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

2019

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2019 or fiscal plan year beginning 01/01/2019 and ending 12/31/2019

A This return/report is for:
- ☐ a multiemployer plan
- ☐ a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.)
- ☒ a single-employer plan
- ☐ a DFE (specify) ____

B This return/report is:
- ☐ the first return/report
- ☐ the final return/report
- ☐ an amended return/report
- ☐ a short plan year return/report (less than 12 months)

C If the plan is a collectively-bargained plan, check here. . . . . ▶ ☐

D Check box if filing under:
- ☒ Form 5558
- ☐ automatic extension
- ☐ the DFVC program
- ☐ special extension (enter description)

Part II Basic Plan Information—enter all requested information

1a Name of plan
ST. LUKE'S HEALTH SYSTEM RETIREMENT PLAN

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 05/01/1962

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)
CHI ST. LUKE'S HEALTH

PO BOX 20269, MC 4-159
HOUSTON, TX 77225-0269

2b Employer Identification Number (EIN)
76-0536232

2c Plan Sponsor's telephone number
832-355-4717

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.	10/15/2020	TROY LINDON
	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 ☐ Same as Plan Sponsor

COMMONSPIRIT HEALTH

3900 OLYMPIC BLVD, SUITE 400
ERLANGER, KY 41018-1099

3b Administrator's EIN: 47-0617373

3c Administrator's telephone number: 859-594-3267

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**	5000
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)**	2739
a(2) Total number of active participants at the end of the plan year	**6a(2)**	2372
b Retired or separated participants receiving benefits	**6b**	163
c Other retired or separated participants entitled to future benefits	**6c**	1960
d Subtotal. Add lines **6a(2)**, **6b**, and **6c**	**6d**	4495
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	26
f Total. Add lines **6d** and **6e**	**6f**	4521
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:

1A 1C 1I

b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:

9a Plan funding arrangement (check all that apply)

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

9b Plan benefit arrangement (check all that apply)

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

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

a Pension Schedules

- (1) ☒ **R** (Retirement Plan Information)
- (2) ☐ **MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
- (3) ☒ **SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary

b General Schedules

- (1) ☒ **H** (Financial Information)
- (2) ☐ **I** (Financial Information – Small Plan)
- (3) ☐ 0 **A** (Insurance Information)
- (4) ☒ **C** (Service Provider Information)
- (5) ☒ **D** (DFE/Participating Plan Information)
- (6) ☐ **G** (Financial Transaction Schedules)

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

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

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

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

11c Enter the Receipt Confirmation Code for the 2019 Form M-1 annual report. If the plan was not required to file the 2019 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

2019

This Form is Open to Public Inspection

For calendar plan year 2019 or fiscal plan year beginning 01/01/2019 and ending 12/31/2019

▶ **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. LUKE'S HEALTH SYSTEM RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF
CHI ST. LUKE'S HEALTH

D Employer Identification Number (EIN)
76-0536232

E Type of plan: [X] Single [ ] Multiple-A [ ] Multiple-B

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

Part I Basic Information

1 Enter the valuation date: Month 01 Day 01 Year 2019

2 Assets:

a Market value	**2a**	236092683
b Actuarial value	**2b**	236092683

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	155	21911880	21911880
b For terminated vested participants	2106	53967685	53967685
c For active participants	2739	115907981	116844597
d Total	5000	191787546	192724162

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**	5.44 %
6 Target normal cost	**6**	856000

Statement by Enrolled Actuary

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

SIGN HERE

	10/09/2020
Signature of actuary	Date
JUDY M KRUSE	20-05907
Type or print name of actuary	Most recent enrollment number
WILLIS TOWERS WATSON US LLC	312-525-2500
Firm name	Telephone number (including area code)
233 SOUTH WACKER DRIVE SUITE 1800 CHICAGO, IL 60606	
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)	27354431	0
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9	Amount remaining (line 7 minus line 8)	27354431	0
10	Interest on line 9 using prior year's actual return of -3.76 %	-1028527	0
11	Prior year's excess contributions to be added to prefunding balance:		
a	Present value of excess contributions (line 38a from prior year)		4337787
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 5.67 %		245953
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		4583740
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)	26325904	0

Part III Funding Percentages

14	Funding target attainment percentage	14	108.84 %
15	Adjusted funding target attainment percentage	15	122.50 %
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	134.00 %
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls

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

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
06/28/2019	416667	0	12/30/2019	416667	0
07/31/2019	416667	0			
08/30/2019	416667	0			
09/30/2019	416667	0			
10/30/2019	416667	0			
11/25/2019	416667	0			
			Totals ► 18(b)	2916669	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	2803999

20 Quarterly contributions and liquidity shortfalls:

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

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

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

Liquidity shortfall as of end of quarter of this plan year

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

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

21 Discount rate:

a Segment rates:

1st segment:	2nd segment:	3rd segment:	
3.74 %	5.35 %	6.11 %	☐ N/A, full yield curve used

b Applicable month (enter code)	**21b**	4
22 Weighted average retirement age	**22**	62

23 Mortality table(s) (see instructions) ☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment	☒ Yes	☐ No
25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment	☒ Yes	☐ No
26 Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment	☒ Yes	☐ No

27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment	**27**	

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

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

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):

a Target normal cost (line 6)	**31a**	856000
b Excess assets, if applicable, but not greater than line 31a	**31b**	856000

32 Amortization installments:

	Outstanding Balance	Installment
a Net shortfall amortization installment	0	0
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**	0

	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	0	0

36 Additional cash requirement (line 34 minus line 35)	**36**	0
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	**37**	2803999

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

a Total (excess, if any, of line 37 over line 36)	**38a**	2803999
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.**	**2019** **This Form is Open to Public Inspection.**

For calendar plan year 2019 or fiscal plan year beginning 01/01/2019 and ending 12/31/2019

A Name of plan
ST. LUKE'S HEALTH SYSTEM RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
CHI ST. LUKE'S HEALTH

D Employer Identification Number (EIN)
76-0536232

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)

PACIFIC INVESTMENT MANAGEMENT CO IN

95-2632339

(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 51	NONE	428028	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

WILLIS TOWERS WATSON

53-0181291

(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?
11 50	NONE	129962	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

MERCER

13-2834414

(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?
16 50	NONE	128172	Yes [ ] No [X]	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)

FIDELITY

04-3275867

(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?
15 50	RECORDKEEPER	66205	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

COMMONSPIRIT HEALTH

47-0617373

(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?
35 50	PLAN ADMINISTRATOR	9292	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

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

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

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

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

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

(complete as many entries as needed)

a Name: KEVIN BILLS	**b** EIN: 13-2834414	
c Position: ACTUARY		
d Address: MERCER 500 DALLAS STREET, SUITE 1500 HOUSTON, TX 77002	**e** Telephone: 713-276-2113	

Explanation: TO ALIGN BUSINESS STRATEGY

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 D (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

DFE/Participating Plan Information

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

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

OMB No. 1210-0110

2019

This Form is Open to Public Inspection.

For calendar plan year 2019 or fiscal plan year beginning 01/01/2019 and ending 12/31/2019

A Name of plan
ST. LUKE'S HEALTH SYSTEM RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan or DFE sponsor's name as shown on line 2a of Form 5500
CHI ST. LUKE'S HEALTH

D Employer Identification Number (EIN)
76-0536232

Part I Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs)

(Complete as many entries as needed to report all interests in DFEs)

a Name of MTIA, CCT, PSA, or 103-12 IE: CHI GROWTH POOL

b Name of sponsor of entity listed in (a): COMMONSPIRIT HEALTH

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
80-0000385-002	M	27501419

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

Part II Information on Participating Plans (to be completed by DFEs)

(Complete as many entries as needed to report all participating plans)

a Plan name	
b Name of plan sponsor	**c** EIN-PN

a Plan name	
b Name of plan sponsor	**c** EIN-PN

a Plan name	
b Name of plan sponsor	**c** EIN-PN

a Plan name	
b Name of plan sponsor	**c** EIN-PN

a Plan name	
b Name of plan sponsor	**c** EIN-PN

a Plan name	
b Name of plan sponsor	**c** EIN-PN

a Plan name	
b Name of plan sponsor	**c** EIN-PN

a Plan name	
b Name of plan sponsor	**c** EIN-PN

a Plan name	
b Name of plan sponsor	**c** EIN-PN

a Plan name	
b Name of plan sponsor	**c** EIN-PN

a Plan name	
b Name of plan sponsor	**c** EIN-PN

a Plan name	
b Name of plan sponsor	**c** EIN-PN

a Plan name	
b Name of plan sponsor	**c** EIN-PN

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

2019

This Form is Open to Public Inspection

For calendar plan year 2019 or fiscal plan year beginning 01/01/2019 and ending 12/31/2019

A Name of plan
ST. LUKE'S HEALTH SYSTEM RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
CHI ST. LUKE'S HEALTH

D Employer Identification Number (EIN)
76-0536232

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	872449	2119269
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	2083335	0
(2) Participant contributions	1b(2)		
(3) Other	1b(3)	8680246	69924066
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	7416143	26104730
(2) U.S. Government securities	1c(2)	38956043	32199711
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)	127596590	167801066
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	2426058	810544
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(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)	26853756	27501419
(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)	43138732	34546461
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)	1814731	4423617

			(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	259838083	365430883
	Liabilities			
g	Benefit claims payable	1g		
h	Operating payables	1h		
i	Acquisition indebtedness	1i		
j	Other liabilities	1j	23718365	113857425
k	Total liabilities (add all amounts in lines 1g through1j)	1k	23718365	113857425
	Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	236119718	251573458

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)	2916669	
	(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)		2916669
b	**Earnings on investments:**			
	(1) Interest:			
	(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	141	
	(B) U.S. Government securities	2b(1)(B)		
	(C) Corporate debt instruments	2b(1)(C)	8153426	
	(D) Loans (other than to participants)	2b(1)(D)		
	(E) Participant loans	2b(1)(E)		
	(F) Other	2b(1)(F)		
	(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		8153567
	(2) Dividends: **(A)** Preferred stock	2b(2)(A)	24087	
	(B) Common stock	2b(2)(B)		
	(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	914087	
	(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		938174
	(3) Rents	2b(3)		
	(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)	1294001553	
	(B) Aggregate carrying amount (see instructions)	2b(4)(B)	1285415297	
	(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		8586256
	(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
	(B) Other	2b(5)(B)	14122662	
	(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		14122662

		(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)		4647662
(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)		7766
c Other income	2c		
d Total income. Add all **income** amounts in column (b) and enter total	2d		39372756
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	22747752	
(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)		22747752
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)	265394	
(2) Contract administrator fees	2i(2)	66205	
(3) Investment advisory and management fees	2i(3)	430533	
(4) Other	2i(4)	409132	
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		1171264
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		23919016
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		15453740
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

b 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: ERNST & YOUNG **(2)** EIN: 34-6565596

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		50000000
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 4241791. (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

2019

This Form is Open to Public Inspection.

For calendar plan year 2019 or fiscal plan year beginning 01/01/2019 and ending 12/31/2019

A Name of plan
ST. LUKE'S HEALTH SYSTEM RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
CHI ST. LUKE'S HEALTH

D Employer Identification Number (EIN)
76-0536232

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): 13-5160382

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** 422

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: 12.5 % Investment-Grade Debt: 81.3 % High-Yield Debt: 0.9 % Real Estate: 1.6 % Other: 3.7 %

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):

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

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

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

☐ Yes.

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

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

☐ No. Other. Provide explanation_____

FINANCIAL STATEMENTS AND
SUPPLEMENTAL SCHEDULES

St. Luke's Health System Retirement Plan
Years Ended December 31, 2019 and 2018
With Report of Independent Auditors

Ernst & Young LLP

St. Luke's Health System Retirement Plan

Financial Statements and Supplemental Schedules

Years Ended December 31, 2019 and 2018

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Report of Independent Auditors

The Plan Administrator
St. Luke's Health System Retirement Plan

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of the St. Luke's Health System Retirement Plan, which comprise the statements of net assets available for benefits as of December 31, 2019 and 2018, 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 conformity with U.S. generally accepted accounting principles; this includes the design, implementation and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free of material misstatement, whether due to fraud or error.

Auditor's 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. 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 Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the certified investment information described in Note 6, except for comparing such information with the related information included in the financial statements. We have been informed by the plan administrator that the entity that certified the investment information meets the requirements of 29 CFR 2520.103-8. The plan administrator has obtained certifications as of December 31, 2019 and 2018, and for the years then ended, stating that the investment information provided to the plan administrator is complete and accurate.

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Disclaimer of Opinion on Financial Statements

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 these financial statements.

Disclaimer of Opinion on Supplemental Schedules

The accompanying supplemental schedules of assets (held at end of year) as of December 31, 2019, and reportable transactions for the year then ended are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we do not express an opinion on the supplemental schedules referred to above.

Report on Compliance of Form and Content With Department of Labor's Rules and Regulations

The form and content of the information included in the financial statements and supplemental schedules, other than that derived from the certified investment information, have been audited by us in accordance with auditing standards generally accepted in the United States and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

Ernst & Young LLP

October 9, 2020

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St. Luke's Health System Retirement Plan

Statements of Net Assets Available for Benefits

	December 31	
	2019	**2018**
Assets		
Non-interest-bearing cash	**$ 2,119,269**	$ 872,449
Receivables:		
Pending sales	**68,304,053**	6,814,143
Employer contribution receivable	**–**	2,083,335
Accrued income	**1,620,013**	1,866,103
Total receivables	**69,924,066**	10,763,581
Investments, at fair value:		
Plan interest in CHI Master Trust	**27,501,419**	26,853,756
Dreyfus government securities	**10,528,029**	4,589,320
Interest-bearing cash	**15,576,701**	2,826,823
Mutual funds	**34,546,461**	43,138,732
U.S. government securities	**32,199,711**	38,956,043
Corporate and other debt instruments	**167,801,066**	127,596,590
Foreign government securities	**4,423,617**	1,814,731
Preferred stocks	**810,544**	2,426,058
Other investments	**(590,583)**	–
Total investments	**292,796,965**	248,202,053
Total assets	**364,840,300**	259,838,083
Liabilities		
Cash overdraft	**–**	62,433
Pending purchases	**113,266,842**	22,838,873
Other	**–**	817,059
Total liabilities	**113,266,842**	23,718,365
Net assets available for benefits	**$ 251,573,458**	$ 236,119,718

See accompanying notes.

