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

2018

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2018 or fiscal plan year beginning 01/01/2018 and ending 12/31/2018

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.)
- [X] 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:
- [X] Form 5558
- [ ] automatic extension
- [ ] the DFVC program
- [ ] special extension (enter description)

Part II Basic Plan Information—enter all requested information

1a Name of plan
ST. JOSEPH'S HOSPITAL, INC. RETIREMENT PLAN AND TRUST

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 01/01/1974

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)
ST. JOSEPH'S HOSPITAL OF BUCKHANNON, INC.

1 AMALIA DRIVE
BUCKHANNON, WV 26201

2b Employer Identification Number (EIN)
55-0356996

2c Plan Sponsor's telephone number
304-473-2000

2d Business code (see instructions)
622000

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	10/15/2019	IVAR H GJOLBERG
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address [X] Same as Plan Sponsor	**3b** Administrator's EIN	
	3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: **a** Sponsor's name **c** Plan Name	**4b** EIN **4d** PN	
5 Total number of participants at the beginning of the plan year	**5**	475
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines **6a(1), 6a(2), 6b, 6c,** and **6d**).		
a(1) Total number of active participants at the beginning of the plan year	**6a(1)**	199
a(2) Total number of active participants at the end of the plan year	**6a(2)**	184
b Retired or separated participants receiving benefits	**6b**	113
c Other retired or separated participants entitled to future benefits	**6c**	174
d Subtotal. Add lines **6a(2)**, **6b**, and **6c**	**6d**	471
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	0
f Total. Add lines **6d** and **6e**.	**6f**	471
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	**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)		**9b** Plan benefit arrangement (check all that apply)	
(1)	[ ] Insurance	**(1)**	[ ] Insurance
(2)	[ ] Code section 412(e)(3) insurance contracts	**(2)**	[ ] Code section 412(e)(3) insurance contracts
(3)	[X] Trust	**(3)**	[X] Trust
(4)	[ ] General assets of the sponsor	**(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)** [X] **R** (Retirement Plan Information)
- **(2)** [ ] **MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
- **(3)** [X] **SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary

b General Schedules

- **(1)** [X] **H** (Financial Information)
- **(2)** [ ] **I** (Financial Information – Small Plan)
- **(3)** [ ] 0 **A** (Insurance Information)
- **(4)** [X] **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 2018 Form M-1 annual report. If the plan was not required to file the 2018 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

2018

This Form is Open to Public Inspection

For calendar plan year 2018 or fiscal plan year beginning 01/01/2018 and ending 12/31/2018

▶ **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: [X] Single [ ] Multiple-A [ ] Multiple-B

F Prior year plan size: [ ] 100 or fewer [X] 101-500 [ ] More than 500

Part I Basic Information

1 Enter the valuation date: Month 01 Day 01 Year 2018

2 Assets:

a Market value	**2a**	6769501
b Actuarial value	**2b**	6640027

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	109	4873267	4873267
b For terminated vested participants	167	2388504	2388504
c For active participants	199	3417113	3417113
d Total	475	10678884	10678884

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**	5.81 %
6 Target normal cost	**6**	285000

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

Signature of actuary	Date: 09/25/2019
BOB J. BOLIN, FSA, MAAA, EA, FCA	17-01547
Type or print name of actuary	Most recent enrollment number
NEWPORT GROUP	214-443-2470
Firm name	Telephone number (including area code)
8350 N. CENTRAL EXPRESSWAY SUITE 900 DALLAS, TX 75206	
Address of the firm	

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 [ ]

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	34798
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9	Amount remaining (line 7 minus line 8)	0	34798
10	Interest on line 9 using prior year's actual return of 11.11 %	0	3866
11	Prior year's excess contributions to be added to prefunding balance:		
a	Present value of excess contributions (line 38a from prior year)		245558
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 6.02%		14783
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		260341
d	Portion of (c) to be added to prefunding balance		0
12	Other reductions in balances due to elections or deemed elections	0	0
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	38664

Part III Funding Percentages

14	Funding target attainment percentage	14	61.81%
15	Adjusted funding target attainment percentage	15	61.81%
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	56.26%
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage.	17	63.39%

Part IV Contributions and Liquidity Shortfalls

18 Contributions made to the plan for the plan year by employer(s) and employees:

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
04/02/2018	300000	0			
06/29/2018	300000	0			
09/21/2018	263744	0			
10/09/2018	300000	0			
01/15/2019	300000	0			
			Totals ► 18(b)	1463744	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	1411504

20 Quarterly contributions and liquidity shortfalls:

a Did the plan have a "funding shortfall" for the prior year? [X] Yes [ ] No

b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? [X] 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:	2nd segment:	3rd segment:	
3.92%	5.52%	6.29%	☐ 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)

Prior regulation: ☐ Prescribed - combined ☐ Prescribed - separate ☐ Substitute

Current regulation: ☐ 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**	285000
b Excess assets, if applicable, but not greater than line 31a	**31b**	0

32 Amortization installments:

	Outstanding Balance	Installment
a Net shortfall amortization installment	4077521	889295
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**	1174295

	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**	1174295
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	**37**	1411504

38 Present value of excess contributions for current year (see instructions)

a Total (excess, if any, of line 37 over line 36)	**38a**	237209
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

SCHEDULE C (Form 5500)	Service Provider Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	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.**	**2018** **This Form is Open to Public Inspection.**

For calendar plan year 2018 or fiscal plan year beginning 01/01/2018 and ending 12/31/2018

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

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

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a 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	30500	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

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

Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)

(complete as many entries as needed)

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

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

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

OMB No. 1210-0110

2018

This Form is Open to Public Inspection

For calendar plan year 2018 or fiscal plan year beginning 01/01/2018 and ending 12/31/2018

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 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	0	27420
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	300000	300000
(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)	500551	310250
(2) U.S. Government securities	1c(2)	938112	1046538
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)	558471	350277
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	2471681	2907225
(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)	2000686	2093369
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)		

			(a) Beginning of Year	(b) End of Year
1d	Employer-related investments:			
	(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	6769501	7035079
	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 through1j)	1k	0	0
	Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	6769501	7035079

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)	1463808	
	(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)		1463808
b	**Earnings on investments:**			
	(1) Interest:			
	(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	576	
	(B) U.S. Government securities	2b(1)(B)	27706	
	(C) Corporate debt instruments	2b(1)(C)	11244	
	(D) Loans (other than to participants)	2b(1)(D)		
	(E) Participant loans	2b(1)(E)		
	(F) Other	2b(1)(F)	7049	
	(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		46575
	(2) Dividends: **(A)** Preferred stock	2b(2)(A)		
	(B) Common stock	2b(2)(B)	66403	
	(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	56905	
	(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		123308
	(3) Rents	2b(3)		0
	(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)	4850933	
	(B) Aggregate carrying amount (see instructions)	2b(4)(B)	4897528	
	(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		-46595
	(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
	(B) Other	2b(5)(B)	-544069	
	(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		-544069

		(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		672
d Total income. Add all **income** amounts in column (b) and enter total	2d		1043699
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	464851	
(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)		464851
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses: **(1)** Professional fees	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)	30500	
(4) Other	2i(4)	282770	
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		313270
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		778121
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		265578
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

(1) ☐ Unqualified **(2)** ☐ Qualified **(3)** ☒ Disclaimer **(4)** ☐ Adverse

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

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

(1) Name: BAKER TILLY VIRCHOW KRAUSE, LLP **(2)** EIN: 39-0859910

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

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

Part IV Compliance Questions

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

During the plan year:

		Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)	4a		X	
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)	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			

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

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

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

5c 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 4117821. (See instructions.)

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

2018

This Form is Open to Public Inspection.

For calendar plan year 2018 or fiscal plan year beginning 01/01/2018 and ending 12/31/2018

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 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** 0

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

EIN(s): 75-3182674

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** 4

Part II Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

If the plan is a defined benefit plan, go to line 8.

5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. **Date:** Month _____ Day _____ Year _____

If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.

6 **a** Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived) **6a**

b Enter the amount contributed by the employer to the plan for this plan year **6b**

c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount) **6c**

If you completed line 6c, skip lines 8 and 9.

7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ..... ☐ **Yes** ☐ **No** ☒ **N/A**

Part III Amendments

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

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

10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ..... ☐ **Yes** ☐ **No**

11 **a** Does the ESOP hold any preferred stock? ..... ☐ **Yes** ☐ **No**

b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ..... ☐ **Yes** ☐ **No**

12 Does the ESOP hold any stock that is not readily tradable on an established securities market? ..... ☐ **Yes** ☐ **No**

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

14 Enter the number of participants on whose behalf no contributions were made by an employer as an employer of the participant for:

a The current year	**14a**	
b The plan year immediately preceding the current plan year	**14b**	
c The second preceding plan year	**14c**	

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

a The corresponding number for the plan year immediately preceding the current plan year	**15a**	
b The corresponding number for the second preceding plan year	**15b**	

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

a Enter the number of employers who withdrew during the preceding plan year	**16a**	
b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	**16b**	

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

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

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

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

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

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

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

St. Joseph's Hospital
Retirement Plan and Trust

Financial Statements and
Supplementary Information

December 31, 2018 and 2017

bakertilly

St. Joseph's Hospital Retirement Plan and Trust

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December 31, 2018 and 2017

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Independent Auditors' Report

To the Participants and Plan Administrator of
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 statements of net assets available for benefits as of December 31, 2018 and 2017 and the related statements 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, 2018 and 2017, 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.

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Other Matter

The supplemental schedules of (1) Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year) and (2) Schedule H, Line 4(j) - Schedule of Reportable Transactions, as of or for the year ended December 31, 2018 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 15, 2019

St. Joseph's Hospital Retirement Plan and Trust

Statements of Net Assets Available for Benefits
December 31, 2018 and 2017

	2018	2017
Assets		
Investments at fair value:		
Money market fund	$ 337,670	$ 500,551
Common stocks	2,907,225	2,471,681
Mutual funds	2,093,369	2,000,686
Corporate debt securities	346,640	558,471
U.S. government agency securities	1,050,175	938,112
Total investments	6,735,079	6,469,501
Employer contributions receivable	300,000	300,000
Total assets	7,035,079	6,769,501
Liabilities	-	-
Net assets available for benefits	$ 7,035,079	$ 6,769,501

See notes to financial statements

St. Joseph's Hospital Retirement Plan and Trust

Statements of Changes in Net Assets Available for Benefits
Years Ended December 31, 2018 and 2017

	2018	2017
Additions		
Investment (loss) income:		
Net (depreciation) appreciation in fair value of investments	$ (590,664)	$ 649,353
Interest and dividends	169,883	130,235
Net investment (loss) income	(420,781)	779,588
Employer contributions	1,463,744	1,435,996
Other income	736	798
Total additions	1,043,699	2,216,382
Deductions		
Benefits paid to participants	481,215	452,337
Administrative expenses	296,906	368,031
Total deductions	778,121	820,368
Net increase	265,578	1,396,014
Net Assets Available for Benefits		
Beginning of year	6,769,501	5,373,487
End of year	$ 7,035,079	$ 6,769,501

See notes to financial statements

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:

Years of Vesting Service	Percentage of Compensation
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.

