2,196	2,605
Common stock		Dolb Laboratories Inc A	1,096	1,039
Common stock		Donnelley Financial Solutions Inc	1,038	1,126
Common stock		Drew Industries	1,535	1,832
Common stock		Dst Sys Inc Del	2,286	2,143
Common stock		Ebay Inc	897	1,247
Common stock		Ecolab Inc	1,781	1,876
Common stock		Embraer Empresa Brasil Sp ADR Pfd	4,043	3,965
Common stock		Enel Spa ADR	6,614	7,346
Common stock		Eni SPA Sponsored ADR	25,992	22,536
Common stock		Eog Resources Inc	1,911	1,820
Common stock		Euronet Worldwide Inc	849	942
Common stock		Expedia Inc	1,082	1,019
Common stock		Facebook Inc - A	12,846	19,213
Common stock		Federal Express Corp	5,604	5,772
Common stock		Fleetcor Technologies Inc	4,737	4,812
Common stock		Flextronics Ltd	4,954	5,015
Common stock		Flir Sys Inc	1,499	1,809
Common stock		Fluor Corp	2,483	1,891
Common stock		FNF Group	2,354	2,173
Common stock		Fortinet Inc	940	904
Common stock		Fortive Corp	2,871	3,111
Common stock		Freeport-Mcmoran Inc	2,891	2,427
Common stock		GCP Applied Technologies	940	1,766
Common stock		General Electric Co	1,544	1,864
Common stock		Genesee & Wyoming A	2,602	2,082
Common stock		Getinge Ab-Unsponsored ADR	6,164	3,300
Common stock		Glaxosmithkline Plc Ads	25,005	20,487
Common stock		Glencore Xstrata-Uns ADR	1,459	3,161
Common stock		Goldman Sachs Group Inc	5,916	8,141
Common stock		Grace W R & Co	1,896	2,164
Common stock		Grainger W W	1,683	1,626
Common stock		Gulfport Energy Corp	3,009	1,601
Common stock		Haier Electronics-Unsp ADR	5,896	6,095
Common stock		Halliburton Company	4,235	5,084
Common stock		Heidelbergcement AG Unsp ADR	4,739	6,312
Common stock		Hologic Inc	2,318	2,407

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, 2016

(a)	Identity of Issue (b)	Description of Investment (c)	Cost (d)	Current Value (e)
Common stock		Home Bancshares Inc	1,852	2,777
Common stock		Home Depot Incorporated	5,467	6,838
Common stock		Honda Motor Ltd Sponsored ADR	16,970	14,595
Common stock		Hsbc Hldgs PLC	10,915	10,166
Common stock		Hunt Jb Trans Svc Inc	1,522	2,233
Common stock		IAC/Interactive Corp	2,462	3,434
Common stock		Iberdrola SA Sponsored ADR	17,307	17,810
Common stock		Icon Pic	2,106	2,256
Common stock		ILG Inc	2,682	2,725
Common stock		Illumina Inc	2,466	1,793
Common stock		Immunogen Inc.	649	155
Common stock		Imperial Holdings Spons ADR	3,183	3,487
Common stock		ING Groep NV	5,247	7,445
Common stock		Ingevity Corp	793	1,262
Common stock		Ionis Pharmaceuticals Inc	1,362	2,200
Common stock		John Bean Technologies	1,075	3,180
Common stock		Johnson & Johnson	1,908	1,843
Common stock		Johnson Controls International PLC	1,909	1,895
Common stock		JPMorgan Chase & Co	4,162	4,401
Common stock		Kadant Inc	942	1,958
Common stock		Kao Corp Sponsored ADR	5,213	5,070
Common stock		Kasikombank Pcl-Unspon ADR	2,665	2,443
Common stock		KB Financial Group Inc ADR	8,343	8,328
Common stock		Kimberly Clark De Max Spon ADR	3,561	2,777
Common stock		Kingfisher Plc	3,297	3,121
Common stock		Kirby Corporation	1,434	1,529
Common stock		Koc Holdings ADR	3,757	3,418
Common stock		Konica Minolta Holdings	7,105	7,291
Common stock		Koninklijke Ahold Sponsored ADR	14,358	14,714
Common stock		L-3 Communication Hldgs Inc	2,052	2,738
Common stock		Lamar Advertising Co A	1,556	1,681
Common stock		Lamb Weston Holdings Inc	1,276	1,476
Common stock		Lear Corp	650	1,986
Common stock		Liberty Braves Group - C	25	21
Common stock		Liberty Broadband - A	1,337	1,884
Common stock		Liberty Broadband - C	144	222
Common stock		Liberty Expedia Holdings Ser A	789	1,230
Common stock		Liberty Interactive Corp QVC Group	3,913	3,656
Common stock		Liberty Media Group - A	53	63
Common stock		Liberty Media Group - C	103	125
Common stock		Liberty Sirius Group - C	2,339	3,426
Common stock		Liberty SiriusXM Group	928	1,381
Common stock		Liberty Ventures - Ser A	2,259	2,728
Common stock		Life Healthcare - Unspon ADR	2,529	2,325
Common stock		Life Storage Inc	2,123	2,473
Common stock		Lions Gate Entertainment-B	158	147
Common stock		Livanova PLC	4,815	4,047
Common stock		Live Nation Entertainment Inc	1,846	3,032
Common stock		Lloyds Tsb Group Plc ADR	20,893	17,242
Common stock		Localiza Rent A Car-Spn ADR	5,696	4,582
Common stock		LSC Communications Inc	726	861
Common stock		Lufthansa-Spons ADR	2,212	1,818
Common stock		Lukoil Oil Co Spon ADR	5,300	6,342
Common stock		Macquarie Infrastructure Corp	2,125	2,860
Common stock		Mallinckrodt PLC	1,603	1,295
Common stock		Mardiri Persero ADR	5,269	5,541
Common stock		Marriott International Inc	7,070	8,599
Common stock		Marvell Technology Group LTD	1,216	1,304
Common stock		Mastercard Inc A	10,193	12,803
Common stock		Maximus Inc	1,690	1,953
Common stock		Mednax Inc.	1,769	2,200
Common stock		Medtronic PLC	936	855
Common stock		Merck KGAA ADR	3,137	5,265
Common stock		Metro Ag-Unspon ADR	5,826	5,272
Common stock		Mettler Toledo Intl	908	2,093
Common stock		Michelin Unspon ADR	4,572	7,307
Common stock		Microchip Technology	2,301	3,785
Common stock		Microsemi Corp	945	1,565