St. Luke's Health System Retirement Plan

Statements of Changes in Net Assets Available for Benefits

	Year Ended December 31	
	2019	**2018**
Additions		
Employer contributions	**$ 2,916,669**	$ 4,583,336
Investment income	**9,091,740**	9,385,034
Net investment gain (loss) from plan interest in CHI Master Trust	**4,647,662**	(1,619,872)
Net appreciation (depreciation) in fair value of investments	**22,716,685**	(17,365,095)
Total additions, net of investment loss	**39,372,756**	(5,016,597)
Deductions		
Benefits paid to participants	**22,747,752**	32,001,278
Administrative expenses	**1,171,264**	1,423,382
Total deductions	**23,919,016**	33,424,660
Net increase (decrease)	**15,453,740**	(38,441,257)
Net assets available for benefits at:		
Beginning of year	**236,119,718**	274,560,975
End of year	**$ 251,573,458**	$ 236,119,718

See accompanying notes.

St. Luke's Health System Retirement Plan

Notes to Financial Statements

December 31, 2019

1. Description of the Plan

The following description of the St. Luke's Health System Retirement Plan (the Plan) provides only general information. Participants should refer to the Summary Plan Description for a more complete description of the Plan's provisions, a copy of which is available from St. Luke's Health System Corporation and its affiliated companies (the System).

General

The Plan is a noncontributory, cash balance, defined benefit pension plan covering substantially all employees of the System. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended (ERISA).

At its November 2019 meeting, the CommonSpirit Health Human Resources and Compensation Committee of the Board of Stewardship Trustees approved the Charter for the CommonSpirit Health Retirement Plan Sub-Committee (the Sub-committee) delegating plan administrative oversight to the Sub-committee. The Sub-committee has overall responsibility for the operation and administration of the Plan. After the merger of Catholic Health Initiatives (CHI) with Dignity Health in February 2019, the CommonSpirit Health Investment Committee was created, which directly reports to the CommonSpirit Health Finance Committee. The CommonSpirit Health Investment Committee determines the appropriateness of the Plan's investment offerings and monitors investment performance.

In April 2013, the Episcopal Diocese of Texas signed a definitive agreement for the transfer of St. Luke's Health System to Catholic Health Initiatives (CHI). The transaction was completed on May 31, 2013. Beginning in October 2013, the Plan transferred a portion of its investments to the Catholic Health Initiatives Master Trust (CHI Master Trust). In connection with this transfer, The Bank of New York Mellon (BNY Mellon), which also serves as trustee of the CHI Master Trust, became the trustee of the Plan.

Effective October 1, 2015, the Plan was frozen to new participants. Effective December 31, 2015, the Plan was frozen for future benefit accruals.

Prior to October 1, 2015, employees, other than those specifically excluded in the Plan Document, who were at least 21 years of age and had completed one full year of service with at least 1,000 hours of service were eligible to participate in the Plan. An eligible employee was enrolled in the Plan on the October 1 or April 1 coincident with or following the date on which the employee became eligible.

1. Description of the Plan (continued)

Funding Policy

The System's policy is to fund the Plan in amounts sufficient to satisfy the funding requirements of ERISA. The Plan has met the minimum funding requirements established by the federal government.

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

Administrative Expenses

All reasonable expenses in connection with the administration of the Plan may be paid by the System, and those expenses that are not paid by the System will be paid by the Plan. For the years ended December 31, 2019 and 2018, the Plan paid for substantially all expenses.

Pension Benefits

The Plan provides for scheduled pension benefits to begin at the later of the normal retirement age of 65 or completion of five years of plan participation, but not later than the age of 70½. A participant may elect early retirement with reduced benefits at the age of 55, with ten years of credited service for vesting purposes. Participants may also receive benefits due to death or disability, as defined by the Plan.

Each participant accrues a benefit that is calculated as a percentage of the participant's salary based on the participant's years of service for vesting purposes under the Plan. Participant accounts are also credited annually with an interest credit as specified in the plan document. Benefits calculated under the cash balance plan formula may vary from those calculated under the prior pension plan formula; however, participants who were 100% vested on October 1, 1998, will receive a benefit equal to the greater of the benefit payable under the prior plan formula or the cash balance plan formula.

1. Description of the Plan (continued)

Vesting

A participant becomes vested in the Plan after a period of three years of credited service. A participant's credited service is calculated from the date of the participant's commencement of employment through the earlier of either his or her normal retirement date or the date of his or her termination of employment.

A participant whose employment is terminated prior to qualifying for either a death, disability, retirement, or severance benefit under the terms and provisions of the Plan ceases to participate in the Plan and is entitled to no benefits under the Plan.

Effective December 31, 2017, the Plan was amended to fully vest the accounts of all participants who are actively employed by the System or an affiliate as of December 31, 2018, and to change the method under which hours of service are credited under the Plan to use the elapsed time method.

2. Summary of Accounting Policies

Basis of Accounting

The accompanying financial statements of the Plan have been prepared using the accrual basis of accounting.

Payment of Benefits

Benefit payments to participants are recorded upon distribution.

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States requires management to make estimates and assumptions that affect the amounts reported in the financial statements, accompanying notes, and supplemental schedules. Actual results could differ from those estimates.

2. Summary of Accounting Policies (continued)

Investment Valuation and Fair Value Measurements

The Plan's investments, including those held in the CHI Master Trust, are recorded at fair value. Fair value is defined as 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 (an exit price). See Note 5 and Note 7 for further discussion and disclosures related to fair value measurements.

In addition to the Plan's ownership in the CHI Master Trust, the Plan holds various investments that are valued at fair value. Common collective trusts are reported at fair value using net asset values. Mutual funds and common stocks are valued based on quoted market prices. Investments in limited partnerships and hedge funds, which are not readily marketable, are valued at net asset value as a practical expedient. Plan management reviews and evaluates the values provided and takes responsibility for the valuation methods and assumptions used in determining the reported value of the limited partnerships and hedge funds. Corporate bonds are valued at the closing price reported in the active market in which the bond is traded. Other corporate bonds are valued based 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. Government securities are valued at the closing price reported in the active market in which the individual security is traded. Interest-bearing cash is stated at cost, which approximates fair value.

The three-level hierarchy for fair value measurements is as follows:

- Level 1 – Fair value is based on inputs that reflect unadjusted quoted prices in active markets for identical assets or liabilities that the Plan or CHI Master Trust has the ability to access at the measurement date. Investments whose values are based on quoted market prices in active markets, and are therefore classified by the Plan or CHI Master Trust within Level 1, generally include actively traded equities, government bonds, mutual funds, and exchange traded funds. The Plan or CHI Master Trust does not adjust the quoted price for such investments, even in situations where the Plan or CHI Master Trust holds a large position and a sale could reasonably impact the quoted price.

2. Summary of Accounting Policies (continued)

- Level 2 – Fair value is based on inputs, other than Level 1, that are observable for the asset or liability, either directly or indirectly, for substantially the full term of the asset or liability through corroboration with observable market data. Investments that trade in less liquid public markets or derive market value through corroboration with observable market data (e.g., fixed-income securities) are classified by the Plan or CHI Master Trust in Level 2 of the fair value hierarchy. The fair value of Level 2 instruments was determined through evaluated bid prices based on recent trading activity and other relevant information, including market interest rate curves and referenced credit spreads. Estimated prepayment rates, where applicable, are used for valuation purposes and provided by third-party services where quoted market values are not available. Common collective trust funds that have a published price are considered to have a readily determinable fair value. Level 2 instruments include fixed-income funds, corporate bonds, and asset-backed securities.

- Level 3 – Fair value is based on inputs to the valuation methodology that are unobservable and significant to the fair value measurement. The CHI Master Trust's Level 3 investments consist of term loans. The valuation of these investments requires significant judgment due to the absence of quoted market values, inherent lack of liquidity, changes in market conditions, and the long-term nature of such investments. Because these investments are not publicly traded, market quotations are generally not available to be used for valuation purposes. Accordingly, the CHI Master Trust's valuations of these investments are generally equal to or based upon the fair value of these investments as of the reporting date, as reported by fund managers.

In situations where inputs used to determine fair value fall into different levels of the fair value hierarchy, the level within the fair value hierarchy is based on the lowest level of input that is significant to the fair value measurement in its entirety.

The fair value of the CHI Master Trust's alternative investments is not publicly traded and readily available market quotations are generally not available to be used for valuation purposes. Accordingly, the CHI Master Trust's valuations of alternative investments are measured at the net asset value (NAV) practical expedient as of the reporting date, as reported by fund managers, and are excluded from the three-level hierarchy for fair value measurements in accordance with Accounting Standards Codification Topic 820, *Fair Value Measurement*.

2. Summary of Accounting Policies (continued)

While plan management believes that its valuation methods are appropriate and consistent with those used by other market participants, the use of different methodologies or assumptions to estimate the fair value of Level 3 investments could result in a different estimate of fair value at the reporting date. Those fair value estimates and alternative investments measured at NAV may differ significantly from the values that would have been determined had a readily available market for such investments existed, or had such investments been liquidated or sold to external investors, and these differences could be material to the financial statements.

For additional information on the fair value measurements of the investment securities within the CHI Master Trust fair value measurements, see Note 7.

Income Recognition

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

Actuarial Present Value of Accumulated Plan Benefits

Accumulated plan benefits (see Note 3) represent the actuarial present value of estimated future periodic payments, including lump-sum distributions that are attributable under the Plan's provisions to services rendered by the employees to the valuation date. Accumulated plan benefits include benefits expected to be paid to (a) retired or terminated employees or their beneficiaries, (b) beneficiaries of participants who have died, and (c) present participants or their beneficiaries. Benefits are based on the cash balance accounts or the transition benefits for certain employees. Benefits payable under all circumstances – retirement, death, disability, and termination of employment – are included, to the extent they are deemed attributable to employee services rendered to the valuation date.

3. Accumulated Plan Benefits

The Plan's actuary, Willis Towers Watson, estimates the actuarial present value of accumulated plan benefits, which is the amount that results from applying actuarial assumptions to adjust the accumulated plan benefits earned by the participants 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 accumulated plan benefits information is as follows:

	December 31, 2018
Actuarial present value of accumulated plan benefits:	
Vested benefits:	
Participants and beneficiaries currently receiving payments	$ 22,444,949
Other participants	181,379,659
Nonvested benefits	795,939
Total actuarial present value of accumulated plan benefits	$ 204,620,547

The change in the actuarial present value of accumulated plan benefits from December 31, 2017 to December 31, 2018, is attributable to the following:

Present value of accumulated plan benefits as of December 31, 2017	$ 228,973,192
Actuarial loss	336,550
Decrease in the discount period	10,118,036
Assumption changes	(2,805,953)
Benefits paid to participants	(32,001,278)
Net decrease	(24,352,645)
Present value of accumulated plan benefits as of December 31, 2018	$ 204,620,547

3. Accumulated Plan Benefits (continued)

Significant actuarial assumptions used in the valuation are as follows:

Discount rate 4.80% and 4.75% at December 31, 2018 and 2017, respectively.

Mortality – Separate rates for non-annuitants based on the Pri-2012 employees table without collar or amount adjustments and annuitants based on the Pri-2012 combined nondisabled annuitants table without collar or amount adjustments projected using the modified version of the MP-2019 generational improvement scale converging to a long-term rate of improvement of 0.75% by 2035 at December 31, 2018.

Mortality – Separate rates for non-annuitants based on the RP-2014 employees table without collar or amount adjustments and annuitants based on the RP-2014 healthy annuitants table without collar or amount adjustments, with the post-2006 projection removed and projected using the MP-2018 generational scale converging to a long-term rate of improvement of 0.75% by 2034 at December 31, 2017.

Additional actuarial assumption changes for the year ended December 31, 2018, are as follows:

1) Lump-sum interest rates changed from 4.27% for all years to spot rates of 3.74% for the first 5 years, 5.35% for the next 15 years, and 6.11% for all other years.

2) Cash balance interest accumulation rates changed from 2.88% for the first year and 4.00% thereafter to the following table:

2019	3.34%
2020–2021	3.00
2022–2026	3.50
2027–2031	4.00
2032+	4.50

3) Mortality used to calculate lump sums under the grandfathered formal changed from the 2018 Unisex Pension Protection Act mortality table to the 2019 Unisex Pension Protection Act mortality table.

These 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.

4. Derivatives

The Plan's assets and liabilities included derivative financial instruments (futures, options, and swaps). These derivatives involved, in varying degrees, elements of credit and market volatility risks in excess of more traditional investment holdings, such as equity and debt instruments. The contract or notional amounts disclosed in this footnote provide a measure of the Plan's involvement in such instruments, but are not indicative of potential loss. The intent was to use derivative financial instruments as economic hedges to manage market volatility risk, foreign currency exchange rate risk, or credit risk associated with the Plan's investment assets. The Plan's fiduciaries do not anticipate any material adverse effect on the Plan's financial position resulting from its involvement in these instruments. See Note 7 for derivatives held in the CHI Master Trust.

The following table presents the effect of gains (losses) with respect to these derivative instruments, by type of derivative. The gains (losses) are located on the statements of changes in net assets available for benefits as net appreciation (depreciation) in fair value of investments.

	Year Ended December 31	
	2019	**2018**
Interest rate:		
Futures	**$ 118,223**	$ (433,422)
Interest rate swaps	**(754,648)**	(193,160)
Credit derivatives:		
Credit default swaps	**553,724**	101,230
Total return swaps	**–**	(21,346)
Other options	**46,838**	180,362

Futures Contracts

On behalf of the Plan, investment managers for the Plan entered into various futures contracts. Reasons for entering into futures contracts included managing duration and yield curve exposure and serving as a substitute for physical securities. These contracts are arrangements between two parties to buy or sell a security or financial interest at a set price on a future date and are standardized and exchange traded. Upon entering into such a contract on behalf of the Plan, the investment manager was required to pledge to the broker an amount of cash or securities equal to

4. Derivatives (continued)

the minimum "initial margin" requirements of the exchange on which the contract was traded. Futures contracts are marked to market daily as unrealized gain or loss and settled the following day, with such settlement recorded as realized gain or loss. Both the value of the futures contract and its corresponding offset are included as investments.