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 the 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 2018 and 2017.

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.

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

Payment of Benefits

Benefit payments to participants are recorded upon distribution.

Administrative Expenses

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

Reclassifications

Certain comparative amounts for the prior period have been reclassified to conform to the current period presentation. Such reclassifications had no impact on 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, 2018. 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.

The actuarial present value of accumulated plan benefits as of January 1, 2018 is as follows:

Vested benefits:	
Retired participants and beneficiaries	$ 4,730,712
Other participants	5,583,108
Total vested benefits	10,313,820
Nonvested benefits	-
Total actuarial present value of accumulated plan benefits	$ 10,313,820

The changes in the actuarial present value of the accumulated plan benefits for the year ended December 31, 2017 are summarized as follows:

Actuarial present value of accumulated plan benefits at beginning of year	$ 10,041,591
Increase (decrease) during the year attributable to:	
Benefits accumulated, change in actuarial assumptions, and actuarial gains/losses	86,935
Interest on benefits for the year	637,631
Benefits paid	(452,337)
Net increase	272,229
Actuarial present value of accumulated plan benefits at end of year	$ 10,313,820

Significant assumptions underlying the actuarial computations are as follows:

Discount rate	6.50 percent
Mortality	MP-2017 Mortality Tables
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.

Recent Accounting Standards

In August 2018, the Financial Accounting Standards Board ("FASB") issued Accounting Standards Update ("ASU") No. 2018-13, *Disclosure Framework - Changes to the Disclosure Requirements for Fair Value Measurement*. ASU No. 2018-13 modifies the disclosure requirements for fair value measurements in Topic 820, *Fair Value Measurement*. The amendments are based on the concepts in the FASB Concepts Statement, *Conceptual Framework for Financial Reporting - Chapter 8: Notes to* Financial *Statements*, which the FASB finalized on August 28, 2018. ASU No. 2018-13 is effective for fiscal years beginning after December 15, 2019. Early adoption is permitted. Management is currently assessing the impact that ASU No. 2018-13 will have on the Plan's financial statements.

Subsequent Events

The Plan has evaluated subsequent events for recognition or disclosure through October 15, 2019, the date the financial statements were available to be issued.

3. Fair Value Measurements

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

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

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, 2018 and 2017.

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

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

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.

Corporate debt securities and U.S. government agency securities 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.

The following tables set forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2018 and 2017:

	Assets at Fair Value as of December 31, 2018			
	Level 1	Level 2	Level 3	Total
Money market fund	$ 337,670	$ -	$ -	$ 337,670
Common stock	2,907,225	-	-	2,907,225
Mutual funds	2,093,369	-	-	2,093,369
Corporate debt securities	-	346,640	-	346,640
U.S. government agency securities	-	1,050,175	-	1,050,175
Total assets at fair value	$ 5,338,264	$ 1,396,815	$ -	$ 6,735,079

	Assets at Fair Value as of December 31, 2017			
	Level 1	Level 2	Level 3	Total
Money market fund	$ 500,551	$ -	$ -	$ 500,551
Common stock	2,471,681	-	-	2,471,681
Mutual funds	2,000,686	-	-	2,000,686
Corporate debt securities	-	558,471	-	558,471
U.S. government agency securities	-	938,112	-	938,112
Total assets at fair value	$ 4,972,918	$ 1,496,583	$ -	$ 6,469,501

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:

a) 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.

b) Other vested benefits insured by the Pension Benefit Guaranty Corporation ("PBGC") (a U.S. government agency) up to the applicable limitations.

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 and broker, who invest cash received, interest and dividend income and make 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.

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 Statements of Net Assets Available for Benefits.

As of December 31, 2018 and 2017, the Plan had investments of $816,223 and $856,287 that were concentrated in one fund, respectively.

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 2018 and 2017. Accordingly, Matrix Trust Company, the custodian of the Plan, has certified to the completeness and accuracy of all investments reported in the accompanying Statements of Net Assets Available for Benefits as of December 31, 2018 and 2017 and the supplemental Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year) as of December 31, 2018 and the related investment activity reported in the Statements of Changes in Net Assets Available for Benefits for the years ended December 31, 2018 and 2017 and the supplemental Schedule H, Line 4(j) - Schedule of Reportable Transactions for the year ended December 31, 2018.

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, 2018

(a)	Identity of Issue (b)	Description of Investment (c)	Cost (d)	Current Value (e)
	Investments			
*	Money market fund	Morgan Stanley Bank Deposit Program	$ 310,250	$ 310,250
*	Money market fund	Morgan Stanley Cash Account	27,420	27,420
		Total money market funds	337,670	337,670
	Common stock	A P Moller-Maersk-B-Unsp	8,749	8,143
	Common stock	AAC Technologies H-Unspon	8,945	4,292
	Common stock	Abb Ltd Spons ADR	23,441	19,466
	Common stock	Activision Blizzard Inc	7,671	5,961
	Common stock	Adobe Inc	9,471	22,171
	Common stock	Aerojet Rocketdyne	3,563	4,192
	Common stock	Aia Group Ltd Spon ADR	8,792	12,100
	Common stock	Akamai Technologies	4,288	4,398
	Common stock	Albemarle Corp	8,544	6,474
	Common stock	Alexion Pharmaceutical	12,322	9,346
	Common stock	Alibaba Group Holding-Sp	18,517	21,931
	Common stock	Allegion PLC	2,919	3,667
	Common stock	Allergan plc	8,587	5,881
	Common stock	Alliance Data Sys Corp	2,846	2,101
	Common stock	Allianz SE - ADR	17,657	18,408
	Common stock	Alphabet Inc CL A	2,853	4,180
	Common stock	Alphabet Inc Cl C	27,916	33,140
	Common stock	Amazon Com Inc	22,524	52,569
	Common stock	Ambev SA ADR	9,588	6,244
	Common stock	AMC Networks Inc A	1,452	1,427
	Common stock	America Movil Sa De Cv	9,367	9,462
	Common stock	American Express Co.	2,886	3,431
	Common stock	American Tower REIT Inc	3,184	3,006
	Common stock	American Water Works Co	3,793	6,263
	Common stock	Amn Healthcare Services	4,325	4,476
	Common stock	Amphenol Cl A	2,383	3,484
	Common stock	Anadarko Pete Corp (oxy	6,362	4,998
	Common stock	Angiodynamics Inc.	858	866
	Common stock	Anheuser Busch Inbev	5,139	2,961
	Common stock	Anhui Conch Cement	7,256	6,117
	Common stock	Apergy Corp	4,581	3,114
	Common stock	Apple Inc	19,412	22,557
	Common stock	Arcosa Inc	2,418	2,409
	Common stock	Ares Capital Corp	3,486	3,209
	Common stock	Armstrong World Industries	1,520	1,688
	Common stock	ASM Pacific Technol-Unsp	6,160	5,259
	Common stock	Astellas Pharma Inc Unsp	15,970	14,910
	Common stock	Astra International-Unsp Adr	9,771	8,997
	Common stock	Astrazeneca Plc Sponsored	13,428	13,597
	Common stock	Autodesk Inc	2,327	4,501
	Common stock	Axa Sa ADR	12,138	10,994
	Common stock	Bae Systems Plc Spon Adr	14,700	11,335
	Common stock	Baidu Inc	22,034	17,763
	Common stock	Banco Do Brasil ADR	9,804	13,720
	Common stock	Banco Macro SA - ADR	8,106	4,422
	Common stock	Banco Santander Adr	22,552	16,563
	Common stock	Bayer Ag Sponsored ADR	21,029	16,059
	Common stock	BB Seguridade Parti-Spon	7,749	6,224
	Common stock	Bidvest Group Ltd-Spons Adr	5,079	4,953
	Common stock	Biogen Inc	10,909	11,134
	Common stock	Biomarin Pharmaceutical	9,622	8,770
	Common stock	Black Knight Inc	3,416	3,470
	Common stock	Blackrock 2001 Term Tr Inc	2,816	3,143
	Common stock	Bnp Paribas Adr	17,730	13,569
	Common stock	Boeing Company	14,490	20,963
	Common stock	Booz Allen Hamilton Holding	3,608	4,327
	Common stock	Bp Plc Spons Adr	41,226	39,171
	Common stock	Bristol-Myers Squibb Co	5,335	4,990