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, 2016

(a)	Identity of Issue (b)	Description of Investment (c)	Cost (d)	Current Value (e)
Common stock		Microsoft Corporation	13,963	16,654
Common stock		Mid America Apt Community	2,119	1,958
Common stock		Mobile Telesys Ojsc Spon Adr	4,146	4,755
Common stock		Mobileye Nv	1,387	1,144
Common stock		Monsanto Company	2,073	2,104
Common stock		Monster Beverage Corp	5,921	5,853
Common stock		Morphosys AG-Sponsored ADR	2,918	2,302
Common stock		Nasdaq Inc	2,125	4,631
Common stock		National Grid Transco Plc	12,197	10,908
Common stock		National Oilwell Varco Inc	2,115	1,310
Common stock		Nedbank Group Ltd-spons ADR	3,550	3,783
Common stock		Nestle SA Sponsored ADR	13,202	12,196
Common stock		NetEase Inc	3,737	8,614
Common stock		Netflix Inc	6,524	8,295
Common stock		Nike Inc.	2,696	2,796
Common stock		Nissan Motors Spd Adr	4,251	4,180
Common stock		Novartis Ag Sponsored Adr	6,878	6,410
Common stock		Now Inc DE	901	655
Common stock		Ntt Docomo Inc Spon Adr	6,127	7,712
Common stock		Nuance Communications Inc	785	685
Common stock		Nucor Inc	2,142	2,559
Common stock		Nvidia Corp	5,266	11,955
Common stock		NXP Semiconductors Nv	2,393	2,744
Common stock		O Reilly Automotive Inc	5,945	7,239
Common stock		Oao Gazprom Adr Reg S	2,863	3,364
Common stock		Omega Healthcare Invs	3,101	2,782
Common stock		Palo Alto Networks Inc	6,271	5,752
Common stock		Panasonic Corp	8,039	8,128
Common stock		Parker Hannifin Corp	3,988	3,920
Common stock		Paypal Holdings Inc	1,383	1,737
Common stock		Pentair PLC	1,059	841
Common stock		Petrofac Ltd-Unspon ADR	3,727	3,256
Common stock		PLDT Inc	2,721	2,259
Common stock		Popular Inc	1,573	2,410
Common stock		Post Holdings Inc	1,840	2,492
Common stock		PPC Ltd-Sponsored ADR	523	409
Common stock		Precision Drilling Corp	3,001	2,480
Common stock		Prestige Brands Holdings Inc	1,309	2,344
Common stock		Priceline Group Inc/The	7,385	8,796
Common stock		Prosperity Banc Shares	1,564	2,225
Common stock		Pt Telecom Indonesia Sp Adr	4,912	5,395
Common stock		QBE Ins Group ADR	7,810	7,822
Common stock		QEP Resources Inc	2,345	1,712
Common stock		Qiagen NV	5,467	6,192
Common stock		Qualcomm	8,421	9,389
Common stock		Quanta Svcs Inc	1,832	2,439
Common stock		Raymond James Financial Inc	1,862	3,256
Common stock		RBC Bearings Inc	1,382	2,042
Common stock		Red Hat Inc	5,741	6,831
Common stock		Regeneron Pharma Inc	7,922	5,873
Common stock		Reinsurance Group of America A	2,108	3,020
Common stock		Reliance Steel & Aluminum	1,585	2,148
Common stock		Roche Hldg Ltd - Spons Adr	6,641	6,619
Common stock		Rockwell Collins Industries Inc	1,733	1,948
Common stock		Royal Dutch Shell PLC - ADR B	22,126	27,652
Common stock		RPC Inc	869	1,248
Common stock		RR Donnelley & Sons Co	1,149	1,012
Common stock		Rwe Aktiengesellschaf - Sp Adr	15,189	7,282
Common stock		S&P Global Inc	3,490	3,549
Common stock		Salesforce.Com Inc	7,829	8,010
Common stock		Sanlam Ltd Unspon ADR	2,894	2,855
Common stock		Sanofi - Aventis Sa Adr	26,307	23,213
Common stock		Sap Aktiengesellschaft Adr	21,620	26,188
Common stock		Sberbank-Sponsored Adr	7,217	8,627
Common stock		Schlumberger Ltd	3,391	2,938
Common stock		Seagate Technology	3,565	2,519
Common stock		Semen Gresik Unsponsored ADR	2,422	2,031
Common stock		Shinhan Financial Grp ADR	7,225	7,076

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, 2016

(a)	Identity of Issue (b)	Description of Investment (c)	Cost (d)	Current Value (e)
Common stock		Shire PLC ADR	9,100	9,201
Common stock		Shoptite holdings Sponsored ADR	2,620	2,377
Common stock		Siemens AG ADR	4,475	5,509
Common stock		Signature Bank	1,927	3,755
Common stock		Silver Wheaton Corp	3,079	3,111
Common stock		Singapore Telecom Spd Adr	11,689	9,253
Common stock		Six Flags Entertainment Corp	2,033	3,658
Common stock		Sky PLC ADR	8,504	7,108
Common stock		Snap On Inc	1,806	2,055
Common stock		Softbank Corp Unspn ADR	6,926	7,828
Common stock		South State Corp	2,327	2,884
Common stock		Spectrum Brands Holdings Inc	1,819	2,691
Common stock		Splunk Inc	4,595	4,297
Common stock		Standard Bank Group Spon ADR	3,901	4,100
Common stock		Starbucks Corp	7,571	7,662
Common stock		Subsea 7 SA	1,519	2,317
Common stock		Sumitomo Metal Minin-Uns Adr	4,968	5,476
Common stock		Suncor Energy Inc	6,323	6,669
Common stock		Suntory Beverage & Food-U ADR	5,176	5,486
Common stock		SVB Financial Group	1,661	2,918
Common stock		Swiss Re Ltd-Spn ADR	2,693	3,612
Common stock		Synergy Resources Crop	826	846
Common stock		Syngenta Ag Sponsored Adr	9,972	11,383
Common stock		Synopsys Inc	1,817	3,178
Common stock		Taiwan Semiconductor	27,081	28,807
Common stock		Takeda Pharmaceutical Co ADR	19,178	16,042
Common stock		TE Connectivity LTD	2,654	2,910
Common stock		Teledyne Inc	1,950	2,706
Common stock		Teleflex Inc	1,866	3,062
Common stock		Telefonica S A Sponosred Adr	24,641	15,861
Common stock		Telenor ASA Ads	5,395	5,921
Common stock		Teliasonera Ab-Unspn ADR	16,094	10,656
Common stock		Tenaris Sa-Adr	2,251	3,214
Common stock		Tesco Plc Spd Adr	28,828	20,546
Common stock		Tesla Motors Inc	3,942	4,060
Common stock		Teva Pharmaceutical Industries LTD ADR	8,198	6,960
Common stock		Texas Instruments Inc	1,043	1,605
Common stock		Thermo Fisher Scientific Inc	1,746	1,975
Common stock		Time Warner Inc	4,297	4,923
Common stock		Tjx Companies	4,416	4,658
Common stock		Tokio Marine Holdings Inc	14,742	15,579
Common stock		Toshiba Corp Un-sponsored ADR	4,538	3,571
Common stock		Total Fina Elf Sa Adr	9,183	9,175
Common stock		Toyota Motor Corp. Sp Adr	2,424	2,110
Common stock		Turk Telekomunika-Unspn Adr	1,412	1,131
Common stock		Turkcell IIEtisim Hizmetleri A. S.	6,783	4,306
Common stock		Twenty-First Century Fox Inc A	1,862	1,682
Common stock		Twitter Inc	1,844	1,597
Common stock		UBS Group A	3,800	3,808
Common stock		Ulta Salon Cosmetics & Fragrance Inc	3,353	3,314
Common stock		Unilever Plc Spon Adr New	16,541	15,222
Common stock		United Overseas Bank Ltd Spon Adr	17,441	15,055
Common stock		United Parcel Service	1,831	2,064
Common stock		Unitedhealth Group Inc	5,312	10,083
Common stock		Universal Health Services	1,479	1,277
Common stock		US Silica Holdings Inc	818	1,077
Common stock		Varian Medical Systems	1,157	1,257
Common stock		Vector Group Ltd	1,013	1,137
Common stock		Verifone System Inc	343	355
Common stock		Versum Materials Inc	1,530	1,853
Common stock		Vertex Pharmaceuticals	1,796	1,473
Common stock		Visa Inc Class A Shares	13,260	17,398
Common stock		Vista Outdoor Inc	1,767	1,439
Common stock		Visteon Corp Com	1,547	1,205
Common stock		VMWare Inc Class A	1,222	1,338
Common stock		Vodacom Group Ltd-SP ADR	2,092	2,181
Common stock		Vodafone Group PLC ADR	9,082	7,060
Common stock		Wabco Holdings Inc	1,282	1,911