Swap Contracts

On behalf of the Plan, investment managers for the Plan entered into various interest rate and credit default swap contracts. Reasons for entering into interest rate and credit default swap contracts included managing interest rates, yield curve exposure, and credit risk, and serving as a substitute for physical securities. The interest rate swap contracts are over-the-counter contracts enabling two counterparties to exchange, or swap, a fixed-rate cash flow for a floating-rate cash flow. The credit default swap contracts are over-the-counter contracts in which a buyer of credit default swaps pays a premium fee in return for a contingent payment by the seller upon the occurrence of a credit event, such as a default. Both the interest rate swap contracts and credit default swap contracts are marked to market daily and recorded as unrealized gains and losses, with collateral transferred between the broker and portfolio regularly as the market value of the position exceeds an agreed threshold (typically $250,000).

The following table presents interest rate swaps and credit default swaps held by the Plan. The fair value presented in the table is located in corporate and other debt instruments on the accompanying statements of net assets available for benefits.

	Notional		**Fair Value**	
	December 31		**December 31**	
	2019	**2018**	**2019**	**2018**
Derivative assets:				
Interest rate swaps	**$ 445,500,000**	$ (426,975,000)	**$ (814,584)**	$ (174,858)
Credit default swaps	**14,250,000**	12,529,668	**43,855**	(402,019)
Return swaps	**–**	(300,000)	**–**	(25,537)
Derivative liabilities:				
Interest rate swaps	**(445,500,000)**	426,975,000	**814,584**	174,858
Credit default swaps	**(14,250,000)**	(12,529,668)	**35,229**	(99,487)
Return swaps	**–**	300,000	**–**	25,537
	$ –	$ –	**$ 79,084**	$ (501,506)

4. Derivatives (continued)

As of December 31, 2019 and 2018, investment managers, on behalf of the Plan, were the sellers of various credit default swaps with expiration dates ranging from March 20, 2019 to May 11, 2063. The maximum potential amounts of future payments for the credit default swaps are equal to the notional amounts indicated above.

Other Options

On behalf of the Plan, investment managers for the Plan entered into various swaption contracts. Reasons for entering into swaption contracts include managing duration and yield curve exposure or generating income. These are over-the-counter contracts that give the purchaser the option to enter into a swap. Swaption contracts are marked to market daily and recorded as unrealized gains and losses, with collateral transferred between the broker and portfolio regularly as the market value of the position exceeds an agreed threshold (typically $250,000).

The following table presents the swaptions held by the Plan. The fair values of swaptions presented in the table are located in corporate and other debt instruments on the accompanying statements of net assets available for benefits.

	Premium Received	Number of Contracts	Notional	Fair Value
December 2019:				
Swaptions	**$ 54,962**	**413**	**$ (41,250,000)**	**$ (23,029)**
December 2018:				
Swaptions	$ 83,290	522	$ (52,150,000)	$ 116,066

5. Fair Value Measurements

Fair value is defined as 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. Authoritative guidance establishes 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 and liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3).

5. Fair Value Measurements (continued)

The level in the fair value hierarchy within which the fair value measurement is classified is determined based on the lowest-level input that is significant to the fair value measurement in its entirety. The following table sets forth, by level within the fair value hierarchy, the Plan's assets carried at fair value:

	Level 1	Level 2	Level 3	Total
December 31, 2019				
Interest-bearing cash	**$ 26,104,730**	**$ –**	**$ –**	**$ 26,104,730**
Mutual funds	**34,546,461**	**–**	**–**	**34,546,461**
U.S. government securities	**–**	**32,199,711**	**–**	**32,199,711**
Corporate and other debt instruments	**–**	**167,210,483**	**–**	**167,210,483**
Foreign government securities	**–**	**4,423,617**	**–**	**4,423,617**
Preferred stocks	**–**	**810,544**	**–**	**810,544**
Total investments	**$ 60,651,191**	**$ 204,644,355**	**$ –**	**$ 265,295,546**
December 31, 2018				
Interest-bearing cash	$ 7,416,143	$ –	$ –	$ 7,416,143
Mutual funds	43,138,732	–	–	43,138,732
U.S. government securities	–	38,956,043	–	38,956,043
Corporate and other debt instruments	–	127,596,590	–	127,596,590
Foreign government securities	–	1,814,731	–	1,814,731
Preferred stocks	–	2,426,058	–	2,426,058
Total investments	$ 50,554,875	$ 170,793,422	$ –	$ 221,348,297

6. Investments

All investment information disclosed in the accompanying financial statements, footnotes, and supplemental schedules, including investments held, pending purchases, pending sales, and accrued income at December 31, 2019 and 2018, and net appreciation (depreciation) in fair value of investments, investment income, and net investment gain (loss) from plan interest in the CHI Master Trust for the years then ended, was obtained or derived from information supplied to the plan administrator and certified as complete and accurate by BNY Mellon, the trustee.

7. CHI Master Trust

Certain of the Plan's investments are held in the CHI Master Trust, which was established for the investment of assets of the Plan and several other CHI-sponsored retirement plans. Prior to March 1, 2018, each participating plan had an undivided interest in the CHI Master Trust. The CHI Master Trust assets were allocated among the participating plans by assigning to each plan those transactions (primarily contributions, benefit payments, and plan-specific expenses) that could be specifically identified and by allocating among all plans, in proportion to each plan's beneficial interest in the CHI Master Trust, income and expenses resulting from the collective investment of the assets of the CHI Master Trust.

During fiscal year 2016–2017, an asset liability study was prepared for the CHI Master Trust. The first phase of the study validated the overall asset allocation of 45% equities, 35% fixed income, and 0% alternatives for the CHI Master Trust was appropriate for the obligations of the plans that participate in the CHI Master Trust. The second phase of the asset liability study focused on reviewing the obligations of each pension plan in the CHI Master Trust and developing an appropriate asset allocation and glide path for each pension plan. A glide path typically represents the de-risking of the asset allocation over time as a plan's funded status improves. As a result of the second phase of the study, the CHI Master Trust was restructured from a one investment pool structure to a three-pool structure (growth, inflation hedging, and long duration). Details of these three pools are as follows:

Growth pool – The growth pool seeks asset growth through capital appreciation and income reinvestment. Underlying investments of this pool consist of public and private equity, real assets, real estate, hedge funds, and bank loans.

Inflation hedging pool – The inflation hedging pool seeks to meet or exceed the inflation portion of the interest crediting rate. Asset classes within this pool consist of core plus fixed income, TIPS, and other inflation hedging strategies.

Long duration pool – The long duration pool seeks to match duration of liabilities through the use of long duration fixed income. Asset classes within this pool consist of long duration fixed-income investments and other liability hedging strategies.

7. CHI Master Trust (continued)

Due to this restructuring, the participating plans in the CHI Master Trust have a divided interest. Ownership units of the three new pools are based on type of plan and funded status. The tables below present the investment allocation strategies under the new pool structure.

Cash balance plan					
Funded status	**<80%**	**80%**	**90%**	**95%**	**100%**
Growth	80	72	70	60	50
Inflation hedging	11	15	17	27	37
Long duration	9	13	13	13	13

Traditional plan					
Funded status	**<70%**	**70%**	**80%**	**90%**	**100%**
Growth	80	75	60	40	20
Inflation hedging	–	–	–	–	–
Long duration	20	25	40	60	80

7. CHI Master Trust (continued)

The following tables present the net assets of the CHI Master Trust and the Plan's interest in the CHI Master Trust:

	December 31, 2019	
	Master Trust Balances	**Plan's Interest in Master Trust Balances**
	(Dollars in Thousands)	
Assets		
Investments in securities:		
Short-term investments	**$ 97,918**	**$ 851**
Common stocks	**1,534,915**	**15,942**
Mutual funds and exchange-traded funds	**83,272**	**865**
Fixed-income funds	**220,900**	**–**
Preferred stocks	**4,422**	**30**
Corporate bonds	**325,386**	**133**
Asset-backed securities	**43,718**	**–**
Government bonds	**367,201**	**–**
Foreign government bonds	**36,439**	**–**
Term loans	**194,036**	**2,015**
Hedge funds	**289,668**	**3,009**
Real estate funds	**339,983**	**3,531**
Venture capital/private equity funds	**113,204**	**1,176**
Cash	**624**	**3**
Receivable for securities sold	**9,065**	**47**
Foreign currency exchange contracts	**43,164**	**263**
Other receivables	**10,075**	**44**
Total assets	**3,713,990**	**27,909**
Liabilities		
Payable for securities purchased	**24,274**	**141**
Foreign currency exchange contracts	**43,289**	**266**
Other liabilities	**145**	**1**
Total liabilities	**67,708**	**408**
Net assets	**$ 3,646,282**	**$ 27,501**

7. CHI Master Trust (continued)

	December 31, 2018	
	Master Trust Balances	**Plan's Interest in Master Trust Balances**
	(Dollars in Thousands)	
Assets		
Investments in securities:		
Short-term investments	$ 68,207	$ 574
Common stocks	1,380,824	15,176
Mutual funds and exchange-traded funds	87,307	960
Fixed-income funds	228,805	–
Preferred stocks	6,407	44
Corporate bonds	315,068	127
Asset-backed securities	32,810	–
Government bonds	378,189	–
Foreign government bonds	32,515	–
Term loans	185,164	2,035
Hedge funds	283,513	3,116
Real estate funds	330,275	3,630
Venture capital/private equity funds	124,645	1,370
Receivable for securities sold	12,965	92
Foreign currency exchange contracts	46,569	351
Other receivables	11,816	51
Total assets	3,525,079	27,526
Liabilities		
Payable for securities purchased	33,209	290
Foreign currency exchange contracts	46,797	352
Other liabilities	2,721	30
Total liabilities	82,727	672
Net assets	$ 3,442,352	$ 26,854

7. CHI Master Trust (continued)

The following table presents the changes in net assets for the CHI Master Trust:

	Year Ended December 31	
	2019	**2018**
	(Dollars in Thousands)	
Net appreciation (depreciation) in fair value of investments	**$ 488,545**	$ (235,734)
Interest income	**45,181**	46,282
Dividend income	**41,701**	39,939
Total investment income (loss)	**575,427**	(149,513)
Expenses		
Investment manager and custody fees	**11,750**	12,592
Total expenses	**11,750**	12,592
Net transfers (contributions and benefit payments for the participating plans)	**(359,747)**	(212,645)
Net increase (decrease)	**203,930**	(374,750)
Net assets		
Beginning of year	**3,442,352**	3,817,102
End of year	**$ 3,646,282**	$ 3,442,352

7. CHI Master Trust (continued)

Alternative Investment Strategies

The goal of the alternative investments' allocation is to enhance the diversification profile of the CHI Master Trust. Exposure to hedge funds is derived through investments in fund of funds and deploy strategies such as relative value, event driven, and long/short. Real estate exposure is primarily derived through open-end funds that invest in core commercial properties within the United States. Venture capital/private equity exposure is primarily derived through investments in fund of funds that pursue a variety of strategies.

Alternative Investment Redemptions

The CHI Master Trust's ability to sell certain alternative investments is limited, and redemptions may not be allowed. In these circumstances, the general partners of the alternative investments control the timing of underlying investment realizations and the timing of related distributions. Redemptions are generally permitted for certain alternative investments, primarily hedge fund investments, quarterly with at least 95 days' prior written notice.

Alternative Investment Commitments

The CHI Master Trust's allocation to alternative investments is based upon contractual commitment levels to various funds. These commitments are drawn by the fund managers as opportunities arise to invest the capital. As of December 31, 2019, the CHI Master Trust had committed to invest $421 million in 27 funds, of which $408 million had been invested. The remaining $13 million will be invested when, and if, requested by the funds.

7. CHI Master Trust (continued)

Fair Value Measurements

The following tables set forth by level, within the fair value hierarchy as described in Note 2, the CHI Master Trust's assets carried at fair value:

	December 31, 2019			
	Level 1	**Level 2**	**Level 3**	**Total**
	(Dollars in Thousands)			
Assets				
Short-term investments	**$ 94,497**	**$ 3,421**	**$ –**	**$ 97,918**
Common stocks	**1,534,915**	**–**	**–**	**1,534,915**
Mutual funds and exchange-traded funds	**83,272**	**–**	**–**	**83,272**
Fixed-income funds	**–**	**220,900**	**–**	**220,900**
Preferred stocks	**2,863**	**1,559**	**–**	**4,422**
Corporate bonds	**–**	**325,386**	**–**	**325,386**
Asset-backed securities	**–**	**43,718**	**–**	**43,718**
Government bonds	**336,178**	**31,023**		**367,201**
Foreign government bonds	**–**	**36,439**	**–**	**36,439**
Term loans	**–**	**–**	**194,036**	**194,036**
	$ 2,051,725	**$ 662,446**	**$ 194,036**	**2,908,207**
Investments measured at net asset value:				
Hedge funds				**289,668**
Real estate				**339,983**
Venture capital/private equity funds				**113,204**
Total investments at fair value				**$ 3,651,062**
Receivables				
Foreign currency exchange contracts	**$ –**	**$ 43,164**	**$ –**	**$ 43,164**
Liabilities				
Foreign currency exchange contracts	**$ –**	**$ 43,289**	**$ –**	**$ 43,289**

7. CHI Master Trust (continued)

	December 31, 2018			
	Level 1	**Level 2**	**Level 3**	**Total**
	(Dollars in Thousands)			
Assets				
Short-term investments	$ 61,017	$ 7,190	$ –	$ 68,207
Common stocks	1,380,824	–	–	1,380,824
Fixed-income funds	–	228,805	–	228,805
Mutual funds and exchange-traded funds	87,307	–	–	87,307
Preferred stocks	3,964	2,443	–	6,407
Corporate bonds	–	315,068	–	315,068
Asset-backed securities	–	32,810	–	32,810
Government bonds	333,981	44,208	–	378,189
Foreign government bonds	–	32,515	–	32,515
Term loans	–	–	185,164	185,164
	$ 1,867,093	$ 663,039	$ 185,164	2,715,296
Investments measured at net asset value:				
Hedge funds				283,513
Real estate				330,275
Venture capital/private equity funds				124,645
Total investments at fair value				$ 3,453,729
Foreign currency exchange contracts	$ –	$ 46,569	$ –	$ 46,569
Liabilities				
Foreign currency exchange contracts	$ –	$ 46,797	$ –	$ 46,797

7. CHI Master Trust (continued)

The table below sets forth a summary of changes in the fair value of the Master Trust's Level 3 assets (dollars in thousands):

	Term Loan
Investments at fair value at December 31, 2017	$ 180,099
Purchases/contributions of investments	68,652
Sales/distributions of investments	(54,659)
Net change in unrealized depreciation on investments and effect of foreign currency translation	(7,821)
Net realized losses on investments	(1,107)
Investments at fair value at December 31, 2018	185,164
Purchases/contributions of investments	**95,354**
Sales/distributions of investments	**(89,889)**
Net change in unrealized appreciation on investments and effect of foreign currency translation	**4,996**
Net realized loss on investments	**(1,589)**
Investments at fair value at December 31, 2019	**$ 194,036**

Derivatives

The CHI Master Trust invests in derivative financial instruments primarily to adjust portfolio risk and asset class exposures. The CHI Master Trust only utilizes derivative instruments that have well-understood risk/return patterns, documented market liquidity, and a recognized pricing mechanism. Investment in such instruments is limited to the extent that the instruments are fully collateralized to avoid any leverage from such positions. Individual investment manager guidelines may further restrict the use of derivatives within the portfolio.