(a)	Identity of Issue (b)	Description of Investment (c)	Cost (d)	Current Value (e)
	Common stock	Broadcom Ltd	10,340	12,714
	Common stock	Cambrex Corp	4,234	3,285
	Common stock	Catalent Inc	3,718	3,617
	Common stock	Caterpillar Inc	2,687	2,160
	Common stock	Celgene Corp	10,185	6,922
	Common stock	Charles Schwab Corporation	2,220	2,699
	Common stock	China Construct	18,149	17,816
	Common stock	China Life Insurance Co-ADR	9,941	6,724
	Common stock	China Mobile Ltd ADR	58,743	52,080
	Common stock	China Shenhua-Unspon Adr	6,902	6,307
	Common stock	China Telecom Corp Ltd	10,360	9,639
	Common stock	Chipotle Mexican Grill - Cl A	1,979	2,591
	Common stock	Cielo SA Sponsored ADR	12,081	4,589
	Common stock	Citrix Sys Inc	4,414	6,455
	Common stock	CKH Hldgs ADS	41,811	31,000
	Common stock	Clicks Group Ltd-Sp Adr	4,884	5,678
	Common stock	Cnooc Ltd Spd Adr	8,134	8,537
	Common stock	Coca-Cola Company	1,820	1,989
	Common stock	Comcast Corp Cl A	11,991	12,360
	Common stock	Commercial Intl Bank Adr	6,677	6,146
	Common stock	Compagnie De Saint Unsp	33,318	27,065
	Common stock	Conduent Inc	2,381	1,509
	Common stock	Costco Wholesale Corp-New	10,467	12,223
	Common stock	Cott Corporation	4,924	4,293
	Common stock	Cree Inc	1,157	1,625
	Common stock	CRH PLC-Sponsored ADR	13,784	12,464
	Common stock	Crown Castle Intl Corp	6,479	6,409
	Common stock	Cyrusone Inc	4,502	4,548
	Common stock	Daimler Ag-Unsponsored Adr	30,608	21,933
	Common stock	Dell Technologies -C	3,031	3,885
	Common stock	Deutsche Telekom Ag	17,825	16,895
	Common stock	Diamondback Energy Inc	1,870	1,947
	Common stock	Discovery Inc A	2,223	2,078
	Common stock	Disney Walt Co	4,535	5,044
	Common stock	Dolby Laboratories Inc A	5,279	5,627
	Common stock	E On Ag Spd Adr	11,415	11,074
	Common stock	Ecolab Inc	3,538	4,273
	Common stock	Edwards Lifesciences	3,908	4,136
	Common stock	Enel Spa ADR	24,714	29,701
	Common stock	Eni SPA Sponsored ADR	49,444	42,871
	Common stock	ENN Energy Holdings-Unsp	5,584	6,849
	Common stock	EQT Corp	2,068	1,530
	Common stock	Equinix Inc	3,410	2,820
	Common stock	Equitrans Midstream Corp	2,862	2,302
	Common stock	Estee Lauder Cos Cl A	8,497	9,367
	Common stock	Euronet Worldwide Inc	3,110	4,095
	Common stock	Facebook Inc-A	20,317	23,203
	Common stock	Fleetcor Technologies Inc	8,173	8,915
	Common stock	Flextronics Ltd	18,181	12,770
	Common stock	Fluor Corp	4,351	2,318
	Common stock	FNF Group	2,936	2,987
	Common stock	Freeport-Mcmoran Inc	2,891	1,897
	Common stock	Fresenius Med Care Ag	13,311	8,713
	Common stock	Frontdoor Inc	1,742	1,251
	Common stock	Fujifilm Holdings Unspon	13,749	13,013
	Common stock	Gardner Denver Holdings Inc	5,690	4,029
	Common stock	GCI Liberty Inc - Class A	4,381	3,951
	Common stock	GCP Applied Technologies	2,481	2,799
	Common stock	Genesee & Wyoming A	4,223	3,775
	Common stock	Glaxosmithkline Plc Ads	26,670	23,232
	Common stock	Goldman Sachs Group Inc	10,081	7,016
	Common stock	Grace W R & Co.	3,585	3,765
	Common stock	Grainger W W	3,412	4,235
	Common stock	Hengan Intl Group-Unspon	6,923	5,115

(a)	Identity of Issue (b)	Description of Investment (c)	Cost (d)	Current Value (e)
	Common stock	Hologic Inc	2,066	2,055
	Common stock	Home Bancshares Inc	4,559	3,529
	Common stock	Home Depot Incorporated	12,827	15,464
	Common stock	Honda Motor Ltd	30,581	24,731
	Common stock	Honeywell International	3,428	3,435
	Common stock	Hsbc Hldgs PLC	16,325	14,841
	Common stock	Hunt Jb Trans Svc Inc	2,660	3,070
	Common stock	IAC/InteractiveCorp	3,179	6,040
	Common stock	Iberdrola SA Sponsored ADR	24,690	29,197
	Common stock	Icon Plc	4,193	6,461
	Common stock	IHS Markit LTD	2,236	2,063
	Common stock	Illumina Inc	10,145	14,697
	Common stock	Immunogen Inc.	292	206
	Common stock	Imperial Holdings Spons	6,053	2,009
	Common stock	Infineon Technologies	7,680	6,455
	Common stock	Infosys Tech Ltd Spd Adr	10,169	11,557
	Common stock	ING Groep N V	18,228	15,105
	Common stock	Ingevity Corp	2,140	2,678
	Common stock	Intuitive Surgical	8,378	7,663
	Common stock	Ionis Pharmaceuticals Inc	1,863	2,865
	Common stock	Isuzu Motors Ltd -	4,740	4,640
	Common stock	John Bean Technologies W/I	1,812	1,795
	Common stock	Johnson & Johnson	3,603	3,613
	Common stock	Johnson Controls	4,847	3,528
	Common stock	JPMorgan Chase & Co	11,093	11,226
	Common stock	Kadant Inc	3,677	5,132
	Common stock	Kar Auction Services Inc	3,173	2,863
	Common stock	Kasikornbank Pcl-Unspon	5,140	4,877
	Common stock	KB Financial Group Inc ADR	17,439	16,918
	Common stock	Kering SA Unsponsored ADR	7,860	7,948
	Common stock	Keysight Technologies Inc	3,427	4,408
	Common stock	Kimberly Clark De Mex	6,430	4,917
	Common stock	Kingfisher Plc	35,071	21,720
	Common stock	KOC Holdings ADR	6,490	4,303
	Common stock	Koninklijke Ahold	18,043	20,840
	Common stock	L3 Technologies Inc (lhx	3,661	4,515
	Common stock	Lamb Weston Holdings Inc	1,584	2,722
	Common stock	LCI Industries	2,715	1,670
	Common stock	Lear Corp	3,208	2,703
	Common stock	Liberty Broadband - A	2,350	2,657
	Common stock	Liberty Broadband - C	413	432
	Common stock	Liberty Media Group Liberty	182	178
	Common stock	Liberty Media Group Liberty	171	184
	Common stock	Liberty Sirius Group - C	5,200	5,991
	Common stock	Liberty SiriusXM Group	532	589
	Common stock	Life Healthcare - Unspon	3,768	2,957
	Common stock	Linde PLC	2,459	2,497
	Common stock	Lions Gate Entertainment-B	567	312
	Common stock	Littelfuse Inc.	5,267	4,630
	Common stock	Livanova PLC	3,109	2,927
	Common stock	Live Nation Entertainment	2,376	3,595
	Common stock	Lloyds Tsb Group Plc ADR	31,257	21,673
	Common stock	Logmein Inc	3,162	2,610
	Common stock	Lukoil Oil Co Spon Adr	8,225	10,630
	Common stock	Lululemon Athletica Inc	3,159	3,162
	Common stock	Mandiri Persero ADR	10,398	11,465
	Common stock	Marriot Vacations World	2,780	1,833
	Common stock	Marriott International Inc	6,715	9,770
	Common stock	Marvell Technology Group	3,506	3,448
	Common stock	Mastercard Inc A	12,431	23,959
	Common stock	Mccormick & Co Inc	1,705	2,367
	Common stock	Mcdonalds Corp	7,091	7,813
	Common stock	Medtronic PLC	1,956	2,183
	Common stock	Merck & Company Inc	7,831	8,252

(a)	Identity of Issue (b)	Description of Investment (c)	Cost (d)	Current Value (e)
	Common stock	Merck KGAA ADR	9,515	11,311
	Common stock	Mettler Toledo Intl	1,774	2,828
	Common stock	Michelin (Cgde) Unspon Adr	9,158	9,643
	Common stock	Microsoft Corporation	24,163	39,714
	Common stock	Mid America Apt Community	3,598	3,445
	Common stock	Mitsubishi Electric - Unsp	20,039	16,932
	Common stock	Mobile Telesys Ojsc Spon	7,310	5,978
	Common stock	Motus Holdings Ltd Spons	-	2,547
	Common stock	Nasdaq Inc	2,649	4,894
	Common stock	National Grid Transco Plc	18,122	13,051
	Common stock	National Oilwell Varco Inc	3,460	1,825
	Common stock	Nedbank Group Ltd - spons	6,471	7,148
	Common stock	NetEase Inc	21,472	23,066
	Common stock	Netflix Inc	11,869	21,145
	Common stock	Nielsen Holdings PLC	1,899	1,680
	Common stock	Nike Inc.	10,306	11,343
	Common stock	Noble Energy Inc	3,100	1,932
	Common stock	Nomad Foods Ltd	4,246	3,628
	Common stock	Novartis Ag Sponsored Adr	36,830	37,499
	Common stock	Now Inc DE	1,895	1,245
	Common stock	NTT Docomo Inc Spon ADR	6,369	6,920
	Common stock	Nuance Communications Inc	1,903	1,601
	Common stock	Nucor Inc	2,560	2,539
	Common stock	Nutanix Inc - A	1,624	1,539
	Common stock	Nvent Electric PLC	3,372	2,897
	Common stock	Nvidia Corp	15,812	11,081
	Common stock	NXP Semiconductors Nv	7,135	5,716
	Common stock	Oao Gazprom Adr Reg S	5,724	5,605
	Common stock	Oracle Corp	3,956	3,612
	Common stock	Packaging Corp Amer	4,004	2,838
	Common stock	Palo Alto Networks Inc	2,334	3,390
	Common stock	Panasonic Corp	13,894	10,986
	Common stock	Paypal Holdings Inc	7,425	10,175
	Common stock	Pentair PLC	1,334	1,058
	Common stock	Pioneer Natural Resources	2,829	2,104
	Common stock	PLDT Inc	4,413	3,036
	Common stock	Popular Inc	1,919	2,880
	Common stock	Post Holdings Inc	3,095	3,922
	Common stock	Prosperity Banc Shares	3,085	3,302
	Common stock	Pt Telecom Indonesia Sp Adr	7,860	7,391
	Common stock	QBE Ins Group ADR	16,480	13,605
	Common stock	Qiagen NV	4,663	5,099
	Common stock	Qualcomm	3,449	3,358
	Common stock	Qurate Retail Inc	8,304	7,164
	Common stock	Raymond James Finl Inc	3,755	5,060
	Common stock	RBC Bearings Inc	2,217	3,540
	Common stock	Red Hat Inc (acquired	7,164	13,173
	Common stock	Regeneron Pharma Inc	3,165	3,362
	Common stock	Reinsurance Group of	3,709	4,768
	Common stock	Reliance Steel & Aluminum	1,747	1,637
	Common stock	Roche Hldg Ltd -Spons Adr	15,433	15,789
	Common stock	Royal Dutch Shell PLC - ADR	34,100	37,403
	Common stock	S&P Global Inc	7,367	6,118
	Common stock	Safran Sa-Unspon ADR	7,169	6,456
	Common stock	Salesforce.Com Inc	14,995	23,559
	Common stock	Sanlam Ltd Unspon ADR	4,656	4,723
	Common stock	Sanofi - Aventis Sa Adr	41,458	40,892
	Common stock	Sberbank-Sponsored Adr	12,734	11,585
	Common stock	Schlumberger Ltd	5,880	2,453
	Common stock	Scottish & Southern Energy	16,405	12,930
	Common stock	Seagate Technology	5,925	4,438
	Common stock	Semen Gresik Unsponsored	6,234	6,560
	Common stock	Servicemaster Global	3,332	3,454
	Common stock	Servicenow Inc	5,086	4,985