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, 2016

(a)	Identity of Issue (b)	Description of Investment (c)	Cost (d)	Current Value (e)
	Common stock	Wabtec	1,809	2,076
	Common stock	Weatherford International PLC	5,962	2,101
	Common stock	Weichai Power Co-Unsp ADR	4,362	4,597
	Common stock	Wellcare Health Plans Inc	787	1,508
	Common stock	Western Digital Corp	1,190	1,563
	Common stock	WEX Inc	2,107	3,236
	Common stock	Woolworths Holdings Ltd-GDR	2,732	2,534
	Common stock	Workday Inc-Class A	5,689	4,560
	Common stock	Wyndham Worldwide Corp	1,624	3,208
	Common stock	Xilinx Inc	971	1,449
	Common stock	Ypf Sociedad Anonima	5,582	4,801
	Common stock	Yum China Holdings Inc	1,434	1,489
	Common stock	Zoetis Inc	1,485	2,311
	Common stock	Zurich Insurance Compay Group AG	13,650	12,241
	Total common stocks		1,742,583	1,794,594
	Mutual fund	Pimco Fixed Income Shs Series C	118,252	92,460
	Mutual fund	Pimco Fixed Income Shs Series M	101,548	92,137
	Mutual fund	iShares Core S&P 500 ETF	576,791	611,748
	Mutual fund	iShares MSCI South Korea EAFE	20,590	19,957
	Mutual fund	iShares Russell 1000 Value ETF	368,360	459,099
	Total mutual funds		1,185,541	1,275,401
	Corporate debt security	American Express Credit	6,002	6,033
	Corporate debt security	American Express Credit	15,113	15,036
	Corporate debt security	American International Group	11,399	11,386
	Corporate debt security	Anheuser-Busch Inbev Fin	6,063	6,003
	Corporate debt security	Anheuser-Busch Inbev Fin	15,151	15,086
	Corporate debt security	Apple Inc	14,775	14,666
	Corporate debt security	AT&T Corp	6,537	6,235
	Corporate debt security	AT&T Inc	16,546	16,291
	Corporate debt security	Avalonbay Communities	5,740	5,562
	Corporate debt security	Bank of America Corp	11,571	10,476
	Corporate debt security	Bank of America Corp	6,080	6,062
	Corporate debt security	Bank of Nova Scotia	6,014	5,992
	Corporate debt security	BB&T Corporation	6,031	6,007
	Corporate debt security	Bear Stearns Co	18,297	15,866
	Corporate debt security	Berkshire Hathaway Fin	5,999	5,928
	Corporate debt security	BHP Billiton Fin USA Ltd	6,024	6,005
	Corporate debt security	BNP Paribas	6,068	6,044
	Corporate debt security	Boston Properties LP	11,138	10,904
	Corporate debt security	Capital One Financial Co	6,035	6,046
	Corporate debt security	Citigroup Inc - 1.75%	5,958	5,993
	Corporate debt security	Citigroup Inc - 2.55%	15,168	15,166
	Corporate debt security	Conocophillips Company	2,989	2,990
	Corporate debt security	Consolidated Edison Inc	9,998	9,773
	Corporate debt security	CVS Health Corp	16,450	16,244
	Corporate debt security	DDR Corp	16,159	15,427
	Corporate debt security	Dollar General Corp	4,959	4,966
	Corporate debt security	Dominion Gas Hldgs LLC	15,125	15,136
	Corporate debt security	Dow Chemical Co/The	12,942	11,461
	Corporate debt security	Enterprise Products Operating LLC	12,659	10,901
	Corporate debt security	EOG Resources Inc	10,011	10,015
	Corporate debt security	Exelon Generation Co LLC	10,839	10,718
	Corporate debt security	Fifth Third Bancorp	10,295	10,247
	Corporate debt security	Goldman Sachs Group Inc - 5.95%	5,691	5,215
	Corporate debt security	Goldman Sachs Group Inc - 6.15%	17,352	15,764
	Corporate debt security	Hartford Financial Services Group	11,575	10,493
	Corporate debt security	HCP Inc	14,979	15,020
	Corporate debt security	Health Care Reit Inc	16,062	15,544
	Corporate debt security	Highwoods Realty Limited	16,392	15,127
	Corporate debt security	Humana Inc	15,087	15,120
	Corporate debt security	Huntington Bancshares	10,086	10,141
	Corporate debt security	Intercontinentalexchange	15,033	15,097
	Corporate debt security	Intl Bk Recon & Develop	8,993	8,933
	Corporate debt security	JPMorgan Chase & Co	6,061	6,022

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, 2016

(a)	Identity of Issue (b)	Description of Investment (c)	Cost (d)	Current Value (e)
	Corporate debt security	Keycorp	9,994	10,060
	Corporate debt security	Kraft Foods Group Inc	16,747	16,247
	Corporate debt security	Mcdonald's Corp	10,137	10,059
	Corporate debt security	Microsoft Corp	6,040	6,034
	Corporate debt security	Oracle Corp	6,103	6,083
	Corporate debt security	Oracle Corp	14,974	14,658
	Corporate debt security	PNC Funding Corp	17,134	16,640
	Corporate debt security	Prudential Financial Inc	10,816	10,929
	Corporate debt security	Roper Industries Inc	5,527	5,500
	Corporate debt security	Sempra Energy	11,567	10,595
	Corporate debt security	Shell International Fin	6,006	5,992
	Corporate debt security	Southern Co	10,208	10,086
	Corporate debt security	Suntrust Banks	11,865	10,306
	Corporate debt security	TD Ameritrade Holding Co	17,764	16,476
	Corporate debt security	Teva Pharmaceuticals Ne	5,878	5,919
	Corporate debt security	Toyota Motor Credit Corp	6,015	5,932
	Corporate debt security	United Health Group Inc	6,027	6,032
	Corporate debt security	US Bankcorp	6,078	6,044
	Corporate debt security	Valero Energy Corp	5,544	5,518
	Corporate debt security	Verizon Communications	11,102	11,091
	Corporate debt security	Walgreens Boots Alliance	10,200	10,179
	Corporate debt security	Wells Fargo & Company	6,087	6,016
	Corporate debt security	Wells Fargo & Company	11,015	10,768
	Government security	Wells Fargo & Company	5,158	5,088
	Government security	Weyerhaeuser Co	5,754	5,622
	Corporate debt security	Honda Auto Receivables Owner T	9,009	8,978
	Corporate debt security	Toyota Auto Receivables Owner	9,007	8,982
	Total corporate debt securities		713,202	692,975
	U.S. government agency security	US Treasury Note/Bond - 0.625%, due 11-30-17	37,791	37,915
	U.S. government agency security	US Treasury Note/Bond - 0.875%, due 12-31-18	20,949	20,905
	U.S. government agency security	US Treasury Note/Bond - 1.625%, due 3-31-19	10,167	10,078
	U.S. government agency security	FHLMC Note - 0.875%, due 7-19-19	9,980	9,868
	U.S. government agency security	US Treasury Note/Bond - 09-30-19	16,387	16,163
	U.S. government agency security	US Treasury Note/Bond - 01-31-20	7,064	6,951
	U.S. government agency security	US Treasury Note/Bond - 2.125%, due 8-15-21	40,607	40,344
	U.S. government agency security	US Treasury Note/Bond - 2.000%, due 11-15-21	35,675	35,104
	U.S. government agency security	US Treasury Note/Bond - 1.750%, due 5-15-22	10,109	9,849
	U.S. government agency security	US Treasury Note/Bond - 1.750%, due 5-15-23	38,895	38,962
	U.S. government agency security	US Treasury Note/Bond - 2.750%, due 2-15-24	61,469	61,969
	U.S. government agency security	FNMA Note - 2.625%, due 09-06-24	6,112	6,044
	U.S. government agency security	US Treasury Note/Bond - 2.000%, due 02-15-25	59,423	58,378
	U.S. government agency security	US Treasury Note/Bond - 2.000%, due 08-15-25	76,783	72,621
	U.S. government agency security	FNMA Note - 1.875%, due 09-24-26	14,635	14,696
	U.S. government agency security	US Treasury Note/Bond - 2.000%, due 11-15-26	29,006	28,837
	U.S. government agency security	US Treasury Note/Bond - 3.125%, due 8-15-44	11,201	11,110
	U.S. government agency security	US Treasury Inflation Indexed Bond - 0.375%, due 7-15-25	12,646	13,186
	U.S. government agency security	US Treasury Inflation Indexed Bond - 2.500%, due 1-15-29	15,337	14,937
	U.S. government agency security	Capital One Multi-Asset Execut 2016-A1 A	8,999	8,996
	U.S. government agency security	Bank of America Credit Card Tr 2015-A1 A	11,021	11,028
	U.S. government agency security	Fannie Mae Ah5616	539	530
	U.S. government agency security	Fannie Mae 890430	892	881
	U.S. government agency security	Fannie Mae As0907	2,213	2,175
	U.S. government agency security	Fannie Mae Av6368	913	898
	U.S. government agency security	Fannie Mae As7640	19,625	19,168
	U.S. government agency security	Fannie Mae 310151	2,522	2,479
	U.S. government agency security	Fannie Mae 930922	5,759	5,774
	U.S. government agency security	Fannie Mae 932474	691	685
	U.S. government agency security	Fannie Mae Aj5905	656	660
	U.S. government agency security	Fannie Mae Al5213	2,098	2,088
	U.S. government agency security	Fannie Mae Aw3616	1,595	1,563
	U.S. government agency security	Fannie Mae Al6745	829	820
	U.S. government agency security	Fannie Mae As3955	1,278	1,278
	U.S. government agency security	Fannie Mae As4168	2,760	2,711
	U.S. government agency security	Fannie Mae Ax4887	720	710
	U.S. government agency security	Freddie Mac G08623	3,620	3,517
	U.S. government agency security	Freddie Mac G08624	3,448	3,383