7. CHI Master Trust (continued)

The following table summarizes the CHI Master Trust's derivative instruments:

	Derivative Assets Fair Value	Derivative Liabilities Fair Value
	(Dollars in Thousands)	
December 31, 2019		
Foreign currency exchange contracts	**$ 43,164**	**$ 43,289**
December 31, 2018		
Foreign currency exchange contracts	$ 46,569	$ 46,797

Concentration of Market, Credit, and Industry Risk

The CHI Master Trust's investments in alternative investments are illiquid, non-publicly traded securities. The underlying investments of these alternative investments are subject to various risk factors, including market, credit, and industry risk. Market risk represents the potential loss in value of financial instruments caused by movements in market variables, such as interest rates. Other risks affecting these underlying investments include, but are not limited to, increasing competition, rapid changes in technology, and changes in economic conditions. These risk factors could have a material effect on the ultimate realizable value of the CHI Master Trust's alternative investments.

8. Income Tax Status

The Plan has received a determination letter from the Internal Revenue Service (IRS) dated January 9, 2014, stating that the Plan is qualified under Section 401(a) of the Internal Revenue Code (the Code) and, therefore, the related trust is exempt from taxation. Subsequent to the issuance of the letter, the Plan was amended. Once qualified, the Plan is required to operate in conformity with the Code to maintain its qualified status. The plan administrator believes the Plan is being operated in compliance with the applicable requirements of the Code and, therefore, believes that the Plan, as amended, is qualified and the related trust is tax-exempt.

8. Income Tax Status (continued)

Accounting principles generally accepted in the United States require plan 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 management has analyzed the tax positions taken by the Plan, and has concluded that there are no uncertain positions taken or expected to be taken. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

9. Related-Party and Party-in-Interest Transactions

Certain of the Plan's assets are invested in funds managed by the trustee of the Plan. These transactions qualify as party-in-interest transactions; however, they are exempt from the prohibited transactions rules under ERISA.

10. Risks and Uncertainties

The Plan and CHI Master Trust invest 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 on the statements of net assets available for benefits.

Plan contributions are made and the actuarial present value of accumulated plan benefits are reported based on certain assumptions pertaining to interest rates, inflation rates, and employee demographics, all of which are subject to change. Due to uncertainties inherent in the estimation and assumption processes, it is at least reasonably possible that changes in these estimates and assumptions in the near term could materially affect the amounts reported and disclosed in the financial statements.

11. Plan Termination

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

- Annuity benefits that former employees or their beneficiaries have been receiving for at least three years or that employees eligible to retire for that three-year period would have been receiving if they had retired with benefits in the normal form of an annuity under the Plan. The priority amount is limited to the lowest benefit that was payable (or would have been payable) during those three years. The amount is further limited to the lowest benefit that would be payable under plan provisions in effect at any time during the five years preceding plan termination.

- Other vested benefits insured by the PBGC, a U.S. government agency, up to the applicable limitations (discussed below).

- All other vested benefits.

- All non-vested benefits.

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 those benefits and may also depend on the financial condition of CHI and the level of benefits guaranteed by the PBGC. 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 survivors' 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.

The Plan provides that following a plan termination (as defined), the assets of the Plan shall be applied in accordance with the provisions of the plan agreement to satisfy all liabilities to participants and beneficiaries, and the Sponsor shall be entitled to any balance of plan assets remaining.

12. Subsequent Events

Management has evaluated subsequent events for the Plan through October 9, 2020, the date the accompanying financial statements were available to be issued.

On March 11, 2020, the World Health Organization classified an outbreak of the novel strain of coronavirus (COVID-19) a global pandemic, which has adversely impacted the global economy and disrupted the financial markets. As a result, the Plan's investments have incurred a decline in fair value since December 31, 2019. Because the value of the Plan's investments has fluctuated and will fluctuate in response to changing market conditions, the amount of losses, if any, that will be recognized in subsequent periods cannot be determined.

Effective May 1, 2020, the Plan and CHI Master Trust changed the trustee and custodian function from BNY Mellon to The Northern Trust Company.

Supplemental Schedules

St. Luke's Health System Retirement Plan

EIN 76-0536232 Plan #001

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

December 31, 2019

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	Share/ Par Value	Cost	Current Value
CASH & CASH EQUIVALENTS	NON-BASE CURRENCY	–	$ 49,967	$ 48,432
CASH & CASH EQUIVALENTS	NON-BASE CURRENCY - BROKER	–	235	242
CASH & CASH EQUIVALENTS	NON-BASE CURRENCY	–	48,320	49,284
CASH & CASH EQUIVALENTS	PAYABLE FOR FORWARD FOREIGN EXCHANGE CONTRACTS	–	(2,124,094)	(2,139,167)
CASH & CASH EQUIVALENTS	FFX CONTRACTS RECEIVABLE	–	3,131,181	3,207,641
CASH & CASH EQUIVALENTS	NON-BASE CURRENCY	–	4,381	4,419
CASH & CASH EQUIVALENTS	NON-BASE CURRENCY	–	15	14
CASH & CASH EQUIVALENTS	FFX CONTRACTS RECEIVABLE	–	449,989	477,155
CASH & CASH EQUIVALENTS	INTEREST RECEIVABLE RECLAIM	–	–	–
CASH & CASH EQUIVALENTS	NON-BASE CURRENCY - BROKER	–	3,223	3,286
CASH & CASH EQUIVALENTS	FFX CONTRACTS RECEIVABLE	–	127,132	128,021
CASH & CASH EQUIVALENTS	PAYABLE FOR FORWARD FOREIGN EXCHANGE CONTRACTS	–	(5,960,435)	(6,057,408)
CASH & CASH EQUIVALENTS	NON-BASE CURRENCY	–	34,852	35,033
CASH & CASH EQUIVALENTS	NON-BASE CURRENCY	–	1,305	1,299
CASH & CASH EQUIVALENTS	FFX CONTRACTS RECEIVABLE	–	711,372	729,750
CASH & CASH EQUIVALENTS	FFX CONTRACTS RECEIVABLE	–	6,146,265	6,142,865
CASH & CASH EQUIVALENTS	NON-BASE CURRENCY	–	50,574	50,516
CASH & CASH EQUIVALENTS	PAYABLE FOR FORWARD FOREIGN EXCHANGE CONTRACTS	–	(72,470)	(74,911)
CASH & CASH EQUIVALENTS	NON-BASE CURRENCY	–	95,900	97,120
CASH & CASH EQUIVALENTS	FFX CONTRACTS RECEIVABLE	–	507,941	533,110
CASH & CASH EQUIVALENTS	NON-BASE CURRENCY	–	2	2
CASH & CASH EQUIVALENTS	PAYABLE FOR FORWARD FOREIGN EXCHANGE CONTRACTS	–	(867,640)	(890,588)
CASH & CASH EQUIVALENTS	NON-BASE CURRENCY	–	274	286
CASH & CASH EQUIVALENTS	FFX CONTRACTS RECEIVABLE	–	490,352	507,583
CASH & CASH EQUIVALENTS	NON-BASE CURRENCY	–	85,084	85,446
CASH & CASH EQUIVALENTS	PAYABLE FOR FORWARD FOREIGN EXCHANGE CONTRACTS	–	(3,292,767)	(3,352,326)
CASH & CASH EQUIVALENTS	FFX CONTRACTS RECEIVABLE	–	637,717	654,565
CASH & CASH EQUIVALENTS	FFX CONTRACTS RECEIVABLE	–	998,034	1,051,328
CASH & CASH EQUIVALENTS	NON-BASE CURRENCY	–	486	488
CASH & CASH EQUIVALENTS	NON-BASE CURRENCY	–	646	676
CASH & CASH EQUIVALENTS	PAYABLE FOR FORWARD FOREIGN EXCHANGE CONTRACTS	–	(13,199,982)	(13,199,982)
CASH & CASH EQUIVALENTS	FFX CONTRACTS RECEIVABLE	–	12,317,406	12,317,406
CASH & CASH EQUIVALENTS	BNY MELLON CASH RESERVE	12,118	12,118	12,118
CASH & CASH EQUIVALENTS	MS ICE CCP COLLAT	1,606,000	1,606,000	1,606,000
CASH & CASH EQUIVALENTS	SWAP/ISDA HSBC CASH COLLATERAL	(80,000)	(80,000)	(80,000)

St. Luke's Health System Retirement Plan

EIN 76-0536232 Plan #001

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

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	Share/ Par Value	Cost	Current Value
CASH & CASH EQUIVALENTS	MORGAN STANLEY CASH COLLATERAL	189,000	189,000	189,000
CASH & CASH EQUIVALENTS	SWAP/ISDA JPM CASH COLLATERAL	(60,000)	(60,000)	(60,000)
CASH & CASH EQUIVALENTS	MORG CCP COLLATERAL	433,000	433,000	433,000
CASH & CASH EQUIVALENTS	CASH COLLATERAL HELD AT MORGAN	165,000	165,000	165,000
Cash and Cash Equivalents Total		2,265,118	2,640,383	2,676,701
FIXED INCOME SECURITIES	COOPERATIEVE RABOBANK UA REGS	100,000	140,949	113,786
FIXED INCOME SECURITIES	SCHAEFFLER FINANCE BV REGS	100,000	107,729	115,197
FIXED INCOME SECURITIES	COOPERATIEVE RABOBANK UA REGS	600,000	789,532	730,748
FIXED INCOME SECURITIES	HSBC HOLDINGS PLC	200,000	260,580	279,016
FIXED INCOME SECURITIES	TIME WARNER CABLE LLC	50,000	83,667	78,693
FIXED INCOME SECURITIES	BROOKFIELD FINANCE INC	300,000	300,401	345,063
FIXED INCOME SECURITIES	DEUTSCHE BANK AG/NEW YORK NY	500,000	498,815	514,260
FIXED INCOME SECURITIES	DEUTSCHE BANK AG/NEW YORK NY	300,000	300,000	306,540
FIXED INCOME SECURITIES	GE CAPITAL INTERNATIONAL FUNDI	1,975,000	1,326,911	2,112,717
FIXED INCOME SECURITIES	SUMITOMO MITSUI FINANCIAL GROU	300,000	300,000	306,144
FIXED INCOME SECURITIES	COOPERATIEVE RABOBANK UA	100,000	98,426	136,700
FIXED INCOME SECURITIES	UBS AG/STAMFORD CT	400,000	443,000	450,924
FIXED INCOME SECURITIES	UBS AG REGS	800,000	799,125	861,000
FIXED INCOME SECURITIES	BARCLAYS BANK PLC	400,000	462,000	449,500
FIXED INCOME SECURITIES	HSBC HOLDINGS PLC	700,000	703,774	782,768
FIXED INCOME SECURITIES	LLOYDS BANKING GROUP PLC	800,000	803,500	897,000
FIXED INCOME SECURITIES	NATWEST GROUP PLC	200,000	200,000	221,000
FIXED INCOME SECURITIES	SANTANDER UK GROUP HOLDINGS PL	200,000	185,698	210,984
FIXED INCOME SECURITIES	LLOYDS BANK PLC REGS	200,000	153,000	165,228
FIXED INCOME SECURITIES	COMMIT TO PUR FNMA SF MTG	1,800,000	1,775,391	1,778,778
FIXED INCOME SECURITIES	COMMIT TO PUR FNMA SF MTG	2,200,000	2,223,657	2,231,284
FIXED INCOME SECURITIES	COMMIT TO PUR FNMA SF MTG	(2,200,000)	(2,225,566)	(2,231,284)
FIXED INCOME SECURITIES	COMMIT TO PUR FNMA SF MTG	4,800,000	4,857,414	4,863,696
FIXED INCOME SECURITIES	COMMIT TO PUR FNMA SF MTG	14,100,000	14,466,812	14,497,902
FIXED INCOME SECURITIES	COMMIT TO PUR FNMA SF MTG	6,900,000	7,076,004	7,091,061
FIXED INCOME SECURITIES	COMMIT TO PUR FNMA SF MTG	3,800,000	3,997,719	4,003,072
FIXED INCOME SECURITIES	AMAZON.COM INC	600,000	592,684	681,954
FIXED INCOME SECURITIES	BGC PARTNERS INC	400,000	398,064	427,840
FIXED INCOME SECURITIES	VIACOMCBS INC	250,000	246,598	282,995
FIXED INCOME SECURITIES	CHARTER COMMUNICATIONS OPERATI	500,000	521,306	619,865
FIXED INCOME SECURITIES	CHARTER COMMUNICATIONS OPERATI	600,000	575,388	673,146
FIXED INCOME SECURITIES	CHARTER COMMUNICATIONS OPERATI	400,000	381,669	467,168
FIXED INCOME SECURITIES	CHARTER COMMUNICATIONS OPERATI	100,000	109,764	113,466
FIXED INCOME SECURITIES	CHARTER COMMUNICATIONS OPERATI	100,000	101,964	105,450
FIXED INCOME SECURITIES	CITIGROUP INC	100,000	99,941	103,759
FIXED INCOME SECURITIES	COMCAST CORP	500,000	431,427	554,470