(a)	Identity of Issue (b)	Description of Investment (c)	Cost (d)	Current Value (e)
	Common stock	Seven & I Holdings Unspn	12,882	13,005
	Common stock	Shinhan Financial Grp ADR	12,659	10,966
	Common stock	Shoprite Holdings	4,764	4,326
	Common stock	Siemens AG ADR	9,775	9,685
	Common stock	Signature Bank	3,538	3,701
	Common stock	Singapore Telecom Spd Adr	35,227	28,488
	Common stock	Softbank Corp Unspon ADR	6,237	5,346
	Common stock	South State Corp	3,761	2,938
	Common stock	Splunk Inc	6,129	10,695
	Common stock	Square Inc - A	4,007	4,375
	Common stock	Standard Bank Group Spon	6,280	6,502
	Common stock	Sumitomo Metal Minin-Uns	9,296	8,342
	Common stock	Sumitomo Mitsui Fin Unspd	18,860	15,455
	Common stock	Sun Community Inc.	5,569	6,103
	Common stock	Suntory Beverage & Food-U	14,069	15,058
	Common stock	SVB Financial Group	3,292	4,178
	Common stock	Synopsys Inc	3,302	4,970
	Common stock	Taiwan Semiconductor	47,559	53,446
	Common stock	Takeda Pharmaceutical Co	34,095	23,363
	Common stock	TE Connectivity LTD	3,845	4,084
	Common stock	Teledyne Inc	2,944	5,177
	Common stock	Teleflex Inc.	3,154	5,687
	Common stock	Telefonica S A Sponsored	27,583	19,873
	Common stock	Teliasonera Ab-Unspon ADR	30,088	27,482
	Common stock	Tenaris Sa-Adr	6,353	4,520
	Common stock	Tencent Holdings Ltd ADR	26,707	22,537
	Common stock	Teradyne Inc	2,179	1,726
	Common stock	Ternium SA Sponsored ADR	4,667	4,363
	Common stock	Tesco Plc Spd Adr	25,799	22,897
	Common stock	Tesla Inc	14,272	14,976
	Common stock	Teva Pharmaceutical	20,771	11,981
	Common stock	Texas Instruments Inc	1,595	2,552
	Common stock	TherapeuticsMD Inc	1,664	998
	Common stock	Thermo Fisher Scientific Inc	3,163	4,700
	Common stock	Tokio Marine Holdings Inc	22,079	24,232
	Common stock	Total Fina Elf Sa Adr	17,235	16,019
	Common stock	Tractor Supply Co	2,670	3,671
	Common stock	Transunion	3,979	3,919
	Common stock	Trinity Industries Inc.	3,798	3,397
	Common stock	Twitter Inc	2,604	4,024
	Common stock	UBS Group AG	15,772	12,157
	Common stock	Union Pacific Corp.	6,789	6,359
	Common stock	United Overseas Bank Ltd	21,873	22,394
	Common stock	United Parcel Service	2,931	2,536
	Common stock	United Rentals Inc	1,231	923
	Common stock	Unitedhealth Group Inc	19,593	31,638
	Common stock	Universal Health Services	2,277	2,215
	Common stock	Utah Medical Products Inc.	1,896	1,662
	Common stock	Varian Medical Systems	1,432	1,926
	Common stock	Veolia Environnement ADR	13,847	12,284
	Common stock	Versum Materials Inc	2,862	2,717
	Common stock	Vertex Pharmaceuticals	9,528	12,263
	Common stock	Vestas Wind Systems UNSP	7,640	8,335
	Common stock	Visa Inc Class A Shares	14,823	27,444
	Common stock	Vistra Energy Corp	6,742	8,401
	Common stock	VMWare Inc Class A	1,621	2,743
	Common stock	Vodacom Group Ltd-SP ADR	7,469	6,104
	Common stock	Vodafone Group PLC ADR	14,178	9,775
	Common stock	Wabco Holdings Inc	3,689	3,757
	Common stock	Wabtec	3,367	3,091
	Common stock	Weatherford International	8,390	533
	Common stock	Weichai Power Co-Unsp ADR	9,469	11,942
	Common stock	Wellcare Health Plans Inc	3,044	4,958
	Common stock	Western Digital Corp	3,388	2,033

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, 2018

(a)	Identity of Issue (b)	Description of Investment (c)	Cost (d)	Current Value (e)
	Common stock	WEX Inc	3,615	5,602
	Common stock	WH Group Ltd-ADR	10,412	10,783
	Common stock	Wheaton Precious Metals	9,251	9,179
	Common stock	Woolworths Holdings	6,226	4,624
	Common stock	Workday Inc-Class A	5,498	8,942
	Common stock	WPP PLC ADR	25,208	17,426
	Common stock	Wyndham Destinations Inc	3,186	3,261
	Common stock	Wyndham Hotels & Resorts	2,978	3,403
	Common stock	Yara International - Adr	11,079	10,428
	Common stock	Ypf Sociedad Anonima (adr)	11,682	7,900
	Common stock	Yum China Holdings Inc	2,710	2,817
	Common stock	Zoetis Inc	2,095	3,678
	Common stock	Zurich Insurance Group AG	19,939	19,284
		Total common stocks	2,955,359	2,907,225
	Mutual fund	Blackrock Alloc Targ-Bat A	29,215	28,218
	Mutual fund	BlackRock Allocation Target	206,426	203,838
	Mutual fund	Pimco Fixed Income Shs	256,709	226,433
	Mutual fund	Pimco Fixed Income Shs	234,806	226,426
	Mutual fund	Ishares Core S&P 500 ETF	707,179	816,223
	Mutual fund	Ishares MSCI South Korea	29,510	28,430
	Mutual fund	iShares Russell 1000 Value	482,836	563,801
		Total mutual funds	1,946,681	2,093,369
	Corporate debt security	Amazon.Com Inc	17,342	17,495
	Corporate debt security	American Express Credit	12,070	11,872
	Corporate debt security	Anheuser-Busch Inbev Fin	10,987	10,849
	Corporate debt security	Anheuser-Busch Inbev Fin	11,354	10,666
	Corporate debt security	Apple Inc	11,607	11,593
	Corporate debt security	Apple Inc	10,989	11,011
	Corporate debt security	Bank Of America Corp	9,812	9,237
	Corporate debt security	Bank Of Montreal	9,965	9,995
	Corporate debt security	Capital One Financial Co	7,784	7,393
	Corporate debt security	Citigroup Inc	8,110	7,873
	Corporate debt security	Citigroup Inc	9,050	8,499
	Corporate debt security	Comcast Corp	15,006	15,154
	Corporate debt security	CVS Health Corp	10,019	9,971
	Corporate debt security	DowDupont Inc	12,038	12,127
	Corporate debt security	Enterprise Products Oper	12,498	11,874
	Corporate debt security	Goldman Sachs Group Inc	17,528	16,610
	Corporate debt security	JPMorgan Chase & Co	13,738	13,227
	Corporate debt security	JPMorgan Chase & Co	8,078	7,631
	Corporate debt security	Kinder Morgan Ener Part	15,562	14,983
	Corporate debt security	Microsoft Corp	14,146	13,839
	Corporate debt security	Northrop Grumman Corp	11,969	11,612
	Corporate debt security	Oracle Corp	16,398	15,975
	Corporate debt security	Progressive Corp	22,057	21,275
	Corporate debt security	United Technologies Corp	15,061	14,941
	Corporate debt security	Unitedhealth Group Inc	14,661	14,064
	Corporate debt security	Verizon Communications	10,759	10,355
	Corporate debt security	Walmart Inc	10,049	10,098
	Corporate debt security	Wells Fargo & Company	17,313	16,421
		Total corporate debt securities	355,950	346,640
	U.S. government agency security	FNMA Note - 6.250% Due 5-15-29	16,266	15,388
	U.S. government agency security	FNMA Note - 1.875% Due 9-24-26	48,296	48,410
	U.S. government agency security	US Treasury Inflation	15,429	22,932
	U.S. government agency security	Fannie Mae 310151	1,640	1,563
	U.S. government agency security	Fannie Mae 890430	570	545
	U.S. government agency security	Fannie Mae 890765	21,212	10,422
	U.S. government agency security	Fannie Mae 930922	4,123	4,010