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, 2016

(a)	Identity of Issue (b)	Description of Investment (c)	Cost (d)	Current Value (e)
	U.S. government agency security	Freddie Mac C09071	4,818	4,722
	U.S. government agency security	Freddie Mac G07961	8,250	8,192
	U.S. government agency security	Fannie Mae Ax7732	2,235	2,186
	U.S. government agency security	Fannie May As4783	1,818	1,793
	U.S. government agency security	Freddie Mac V81760	9,498	9,351
	U.S. government agency security	Freddie Mac G08659	9,795	9,653
	U.S. government agency security	Freddie Mac G8669	785	780
	U.S. government agency security	Freddie Mac G08674	809	801
	U.S. government agency security	Fannie Mae Az6973	1,046	1,033
	U.S. government agency security	Fannie Mae As6408	892	892
	U.S. government agency security	Fannie Mac G08726	4,105	3,936
	U.S. government agency security	Fannie Mae Bc2849	8,173	7,843
	U.S. government agency security	Fannie Mae Bd7883	1,033	1,022
	Total government securities		637,671	629,465
	Total		\$ 4,904,528	\$ 5,017,966

* 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, 2016

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							
	777 Sales		\$ 972,392	\$ -	-	\$ 972,392	\$ 972,392	\$ -
	637 Purchases	\$ 1,553,525		-	-	1,553,525	1,553,525	-
iShares Core S&P 500 ETF	Mutual fund							
	3 Purchases	391,354		-	-	391,354	391,354	-

* 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 Avg. No. Comp	1 To 4 Avg. No. Comp	5 To 9 Avg. No. Comp	10 To 14 Avg. No. Comp	15 To 19 Avg. No. Comp	20 To 24 Avg. No. Comp	25 To 29 Avg. No. Comp	30 To 34 Avg. No. Comp	35 To 39 Avg. No. Comp	40 & Up Avg. No. Comp
Under 25	0	3	0	0	0	0	0	0	0	0
25 to 29	0	13	8	0	0	0	0	0	0	0
30 to 34	0	13	11	4	0	0	0	0	0	0
35 to 39	0	6	11	8	1	0	0	0	0	0
40 to 44	0	6	7	7	5	2	0	0	0	0
45 to 49	0	5	15	8	3	5	0	0	0	0
50 to 54	0	6	3	5	5	7	5	5	0	0
55 to 59	0	2	5	5	4	4	3	3	0	0
60 to 64	0	0	4	3	3	3	5	0	1	1
65 to 69	0	2	2	0	1	0	1	1	0	1
70 & Up	0	0	0	1	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 (Pension Protection Act).

Interest Discount Rates: 4.43% for years 1 – 5
 5.91% for years 6 – 19
 6.65% for years 20 and over
- b. Effective Rate: 6.21%
- c. Mortality Before and After Retirement: RP-2000 Mortality Table 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 new participants enter the plan after December 31, 2013.
- h. Expenses: None.
- i. Annual Interest Crediting Rate for Cash Balance Accounts: 4.0%, 4.0% for ASC 715 accounting.
- j. Annuity Conversion Rate: 3.5% and the current ERISA Valuation Table, projected to 2025 with scale A.
- 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 is not added since the plan is not at risk for 2 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, 2016

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							
	777 Sales		\$ 972,392	\$ -	-	\$ 972,392	\$ 972,392	\$ -
	637 Purchases	\$ 1,553,525		-	-	1,553,525	1,553,525	-
iShares Core S&P 500 ETF	Mutual fund							
	3 Purchases	391,354		-	-	391,354	391,354	-

* A party in interest as defined by ERISA

**SCHEDULE SB
(Form 5500)**Department of the Treasury
Internal Revenue Service
Department of Labor
Employee Benefits Security Administration
Pension Benefit Guaranty Corporation**Single-Employer Defined Benefit Plan
Actuarial Information**

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500 or 5500-SF.**

OMB No. 1210-0110

2016**This Form is Open to Public
Inspection**

For calendar plan year 2016 or fiscal plan year beginning 01/01/2016 and ending 12/31/2016

▶ **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.

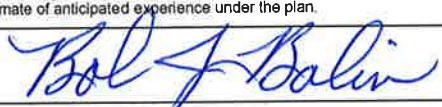
A Name of plan St. Joseph's Hospital, Inc. Retirement Plan and Trust	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF St. Joseph's Hospital of Buckhannon, Inc.	D Employer Identification Number (EIN) 55-0356996
E Type of plan: ☒ Single ☐ Multiple-A ☐ 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 01 Day 01 Year 2016			
2 Assets:			
a Market value.....	2a	4,747,274	
b Actuarial value.....	2b	5,087,140	
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.....	97	4,409,352	4,409,352
b For terminated vested participants.....	151	1,903,025	1,903,025
c For active participants.....	232	3,292,837	3,292,837
d Total.....	480	9,605,214	9,605,214
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	6.20%	
6 Target normal cost.....	6	245,000	

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		10/02/2017
	Signature of actuary	Date
Bob J. Bolin, FSA, MAAA, EA, FCA		1701547
	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, see the Instructions for Form 5500 or 5500-SF.

Schedule SB (Form 5500) 2016
v. 160205

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)		
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).....		32,652
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>6.42%</u>		506
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.....		33,158
d Portion of (c) to be added to prefunding balance.....		33,158
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	33,158

Part III Funding Percentages

14 Funding target attainment percentage	14	52.61%
15 Adjusted funding target attainment percentage.....	15	52.62%
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	50.67%
17 If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage.	17	49.42%

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
05/15/2016	237,500	0			
07/05/2016	237,500	0			
10/07/2016	237,500	0			
01/12/2017	290,500	0			
04/15/2017	64,500	0			
Totals ▶			18(b)	1,067,500	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	1,020,197

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
0	0	0	0

Part V Assumptions Used to Determine Funding Target and Target Normal Cost

21 Discount rate:			
a Segment rates:	1st segment: 4.43 %	2nd segment: 5.91 %	3rd segment: 6.65 %
			☐ 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	245,000
b Excess assets, if applicable, but not greater than line 31a		31b	0
32 Amortization installments:	Outstanding Balance	Installment	
a Net shortfall amortization installment	4,551,232	774,940	
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	1,019,940
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement			0
36 Additional cash requirement (line 34 minus line 35)		36	1,019,940
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)		37	1,020,197
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)		38a	257
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 December 31, 2013

Valuation Date: January 1, 2016

Plan Year: 2016

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 December 31, 2013.

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 December 31, 2013.

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

Payment of the benefits under these provisions commences as of the Participant's Disability Retirement Date.

- 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 December 31, 2013.

Interest Credits: Effective January 1, 2000, the Interest Rate equals the lesser of (a) the average annual yield of 12 month U.S. Treasury Bills for the immediately preceding Plan Year or (b) the adjusted third segment rates applied for the second full month preceding the Plan Year; and ((c) not less than the lesser of the rate described above in (b) 4%.