St. Luke's Health System Retirement Plan

EIN 76-0536232 Plan #001

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

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	Share/ Par Value	Cost	Current Value
FIXED INCOME SECURITIES	COMCAST CORP	1,114,000	1,154,204	1,248,092
FIXED INCOME SECURITIES	COMCAST CORP	200,000	174,978	222,034
FIXED INCOME SECURITIES	COMCAST CORP	600,000	599,604	715,362
FIXED INCOME SECURITIES	COMCAST CORP	700,000	698,670	711,109
FIXED INCOME SECURITIES	DISCOVERY COMMUNICATIONS LLC	300,000	299,700	339,057
FIXED INCOME SECURITIES	E*TRADE FINANCIAL CORP	100,000	99,912	108,786
FIXED INCOME SECURITIES	FORD MOTOR CREDIT CO LLC	200,000	198,310	199,850
FIXED INCOME SECURITIES	FORD MOTOR CREDIT CO LLC	800,000	801,018	866,032
FIXED INCOME SECURITIES	FORD MOTOR CREDIT CO LLC	200,000	199,838	202,950
FIXED INCOME SECURITIES	ALLY FINANCIAL INC	200,000	241,875	277,620
FIXED INCOME SECURITIES	GENERAL ELECTRIC CO	200,000	187,872	243,112
FIXED INCOME SECURITIES	GENERAL ELECTRIC CO	287,000	257,338	383,587
FIXED INCOME SECURITIES	GENERAL MOTORS CO	400,000	399,708	414,280
FIXED INCOME SECURITIES	HSBC BANK USA NA	1,200,000	1,196,805	1,752,372
FIXED INCOME SECURITIES	L3HARRIS TECHNOLOGIES INC	50,000	50,000	59,031
FIXED INCOME SECURITIES	L3HARRIS TECHNOLOGIES INC	100,000	100,000	123,377
FIXED INCOME SECURITIES	INTERCONTINENTAL EXCHANGE INC	200,000	198,576	236,992
FIXED INCOME SECURITIES	JPMORGAN CHASE & CO	900,000	891,949	1,304,253
FIXED INCOME SECURITIES	LAZARD GROUP LLC	500,000	498,590	528,195
FIXED INCOME SECURITIES	MOODY'S CORP	200,000	203,326	253,686
FIXED INCOME SECURITIES	NBCUNIVERSAL MEDIA LLC	400,000	393,632	466,508
FIXED INCOME SECURITIES	ROCKWELL COLLINS INC	100,000	99,835	106,215
FIXED INCOME SECURITIES	ROCKWELL COLLINS INC	100,000	99,567	117,774
FIXED INCOME SECURITIES	S&P GLOBAL INC	100,000	99,240	102,342
FIXED INCOME SECURITIES	ONEMAIN FINANCE CORP	100,000	100,000	107,375
FIXED INCOME SECURITIES	SPIRIT AEROSYSTEMS INC	100,000	97,514	101,996
FIXED INCOME SECURITIES	TIME WARNER CABLE LLC	100,000	103,915	111,711
FIXED INCOME SECURITIES	TIME WARNER CABLE LLC	375,000	347,552	383,393
FIXED INCOME SECURITIES	WELLS FARGO BANK NA	1,350,000	1,369,308	1,954,044
FIXED INCOME SECURITIES	BANK OF AMERICA CORP	1,079,000	1,079,205	1,104,195
FIXED INCOME SECURITIES	BANK OF AMERICA CORP	1,000,000	1,000,000	1,008,790
FIXED INCOME SECURITIES	CITIGROUP INC	200,000	200,000	213,228
FIXED INCOME SECURITIES	CITIGROUP INC	500,000	500,000	547,340
FIXED INCOME SECURITIES	CITIGROUP INC	700,000	700,000	733,250
FIXED INCOME SECURITIES	GOLDMAN SACHS GROUP INC/THE	1,000,000	952,590	1,010,400
FIXED INCOME SECURITIES	JPMORGAN CHASE & CO	700,000	700,000	700,105
FIXED INCOME SECURITIES	JPMORGAN CHASE & CO	400,000	400,000	416,000
FIXED INCOME SECURITIES	WELLS FARGO & CO	500,000	506,420	531,535
FIXED INCOME SECURITIES	WELLS FARGO & CO	500,000	519,355	518,830
FIXED INCOME SECURITIES	COMMIT TO PUR FNMA SF MTG OTC	(350,000)	(520)	(104)
PREFERRED SECURITIES	CREDIT SUISSE GROUP AG 144A	1,500,000	1,489,500	1,674,375
PREFERRED SECURITIES	BANK OF AMERICA CORP	800,000	796,125	887,040

St. Luke's Health System Retirement Plan

EIN 76-0536232 Plan #001

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

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	Share/ Par Value	Cost	Current Value
PREFERRED SECURITIES	BANK OF AMERICA CORP	600,000	600,000	634,680
PREFERRED SECURITIES	CITIGROUP INC	400,000	414,400	436,500
PREFERRED SECURITIES	GENERAL ELECTRIC CO	500,000	494,500	489,730
PREFERRED SECURITIES	GOLDMAN SACHS GROUP INC/THE	500,000	500,000	518,000
PREFERRED SECURITIES	JPMORGAN CHASE & CO	196,000	191,696	197,764
Corporate debt - Preferred Total		65,076,000	65,793,450	70,604,681
FIXED INCOME SECURITIES	GAZPROM OAO VIA GAZ CAPIT REGS	800,000	937,529	975,318
FIXED INCOME SECURITIES	EMERALD BAY SA 144A	292,000	298,506	319,575
FIXED INCOME SECURITIES	STICHTING AK RABOBANK CER REGS	100,000	115,490	142,972
FIXED INCOME SECURITIES	BANCO BILBAO VIZCAYA ARGE REGS	200,000	218,555	244,986
FIXED INCOME SECURITIES	BANCO SANTANDER SA REGS	1,300,000	1,516,118	1,552,073
FIXED INCOME SECURITIES	KKR GROUP FINANCE CO V LL 144A	300,000	334,659	350,673
FIXED INCOME SECURITIES	NETFLIX INC 144A	200,000	224,050	237,409
FIXED INCOME SECURITIES	BARCLAYS PLC	900,000	1,149,346	1,347,271
FIXED INCOME SECURITIES	NEWCREST FINANCE PTY LTD 144A	200,000	201,048	233,696
FIXED INCOME SECURITIES	WOODSIDE FINANCE LTD 144A	100,000	99,817	109,468
FIXED INCOME SECURITIES	SUZANO AUSTRIA GMBH 144A	300,000	305,526	352,878
FIXED INCOME SECURITIES	BACARDI LTD 144A	200,000	210,018	226,024
FIXED INCOME SECURITIES	BACARDI LTD 144A	200,000	199,130	232,376
FIXED INCOME SECURITIES	STUDIO CITY FINANCE LTD 144A	300,000	300,000	317,250
FIXED INCOME SECURITIES	STUDIO CITY CO LTD 144A	400,000	400,000	409,000
FIXED INCOME SECURITIES	CNOOC FINANCE 2014 ULC	300,000	298,695	320,535
FIXED INCOME SECURITIES	CANADIAN PACIFIC RR CO	400,000	400,000	587,528
FIXED INCOME SECURITIES	FAIRSTONE FINANCIAL INC 144A	200,000	198,968	215,000
FIXED INCOME SECURITIES	BAUSCH HEALTH COS INC 144A	100,000	103,250	102,250
FIXED INCOME SECURITIES	WEST FRASER TIMBER CO LTD 144A	100,000	100,000	104,528
FIXED INCOME SECURITIES	MELCO RESORTS FINANCE LTD 144A	200,000	200,000	208,242
FIXED INCOME SECURITIES	SAUDI ELECTRICITY GLOBAL 144A	200,000	200,000	226,342
FIXED INCOME SECURITIES	TENCENT HOLDINGS LTD 144A	200,000	199,934	215,992
FIXED INCOME SECURITIES	TRANSOCEAN GUARDIAN LTD 144A	178,000	175,330	182,005
FIXED INCOME SECURITIES	TRANSOCEAN PROTEUS LTD 144A	70,000	69,825	72,100
FIXED INCOME SECURITIES	VALE OVERSEAS LTD	288,000	352,956	374,400
FIXED INCOME SECURITIES	VALE OVERSEAS LTD	100,000	127,400	130,250
FIXED INCOME SECURITIES	VALE OVERSEAS LTD	100,000	106,650	117,380
FIXED INCOME SECURITIES	WYNN MACAU LTD 144A	700,000	655,614	729,750
FIXED INCOME SECURITIES	XLIT LTD	300,000	293,830	381,633
FIXED INCOME SECURITIES	ODEBRECHT DRILLING NORBE REGS	25,334	25,181	25,208
FIXED INCOME SECURITIES	ODEBRECHT DRILLING NORBE REGS	89,451	37,103	48,752
FIXED INCOME SECURITIES	SUNAC CHINA HOLDINGS LTD REGS	200,000	206,500	205,750
FIXED INCOME SECURITIES	CHINA EVERGRANDE GROUP REGS	400,000	382,500	377,000
FIXED INCOME SECURITIES	ODEBRECHT OIL & GAS FINAN REGS	46,000	1,355	345

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

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	Share/ Par Value	Cost	Current Value
FIXED INCOME SECURITIES	CORP NACIONAL DEL COBRE D REGS	200,000	195,746	250,866
FIXED INCOME SECURITIES	ELECTRICITE DE FRANCE SA 144A	100,000	105,969	145,471
FIXED INCOME SECURITIES	ELECTRICITE DE FRANCE SA 144A	100,000	97,702	114,808
FIXED INCOME SECURITIES	TOTAL CAPITAL INTERNATIONAL SA	300,000	300,000	315,648
FIXED INCOME SECURITIES	BNP PARIBAS SA 144A	300,000	300,000	348,000
FIXED INCOME SECURITIES	BNP PARIBAS SA 144A	700,000	703,332	708,316
FIXED INCOME SECURITIES	ORANGE SA	350,000	453,067	542,161
FIXED INCOME SECURITIES	SOCIETE GENERALE SA 144A	300,000	293,625	327,750
FIXED INCOME SECURITIES	NIPPON LIFE INSURANCE CO 144A	300,000	300,000	327,750
FIXED INCOME SECURITIES	ALLERGAN FUNDING SCS	300,000	277,200	326,964
FIXED INCOME SECURITIES	ILFC (DELOS FINANCE) 3/18	429,900	425,626	431,332
FIXED INCOME SECURITIES	PETROLEOS MEXICANOS 144A	800,000	833,015	853,072
FIXED INCOME SECURITIES	PETROLEOS MEXICANOS 144A	28,000	30,071	30,558
FIXED INCOME SECURITIES	TRUST FIBRA UNO 144A	200,000	215,200	232,502
FIXED INCOME SECURITIES	TRUST FIBRA UNO 144A	200,000	205,000	215,002
FIXED INCOME SECURITIES	ENEL FINANCE INTERNATIONA 144A	200,000	213,974	225,256
FIXED INCOME SECURITIES	ENEL FINANCE INTERNATIONA 144A	200,000	198,136	225,830
FIXED INCOME SECURITIES	MYLAN NV	300,000	292,787	312,756
FIXED INCOME SECURITIES	NXP BV / NXP FUNDING LLC 144A	100,000	99,759	116,889
FIXED INCOME SECURITIES	NXP BV / NXP FUNDING LLC 144A	300,000	298,962	324,414
FIXED INCOME SECURITIES	PETROBRAS GLOBAL FINANCE 144A	194,000	201,890	207,873
FIXED INCOME SECURITIES	SYNGENTA FINANCE NV 144A	200,000	202,042	215,568
FIXED INCOME SECURITIES	TEVA PHARMACEUTICAL FINANCE NE	52,000	48,685	50,359
FIXED INCOME SECURITIES	ING GROEP NV	300,000	300,000	315,900
FIXED INCOME SECURITIES	DEUTSCHE TELEKOM INTERNATIONAL	600,000	699,714	883,920
FIXED INCOME SECURITIES	YARA INTERNATIONAL ASA 144A	100,000	99,748	108,698
FIXED INCOME SECURITIES	FLEX LTD	100,000	107,289	108,640
FIXED INCOME SECURITIES	TELEFONICA EMISIONES SA	500,000	503,783	593,455
FIXED INCOME SECURITIES	CREDIT SUISSE GROUP AG 144A	200,000	200,000	215,600
FIXED INCOME SECURITIES	DP WORLD PLC 144A	300,000	350,500	394,155
FIXED INCOME SECURITIES	DP WORLD PLC 144A	300,000	296,784	346,380
FIXED INCOME SECURITIES	NATIONWIDE BUILDING SOCIE 144A	250,000	249,265	263,198
FIXED INCOME SECURITIES	VODAFONE GROUP PLC	200,000	196,208	231,614
FIXED INCOME SECURITIES	VODAFONE GROUP PLC	300,000	294,753	347,910
FIXED INCOME SECURITIES	NATWEST GROUP PLC	300,000	300,000	321,750
FIXED INCOME SECURITIES	NATWEST GROUP PLC	800,000	806,668	920,304
FIXED INCOME SECURITIES	STANDARD CHARTERED PLC 144A	300,000	300,585	302,259
FIXED INCOME SECURITIES	NATWEST GROUP PLC	200,000	215,900	214,500
FIXED INCOME SECURITIES	NATWEST GROUP PLC	100,000	133,000	143,509
FIXED INCOME SECURITIES	AEP TRANSMISSION CO LLC	100,000	91,804	107,643
FIXED INCOME SECURITIES	AT&T INC	2,463,000	1,702,641	2,659,079
FIXED INCOME SECURITIES	AT&T INC	300,000	254,250	331,440