(a)	Identity of Issue (b)	Description of Investment (c)	Cost (d)	Current Value (e)
	U.S. government agency security	Fannie Mae 932474	466	449
	U.S. government agency security	Fannie Mae Ah5616	319	305
	U.S. government agency security	Fannie Mae Aj5905	457	445
	U.S. government agency security	Fannie Mae Al5213	1,393	1,339
	U.S. government agency security	Fannie Mae Al6745	570	544
	U.S. government agency security	Fannie Mae As0907	1,375	1,315
	U.S. government agency security	Fannie Mae As1626	5,626	5,454
	U.S. government agency security	Fannie Mae As3955	778	755
	U.S. government agency security	Fannie Mae As4168	2,010	1,918
	U.S. government agency security	Fannie Mae As4783	1,365	1,306
	U.S. government agency security	Fannie Mae As6406	7,056	8,883
	U.S. government agency security	Fannie Mae As6408	1,396	1,364
	U.S. government agency security	Fannie Mae As6627	2,174	2,094
	U.S. government agency security	Fannie Mae As6675	614	608
	U.S. government agency security	Fannie Mae As7538	2,489	2,414
	U.S. government agency security	Fannie Mae As9829	3,653	3,541
	U.S. government agency security	Fannie Mae As9990	2,495	2,490
	U.S. government agency security	Fannie Mae As9994	1,622	1,573
	U.S. government agency security	Fannie Mae Av6368	544	522
	U.S. government agency security	Fannie Mae Aw3616	1,128	1,074
	U.S. government agency security	Fannie Mae Ax2187	1,961	1,903
	U.S. government agency security	Fannie Mae Ax4887	468	448
	U.S. government agency security	Fannie Mae Ax7732	1,608	1,545
	U.S. government agency security	Fannie Mae Az6973	637	610
	U.S. government agency security	Fannie Mae Ba2889	379	367
	U.S. government agency security	Fannie Mae Bc2849	7,132	6,711
	U.S. government agency security	Fannie Mae Bd7883	699	675
	U.S. government agency security	Fannie Mae Bm1064	2,113	2,060
	U.S. government agency security	Fannie Mae Bm1065	1,466	1,416
	U.S. government agency security	Fannie Mae Bm1066	11,303	10,934
	U.S. government agency security	Fannie Mae Bm3350	1,769	1,747
	U.S. government agency security	Fannie Mae Ma2671	1,433	1,420
	U.S. government agency security	Fannie Mae Ma2920	6,136	6,036
	U.S. government agency security	Fannie Mae Ma2938	2,677	2,637
	U.S. government agency security	Fannie Mae Ma2956	8,775	8,615
	U.S. government agency security	Fannie Mae Ma2960	2,467	2,403
	U.S. government agency security	Fannie Mae Ma3026	10,726	10,473
	U.S. government agency security	Fannie Mae Ma3087	1,859	1,813
	U.S. government agency security	Fannie Mae Ma3088	36,021	34,831
	U.S. government agency security	Fannie Mae Ma3106	2,798	2,717
	U.S. government agency security	Fannie Mae Ma3120	9,437	9,141
	U.S. government agency security	Fannie Mae Ma3147	1,895	1,821
	U.S. government agency security	Fannie Mae Ma3148	1,880	1,824
	U.S. government agency security	Fannie Mae Ma3149	1,835	1,775
	U.S. government agency security	Fannie Mae Ma3183	2,730	2,736
	U.S. government agency security	Fannie Mae Ma3239	7,543	7,469
	U.S. government agency security	Fannie Mae Ma3275	5,587	5,594
	U.S. government agency security	Fannie Mae Ma3276	11,360	11,319
	U.S. government agency security	Fannie Mae Ma3277	7,597	7,547
	U.S. government agency security	Fannie Mae Ma3332	8,659	8,644
	U.S. government agency security	Fannie Mae Ma3358	966	961
	U.S. government agency security	Fannie Mae Ma3442	2,925	2,938
	U.S. government agency security	Fannie Mae Ma3467	1,990	2,000
	U.S. government agency security	Fannie Mae Ma3494	2,879	2,963
	U.S. government agency security	Freddie Mac C09071	2,750	2,621
	U.S. government agency security	Freddie Mac G07961	6,212	6,015
	U.S. government agency security	Freddie Mac G08623	2,659	2,538
	U.S. government agency security	Freddie Mac G08624	2,244	2,142
	U.S. government agency security	Freddie Mac G08659	7,266	7,033
	U.S. government agency security	Freddie Mac G08669	536	517
	U.S. government agency security	Freddie Mac G08674	450	430
	U.S. government agency security	Freddie Mac G08697	53,786	52,192
	U.S. government agency security	Freddie Mac G08700	504	485
	U.S. government agency security	Freddie Mac G08726	3,454	3,251

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, 2018

(a)	Identity of Issue (b)	Description of Investment (c)	Cost (d)	Current Value (e)
	U.S. government agency security	Freddie Mac G08733	59,465	57,609
	U.S. government agency security	Freddie Mac G08737	12,674	12,532
	U.S. government agency security	Freddie Mac G08784	11,443	11,266
	U.S. government agency security	Freddie Mac G08791	2,667	2,755
	U.S. government agency security	Freddie Mac G08807	4,639	4,645
	U.S. government agency security	Freddie Mac G08847	2,973	3,035
	U.S. government agency security	Freddie Mac G18684	18,114	18,219
	U.S. government agency security	Freddie Mac G18692	1,875	1,881
	U.S. government agency security	Freddie Mac Q44686	1,550	1,540
	U.S. government agency security	Freddie Mac V81760	6,129	5,877
	U.S. government agency security	US Treasury Note/Bond - 3.125% Due 08-15-44	27,737	27,612
	U.S. government agency security	US Treasury Note/Bond - 2.875% Due 11-15-46	32,387	32,123
	U.S. government agency security	US Treasury Note/Bond - 1.500% Due 8-15-27	60,140	60,001
	U.S. government agency security	US Treasury Note/Bond - 2.250 % Due 8-15-20	52,335	52,296
	U.S. government agency security	US Treasury Note/Bond - 2.250% Due 2-29-20	14,985	14,944
	U.S. government agency security	US Treasury Note/Bond - 2.625% Due 2-28-23	72,659	73,394
	U.S. government agency security	US Treasury Note/Bond - 2.875% Due 5-15-28	13,716	14,215
	U.S. government agency security	US Treasury Note/Bond - 2.250W Due 11-15-24	94,122	95,378
	U.S. government agency security	US Treasury Note/Bond - 2.000% Due 11-30-22	69,495	69,708
	U.S. government agency security	US Treasury Note/Bond - 1.625% Due 5-15-26	23,454	23,355
	U.S. government agency security	US Treasury Note/Bond - 2.375% Due 5-15-27	13,758	13,718
	U.S. government agency security	US Treasury Note/Bond - 1.750% Due 5.31-22	39,569	39,050
	U.S. government agency security	US Treasury Note/Bond - 2.625% Due 7-31-20	29,947	30,042
		Total government securities	1,060,470	1,050,175
		Total	$ 6,656,130	$ 6,735,079

* 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, 2018

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							
	1,237 Sales	$ -	$ 3,161,266	$ -	$ -	$ 3,161,266	$ 3,161,266	$ -
	893 Purchases	2,998,949	-	-	-	2,998,949	2,998,949	-

* A party in interest as defined by ERISA

St. Joseph's Hospital Retirement Plan and Trust

Schedule of Active Participant Data
Plan Year: 1/1/2018 to 12/31/2018
Valuation Date: 1/1/2018

Svc/ Age	<1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40+	Total
<25	0	0	1	0	0	0	0	0	0	0	1
Avg Mo Comp	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
25-29	0	0	11	0	0	0	0	0	0	0	11
Avg Mo Comp	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
30-34	0	0	21	6	0	0	0	0	0	0	27
Avg Mo Comp	n/a	n/a	0	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0
35-39	0	0	13	7	2	0	0	0	0	0	22
Avg Mo Comp	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0
40-44	0	0	15	7	5	3	0	0	0	0	30
Avg Mo Comp	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0
45-49	0	0	11	14	4	2	2	0	0	0	33
Avg Mo Comp	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0
50-54	0	0	10	4	2	5	5	4	0	0	30
Avg Mo Comp	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0
55-59	1	0	4	7	5	2	4	7	1	0	31
Avg Mo Comp	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0
60-64	0	0	3	6	3	3	4	3	1	1	24
Avg Mo Comp	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0
65-69	0	0	3	2	0	0	0	0	0	1	6
Avg Mo Comp	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
70+	0	0	0	1	0	0	0	0	0	0	1
Avg Mo Comp	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Total	1	0	92	54	21	15	15	14	2	2	216
Avg Mo Comp	n/a	n/a	0	0	0	n/a	n/a	n/a	n/a	n/a	0

* Employees who have not met the minimum eligibility requirements are excluded

Average Age: 46.6 Average Service: 14

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: 3.92% for years 1 – 5
5.52% for years 6 – 19
6.29% for years 20 and over

b. Effective Rate: 5.81%

c. Withdrawal: None

d. Disablement Rates: None assumed.

e. Retirement Age: All participants are assumed to retire at Normal Retirement Date.

f. Excluded Employees: No new participants enter the plan after December 31, 2013.

g. Expenses: None.

h. Annual Interest Crediting Rate for Cash Balance Accounts: 4.0%, 4.0% for ASC 715 liabilities.

i. Annuity Conversion Rate: 3.5% and the Applicable static table for 2018 which is based on the recent Society of Actuaries Mortality Study.

j. Mortality: as prescribed by the IRS with separate tables for active and retired participants.

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, 2018

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							
	1,237 Sales	$ -	$ 3,161,266	$ -	$ -	$ 3,161,266	$ 3,161,266	$ -
	893 Purchases	2,998,949	-	-	-	2,998,949	2,998,949	-

* 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

2018

This Form is Open to Public Inspection

For calendar plan year 2018 or fiscal plan year beginning 01/01/2018 and ending 12/31/2018

▶ **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: [X] Single [ ] Multiple-A [ ] Multiple-B

F Prior year plan size: [ ] 100 or fewer [X] 101-500 [ ] More than 500

Part I Basic Information

1 Enter the valuation date: Month 01 Day 01 Year 2018

2 Assets:

a Market value	**2a**	6,769,501
b Actuarial value	**2b**	6,640,027

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	109	4,873,267	4,873,267
b For terminated vested participants	167	2,388,504	2,388,504
c For active participants	199	3,417,113	3,417,113
d Total	475	10,678,884	10,678,884

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**	5.81%
6 Target normal cost	**6**	285,000

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

Signature of actuary

09/25/2019
Date

Bob J. Bolin, FSA, MAAA, EA, FCA
Type or print name of actuary

1701547
Most recent enrollment number

Newport Group
Firm name

214-443-2470
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 [ ]

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	34,798
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9 Amount remaining (line 7 minus line 8)	0	34,798
10 Interest on line 9 using prior year's actual return of 11.11%	0	3,866
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year)		245,558
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 6.02%		14,783
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		260,341
d Portion of (c) to be added to prefunding balance		0
12 Other reductions in balances due to elections or deemed elections	0	0
13 Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	38,664

Part III Funding Percentages

14 Funding target attainment percentage	14	61.81%
15 Adjusted funding target attainment percentage	15	61.81%
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	56.26%
17 If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage.	17	63.39%

Part IV Contributions and Liquidity Shortfalls

18 Contributions made to the plan for the plan year by employer(s) and employees:

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
04/02/2018	300,000	0			
06/29/2018	300,000	0			
09/21/2018	263,744	0			
10/09/2018	300,000	0			
01/15/2019	300,000	0			
			Totals ► 18(b)	1,463,744	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	1,411,504

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:	2nd segment:	3rd segment:	
3.92 %	5.52 %	6.29%	☐ 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)

Prior regulation: ☐ Prescribed - combined ☐ Prescribed - separate ☐ Substitute

Current regulation: ☐ 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	285,000
b Excess assets, if applicable, but not greater than line 31a	31b	0

32 Amortization installments:

	Outstanding Balance	Installment
a Net shortfall amortization installment	4,077,521	889,295
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	1,174,295

	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	1,174,295
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	37	1,411,504

38 Present value of excess contributions for current year (see instructions)

a Total (excess, if any, of line 37 over line 36)	38a	237,209
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

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, 2018

Plan Year: 2018

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 if 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.