Optional Forms of Benefit Payment:

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, 2016

(a)	Identity of Issue (b)	Description of Investment (c)	Cost (d)	Current Value (e)
*	Money market fund	Morgan Stanley Bank Deposit Program	\$ 625,531	\$ 625,531
	Common stock	AAC Technologies H-Unspon Ad	3,115	2,803
	Common stock	Abb Ltd Spons ADR	23,062	22,482
	Common stock	Aceto Corp	1,939	1,648
	Common stock	Addias Ag-Spon ADR	6,394	6,363
	Common stock	Adobe Systems Inc.	7,709	10,398
	Common stock	Aegon NV	7,709	6,758
	Common stock	Aetna Inc	1,478	1,736
	Common stock	Aia Group Ltd Spon ADR	4,565	5,438
	Common stock	Akamai Technologies	2,502	2,867
	Common stock	Akbank T.A.S. ADR	2,840	2,341
	Common stock	Akzo Nobel Sponsored ADR NV	6,167	6,210
	Common stock	Albemarle Corp	2,520	2,582
	Common stock	Alexion Pharmaceutical	11,054	8,442
	Common stock	Alibaba Group Holding-Sp ADR	12,038	13,435
	Common stock	Alleion PLC	1,667	1,984
	Common stock	Allergan plc	9,252	8,400
	Common stock	Alliance Data Sys Corp	1,780	2,285
	Common stock	Allianz SE - ADR	9,475	9,509
	Common stock	Alphabet Inc CL A	10,973	12,679
	Common stock	Alphabet Inc CL C	11,300	13,121
	Common stock	Amazon Com Inc	18,681	28,495
	Common stock	Ambev SA ADR	5,358	4,340
	Common stock	AMC Networks Inc A	712	628
	Common stock	America Movil Sa De Cv	2,508	2,715
	Common stock	American Express Co	1,985	2,000
	Common stock	American Water Works Co Inc	1,972	3,835
	Common stock	Amphenol CI A	1,556	3,360
	Common stock	Anadarko Pete Corp.	2,907	3,626
	Common stock	Anheuser Busch Inbey	1,882	1,792
	Common stock	Apple Inc	17,115	19,921
	Common stock	Ares Capital Corp	2,317	2,193
	Common stock	Armstrong Flooring Inc	867	1,294
	Common stock	Armstrong World Industries	1,686	1,630
	Common stock	ARRIS Group Inc	2,299	2,290
	Common stock	Astra International-Unspon Adr	5,946	5,722
	Common stock	Autodesk Inc	1,536	2,072
	Common stock	Avis Budget Group Inc	1,020	1,577
	Common stock	Axa Sa ADR	6,006	7,409
	Common stock	Bae Systems Plc Spon Adr	4,019	4,151
	Common stock	Baidu Inc	14,849	13,810
	Common stock	Banco Do Brasil ADR	5,282	5,641
	Common stock	Banco Marco SA - ADR	6,096	5,019
	Common stock	Banco Santander ADR	10,694	7,863
	Common stock	Bank of the Ozarks	2,405	3,050
	Common stock	Barclays Plc ADR	8,398	6,666
	Common stock	Bayer Ag Sponsored ADR	5,010	5,214
	Common stock	BB Seguridade Parti-Spon ADR	3,501	3,191
	Common stock	Belden Inc	1,569	2,093
	Common stock	Bidvest Group Ltd-Spons ADR	2,830	2,966
	Common stock	Biogen Inc	6,918	6,239
	Common stock	Biomarin Pharmaceutical	6,013	5,136
	Common stock	Blackrock 2001 erm Tr Inc	1,890	2,283
	Common stock	Bnp Paribas Adr	7,519	9,396
	Common stock	Boeing Company	7,246	7,784
	Common stock	Booz Allen Hamilton Holding	1,921	2,453
	Common stock	Bp Plc Spons Adr	29,301	28,184
	Common stock	Bristol-Myers Squibb Co	7,501	8,182
	Common stock	Broadcom Ltd	1,026	2,121
	Common stock	BWX Technologies Inc	1,721	2,977
	Common stock	Canon Adr Inc	13,369	11,059
	Common stock	Catalent Inc	2,096	2,049
	Common stock	Celgene Corp	15,770	16,321
	Common stock	Charles Schwab Corporation	1,301	1,855
	Common stock	Charter Communication Un-sponsored ADR	4,013	4,319
	Common stock	China Construct Un-sponsored ADR	9,786	9,754
	Common stock	China Life Insurance Co-ADR	7,336	5,843

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, 2016

(a)	Identity of Issue (b)	Description of Investment (c)	Cost (d)	Current Value (e)
Common stock		China Mobile Ltd ADR	24,016	20,605
Common stock		China Shenhua-Unspon Adr	2,443	2,202
Common stock		China Telecom Corp Ltd Spd Adr	7,298	5,812
Common stock		Chipotle Mexican Grill - CI A	761	755
Common stock		Cielo SA Sponsored ADR	6,283	5,488
Common stock		Citrix Sys Inc	2,286	3,036
Common stock		CKH Hldgs ADS	5,170	3,530
Common stock		Clicks Group Ltd-Sp Adr	5,067	4,736
Common stock		Cnooc Ltd Spd Adr	2,911	2,727
Common stock		CNPC Hong Kong Ltd-Unsp ADR	5,182	2,492
Common stock		Coca-Cola Company	2,214	2,197
Common stock		Comcast Corp CI A	6,128	7,734
Common stock		CommerceHub Inc Ser A	78	120
Common stock		CommerceHub Inc Ser C	126	225
Common stock		Commercial Intl Bank Adr	3,195	2,606
Common stock		Compagnie De Saint Unsp ADR	5,983	5,910
Common stock		Concho Resources Inc	3,700	4,906
Common stock		Constellation Brands CI A	2,954	2,913
Common stock		Costco Wholesale Corp-New	5,609	6,084
Common stock		Credit Agri SA ADR	4,114	4,329
Common stock		Cree Inc	870	712
Common stock		CRH PLC-Sponsored ADR	6,446	10,383
Common stock		CVS Health Corp	2,604	2,604
Common stock		Cyrusone Inc	2,943	2,594
Common stock		Daimler Ag - Spn ADR	11,305	9,368
Common stock		Darling Ingredients Inc	1,097	1,020
Common stock		Dds Group Hldgs Ltd. Spon Adr	4,037	5,061
Common stock		Dell Technologies CI V	2,189	2,419
Common stock		Dentsply Sirona Inc	2,694	3,406
Common stock		Deutsche Telekom Ag Sponsored	12,411	11,542
Common stock		Discovery Communications CL A	991	904
Common stock		Disney Walt Co	2,196	2,605
Common stock		Dolb Laboratories Inc A	1,096	1,039
Common stock		Donnelley Financial Solutions Inc	1,038	1,126
Common stock		Drew Industries	1,535	1,832
Common stock		Dst Sys Inc Del	2,286	2,143
Common stock		Ebay Inc	897	1,247
Common stock		Ecolab Inc	1,781	1,876
Common stock		Embraer Empresa Brasil Sp Adr Pfd	4,043	3,965
Common stock		Enel Spa ADR	6,614	7,346
Common stock		Eni SPA Sponsored ADR	25,992	22,536
Common stock		Eog Resources Inc	1,911	1,820
Common stock		Euronet Worldwide Inc	849	942
Common stock		Expedia Inc	1,082	1,019
Common stock		Facebook Inc - A	12,846	19,213
Common stock		Federal Express Corp	5,604	5,772
Common stock		Fleetcor Technolgies Inc	4,737	4,812
Common stock		Flextronics Ltd	4,954	5,015
Common stock		Flir Sys Inc	1,499	1,809
Common stock		Fluor Corp	2,483	1,891
Common stock		FNF Group	2,354	2,173
Common stock		Fortinet Inc	940	904
Common stock		Fortive Corp	2,871	3,111
Common stock		Freeport-Mcmoran Inc	2,891	2,427
Common stock		GCP Applied Technologies	940	1,766
Common stock		General Electric Co	1,544	1,864
Common stock		Genesee & Wyoming A	2,602	2,082
Common stock		Getinge Ab-Unsponsored ADR	6,164	3,300
Common stock		Glaxosmithkline Plc Ads	25,005	20,487
Common stock		Glencore Xstrata-Uns ADR	1,459	3,161
Common stock		Goldman Sachs Group Inc	5,916	8,141
Common stock		Grace W R & Co	1,696	2,164
Common stock		Grainger W W	1,683	1,626
Common stock		Gulfport Energy Corp	3,009	1,601
Common stock		Haier Electronics-Unsp ADR	5,896	6,095
Common stock		Halliburton Company	4,235	5,084
Common stock		Heidelbergcement AG Unsp ADR	4,739	6,312
Common stock		Hologic Inc	2,318	2,407