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

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	Share/ Par Value	Cost	Current Value
FIXED INCOME SECURITIES	AT&T INC	300,000	300,924	372,681
FIXED INCOME SECURITIES	AT&T INC	100,000	100,862	122,601
FIXED INCOME SECURITIES	AT&T INC	100,000	99,526	119,734
FIXED INCOME SECURITIES	ABBVIE INC	500,000	496,545	563,925
FIXED INCOME SECURITIES	ABBVIE INC	400,000	409,416	446,988
FIXED INCOME SECURITIES	ACTIVISION BLIZZARD INC	100,000	98,554	114,378
FIXED INCOME SECURITIES	ALABAMA POWER CO	400,000	398,660	410,404
FIXED INCOME SECURITIES	ALEXANDRIA REAL ESTATE EQUITIE	100,000	102,130	115,276
FIXED INCOME SECURITIES	ALEXANDRIA REAL ESTATE EQUITIE	200,000	199,718	207,900
FIXED INCOME SECURITIES	AMERICAN AIRLINES 2011-1 CLASS	36,021	36,021	37,046
FIXED INCOME SECURITIES	AMERICAN FINANCIAL GROUP INC/O	400,000	406,582	432,912
FIXED INCOME SECURITIES	AMERICAN INTERNATIONAL GROUP I	100,000	92,423	109,811
FIXED INCOME SECURITIES	AMERICAN INTERNATIONAL GROUP I	200,000	198,826	241,164
FIXED INCOME SECURITIES	AMERICAN MUNI PWR-OHIO INC OH	400,000	561,584	625,992
FIXED INCOME SECURITIES	AMERICAN TOWER CORP	400,000	384,042	415,904
FIXED INCOME SECURITIES	AMERICAN TOWER CORP	200,000	199,866	204,728
FIXED INCOME SECURITIES	AMERICAN TOWER CORP	100,000	98,917	107,560
FIXED INCOME SECURITIES	AMERICAN TOWER CORP	300,000	297,564	306,576
FIXED INCOME SECURITIES	AMERICAN TOWER CORP	300,000	315,051	320,739
FIXED INCOME SECURITIES	AMERICAN TOWER CORP	200,000	199,422	199,332
FIXED INCOME SECURITIES	AMERICAN TRANSMISSION SYS 144A	100,000	99,007	125,512
FIXED INCOME SECURITIES	AMERICAN WATER CAPITAL CORP	500,000	497,350	566,415
FIXED INCOME SECURITIES	AMGEN INC	1,208,000	1,238,914	1,423,302
FIXED INCOME SECURITIES	ANHEUSER-BUSCH COS LLC / ANHEU	1,500,000	1,428,030	1,779,180
FIXED INCOME SECURITIES	ANHEUSER-BUSCH INBEV WORLDWIDE	100,000	113,274	136,574
FIXED INCOME SECURITIES	ANTHEM INC	300,000	298,977	339,534
FIXED INCOME SECURITIES	APPALACHIAN POWER CO	200,000	275,182	284,104
FIXED INCOME SECURITIES	APPLE INC	300,000	314,547	364,296
FIXED INCOME SECURITIES	APPLE INC	400,000	398,940	451,120
FIXED INCOME SECURITIES	APPLE INC	700,000	694,890	678,713
FIXED INCOME SECURITIES	EQUITABLE HOLDINGS INC	200,000	199,414	215,262
FIXED INCOME SECURITIES	BAYER US FINANCE II LLC 144A	200,000	196,872	217,390
FIXED INCOME SECURITIES	BERKSHIRE HATHAWAY ENERGY CO	225,000	223,067	265,228
FIXED INCOME SECURITIES	BOSTON SCIENTIFIC CORP	400,000	385,368	610,016
FIXED INCOME SECURITIES	BRISTOL-MYERS SQUIBB CO 144A	100,000	131,768	128,279
FIXED INCOME SECURITIES	BRISTOL-MYERS SQUIBB CO 144A	100,000	120,247	118,760
FIXED INCOME SECURITIES	BRISTOL-MYERS SQUIBB CO 144A	400,000	396,632	474,912
FIXED INCOME SECURITIES	BROADCOM CORP / BROADCOM CAYMA	700,000	696,906	727,132
FIXED INCOME SECURITIES	STANDARD INDUSTRIES INC/N 144A	150,000	150,000	154,125
FIXED INCOME SECURITIES	CMS ENERGY CORP	100,000	99,441	112,792
FIXED INCOME SECURITIES	CAESARS RESORT COLLECTION 144A	200,000	200,000	207,000
FIXED INCOME SECURITIES	CVS PASS-THROUGH TRUST 144A	143,652	172,325	177,658

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

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	Share/ Par Value	Cost	Current Value
FIXED INCOME SECURITIES	CVS PASS-THROUGH TRUST 144A	439,519	439,519	495,715
FIXED INCOME SECURITIES	CVS HEALTH CORP	400,000	427,682	474,012
FIXED INCOME SECURITIES	CAMDEN PROPERTY TRUST	100,000	99,941	100,270
FIXED INCOME SECURITIES	CAMERON LNG LLC 144A	200,000	199,773	200,468
FIXED INCOME SECURITIES	CAMPBELL SOUP CO	100,000	94,331	115,835
FIXED INCOME SECURITIES	CANTOR FITZGERALD LP 144A	200,000	200,000	216,368
FIXED INCOME SECURITIES	CARLYLE HOLDINGS II FINAN 144A	100,000	98,920	117,661
FIXED INCOME SECURITIES	CENTENE CORP 144A	100,000	99,160	102,875
FIXED INCOME SECURITIES	CHENIERE CORPUS CHRISTI H 144A	300,000	299,775	306,366
FIXED INCOME SECURITIES	CHICAGO IL	75,000	71,813	79,094
FIXED INCOME SECURITIES	CONAGRA BRANDS INC	500,000	497,915	593,815
FIXED INCOME SECURITIES	CONAGRA BRANDS INC	100,000	94,050	122,141
FIXED INCOME SECURITIES	CONNECTICUT LIGHT AND POWER CO	200,000	199,514	229,694
FIXED INCOME SECURITIES	CONSOLIDATED EDISON CO OF NEW	400,000	399,600	470,732
FIXED INCOME SECURITIES	CONSOLIDATED EDISON CO OF NEW	200,000	199,930	227,282
FIXED INCOME SECURITIES	CONSTELLATION BRANDS INC	100,000	104,807	109,127
FIXED INCOME SECURITIES	CONSTELLATION BRANDS INC	200,000	199,312	209,290
FIXED INCOME SECURITIES	CORPORATE OFFICE PROPERTIES LP	300,000	298,530	323,508
FIXED INCOME SECURITIES	COX COMMUNICATIONS INC 144A	500,000	499,820	553,875
FIXED INCOME SECURITIES	CROWN CASTLE INTERNATIONAL COR	600,000	598,026	657,348
FIXED INCOME SECURITIES	CROWN CASTLE INTERNATIONAL COR	300,000	316,681	344,691
FIXED INCOME SECURITIES	CROWN CASTLE INTERNATIONAL COR	100,000	99,811	101,282
FIXED INCOME SECURITIES	CROWN CASTLE INTERNATIONAL COR	200,000	206,994	207,056
FIXED INCOME SECURITIES	DTE ELECTRIC CO	100,000	99,551	116,104
FIXED INCOME SECURITIES	DELL INTERNATIONAL LLC / 144A	400,000	398,972	440,480
FIXED INCOME SECURITIES	DELL INTERNATIONAL LLC / 144A	500,000	496,565	563,795
FIXED INCOME SECURITIES	DELL INTERNATIONAL LLC / 144A	500,000	572,810	657,470
FIXED INCOME SECURITIES	DELL INTERNATIONAL LLC / 144A	300,000	329,940	413,382
FIXED INCOME SECURITIES	DIAMOND SPORTS GROUP LLC 144A	100,000	100,000	101,155
FIXED INCOME SECURITIES	DIGITAL REALTY TRUST LP	300,000	300,000	333,417
FIXED INCOME SECURITIES	DUKE ENERGY CORP	700,000	697,648	830,179
FIXED INCOME SECURITIES	DUKE ENERGY CORP	200,000	183,036	211,864
FIXED INCOME SECURITIES	DUKE ENERGY CAROLINAS LLC	100,000	99,527	112,283
FIXED INCOME SECURITIES	DUQUESNE LIGHT HOLDINGS I 144A	300,000	297,816	308,694
FIXED INCOME SECURITIES	ERAC USA FINANCE LLC 144A	200,000	257,559	282,924
FIXED INCOME SECURITIES	ERP OPERATING LP	100,000	99,622	119,112
FIXED INCOME SECURITIES	EPR PROPERTIES	100,000	98,429	109,145
FIXED INCOME SECURITIES	EPR PROPERTIES	200,000	198,336	202,760
FIXED INCOME SECURITIES	EQM MIDSTREAM PARTNERS LP	100,000	99,191	94,324
FIXED INCOME SECURITIES	EMERA US FINANCE LP	300,000	305,804	347,355
FIXED INCOME SECURITIES	ENABLE MIDSTREAM PARTNERS LP	200,000	199,230	199,756
FIXED INCOME SECURITIES	OVINTIV INC	100,000	99,567	100,813

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

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	Share/ Par Value	Cost	Current Value
FIXED INCOME SECURITIES	ENERGY TRANSFER OPERATING LP	400,000	420,760	515,240
FIXED INCOME SECURITIES	ENERGY TRANSFER OPERATING LP	200,000	167,748	205,596
FIXED INCOME SECURITIES	ENLINK MIDSTREAM PARTNERS LP	100,000	99,981	80,750
FIXED INCOME SECURITIES	ENTERGY LOUISIANA LLC	300,000	299,970	314,889
FIXED INCOME SECURITIES	ENTERGY LOUISIANA LLC	100,000	99,811	115,754
FIXED INCOME SECURITIES	ENTERGY TEXAS INC	100,000	99,177	101,901
FIXED INCOME SECURITIES	ENTERPRISE PRODUCTS OPERATING	295,000	354,221	401,053
FIXED INCOME SECURITIES	ENTERPRISE PRODUCTS OPERATING	300,000	274,386	387,174
FIXED INCOME SECURITIES	ENTERPRISE PRODUCTS OPERATING	400,000	452,040	516,168
FIXED INCOME SECURITIES	ENTERPRISE PRODUCTS OPERATING	400,000	397,560	469,900
FIXED INCOME SECURITIES	ENTERPRISE PRODUCTS OPERATING	100,000	100,320	107,343
FIXED INCOME SECURITIES	EQUINIX INC	200,000	199,796	200,744
FIXED INCOME SECURITIES	ESSEX PORTFOLIO LP	200,000	198,846	211,034
FIXED INCOME SECURITIES	ESSEX PORTFOLIO LP	300,000	295,896	303,630
FIXED INCOME SECURITIES	EXELON GENERATION CO LLC	242,000	212,888	276,884
FIXED INCOME SECURITIES	FEDEX CORP	300,000	288,297	289,416
FIXED INCOME SECURITIES	FEDEX CORP	100,000	101,476	100,461
FIXED INCOME SECURITIES	FIRSTENERGY TRANSMISSION 144A	100,000	99,560	126,169
FIXED INCOME SECURITIES	FIRSTENERGY TRANSMISSION 144A	100,000	104,362	107,465
FIXED INCOME SECURITIES	FISERV INC	200,000	215,888	221,850
FIXED INCOME SECURITIES	FLORIDA POWER & LIGHT CO	200,000	198,920	228,248
FIXED INCOME SECURITIES	FORTRESS TRANSPORTATION A 144A	200,000	203,906	208,500
FIXED INCOME SECURITIES	FORTUNE BRANDS HOME & SECURITY	200,000	198,714	214,352
FIXED INCOME SECURITIES	FORTUNE BRANDS HOME & SECURITY	100,000	99,830	101,142
FIXED INCOME SECURITIES	FREEDOM MORTGAGE CORP 144A	200,000	189,000	196,062
FIXED INCOME SECURITIES	GATX CORP	100,000	103,621	104,045
FIXED INCOME SECURITIES	GLP CAPITAL LP / GLP FINANCING	300,000	306,444	329,280
FIXED INCOME SECURITIES	GLOBAL ATLANTIC FIN CO 144A	200,000	199,660	197,458
FIXED INCOME SECURITIES	HEALTHPEAK PROPERTIES INC	100,000	98,945	140,908
FIXED INCOME SECURITIES	KRAFT HEINZ FOODS CO 144A	700,000	845,411	896,854
FIXED INCOME SECURITIES	SERVICE PROPERTIES TRUST	100,000	97,494	98,173
FIXED INCOME SECURITIES	HOST HOTELS & RESORTS LP	200,000	198,436	201,808
FIXED INCOME SECURITIES	HUMANA INC	200,000	200,834	209,596
FIXED INCOME SECURITIES	INTERNATIONAL BUSINESS MACHINE	100,000	99,529	112,803
FIXED INCOME SECURITIES	INTERNATIONAL PAPER CO	300,000	297,867	353,058
FIXED INCOME SECURITIES	INTERNATIONAL PAPER CO	200,000	198,260	230,152
FIXED INCOME SECURITIES	INTERNATIONAL PAPER CO	200,000	199,798	214,210
FIXED INCOME SECURITIES	JERSEY CENTRAL POWER & LIGHT C	400,000	365,664	517,420
FIXED INCOME SECURITIES	KLA CORP	100,000	99,764	119,863
FIXED INCOME SECURITIES	KANSAS CITY SOUTHERN	300,000	337,577	356,340
FIXED INCOME SECURITIES	KANSAS CITY SOUTHERN	200,000	199,776	234,620
FIXED INCOME SECURITIES	KIMCO REALTY CORP	200,000	198,518	219,422