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:

Appendix 2

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 of 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, 2018

(a)	Identity of Issue (b)	Description of Investment (c)	Cost (d)	Current Value (e)
	Investments			
*	Money market fund	Morgan Stanley Bank Deposit Program	$ 310,250	$ 310,250
*	Money market fund	Morgan Stanley Cash Account	27,420	27,420
		Total money market funds	337,670	337,670
	Common stock	A P Moller-Maersk-B-Unsp	8,749	8,143
	Common stock	AAC Technologies H-Unspon	8,945	4,292
	Common stock	Abb Ltd Spons ADR	23,441	19,466
	Common stock	Activision Blizzard Inc	7,671	5,961
	Common stock	Adobe Inc	9,471	22,171
	Common stock	Aerojet Rocketdyne	3,563	4,192
	Common stock	Aia Group Ltd Spon ADR	8,792	12,100
	Common stock	Akamai Technologies	4,288	4,398
	Common stock	Albemarle Corp	8,544	6,474
	Common stock	Alexion Pharmaceutical	12,322	9,346
	Common stock	Alibaba Group Holding-Sp	18,517	21,931
	Common stock	Allegion PLC	2,919	3,667
	Common stock	Allergan plc	8,587	5,881
	Common stock	Alliance Data Sys Corp	2,846	2,101
	Common stock	Allianz SE - ADR	17,657	18,408
	Common stock	Alphabet Inc CL A	2,853	4,180
	Common stock	Alphabet Inc Cl C	27,916	33,140
	Common stock	Amazon Com Inc	22,524	52,569
	Common stock	Ambev SA ADR	9,588	6,244
	Common stock	AMC Networks Inc A	1,452	1,427
	Common stock	America Movil Sa De Cv	9,367	9,462
	Common stock	American Express Co.	2,886	3,431
	Common stock	American Tower REIT Inc	3,184	3,006
	Common stock	American Water Works Co	3,793	6,263
	Common stock	Amn Healthcare Services	4,325	4,476
	Common stock	Amphenol Cl A	2,383	3,484
	Common stock	Anadarko Pete Corp (oxy	6,362	4,998
	Common stock	Angiodynamics Inc.	858	866
	Common stock	Anheuser Busch Inbev	5,139	2,961
	Common stock	Anhui Conch Cement	7,256	6,117
	Common stock	Apergy Corp	4,581	3,114
	Common stock	Apple Inc	19,412	22,557
	Common stock	Arcosa Inc	2,418	2,409
	Common stock	Ares Capital Corp	3,486	3,209
	Common stock	Armstrong World Industries	1,520	1,688
	Common stock	ASM Pacific Technol-Unsp	6,160	5,259
	Common stock	Astellas Pharma Inc Unsp	15,970	14,910
	Common stock	Astra International-Unsp Adr	9,771	8,997
	Common stock	Astrazeneca Plc Sponsored	13,428	13,597
	Common stock	Autodesk Inc	2,327	4,501
	Common stock	Axa Sa ADR	12,138	10,994
	Common stock	Bae Systems Plc Spon Adr	14,700	11,335
	Common stock	Baidu Inc	22,034	17,763
	Common stock	Banco Do Brasil ADR	9,804	13,720
	Common stock	Banco Macro SA - ADR	8,106	4,422
	Common stock	Banco Santander Adr	22,552	16,563
	Common stock	Bayer Ag Sponsored ADR	21,029	16,059
	Common stock	BB Seguridade Parti-Spon	7,749	6,224
	Common stock	Bidvest Group Ltd-Spons Adr	5,079	4,953
	Common stock	Biogen Inc	10,909	11,134
	Common stock	Biomarin Pharmaceutical	9,622	8,770
	Common stock	Black Knight Inc	3,416	3,470
	Common stock	Blackrock 2001 Term Tr Inc	2,816	3,143
	Common stock	Bnp Paribas Adr	17,730	13,569
	Common stock	Boeing Company	14,490	20,963
	Common stock	Booz Allen Hamilton Holding	3,608	4,327
	Common stock	Bp Plc Spons Adr	41,226	39,171
	Common stock	Bristol-Myers Squibb Co	5,335	4,990

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, 2018

(a)	Identity of Issue (b)	Description of Investment (c)	Cost (d)	Current Value (e)
	Common stock	Broadcom Ltd	10,340	12,714
	Common stock	Cambrex Corp	4,234	3,285
	Common stock	Catalent Inc	3,718	3,617
	Common stock	Caterpillar Inc	2,687	2,160
	Common stock	Celgene Corp	10,185	6,922
	Common stock	Charles Schwab Corporation	2,220	2,699
	Common stock	China Construct	18,149	17,816
	Common stock	China Life Insurance Co-ADR	9,941	6,724
	Common stock	China Mobile Ltd ADR	58,743	52,080
	Common stock	China Shenhua-Unspon Adr	6,902	6,307
	Common stock	China Telecom Corp Ltd	10,360	9,639
	Common stock	Chipotle Mexican Grill - Cl A	1,979	2,591
	Common stock	Cielo SA Sponsored ADR	12,081	4,589
	Common stock	Citrix Sys Inc	4,414	6,455
	Common stock	CKH Hldgs ADS	41,811	31,000
	Common stock	Clicks Group Ltd-Sp Adr	4,884	5,678
	Common stock	Cnooc Ltd Spd Adr	8,134	8,537
	Common stock	Coca-Cola Company	1,820	1,989
	Common stock	Comcast Corp Cl A	11,991	12,360
	Common stock	Commercial Intl Bank Adr	6,677	6,146
	Common stock	Compagnie De Saint Unsp	33,318	27,065
	Common stock	Conduent Inc	2,381	1,509
	Common stock	Costco Wholesale Corp-New	10,467	12,223
	Common stock	Cott Corporation	4,924	4,293
	Common stock	Cree Inc	1,157	1,625
	Common stock	CRH PLC-Sponsored ADR	13,784	12,464
	Common stock	Crown Castle Intl Corp	6,479	6,409
	Common stock	Cyrusone Inc	4,502	4,548
	Common stock	Daimler Ag-Unsponsored Adr	30,608	21,933
	Common stock	Dell Technologies -C	3,031	3,885
	Common stock	Deutsche Telekom Ag	17,825	16,895
	Common stock	Diamondback Energy Inc	1,870	1,947
	Common stock	Discovery Inc A	2,223	2,078
	Common stock	Disney Walt Co	4,535	5,044
	Common stock	Dolby Laboratories Inc A	5,279	5,627
	Common stock	E On Ag Spd Adr	11,415	11,074
	Common stock	Ecolab Inc	3,538	4,273
	Common stock	Edwards Lifesciences	3,908	4,136
	Common stock	Enel Spa ADR	24,714	29,701
	Common stock	Eni SPA Sponsored ADR	49,444	42,871
	Common stock	ENN Energy Holdings-Unsp	5,584	6,849
	Common stock	EQT Corp	2,068	1,530
	Common stock	Equinix Inc	3,410	2,820
	Common stock	Equitrans Midstream Corp	2,862	2,302
	Common stock	Estee Lauder Cos Cl A	8,497	9,367
	Common stock	Euronet Worldwide Inc	3,110	4,095
	Common stock	Facebook Inc-A	20,317	23,203
	Common stock	Fleetcor Technologies Inc	8,173	8,915
	Common stock	Flextronics Ltd	18,181	12,770
	Common stock	Fluor Corp	4,351	2,318
	Common stock	FNF Group	2,936	2,987
	Common stock	Freeport-Mcmoran Inc	2,891	1,897
	Common stock	Fresenius Med Care Ag	13,311	8,713
	Common stock	Frontdoor Inc	1,742	1,251
	Common stock	Fujifilm Holdings Unspon	13,749	13,013
	Common stock	Gardner Denver Holdings Inc	5,690	4,029
	Common stock	GCI Liberty Inc - Class A	4,381	3,951
	Common stock	GCP Applied Technologies	2,481	2,799
	Common stock	Genesee & Wyoming A	4,223	3,775
	Common stock	Glaxosmithkline Plc Ads	26,670	23,232
	Common stock	Goldman Sachs Group Inc	10,081	7,016
	Common stock	Grace W R & Co.	3,585	3,765
	Common stock	Grainger W W	3,412	4,235
	Common stock	Hengan Intl Group-Unspon	6,923	5,115

(a)	Identity of Issue (b)	Description of Investment (c)	Cost (d)	Current Value (e)
	Common stock	Hologic Inc	2,066	2,055
	Common stock	Home Bancshares Inc	4,559	3,529
	Common stock	Home Depot Incorporated	12,827	15,464
	Common stock	Honda Motor Ltd	30,581	24,731
	Common stock	Honeywell International	3,428	3,435
	Common stock	Hsbc Hldgs PLC	16,325	14,841
	Common stock	Hunt Jb Trans Svc Inc	2,660	3,070
	Common stock	IAC/InteractiveCorp	3,179	6,040
	Common stock	Iberdrola SA Sponsored ADR	24,690	29,197
	Common stock	Icon Plc	4,193	6,461
	Common stock	IHS Markit LTD	2,236	2,063
	Common stock	Illumina Inc	10,145	14,697
	Common stock	Immunogen Inc.	292	206
	Common stock	Imperial Holdings Spons	6,053	2,009
	Common stock	Infineon Technologies	7,680	6,455
	Common stock	Infosys Tech Ltd Spd Adr	10,169	11,557
	Common stock	ING Groep N V	18,228	15,105
	Common stock	Ingevity Corp	2,140	2,678
	Common stock	Intuitive Surgical	8,378	7,663
	Common stock	Ionis Pharmaceuticals Inc	1,863	2,865
	Common stock	Isuzu Motors Ltd -	4,740	4,640
	Common stock	John Bean Technologies W/I	1,812	1,795
	Common stock	Johnson & Johnson	3,603	3,613
	Common stock	Johnson Controls	4,847	3,528
	Common stock	JPMorgan Chase & Co	11,093	11,226
	Common stock	Kadant Inc	3,677	5,132
	Common stock	Kar Auction Services Inc	3,173	2,863
	Common stock	Kasikornbank Pcl-Unspon	5,140	4,877
	Common stock	KB Financial Group Inc ADR	17,439	16,918
	Common stock	Kering SA Unsponsored ADR	7,860	7,948
	Common stock	Keysight Technologies Inc	3,427	4,408
	Common stock	Kimberly Clark De Mex	6,430	4,917
	Common stock	Kingfisher Plc	35,071	21,720
	Common stock	KOC Holdings ADR	6,490	4,303
	Common stock	Koninklijke Ahold	18,043	20,840
	Common stock	L3 Technologies Inc (lhx	3,661	4,515
	Common stock	Lamb Weston Holdings Inc	1,584	2,722
	Common stock	LCI Industries	2,715	1,670
	Common stock	Lear Corp	3,208	2,703
	Common stock	Liberty Broadband - A	2,350	2,657
	Common stock	Liberty Broadband - C	413	432
	Common stock	Liberty Media Group Liberty	182	178
	Common stock	Liberty Media Group Liberty	171	184
	Common stock	Liberty Sirius Group - C	5,200	5,991
	Common stock	Liberty SiriusXM Group	532	589
	Common stock	Life Healthcare - Unspon	3,768	2,957
	Common stock	Linde PLC	2,459	2,497
	Common stock	Lions Gate Entertainment-B	567	312
	Common stock	Littelfuse Inc.	5,267	4,630
	Common stock	Livanova PLC	3,109	2,927
	Common stock	Live Nation Entertainment	2,376	3,595
	Common stock	Lloyds Tsb Group Plc ADR	31,257	21,673
	Common stock	Logmein Inc	3,162	2,610
	Common stock	Lukoil Oil Co Spon Adr	8,225	10,630
	Common stock	Lululemon Athletica Inc	3,159	3,162
	Common stock	Mandiri Persero ADR	10,398	11,465
	Common stock	Marriot Vacations World	2,780	1,833
	Common stock	Marriott International Inc	6,715	9,770
	Common stock	Marvell Technology Group	3,506	3,448
	Common stock	Mastercard Inc A	12,431	23,959
	Common stock	Mccormick & Co Inc	1,705	2,367
	Common stock	Mcdonalds Corp	7,091	7,813
	Common stock	Medtronic PLC	1,956	2,183
	Common stock	Merck & Company Inc	7,831	8,252