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, 2016

(a)	Identity of Issue (b)	Description of Investment (c)	Cost (d)	Current Value (e)
Common stock		Home Bancshares Inc	1,852	2,777
Common stock		Home Depot Incorporated	5,467	6,838
Common stock		Honda Motor Ltd Sponsored ADR	16,970	14,595
Common stock		Hsbc Hldgs PLC	10,915	10,166
Common stock		Hunt Jb Trans Svc Inc	1,522	2,233
Common stock		IAC/Interactive Corp	2,462	3,434
Common stock		Iberdrola SA Sponsored ADR	17,307	17,810
Common stock		Icon Pic	2,106	2,256
Common stock		ILG Inc	2,682	2,725
Common stock		Illumina Inc	2,466	1,793
Common stock		Immunogen Inc.	649	155
Common stock		Imperial Holdings Spons ADR	3,183	3,487
Common stock		ING Groep NV	5,247	7,445
Common stock		Ingevity Corp	793	1,262
Common stock		Ionis Pharmaceuticals Inc	1,362	2,200
Common stock		John Bean Technologies	1,075	3,180
Common stock		Johnson & Johnson	1,908	1,843
Common stock		Johnson Controls International PLC	1,909	1,895
Common stock		JPMorgan Chase & Co	4,162	4,401
Common stock		Kadant Inc	942	1,958
Common stock		Kao Corp Sponsored ADR	5,213	5,070
Common stock		Kasikombank Pcl-Unspon ADR	2,665	2,443
Common stock		KB Financial Group Inc ADR	8,343	8,328
Common stock		Kimberly Clark De Max Spon ADR	3,561	2,777
Common stock		Kingfisher Plc	3,297	3,121
Common stock		Kirby Corporation	1,434	1,529
Common stock		Koc Holdings ADR	3,757	3,418
Common stock		Konica Minolta Holdings	7,105	7,291
Common stock		Koninklijke Ahold Sponsored ADR	14,358	14,714
Common stock		L-3 Communication Hldgs Inc	2,052	2,738
Common stock		Lamar Advertising Co A	1,556	1,681
Common stock		Lamb Weston Holdings Inc	1,276	1,476
Common stock		Lear Corp	650	1,986
Common stock		Liberty Braves Group - C	25	21
Common stock		Liberty Broadband - A	1,337	1,884
Common stock		Liberty Broadband - C	144	222
Common stock		Liberty Expedia Holdings Ser A	789	1,230
Common stock		Liberty Interactive Corp QVC Group	3,913	3,656
Common stock		Liberty Media Group - A	53	63
Common stock		Liberty Media Group - C	103	125
Common stock		Liberty Sirius Group - C	2,339	3,426
Common stock		Liberty SiriusXM Group	928	1,381
Common stock		Liberty Ventures - Ser A	2,259	2,728
Common stock		Life Healthcare - Unspon ADR	2,529	2,325
Common stock		Life Storage Inc	2,123	2,473
Common stock		Lions Gate Entertainment-B	158	147
Common stock		Livanova PLC	4,815	4,047
Common stock		Live Nation Entertainment Inc	1,846	3,032
Common stock		Lloyds Tsb Group Plc ADR	20,893	17,242
Common stock		Localiza Rent A Car-Spn ADR	5,696	4,582
Common stock		LSC Communications Inc	726	861
Common stock		Lufthansa-Spons ADR	2,212	1,818
Common stock		Lukoil Oil Co Spon ADR	5,300	6,342
Common stock		Macquarie Infrastructure Corp	2,125	2,860
Common stock		Mallinckrodt PLC	1,603	1,295
Common stock		Mardiri Persero ADR	5,269	5,541
Common stock		Marriott International Inc	7,070	8,599
Common stock		Marvell Technology Group LTD	1,216	1,304
Common stock		Mastercard Inc A	10,193	12,803
Common stock		Maximus Inc	1,690	1,953
Common stock		Mednax Inc.	1,769	2,200
Common stock		Medtronic PLC	936	855
Common stock		Merck KGAA ADR	3,137	5,265
Common stock		Metro Ag-Unspon ADR	5,826	5,272
Common stock		Mettler Toledo Intl	908	2,093
Common stock		Michelin Unspon ADR	4,572	7,307
Common stock		Microchip Technology	2,301	3,785
Common stock		Microsemi Corp	945	1,565

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, 2016

(a)	Identity of Issue (b)	Description of Investment (c)	Cost (d)	Current Value (e)
Common stock		Microsoft Corporation	13,963	16,654
Common stock		Mid America Apt Community	2,119	1,958
Common stock		Mobile Telesys Ojsc Spon Adr	4,146	4,755
Common stock		Mobileye Nv	1,387	1,144
Common stock		Monsanto Company	2,073	2,104
Common stock		Monster Beverage Corp	5,921	5,853
Common stock		Morphosys AG-Sponsored ADR	2,918	2,302
Common stock		Nasdaq Inc	2,125	4,631
Common stock		National Grid Transco Plc	12,197	10,908
Common stock		National Oilwell Varco Inc	2,115	1,310
Common stock		Nedbank Group Ltd-spons ADR	3,550	3,783
Common stock		Nestle SA Sponsored ADR	13,202	12,196
Common stock		NetEase Inc	3,737	8,614
Common stock		Netflix Inc	6,524	8,295
Common stock		Nike Inc.	2,696	2,796
Common stock		Nissan Motors Spd Adr	4,251	4,180
Common stock		Novartis Ag Sponsored Adr	6,878	6,410
Common stock		Now Inc DE	901	655
Common stock		Ntt Docomo Inc Spon Adr	6,127	7,712
Common stock		Nuance Communications Inc	785	685
Common stock		Nucor Inc	2,142	2,559
Common stock		Nvidia Corp	5,266	11,955
Common stock		NXP Semiconductors Nv	2,393	2,744
Common stock		O Reilly Automotive Inc	5,945	7,239
Common stock		Oao Gazprom Adr Reg S	2,863	3,364
Common stock		Omega Healthcare Invs	3,101	2,782
Common stock		Palo Alto Networks Inc	6,271	5,752
Common stock		Panasonic Corp	8,039	8,128
Common stock		Parker Hannifin Corp	3,988	3,920
Common stock		Paypal Holdings Inc	1,383	1,737
Common stock		Pentair PLC	1,059	841
Common stock		Petrofac Ltd-Unspon ADR	3,727	3,256
Common stock		PLDT Inc	2,721	2,259
Common stock		Popular Inc	1,573	2,410
Common stock		Post Holdings Inc	1,840	2,492
Common stock		PPC Ltd-Sponsored ADR	523	409
Common stock		Precision Drilling Corp	3,001	2,480
Common stock		Prestige Brands Holdings Inc	1,309	2,344
Common stock		Priceline Group Inc/The	7,385	8,796
Common stock		Prosperity Banc Shares	1,564	2,225
Common stock		Pt Telecom Indonesia Sp Adr	4,912	5,395
Common stock		QBE Ins Group ADR	7,810	7,822
Common stock		QEP Resources Inc	2,345	1,712
Common stock		Qiagen NV	5,467	6,192
Common stock		Qualcomm	8,421	9,389
Common stock		Quanta Svcs Inc	1,832	2,439
Common stock		Raymond James Financial Inc	1,862	3,256
Common stock		RBC Bearings Inc	1,382	2,042
Common stock		Red Hat Inc	5,741	6,831
Common stock		Regeneron Pharma Inc	7,922	5,873
Common stock		Reinsurance Group of America A	2,108	3,020
Common stock		Reliance Steel & Aluminum	1,585	2,148
Common stock		Roche Hldg Ltd - Spons Adr	6,641	6,619
Common stock		Rockwell Collins Industries Inc	1,733	1,948
Common stock		Royal Dutch Shell PLC - ADR B	22,126	27,652
Common stock		RPC Inc	869	1,248
Common stock		RR Donnelley & Sons Co	1,149	1,012
Common stock		Rwe Aktiengesellschaft - Sp Adr	15,189	7,282
Common stock		S&P Global Inc	3,490	3,549
Common stock		Salesforce.Com Inc	7,829	8,010
Common stock		Sanlam Ltd Unspon ADR	2,894	2,855
Common stock		Sanofi - Aventis Sa Adr	26,307	23,213
Common stock		Sap Aktiengesellschaft Adr	21,620	26,188
Common stock		Sberbank-Sponsored Adr	7,217	8,627
Common stock		Schlumberger Ltd	3,391	2,938
Common stock		Seagate Technology	3,565	2,519
Common stock		Semen Gresik Unsponsored ADR	2,422	2,031
Common stock		Shinhan Financial Grp ADR	7,225	7,076