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

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	Share/ Par Value	Cost	Current Value
FIXED INCOME SECURITIES	KINDER MORGAN ENERGY PARTNERS	200,000	199,044	219,358
FIXED INCOME SECURITIES	KRAFT HEINZ FOODS CO	800,000	824,841	868,760
FIXED INCOME SECURITIES	LAS VEGAS SANDS CORP	1,750,000	1,745,884	1,827,263
FIXED INCOME SECURITIES	LAS VEGAS SANDS CORP	100,000	100,969	102,961
FIXED INCOME SECURITIES	LAS VEGAS SANDS CORP	100,000	99,875	101,063
FIXED INCOME SECURITIES	LIBERTY MUTUAL GROUP INC 144A	100,000	103,662	104,016
FIXED INCOME SECURITIES	MGM RESORTS INTERNATIONAL	300,000	300,000	336,000
FIXED INCOME SECURITIES	MGM GROWTH PROPERTIES OPE 144A	100,000	100,000	111,500
FIXED INCOME SECURITIES	MPLX LP	100,000	90,972	101,979
FIXED INCOME SECURITIES	MARSH & MCLENNAN COS INC	100,000	111,607	113,824
FIXED INCOME SECURITIES	MARSH & MCLENNAN COS INC	300,000	299,733	362,730
FIXED INCOME SECURITIES	MASCO CORP	94,000	103,870	121,997
FIXED INCOME SECURITIES	MASCO CORP	200,000	181,140	201,894
FIXED INCOME SECURITIES	MASSACHUSETTS MUTUAL LIFE 144A	100,000	99,099	120,731
FIXED INCOME SECURITIES	MICROSOFT CORP	100,000	97,505	118,516
FIXED INCOME SECURITIES	MICRON TECHNOLOGY INC	200,000	216,826	229,438
FIXED INCOME SECURITIES	MICRON TECHNOLOGY INC	300,000	309,201	330,537
FIXED INCOME SECURITIES	MIDWEST CONNECTOR CAPITAL 144A	100,000	99,853	109,244
FIXED INCOME SECURITIES	MOTOROLA SOLUTIONS INC	100,000	99,881	111,543
FIXED INCOME SECURITIES	MYLAN INC	100,000	107,013	110,826
FIXED INCOME SECURITIES	NGPL PIPECO LLC 144A	100,000	122,000	129,118
FIXED INCOME SECURITIES	NATIONWIDE FINANCIAL SERV 144A	200,000	199,016	208,440
FIXED INCOME SECURITIES	NEW JERSEY ST TRANSPRTN TRUST	600,000	590,510	601,578
FIXED INCOME SECURITIES	NISOURCE INC	100,000	99,918	110,948
FIXED INCOME SECURITIES	NISOURCE INC	100,000	99,892	105,461
FIXED INCOME SECURITIES	NORFOLK SOUTHERN CORP	100,000	99,327	118,647
FIXED INCOME SECURITIES	NORFOLK SOUTHERN CORP	300,000	299,418	354,816
FIXED INCOME SECURITIES	NORTHWESTERN MUTUAL LIFE 144A	200,000	198,950	200,588
FIXED INCOME SECURITIES	OCCIDENTAL PETROLEUM CORP	300,000	301,776	305,910
FIXED INCOME SECURITIES	OCCIDENTAL PETROLEUM CORP	400,000	507,492	489,196
FIXED INCOME SECURITIES	OMEGA HEALTHCARE INVESTORS INC	300,000	298,620	320,115
FIXED INCOME SECURITIES	ONEOK INC	800,000	796,892	907,920
FIXED INCOME SECURITIES	ONEOK PARTNERS LP	600,000	721,650	765,858
FIXED INCOME SECURITIES	OWENS CORNING	100,000	84,815	94,917
FIXED INCOME SECURITIES	OWENS CORNING	200,000	197,080	193,474
FIXED INCOME SECURITIES	OVINTIV INC	100,000	117,274	122,353
FIXED INCOME SECURITIES	PFIZER INC	600,000	710,202	811,176
FIXED INCOME SECURITIES	PHYSICIANS REALTY LP	100,000	94,936	104,716
FIXED INCOME SECURITIES	PIONEER NATURAL RESOURCES CO	100,000	124,000	100,166
FIXED INCOME SECURITIES	PLAINS ALL AMERICAN PIPELINE L	450,000	422,409	454,059
FIXED INCOME SECURITIES	POST HOLDINGS INC 144A	100,000	100,000	107,100
FIXED INCOME SECURITIES	PROLOGIS LP	300,000	296,346	361,341

St. Luke's Health System Retirement Plan

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

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	Share/ Par Value	Cost	Current Value
FIXED INCOME SECURITIES	PRUDENTIAL FINANCIAL INC	274,000	281,721	299,150
FIXED INCOME SECURITIES	PRUDENTIAL FINANCIAL INC	100,000	99,318	105,263
FIXED INCOME SECURITIES	PUGET SOUND ENERGY INC	100,000	100,000	115,252
FIXED INCOME SECURITIES	QVC INC	400,000	399,708	419,200
FIXED INCOME SECURITIES	SL GREEN REALTY CORP	500,000	500,000	527,040
FIXED INCOME SECURITIES	REGENCY CENTERS LP	200,000	198,220	226,542
FIXED INCOME SECURITIES	RIO OIL FINANCE TRUST SER 144A	173,038	192,938	193,805
FIXED INCOME SECURITIES	ROCKIES EXPRESS PIPELINE 144A	100,000	117,750	106,527
FIXED INCOME SECURITIES	ROCKIES EXPRESS PIPELINE 144A	100,000	117,750	104,000
FIXED INCOME SECURITIES	SABINE PASS LIQUEFACTION LLC	500,000	489,375	557,850
FIXED INCOME SECURITIES	SABINE PASS LIQUEFACTION LLC	100,000	100,140	114,952
FIXED INCOME SECURITIES	SAN DIEGO GAS & ELECTRIC CO	200,000	207,592	208,118
FIXED INCOME SECURITIES	SAN DIEGO GAS & ELECTRIC CO	100,000	99,895	110,705
FIXED INCOME SECURITIES	SEMPRA ENERGY	200,000	182,948	207,336
FIXED INCOME SECURITIES	SOUTHERN CALIFORNIA EDISON CO	200,000	194,254	207,220
FIXED INCOME SECURITIES	SOUTHERN CALIFORNIA EDISON CO	200,000	183,878	205,160
FIXED INCOME SECURITIES	SOUTHERN CALIFORNIA EDISON CO	600,000	623,928	631,710
FIXED INCOME SECURITIES	SOUTHERN CALIFORNIA EDISON CO	200,000	211,058	213,702
FIXED INCOME SECURITIES	SOUTHERN CALIFORNIA EDISON CO	300,000	351,900	355,911
FIXED INCOME SECURITIES	SOUTHERN CALIFORNIA GAS CO	300,000	299,685	334,005
FIXED INCOME SECURITIES	SOUTHERN CO/THE	100,000	99,579	107,812
FIXED INCOME SECURITIES	SOUTHERN CO GAS CAPITAL CORP	100,000	103,555	110,694
FIXED INCOME SECURITIES	SPRINT CORP	200,000	212,000	211,500
FIXED INCOME SECURITIES	SPRINT SPECTRUM CO LLC / 144A	300,000	300,000	327,000
FIXED INCOME SECURITIES	STANDARD INDUSTRIES INC/N 144A	200,000	199,000	205,000
FIXED INCOME SECURITIES	STEEL DYNAMICS INC	100,000	99,925	100,641
FIXED INCOME SECURITIES	STRYKER CORP	200,000	201,366	240,948
FIXED INCOME SECURITIES	TRANSCONTINENTAL GAS PIPE LINE	200,000	198,552	219,324
FIXED INCOME SECURITIES	TYSON FOODS INC	100,000	99,647	108,249
FIXED INCOME SECURITIES	UDR INC	500,000	498,820	524,365
FIXED INCOME SECURITIES	US AIRWAYS 2012-1 CLASS A PASS	117,004	125,341	129,948
FIXED INCOME SECURITIES	UNIVISION COMMUNICATIONS 144A	102,000	104,933	103,530
FIXED INCOME SECURITIES	UNIVISION COMMUNICATIONS 144A	100,000	94,000	98,875
FIXED INCOME SECURITIES	VERIZON COMMUNICATIONS INC	548,000	411,019	680,287
FIXED INCOME SECURITIES	VERIZON COMMUNICATIONS INC	200,000	183,396	239,990
FIXED INCOME SECURITIES	VMWARE INC	200,000	188,918	209,364
FIXED INCOME SECURITIES	WEA FINANCE LLC / WESTFIE 144A	200,000	199,366	232,560
FIXED INCOME SECURITIES	WALGREENS BOOTS ALLIANCE INC	100,000	99,335	104,329
FIXED INCOME SECURITIES	WASHINGTON GAS LIGHT CO	400,000	397,976	402,488
FIXED INCOME SECURITIES	WASHINGTON ST CONVENTION CENTE	1,200,000	1,200,000	1,629,300
FIXED INCOME SECURITIES	WELLTOWER INC	200,000	199,158	240,196
FIXED INCOME SECURITIES	WESTERN DIGITAL CORP	100,000	95,250	104,250

St. Luke's Health System Retirement Plan

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

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	Share/ Par Value	Cost	Current Value
FIXED INCOME SECURITIES	WEYERHAEUSER CO	200,000	224,042	245,654
FIXED INCOME SECURITIES	WEYERHAEUSER CO	100,000	124,182	126,145
FIXED INCOME SECURITIES	WEYERHAEUSER CO	600,000	658,103	829,728
FIXED INCOME SECURITIES	WEYERHAEUSER CO	100,000	125,121	132,423
FIXED INCOME SECURITIES	WEYERHAEUSER CO	400,000	397,848	433,032
FIXED INCOME SECURITIES	WHIRLPOOL CORP	200,000	199,272	215,742
FIXED INCOME SECURITIES	WYNN RESORTS FINANCE LLC 144A	200,000	200,000	214,500
FIXED INCOME SECURITIES	ZIMMER BIOMET HOLDINGS INC	114,000	112,220	115,883
FIXED INCOME SECURITIES	ZOETIS INC	100,000	99,408	108,949
FIXED INCOME SECURITIES	BRASKEM AMERICA FINANCE C REGS	200,000	215,700	229,000
FIXED INCOME SECURITIES	DISCOVER FINANCIAL SERVICES	300,000	300,000	315,900
FIXED INCOME SECURITIES	ENABLE MIDSTREAM PARTNERS LP	200,000	195,487	183,586
FIXED INCOME SECURITIES	FARMERS INSURANCE EXCHANG 144A	200,000	198,739	208,812
FIXED INCOME SECURITIES	PACIFIC LIFE INSURANCE CO 144A	500,000	495,683	533,750
FIXED INCOME SECURITIES	STATE STREET CORP	200,000	200,000	212,252
FIXED INCOME SECURITIES	VOYA FINANCIAL INC	100,000	100,000	100,250
FIXED INCOME SECURITIES	WASHINGTON PRIME GROUP LP	400,000	389,026	369,000
FIXED INCOME SECURITIES	EL PASO NATURAL GAS CO LLC	600,000	602,250	838,692
FIXED INCOME SECURITIES	ANCESTRY.COM 8/19 COV-LITE	99,749	98,004	97,817
FIXED INCOME SECURITIES	CPG INTERNATIONAL 5/17	99,744	98,621	99,661
FIXED INCOME SECURITIES	CAESARS RESORT 12/17 COV-LITE	294,000	293,265	294,306
FIXED INCOME SECURITIES	CHARTER COMM OPERATING 10/19 T	386,137	385,172	388,311
FIXED INCOME SECURITIES	DELL 9/19 COV-LITE TLB	95,960	93,081	96,548
FIXED INCOME SECURITIES	DIAMOND RESORTS 6/18 COV-LITE	98,992	95,775	96,493
FIXED INCOME SECURITIES	DIAMOND SPORTS/SINCLAIR/REGION	299,250	297,754	298,628
FIXED INCOME SECURITIES	EW SCRIPPS 12/19 COV-LITE TLB2	99,251	98,755	99,562
FIXED INCOME SECURITIES	ENVISION HEALTHCARE 9/18	99,000	98,753	84,200
FIXED INCOME SECURITIES	INTERNET BRANDS 8/17 COV-LITE	195,500	195,011	195,717
FIXED INCOME SECURITIES	LEVEL 3 11/19 COV-LITE TLB	472,259	472,259	473,737
FIXED INCOME SECURITIES	PLY GEM/PISCES MIDCO 3/18 TL	199,494	197,499	198,807
PREFERRED SECURITIES	METLIFE INC	300,000	300,000	303,864
Corporate debt instruments - other Total		85,831,256	87,065,527	97,196,385
CASH & CASH EQUIVALENTS	DREYFUS GOVT SECURITIES CM 227	477,930	477,930	477,930
CASH & CASH EQUIVALENTS	DREYFUS GOVT SECURITIES CM 228	10,050,099	10,050,099	10,050,099
Dreyfus Govt Securities Total		10,528,029	10,528,029	10,528,029
FIXED INCOME SECURITIES	BONOS DEL TESORO NACIONAL EN P	100,000	2,014	1,177
FIXED INCOME SECURITIES	ARGENTINA POM POLITICA MONETAR	6,620,000	213,637	74,080
FIXED INCOME SECURITIES	NATWEST GROUP PLC REGS	100,000	114,337	118,599
FIXED INCOME SECURITIES	PERUVIAN GOVERNMENT INTER 144A	2,200,000	811,271	800,286
FIXED INCOME SECURITIES	PERUVIAN GOVERNMENT INTER 144A	500,000	162,099	175,078