(a)	Identity of Issue (b)	Description of Investment (c)	Cost (d)	Current Value (e)
	Common stock	Merck KGAA ADR	9,515	11,311
	Common stock	Mettler Toledo Intl	1,774	2,828
	Common stock	Michelin (Cgde) Unspon Adr	9,158	9,643
	Common stock	Microsoft Corporation	24,163	39,714
	Common stock	Mid America Apt Community	3,598	3,445
	Common stock	Mitsubishi Electric - Unsp	20,039	16,932
	Common stock	Mobile Telesys Ojsc Spon	7,310	5,978
	Common stock	Motus Holdings Ltd Spons	-	2,547
	Common stock	Nasdaq Inc	2,649	4,894
	Common stock	National Grid Transco Plc	18,122	13,051
	Common stock	National Oilwell Varco Inc	3,460	1,825
	Common stock	Nedbank Group Ltd - spons	6,471	7,148
	Common stock	NetEase Inc	21,472	23,066
	Common stock	Netflix Inc	11,869	21,145
	Common stock	Nielsen Holdings PLC	1,899	1,680
	Common stock	Nike Inc.	10,306	11,343
	Common stock	Noble Energy Inc	3,100	1,932
	Common stock	Nomad Foods Ltd	4,246	3,628
	Common stock	Novartis Ag Sponsored Adr	36,830	37,499
	Common stock	Now Inc DE	1,895	1,245
	Common stock	NTT Docomo Inc Spon ADR	6,369	6,920
	Common stock	Nuance Communications Inc	1,903	1,601
	Common stock	Nucor Inc	2,560	2,539
	Common stock	Nutanix Inc - A	1,624	1,539
	Common stock	Nvent Electric PLC	3,372	2,897
	Common stock	Nvidia Corp	15,812	11,081
	Common stock	NXP Semiconductors Nv	7,135	5,716
	Common stock	Oao Gazprom Adr Reg S	5,724	5,605
	Common stock	Oracle Corp	3,956	3,612
	Common stock	Packaging Corp Amer	4,004	2,838
	Common stock	Palo Alto Networks Inc	2,334	3,390
	Common stock	Panasonic Corp	13,894	10,986
	Common stock	Paypal Holdings Inc	7,425	10,175
	Common stock	Pentair PLC	1,334	1,058
	Common stock	Pioneer Natural Resources	2,829	2,104
	Common stock	PLDT Inc	4,413	3,036
	Common stock	Popular Inc	1,919	2,880
	Common stock	Post Holdings Inc	3,095	3,922
	Common stock	Prosperity Banc Shares	3,085	3,302
	Common stock	Pt Telecom Indonesia Sp Adr	7,860	7,391
	Common stock	QBE Ins Group ADR	16,480	13,605
	Common stock	Qiagen NV	4,663	5,099
	Common stock	Qualcomm	3,449	3,358
	Common stock	Qurate Retail Inc	8,304	7,164
	Common stock	Raymond James Finl Inc	3,755	5,060
	Common stock	RBC Bearings Inc	2,217	3,540
	Common stock	Red Hat Inc (acquired	7,164	13,173
	Common stock	Regeneron Pharma Inc	3,165	3,362
	Common stock	Reinsurance Group of	3,709	4,768
	Common stock	Reliance Steel & Aluminum	1,747	1,637
	Common stock	Roche Hldg Ltd -Spons Adr	15,433	15,789
	Common stock	Royal Dutch Shell PLC - ADR	34,100	37,403
	Common stock	S&P Global Inc	7,367	6,118
	Common stock	Safran Sa-Unspon ADR	7,169	6,456
	Common stock	Salesforce.Com Inc	14,995	23,559
	Common stock	Sanlam Ltd Unspon ADR	4,656	4,723
	Common stock	Sanofi - Aventis Sa Adr	41,458	40,892
	Common stock	Sberbank-Sponsored Adr	12,734	11,585
	Common stock	Schlumberger Ltd	5,880	2,453
	Common stock	Scottish & Southern Energy	16,405	12,930
	Common stock	Seagate Technology	5,925	4,438
	Common stock	Semen Gresik Unsponsored	6,234	6,560
	Common stock	Servicemaster Global	3,332	3,454
	Common stock	Servicenow Inc	5,086	4,985

(a)	Identity of Issue (b)	Description of Investment (c)	Cost (d)	Current Value (e)
	Common stock	Seven & I Holdings Unspn	12,882	13,005
	Common stock	Shinhan Financial Grp ADR	12,659	10,966
	Common stock	Shoprite Holdings	4,764	4,326
	Common stock	Siemens AG ADR	9,775	9,685
	Common stock	Signature Bank	3,538	3,701
	Common stock	Singapore Telecom Spd Adr	35,227	28,488
	Common stock	Softbank Corp Unspon ADR	6,237	5,346
	Common stock	South State Corp	3,761	2,938
	Common stock	Splunk Inc	6,129	10,695
	Common stock	Square Inc - A	4,007	4,375
	Common stock	Standard Bank Group Spon	6,280	6,502
	Common stock	Sumitomo Metal Minin-Uns	9,296	8,342
	Common stock	Sumitomo Mitsui Fin Unspd	18,860	15,455
	Common stock	Sun Community Inc.	5,569	6,103
	Common stock	Suntory Beverage & Food-U	14,069	15,058
	Common stock	SVB Financial Group	3,292	4,178
	Common stock	Synopsys Inc	3,302	4,970
	Common stock	Taiwan Semiconductor	47,559	53,446
	Common stock	Takeda Pharmaceutical Co	34,095	23,363
	Common stock	TE Connectivity LTD	3,845	4,084
	Common stock	Teledyne Inc	2,944	5,177
	Common stock	Teleflex Inc.	3,154	5,687
	Common stock	Telefonica S A Sponsored	27,583	19,873
	Common stock	Teliasonera Ab-Unspon ADR	30,088	27,482
	Common stock	Tenaris Sa-Adr	6,353	4,520
	Common stock	Tencent Holdings Ltd ADR	26,707	22,537
	Common stock	Teradyne Inc	2,179	1,726
	Common stock	Ternium SA Sponsored ADR	4,667	4,363
	Common stock	Tesco Plc Spd Adr	25,799	22,897
	Common stock	Tesla Inc	14,272	14,976
	Common stock	Teva Pharmaceutical	20,771	11,981
	Common stock	Texas Instruments Inc	1,595	2,552
	Common stock	TherapeuticsMD Inc	1,664	998
	Common stock	Thermo Fisher Scientific Inc	3,163	4,700
	Common stock	Tokio Marine Holdings Inc	22,079	24,232
	Common stock	Total Fina Elf Sa Adr	17,235	16,019
	Common stock	Tractor Supply Co	2,670	3,671
	Common stock	Transunion	3,979	3,919
	Common stock	Trinity Industries Inc.	3,798	3,397
	Common stock	Twitter Inc	2,604	4,024
	Common stock	UBS Group AG	15,772	12,157
	Common stock	Union Pacific Corp.	6,789	6,359
	Common stock	United Overseas Bank Ltd	21,873	22,394
	Common stock	United Parcel Service	2,931	2,536
	Common stock	United Rentals Inc	1,231	923
	Common stock	Unitedhealth Group Inc	19,593	31,638
	Common stock	Universal Health Services	2,277	2,215
	Common stock	Utah Medical Products Inc.	1,896	1,662
	Common stock	Varian Medical Systems	1,432	1,926
	Common stock	Veolia Environnement ADR	13,847	12,284
	Common stock	Versum Materials Inc	2,862	2,717
	Common stock	Vertex Pharmaceuticals	9,528	12,263
	Common stock	Vestas Wind Systems UNSP	7,640	8,335
	Common stock	Visa Inc Class A Shares	14,823	27,444
	Common stock	Vistra Energy Corp	6,742	8,401
	Common stock	VMWare Inc Class A	1,621	2,743
	Common stock	Vodacom Group Ltd-SP ADR	7,469	6,104
	Common stock	Vodafone Group PLC ADR	14,178	9,775
	Common stock	Wabco Holdings Inc	3,689	3,757
	Common stock	Wabtec	3,367	3,091
	Common stock	Weatherford International	8,390	533
	Common stock	Weichai Power Co-Unsp ADR	9,469	11,942
	Common stock	Wellcare Health Plans Inc	3,044	4,958
	Common stock	Western Digital Corp	3,388	2,033