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, 2016

(a)	Identity of Issue (b)	Description of Investment (c)	Cost (d)	Current Value (e)
Common stock		Shire PLC ADR	9,100	9,201
Common stock		Shoptite holdings Sponsored ADR	2,620	2,377
Common stock		Siemens AG ADR	4,475	5,509
Common stock		Signature Bank	1,927	3,755
Common stock		Silver Wheaton Corp	3,079	3,111
Common stock		Singapore Telecom Spd Adr	11,689	9,253
Common stock		Six Flags Entertainment Corp	2,033	3,658
Common stock		Sky PLC ADR	8,504	7,108
Common stock		Snap On Inc	1,806	2,055
Common stock		Softbank Corp Unspn ADR	6,926	7,828
Common stock		South State Corp	2,327	2,884
Common stock		Spectrum Brands Holdings Inc	1,819	2,691
Common stock		Splunk Inc	4,595	4,297
Common stock		Standard Bank Group Spon ADR	3,901	4,100
Common stock		Starbucks Corp	7,571	7,662
Common stock		Subsea 7 SA	1,519	2,317
Common stock		Sumitomo Metal Minin-Uns Adr	4,968	5,476
Common stock		Suncor Energy Inc	6,323	6,669
Common stock		Suntory Beverage & Food-U ADR	5,176	5,486
Common stock		SVB Financial Group	1,661	2,918
Common stock		Swiss Re Ltd-Spn ADR	2,693	3,612
Common stock		Synergy Resources Crop	826	846
Common stock		Syngenta Ag Sponsored Adr	9,972	11,383
Common stock		Synopsys Inc	1,817	3,178
Common stock		Taiwan Semiconductor	27,081	28,807
Common stock		Takeda Pharmaceutical Co ADR	19,178	16,042
Common stock		TE Connectivity LTD	2,654	2,910
Common stock		Teledyne Inc	1,950	2,706
Common stock		Teleflex Inc	1,866	3,062
Common stock		Telefonica S A Sponosred Adr	24,641	15,861
Common stock		Telenor ASA Ads	5,395	5,921
Common stock		Teliasonera Ab-Unspn ADR	16,094	10,656
Common stock		Tenaris Sa-Adr	2,251	3,214
Common stock		Tesco Plc Spd Adr	28,828	20,546
Common stock		Tesla Motors Inc	3,942	4,060
Common stock		Teva Pharmaceutical Industries LTD ADR	8,198	6,960
Common stock		Texas Instruments Inc	1,043	1,605
Common stock		Thermo Fisher Scientific Inc	1,746	1,975
Common stock		Time Warner Inc	4,297	4,923
Common stock		Tjx Companies	4,416	4,658
Common stock		Tokio Marine Holdings Inc	14,742	15,579
Common stock		Toshiba Corp Un-sponsored ADR	4,538	3,571
Common stock		Total Fina Elf Sa Adr	9,183	9,175
Common stock		Toyota Motor Corp. Sp Adr	2,424	2,110
Common stock		Turk Telekomunika-Unspn Adr	1,412	1,131
Common stock		Turkcell Iletisim Hizmetleri A. S.	6,783	4,306
Common stock		Twenty-First Century Fox Inc A	1,862	1,682
Common stock		Twitter Inc	1,844	1,597
Common stock		UBS Group A	3,800	3,808
Common stock		Ulta Salon Cosmetics & Fragrance Inc	3,353	3,314
Common stock		Unilever Plc Spon Adr New	16,541	15,222
Common stock		United Overseas Bank Ltd Spon Adr	17,441	15,055
Common stock		United Parcel Service	1,831	2,064
Common stock		Unitedhealth Group Inc	5,312	10,083
Common stock		Universal Health Services	1,479	1,277
Common stock		US Silica Holdings Inc	818	1,077
Common stock		Varian Medical Systems	1,157	1,257
Common stock		Vector Group Ltd	1,013	1,137
Common stock		Verifone System Inc	343	355
Common stock		Versum Materials Inc	1,530	1,853
Common stock		Vertex Pharmaceuticals	1,796	1,473
Common stock		Visa Inc Class A Shares	13,260	17,398
Common stock		Vista Outdoor Inc	1,767	1,439
Common stock		Visteon Corp Com	1,547	1,205
Common stock		VMWare Inc Class A	1,222	1,338
Common stock		Vodacom Group Ltd-SP ADR	2,092	2,181
Common stock		Vodafone Group PLC ADR	9,082	7,060
Common stock		Wabco Holdings Inc	1,282	1,911

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, 2016

(a)	Identity of Issue (b)	Description of Investment (c)	Cost (d)	Current Value (e)
	Common stock	Wabtec	1,809	2,076
	Common stock	Weatherford International PLC	5,962	2,101
	Common stock	Weichai Power Co-Unsp ADR	4,362	4,597
	Common stock	Wellcare Health Plans Inc	787	1,508
	Common stock	Western Digital Corp	1,190	1,563
	Common stock	WEX Inc	2,107	3,236
	Common stock	Woolworths Holdings Ltd-GDR	2,732	2,534
	Common stock	Workday Inc-Class A	5,689	4,560
	Common stock	Wyndham Worldwide Corp	1,624	3,208
	Common stock	Xilinx Inc	971	1,449
	Common stock	Ypf Sociedad Anonima	5,582	4,801
	Common stock	Yum China Holdings Inc	1,434	1,489
	Common stock	Zoetis Inc	1,485	2,311
	Common stock	Zurich Insurance Compay Group AG	13,650	12,241
	Total common stocks		1,742,583	1,794,594
	Mutual fund	Pimco Fixed Income Shs Series C	118,252	92,460
	Mutual fund	Pimco Fixed Income Shs Series M	101,548	92,137
	Mutual fund	iShares Core S&P 500 ETF	576,791	611,748
	Mutual fund	iShares MSCI South Korea Cape	20,590	19,957
	Mutual fund	iShares Russell 1000 Value ETF	368,360	459,099
	Total mutual funds		1,185,541	1,275,401
	Corporate debt security	American Express Credit	6,002	6,033
	Corporate debt security	American Express Credit	15,113	15,036
	Corporate debt security	American International Group	11,399	11,386
	Corporate debt security	Anheuser-Busch Inbev Fin	6,063	6,003
	Corporate debt security	Anheuser-Busch Inbev Fin	15,151	15,086
	Corporate debt security	Apple Inc	14,775	14,666
	Corporate debt security	AT&T Corp	8,537	8,235
	Corporate debt security	AT&T Inc	16,546	16,291
	Corporate debt security	Avalonbay Communities	5,740	5,562
	Corporate debt security	Bank of America Corp	11,571	10,476
	Corporate debt security	Bank of America Corp	6,080	6,062
	Corporate debt security	Bank of Nova Scotia	6,014	5,992
	Corporate debt security	BB&T Corporation	6,031	6,007
	Corporate debt security	Bear Stearns Co	18,297	15,866
	Corporate debt security	Berkshire Hathaway Fin	5,999	5,928
	Corporate debt security	BHP Billiton Fin USA Ltd	6,024	6,005
	Corporate debt security	BNP Paribas	6,068	6,044
	Corporate debt security	Boston Properties LP	11,138	10,904
	Corporate debt security	Capital One Financial Co	6,035	6,046
	Corporate debt security	Citigroup Inc - 1.75%	5,958	5,993
	Corporate debt security	Citigroup Inc - 2.55%	15,168	15,166
	Corporate debt security	Conocophillips Company	2,989	2,990
	Corporate debt security	Consolidated Edison Inc	9,998	9,773
	Corporate debt security	CVS Health Corp	16,450	16,244
	Corporate debt security	DDR Corp	16,159	15,427
	Corporate debt security	Dollar General Corp	4,959	4,966
	Corporate debt security	Dominion Gas Hldgs LLC	15,125	15,136
	Corporate debt security	Dow Chemical Co/The	12,942	11,461
	Corporate debt security	Enterprise Products Operating LLC	12,659	10,901
	Corporate debt security	EOG Resources Inc	10,011	10,015
	Corporate debt security	Exelon Generation Co LLC	10,839	10,718
	Corporate debt security	Fifth Third Bancorp	10,295	10,247
	Corporate debt security	Goldman Sachs Group Inc - 5.95%	5,691	5,215
	Corporate debt security	Goldman Sachs Group Inc - 6.15%	17,352	15,764
	Corporate debt security	Hartford Financial Services Group	11,575	10,493
	Corporate debt security	HCP Inc	14,979	15,020
	Corporate debt security	Health Care Reit Inc	16,062	15,544
	Corporate debt security	Highwoods Realty Limited	16,392	15,127
	Corporate debt security	Humana Inc	15,087	15,120
	Corporate debt security	Huntington Bancshares	10,086	10,141
	Corporate debt security	Intercontinentalexchange	15,033	15,097
	Corporate debt security	Intl Bk Recon & Develop	8,993	8,933
	Corporate debt security	JPMorgan Chase & Co	6,061	6,022

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, 2016

(a)	Identity of Issue (b)	Description of Investment (c)	Cost (d)	Current Value (e)
	Corporate debt security	Keycorp	9,994	10,060
	Corporate debt security	Kraft Foods Group Inc	16,747	16,247
	Corporate debt security	Mcdonald's Corp	10,137	10,059
	Corporate debt security	Microsoft Corp	6,040	6,034
	Corporate debt security	Oracle Corp	6,103	6,083
	Corporate debt security	Oracle Corp	14,974	14,658
	Corporate debt security	PNC Funding Corp	17,134	16,640
	Corporate debt security	Prudential Financial Inc	10,816	10,929
	Corporate debt security	Roper Industries Inc	5,527	5,500
	Corporate debt security	Sempra Energy	11,567	10,595
	Corporate debt security	Shell International Fin	6,006	5,992
	Corporate debt security	Southern Co	10,208	10,086
	Corporate debt security	Suntrust Banks	11,865	10,306
	Corporate debt security	TD Ameritrade Holding Co	17,764	16,476
	Corporate debt security	Teva Pharmaceuticals Ne	5,878	5,919
	Corporate debt security	Toyota Motor Credit Corp	6,015	5,932
	Corporate debt security	United Health Group Inc	6,027	6,032
	Corporate debt security	US Bankcorp	6,078	6,044
	Corporate debt security	Valero Energy Corp	5,544	5,518
	Corporate debt security	Verizon Communications	11,102	11,091
	Corporate debt security	Walgreens Boots Alliance	10,200	10,179
	Corporate debt security	Wells Fargo & Company	6,087	6,016
	Corporate debt security	Wells Fargo & Company	11,015	10,768
	Government security	Wells Fargo & Company	5,158	5,088
	Government security	Weyerhaeuser Co	5,754	5,622
	Corporate debt security	Honda Auto Receivables Owner T	9,009	8,978
	Corporate debt security	Toyota Auto Receivables Owner	9,007	8,982
	Total corporate debt securities		713,202	692,975
	U.S. government agency security	US Treasury Note/Bond - 0.625%, due 11-30-17	37,791	37,915
	U.S. government agency security	US Treasury Note/Bond - 0.875%, due 12-31-18	20,949	20,905
	U.S. government agency security	US Treasury Note/Bond - 1.625%, due 3-31-19	10,167	10,078
	U.S. government agency security	FHLMC Note - 0.875%, due 7-19-19	9,980	9,868
	U.S. government agency security	US Treasury Note/Bond - 09-30-19	16,387	16,163
	U.S. government agency security	US Treasury Note/Bond - 01-31-20	7,064	6,951
	U.S. government agency security	US Treasury Note/Bond - 2.125%, due 8-15-21	40,607	40,344
	U.S. government agency security	US Treasury Note/Bond - 2.000%, due 11-15-21	35,675	35,104
	U.S. government agency security	US Treasury Note/Bond - 1.750%, due 5-15-22	10,109	9,849
	U.S. government agency security	US Treasury Note/Bond - 1.750%, due 5-15-23	38,895	38,962
	U.S. government agency security	US Treasury Note/Bond - 2.750%, due 2-15-24	61,469	61,969
	U.S. government agency security	FNMA Note - 2.625%, due 09-06-24	6,112	6,044
	U.S. government agency security	US Treasury Note/Bond - 2.000%, due 02-15-25	59,423	58,378
	U.S. government agency security	US Treasury Note/Bond - 2.000%, due 08-15-25	76,783	72,621
	U.S. government agency security	FNMA Note - 1.875%, due 09-24-26	14,635	14,696
	U.S. government agency security	US Treasury Note/Bond - 2.000%, due 11-15-26	29,006	28,837
	U.S. government agency security	US Treasury Note/Bond - 3.125%, due 8-15-44	11,201	11,110
	U.S. government agency security	US Treasury Inflation Indexed Bond - 0.375%, due 7-15-25	12,646	13,186
	U.S. government agency security	US Treasury Inflation Indexed Bond - 2.500%, due 1-15-29	15,337	14,937
	U.S. government agency security	Capital One Multi-Asset Execut 2016-A1 A	8,999	8,996
	U.S. government agency security	Bank of America Credit Card Tr 2015-A1 A	11,021	11,028
	U.S. government agency security	Fannie Mae Ah5616	539	530
	U.S. government agency security	Fannie Mae 890430	892	881
	U.S. government agency security	Fannie Mae As0907	2,213	2,175
	U.S. government agency security	Fannie Mae Av6368	913	898
	U.S. government agency security	Fannie Mae As7640	19,625	19,168
	U.S. government agency security	Fannie Mae 310151	2,522	2,479
	U.S. government agency security	Fannie Mae 930922	5,759	5,774
	U.S. government agency security	Fannie Mae 932474	691	685
	U.S. government agency security	Fannie Mae Aj5905	656	660
	U.S. government agency security	Fannie Mae Al5213	2,098	2,088
	U.S. government agency security	Fannie Mae Aw3616	1,595	1,563
	U.S. government agency security	Fannie Mae Al6745	829	820
	U.S. government agency security	Fannie Mae As3955	1,278	1,278
	U.S. government agency security	Fannie Mae As4168	2,760	2,711
	U.S. government agency security	Fannie Mae Ax4887	720	710
	U.S. government agency security	Freddie Mac G08623	3,620	3,517
	U.S. government agency security	Freddie Mac G08624	3,448	3,383

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, 2016

(a)	Identity of Issue (b)	Description of Investment (c)	Cost (d)	Current Value (e)
	U.S. government agency security	Freddie Mac C09071	4,818	4,722
	U.S. government agency security	Freddie Mac G07961	8,250	8,192
	U.S. government agency security	Fannie Mae Ax7732	2,235	2,186
	U.S. government agency security	Fannie May As4783	1,818	1,793
	U.S. government agency security	Freddie Mac V81760	9,498	9,351
	U.S. government agency security	Freddie Mac G08659	9,795	9,653
	U.S. government agency security	Freddie Mac G8669	785	780
	U.S. government agency security	Freddie Mac G08674	809	801
	U.S. government agency security	Fannie Mae Az6973	1,046	1,033
	U.S. government agency security	Fannie Mae As6408	892	892
	U.S. government agency security	Fannie Mac G08726	4,105	3,936
	U.S. government agency security	Fannie Mae Bc2849	8,173	7,843
	U.S. government agency security	Fannie Mae Bd7883	1,033	1,022
Total government securities			637,671	629,465
Total			\$ 4,904,528	\$ 5,017,966

* 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

Date of Base	Original Base	Remaining Balance	Amort. Period	Amortization Payment
10/1/2015	4,719,155	4,610,970	6.75	784,810
1/1/2016	(59,738)	(59,738)	7	(9,870)
Total payment		4,551,232		774,940