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, 2018

(a)	Identity of Issue (b)	Description of Investment (c)	Cost (d)	Current Value (e)
	Common stock	WEX Inc	3,615	5,602
	Common stock	WH Group Ltd-ADR	10,412	10,783
	Common stock	Wheaton Precious Metals	9,251	9,179
	Common stock	Woolworths Holdings	6,226	4,624
	Common stock	Workday Inc-Class A	5,498	8,942
	Common stock	WPP PLC ADR	25,208	17,426
	Common stock	Wyndham Destinations Inc	3,186	3,261
	Common stock	Wyndham Hotels & Resorts	2,978	3,403
	Common stock	Yara International - Adr	11,079	10,428
	Common stock	Ypf Sociedad Anonima (adr)	11,682	7,900
	Common stock	Yum China Holdings Inc	2,710	2,817
	Common stock	Zoetis Inc	2,095	3,678
	Common stock	Zurich Insurance Group AG	19,939	19,284
		Total common stocks	2,955,359	2,907,225
	Mutual fund	Blackrock Alloc Targ-Bat A	29,215	28,218
	Mutual fund	BlackRock Allocation Target	206,426	203,838
	Mutual fund	Pimco Fixed Income Shs	256,709	226,433
	Mutual fund	Pimco Fixed Income Shs	234,806	226,426
	Mutual fund	Ishares Core S&P 500 ETF	707,179	816,223
	Mutual fund	Ishares MSCI South Korea	29,510	28,430
	Mutual fund	iShares Russell 1000 Value	482,836	563,801
		Total mutual funds	1,946,681	2,093,369
	Corporate debt security	Amazon.Com Inc	17,342	17,495
	Corporate debt security	American Express Credit	12,070	11,872
	Corporate debt security	Anheuser-Busch Inbev Fin	10,987	10,849
	Corporate debt security	Anheuser-Busch Inbev Fin	11,354	10,666
	Corporate debt security	Apple Inc	11,607	11,593
	Corporate debt security	Apple Inc	10,989	11,011
	Corporate debt security	Bank Of America Corp	9,812	9,237
	Corporate debt security	Bank Of Montreal	9,965	9,995
	Corporate debt security	Capital One Financial Co	7,784	7,393
	Corporate debt security	Citigroup Inc	8,110	7,873
	Corporate debt security	Citigroup Inc	9,050	8,499
	Corporate debt security	Comcast Corp	15,006	15,154
	Corporate debt security	CVS Health Corp	10,019	9,971
	Corporate debt security	DowDupont Inc	12,038	12,127
	Corporate debt security	Enterprise Products Oper	12,498	11,874
	Corporate debt security	Goldman Sachs Group Inc	17,528	16,610
	Corporate debt security	JPMorgan Chase & Co	13,738	13,227
	Corporate debt security	JPMorgan Chase & Co	8,078	7,631
	Corporate debt security	Kinder Morgan Ener Part	15,562	14,983
	Corporate debt security	Microsoft Corp	14,146	13,839
	Corporate debt security	Northrop Grumman Corp	11,969	11,612
	Corporate debt security	Oracle Corp	16,398	15,975
	Corporate debt security	Progressive Corp	22,057	21,275
	Corporate debt security	United Technologies Corp	15,061	14,941
	Corporate debt security	Unitedhealth Group Inc	14,661	14,064
	Corporate debt security	Verizon Communications	10,759	10,355
	Corporate debt security	Walmart Inc	10,049	10,098
	Corporate debt security	Wells Fargo & Company	17,313	16,421
		Total corporate debt securities	355,950	346,640
	U.S. government agency security	FNMA Note - 6.250% Due 5-15-29	16,266	15,388
	U.S. government agency security	FNMA Note - 1.875% Due 9-24-26	48,296	48,410
	U.S. government agency security	US Treasury Inflation	15,429	22,932
	U.S. government agency security	Fannie Mae 310151	1,640	1,563
	U.S. government agency security	Fannie Mae 890430	570	545
	U.S. government agency security	Fannie Mae 890765	21,212	10,422
	U.S. government agency security	Fannie Mae 930922	4,123	4,010

(a)	Identity of Issue (b)	Description of Investment (c)	Cost (d)	Current Value (e)
	U.S. government agency security	Fannie Mae 932474	466	449
	U.S. government agency security	Fannie Mae Ah5616	319	305
	U.S. government agency security	Fannie Mae Aj5905	457	445
	U.S. government agency security	Fannie Mae Al5213	1,393	1,339
	U.S. government agency security	Fannie Mae Al6745	570	544
	U.S. government agency security	Fannie Mae As0907	1,375	1,315
	U.S. government agency security	Fannie Mae As1626	5,626	5,454
	U.S. government agency security	Fannie Mae As3955	778	755
	U.S. government agency security	Fannie Mae As4168	2,010	1,918
	U.S. government agency security	Fannie Mae As4783	1,365	1,306
	U.S. government agency security	Fannie Mae As6406	7,056	8,883
	U.S. government agency security	Fannie Mae As6408	1,396	1,364
	U.S. government agency security	Fannie Mae As6627	2,174	2,094
	U.S. government agency security	Fannie Mae As6675	614	608
	U.S. government agency security	Fannie Mae As7538	2,489	2,414
	U.S. government agency security	Fannie Mae As9829	3,653	3,541
	U.S. government agency security	Fannie Mae As9990	2,495	2,490
	U.S. government agency security	Fannie Mae As9994	1,622	1,573
	U.S. government agency security	Fannie Mae Av6368	544	522
	U.S. government agency security	Fannie Mae Aw3616	1,128	1,074
	U.S. government agency security	Fannie Mae Ax2187	1,961	1,903
	U.S. government agency security	Fannie Mae Ax4887	468	448
	U.S. government agency security	Fannie Mae Ax7732	1,608	1,545
	U.S. government agency security	Fannie Mae Az6973	637	610
	U.S. government agency security	Fannie Mae Ba2889	379	367
	U.S. government agency security	Fannie Mae Bc2849	7,132	6,711
	U.S. government agency security	Fannie Mae Bd7883	699	675
	U.S. government agency security	Fannie Mae Bm1064	2,113	2,060
	U.S. government agency security	Fannie Mae Bm1065	1,466	1,416
	U.S. government agency security	Fannie Mae Bm1066	11,303	10,934
	U.S. government agency security	Fannie Mae Bm3350	1,769	1,747
	U.S. government agency security	Fannie Mae Ma2671	1,433	1,420
	U.S. government agency security	Fannie Mae Ma2920	6,136	6,036
	U.S. government agency security	Fannie Mae Ma2938	2,677	2,637
	U.S. government agency security	Fannie Mae Ma2956	8,775	8,615
	U.S. government agency security	Fannie Mae Ma2960	2,467	2,403
	U.S. government agency security	Fannie Mae Ma3026	10,726	10,473
	U.S. government agency security	Fannie Mae Ma3087	1,859	1,813
	U.S. government agency security	Fannie Mae Ma3088	36,021	34,831
	U.S. government agency security	Fannie Mae Ma3106	2,798	2,717
	U.S. government agency security	Fannie Mae Ma3120	9,437	9,141
	U.S. government agency security	Fannie Mae Ma3147	1,895	1,821
	U.S. government agency security	Fannie Mae Ma3148	1,880	1,824
	U.S. government agency security	Fannie Mae Ma3149	1,835	1,775
	U.S. government agency security	Fannie Mae Ma3183	2,730	2,736
	U.S. government agency security	Fannie Mae Ma3239	7,543	7,469
	U.S. government agency security	Fannie Mae Ma3275	5,587	5,594
	U.S. government agency security	Fannie Mae Ma3276	11,360	11,319
	U.S. government agency security	Fannie Mae Ma3277	7,597	7,547
	U.S. government agency security	Fannie Mae Ma3332	8,659	8,644
	U.S. government agency security	Fannie Mae Ma3358	966	961
	U.S. government agency security	Fannie Mae Ma3442	2,925	2,938
	U.S. government agency security	Fannie Mae Ma3467	1,990	2,000
	U.S. government agency security	Fannie Mae Ma3494	2,879	2,963
	U.S. government agency security	Freddie Mac C09071	2,750	2,621
	U.S. government agency security	Freddie Mac G07961	6,212	6,015
	U.S. government agency security	Freddie Mac G08623	2,659	2,538
	U.S. government agency security	Freddie Mac G08624	2,244	2,142
	U.S. government agency security	Freddie Mac G08659	7,266	7,033
	U.S. government agency security	Freddie Mac G08669	536	517
	U.S. government agency security	Freddie Mac G08674	450	430
	U.S. government agency security	Freddie Mac G08697	53,786	52,192
	U.S. government agency security	Freddie Mac G08700	504	485
	U.S. government agency security	Freddie Mac G08726	3,454	3,251

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, 2018

(a)	Identity of Issue (b)	Description of Investment (c)	Cost (d)	Current Value (e)
	U.S. government agency security	Freddie Mac G08733	59,465	57,609
	U.S. government agency security	Freddie Mac G08737	12,674	12,532
	U.S. government agency security	Freddie Mac G08784	11,443	11,266
	U.S. government agency security	Freddie Mac G08791	2,667	2,755
	U.S. government agency security	Freddie Mac G08807	4,639	4,645
	U.S. government agency security	Freddie Mac G08847	2,973	3,035
	U.S. government agency security	Freddie Mac G18684	18,114	18,219
	U.S. government agency security	Freddie Mac G18692	1,875	1,881
	U.S. government agency security	Freddie Mac Q44686	1,550	1,540
	U.S. government agency security	Freddie Mac V81760	6,129	5,877
	U.S. government agency security	US Treasury Note/Bond - 3.125% Due 08-15-44	27,737	27,612
	U.S. government agency security	US Treasury Note/Bond - 2.875% Due 11-15-46	32,387	32,123
	U.S. government agency security	US Treasury Note/Bond - 1.500% Due 8-15-27	60,140	60,001
	U.S. government agency security	US Treasury Note/Bond - 2.250 % Due 8-15-20	52,335	52,296
	U.S. government agency security	US Treasury Note/Bond - 2.250% Due 2-29-20	14,985	14,944
	U.S. government agency security	US Treasury Note/Bond - 2.625% Due 2-28-23	72,659	73,394
	U.S. government agency security	US Treasury Note/Bond - 2.875% Due 5-15-28	13,716	14,215
	U.S. government agency security	US Treasury Note/Bond - 2.250W Due 11-15-24	94,122	95,378
	U.S. government agency security	US Treasury Note/Bond - 2.000% Due 11-30-22	69,495	69,708
	U.S. government agency security	US Treasury Note/Bond - 1.625% Due 5-15-26	23,454	23,355
	U.S. government agency security	US Treasury Note/Bond - 2.375% Due 5-15-27	13,758	13,718
	U.S. government agency security	US Treasury Note/Bond - 1.750% Due 5.31-22	39,569	39,050
	U.S. government agency security	US Treasury Note/Bond - 2.625% Due 7-31-20	29,947	30,042
		Total government securities	1,060,470	1,050,175
		Total	$ 6,656,130	$ 6,735,079

* 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
10/01/2015	4,719,155	3,473,153.47	4.75	784,810
01/01/2016	-52,520	(45,764.72)	5	(9,870)
01/01/2017	423,343	375,477.77	6	69,518
01/01/2018		274,655	7	44,837
Total payment		4,077,521		889,295