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

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	Share/ Par Value	Cost	Current Value
FIXED INCOME SECURITIES	PERUVIAN GOVERNMENT INTER 144A	400,000	119,992	126,786
FIXED INCOME SECURITIES	PERUVIAN GOVERNMENT INTER 144A	200	59,007	61
FIXED INCOME SECURITIES	TESCO PROPERTY FINANCE 5 REGS	196,256	237,316	337,032
FIXED INCOME SECURITIES	BARCLAYS PLC REGS	400,000	519,330	577,591
FIXED INCOME SECURITIES	ARGENTINE REPUBLIC GOVERNMENT	1,100,000	588,750	536,261
FIXED INCOME SECURITIES	QATAR GOVERNMENT INTERNAT REGS	300,000	300,000	385,227
FIXED INCOME SECURITIES	SAUDI GOVERNMENT INTERNAT 144A	800,000	784,120	885,688
FIXED INCOME SECURITIES	REPUBLIC OF SOUTH AFRICA GOVER	300,000	300,000	300,000
FIXED INCOME SECURITIES	UKRAINE GOVERNMENT INTERN REGS	100,000	104,750	105,750
Foreign Gov't Securities Total		13,116,456	4,316,623	4,423,617
CASH & CASH EQUIVALENTS	BNP PARIBAS REV REPO	5,000,000	5,000,000	5,000,000
CASH & CASH EQUIVALENTS	BNP PARIBAS REV REPO	7,900,000	7,900,000	7,900,000
Non-interest Bearing Cash Total		12,900,000	12,900,000	12,900,000
FIXED INCOME SECURITIES	IRS R 7.05% P BRAZIL CET INTRB	4,700,000	408	26,613
FIXED INCOME SECURITIES	IRS_R 7.05% P BRAZIL CET INTRB	(4,700,000)	(538)	–
FIXED INCOME SECURITIES	CCP IRS R 6.43% P BRAZIL INTRB	3,700,000	0	(4,424)
FIXED INCOME SECURITIES	CCP_IRS R 6.43% P BRAZIL INTRB	(3,700,000)	(508)	–
FIXED INCOME SECURITIES	CCP_ZCS. P BRL-CDI 1D CME	17,800,000	3,641	24,679
FIXED INCOME SECURITIES	CCP_ZCS._P BRL-CDI 1D CME	(17,800,000)	(1,248)	–
FIXED INCOME SECURITIES	CCP_IRS. P CAD-BA-CDOR 3M CME	600,000	0	(11,178)
FIXED INCOME SECURITIES	CCP_IRS._P CAD-BA-CDOR 3M CME	(600,000)	(2,395)	–
FIXED INCOME SECURITIES	CCP_IRS. P CLP-CLICP-BLOOMBERG	438,900,000	–	8,771
FIXED INCOME SECURITIES	CCP_IRS._P CLP-CLICP-BLOOMBERG	(438,900,000)	–	–
FIXED INCOME SECURITIES	CCP_IRS. P CLP-CLICP-BLOOMBERG	136,800,000	–	3,826
FIXED INCOME SECURITIES	CCP_IRS._P CLP-CLICP-BLOOMBERG	(136,800,000)	–	–
FIXED INCOME SECURITIES	CCP_IRS. P CLP-CLICP-BLOOMBERG	100,000	–	3
FIXED INCOME SECURITIES	CCP_IRS._P CLP-CLICP-BLOOMBERG	(100,000)	–	–
FIXED INCOME SECURITIES	CDX ITRX.EUR.32.1 5YR SP	(200,000)	(177)	(30)
FIXED INCOME SECURITIES	CDX ITRX.EUR.32.1 5YR SP	(200,000)	(242)	(15)
FIXED INCOME SECURITIES	CDX ITRX.EUR.32.1 5YR SP	(300,000)	(604)	(31)
FIXED INCOME SECURITIES	CDX ITRX.EUR.32.1 5YR SP	(300,000)	(460)	(23)
FIXED INCOME SECURITIES	CDX ITRX.EUR.32.1 5YR SP	(500,000)	(761)	(51)
FIXED INCOME SECURITIES	CDX ITRX.EUR.32.1 5YR SP	(200,000)	(77)	(133)
FIXED INCOME SECURITIES	CDX ITRX.EUR.32.1 5YR SP	(200,000)	(244)	(38)
FIXED INCOME SECURITIES	CDX ITRX.EUR.32.1 5YR SP	(1,800,000)	(1,020)	(1,539)
FIXED INCOME SECURITIES	CDX ITRX.EUR.32.1 5YR SP	(200,000)	(230)	(38)
FIXED INCOME SECURITIES	CDX ITRX.EUR.32.1 5YR SP	(200,000)	(298)	(38)
FIXED INCOME SECURITIES	CDX ITRX.EUR.32.1 5YR SP	(400,000)	(321)	(613)
FIXED INCOME SECURITIES	CDX ITRX.EUR.32.1 5YR SP	(400,000)	(511)	(77)
FIXED INCOME SECURITIES	CDX ITRX.EUR.32.1 5YR SP	(200,000)	(156)	(306)

St. Luke's Health System Retirement Plan

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

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	Share/ Par Value	Cost	Current Value
FIXED INCOME SECURITIES	CDX ITRX.EUR.32.1 5YR SP	(200,000)	(274)	(5)
FIXED INCOME SECURITIES	CDX ITRX.EUR.32.1 5YR SP	(200,000)	(144)	(306)
FIXED INCOME SECURITIES	CDX ITRX.EUR.32.1 5YR SP	(200,000)	(189)	(306)
FIXED INCOME SECURITIES	CDX ITRX.EUR.32.1 5YR SP	(200,000)	(155)	(306)
FIXED INCOME SECURITIES	CDX ITRX.EUR.32.1 5YR SP	(600,000)	(371)	(513)
FIXED INCOME SECURITIES	CDX ITRX.EUR.32.1 5YR SP	(300,000)	(166)	(403)
FIXED INCOME SECURITIES	CDX ITRX.EUR.32.1 5YR SP	(200,000)	(121)	(171)
FIXED INCOME SECURITIES	CDX ITRX.EUR.32.1 5YR SP	(300,000)	(176)	(671)
FIXED INCOME SECURITIES	CDX ITRX.EUR.32.1 5YR SP	(200,000)	(132)	(447)
FIXED INCOME SECURITIES	CDX ITRX.EUR.32.1 5YR SP	(600,000)	(667)	(177)
FIXED INCOME SECURITIES	CDX ITRX.EUR.32.1 5YR SP	(400,000)	(405)	(77)
FIXED INCOME SECURITIES	CDX ITRX.EUR.32.1 5YR SP	(400,000)	(219)	(777)
FIXED INCOME SECURITIES	CDX ITRX.EUR.32.1 5YR SP	(200,000)	(118)	(389)
FIXED INCOME SECURITIES	CDX ITRX.EUR.32.1 5YR SP	(200,000)	(109)	(447)
FIXED INCOME SECURITIES	CDX ITRX.EUR.32.1 5YR SP	(200,000)	(227)	(38)
FIXED INCOME SECURITIES	CDX ITRX.EUR.32.1 5YR SP	(400,000)	(345)	(613)
FIXED INCOME SECURITIES	CDX ITRX.EUR.32.1 5YR SP	(1,800,000)	(2,138)	(532)
FIXED INCOME SECURITIES	CDX ITRX.EUR.32.1 5YR SP	(400,000)	(592)	(11)
FIXED INCOME SECURITIES	CDX ITRX.EUR.32.1 5YR SP	(200,000)	(220)	(59)
FIXED INCOME SECURITIES	CDX SP ITRAXX MAIN31 V2 5Y	(1,100,000)	(1,115)	(0)
FIXED INCOME SECURITIES	CCP_CDS. SP UL VIRGIN MEDIA FI	300,000	31,270	23,426
FIXED INCOME SECURITIES	CCP_CDS._SP UL VIRGIN MEDIA FI	(300,000)	(0)	–
FIXED INCOME SECURITIES	CCP_CDS._SP UL BANCO SANTANDER	200,000	387	4,946
FIXED INCOME SECURITIES	CCP_CDS._SP UL BANCO SANTANDER	(200,000)	(0)	–
FIXED INCOME SECURITIES	CCP_CDX. SP UL ITRAXX_EUROPE_S	900,000	18,833	24,259
FIXED INCOME SECURITIES	CCP_CDX._SP UL ITRAXX_EUROPE_S	(900,000)	(0)	–
FIXED INCOME SECURITIES	CCP_CDS. SP UL VODAFONE GROUP	100,000	940	2,552
FIXED INCOME SECURITIES	CCP_CDS._SP UL VODAFONE GROUP	(100,000)	(0)	–
FIXED INCOME SECURITIES	CCP_CDX._BP UL ITRAXX_EUROPE_3	(2,300,000)	(62,033)	–
FIXED INCOME SECURITIES	CCP_CDX. BP UL ITRAXX_EUROPE_3	2,300,000	0	(71,695)
FIXED INCOME SECURITIES	CCP_CDX. SP UL ITRAXX EUROPE C	200,000	29,287	30,591
FIXED INCOME SECURITIES	CCP_CDX._SP UL ITRAXX EUROPE C	(200,000)	(0)	–
FIXED INCOME SECURITIES	CCP_IRS._R EUR-EURIBOR-REUTERS	(150,000)	(0)	–
FIXED INCOME SECURITIES	CCP_IRS. R EUR-EURIBOR-REUTERS	150,000	2,108	6,539
FIXED INCOME SECURITIES	CCP_IRS._R EUR-EURIBOR-REUTERS	(400,000)	(0)	–
FIXED INCOME SECURITIES	CCP_IRS. R EUR-EURIBOR-REUTERS	400,000	22,056	50,159
FIXED INCOME SECURITIES	CCP_CDX._BP UL ITRAXX_EUROPE_3	(3,100,000)	(102,115)	–
FIXED INCOME SECURITIES	CCP_CDX. BP UL ITRAXX_EUROPE_3	3,100,000	0	(96,904)
FIXED INCOME SECURITIES	CCP IRS JPY-LIBOR-BBA 6M CME	(24,700,000)	(6,645)	–
FIXED INCOME SECURITIES	CCP_IRS JPY-LIBOR-BBA 6M CME	24,700,000	324	(8,390)
FIXED INCOME SECURITIES	CCP IRS R JP0006M P 1.00%	(169,900,000)	(29,198)	–
FIXED INCOME SECURITIES	CCP_IRS R JP0006M P 1.00%	169,900,000	1,452	(72,451)

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

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	Share/ Par Value	Cost	Current Value
FIXED INCOME SECURITIES	CCP_IRS._R JPY-LIBOR-BBA 6M CM	(5,100,000)	(146)	–
FIXED INCOME SECURITIES	CCP_IRS. R JPY-LIBOR-BBA 6M CM	5,100,000	–	(1,450)
FIXED INCOME SECURITIES	CCP_IRS._R JPY-LIBOR-BBA 6M CM	(13,300,000)	(3)	–
FIXED INCOME SECURITIES	CCP_IRS. R JPY-LIBOR-BBA 6M CM	13,300,000	193	(2,103)
FIXED INCOME SECURITIES	CCP_IRS. P MXN-TIIE-BANXICO 28	9,500,000	–	(12,806)
FIXED INCOME SECURITIES	CCP_IRS._P MXN-TIIE-BANXICO 28	(9,500,000)	(39,268)	–
FIXED INCOME SECURITIES	CCP_IRS. P MXN-TIIE-BANXICO 28	4,900,000	–	(5,525)
FIXED INCOME SECURITIES	CCP_IRS._P MXN-TIIE-BANXICO 28	(4,900,000)	–	–
FIXED INCOME SECURITIES	CCP_IRS. P MXN-TIIE-BANXICO 28	18,000,000	–	(19,987)
FIXED INCOME SECURITIES	CCP_IRS._P MXN-TIIE-BANXICO 28	(18,000,000)	–	–
FIXED INCOME SECURITIES	CCP_IRS. P MXN-TIIE-BANXICO 28	7,500,000	–	21,335
FIXED INCOME SECURITIES	CCP_IRS._P MXN-TIIE-BANXICO 28	(7,500,000)	–	–
FIXED INCOME SECURITIES	CCP_IRS. P MXN-TIIE-BANXICO 28	15,500,000	51	39,391
FIXED INCOME SECURITIES	CCP_IRS._P MXN-TIIE-BANXICO 28	(15,500,000)	(427)	–
FIXED INCOME SECURITIES	CCP_IRS._P MXN-TIIE-BANXICO 28	–	–	–
FIXED INCOME SECURITIES	CCP_IRS. P MXN-TIIE-BANXICO 28	14,300,000	–	1,323
FIXED INCOME SECURITIES	CCP_IRS._P MXN-TIIE-BANXICO 28	(14,300,000)	(986)	–
FIXED INCOME SECURITIES	CCP IFL P UK RPI ALL ITEMS NSA	(100,000)	(0)	–
FIXED INCOME SECURITIES	CCP_IFL P UK RPI ALL ITEMS NSA	100,000	0	27,875
FIXED INCOME SECURITIES	CCP_IRS. P GBP-LIBOR-BBA 6M CM	1,900,000	2,418	(17,674)
FIXED INCOME SECURITIES	CCP_IRS._P GBP-LIBOR-BBA 6M CM	(1,900,000)	(0)	–
FIXED INCOME SECURITIES	CCP_IRS._R GBP-LIBOR-BBA 6M CM	(750,000)	(0)	–
FIXED INCOME SECURITIES	CCP_IRS. R GBP-LIBOR-BBA 6M CM	750,000	18,242	95,559
FIXED INCOME SECURITIES	CCP_IRS._R GBP-LIBOR-BBA 6M CM	(600,000)	(0)	–
FIXED INCOME SECURITIES	CCP_IRS. R GBP-LIBOR-BBA 6M CM	600,000	6,205	21,136
FIXED INCOME SECURITIES	SWPO CDX IG32 06/20/2024	(1,000,000)	(900)	(1)
FIXED INCOME SECURITIES	CDX.NA.IG.33.1 5YR SP	(500,000)	(350)	(81)
FIXED INCOME SECURITIES	CDX.NA.IG.33.1 5YR SP	(100,000)	(109)	(100)
FIXED INCOME SECURITIES	CDX.NA.IG.33.1 5YR SP	(400,000)	(200)	(651)
FIXED INCOME SECURITIES	CDX.NA.IG.33.1 5YR SP	(500,000)	(225)	(814)
FIXED INCOME SECURITIES	CDX.NA.IG.33.1 5YR SP	(400,000)	(525)	(5)
FIXED INCOME SECURITIES	CDX.NA.IG.33.1 5YR SP 12/20/24	(1,000,000)	(500)	(1)
FIXED INCOME SECURITIES	CDX.NA.IG.33.1 5YR SP	(400,000)	(525)	(5)
FIXED INCOME SECURITIES	CDX.NA.IG.33.1 5YR SP	(400,000)	(220)	(50)
FIXED INCOME SECURITIES	CDX.NA.IG.33.1 5YR SP	(1,300,000)	(975)	(73)
FIXED INCOME SECURITIES	CDX.NA.IG.33.1 5YR SP	(1,300,000)	(429)	(1,663)
FIXED INCOME SECURITIES	CDX.NA.IG.33.1 5YR SP	(700,000)	(434)	(1,140)
FIXED INCOME SECURITIES	CDX.NA.IG.33.1 5YR SP	(700,000)	(700)	(188)
FIXED INCOME SECURITIES	CDX.NA.IG.33.1 5YR SP	(400,000)	(444)	(5)
FIXED INCOME SECURITIES	CDX.NA.IG.33.1 5YR SP	(700,000)	(590)	(4)
FIXED INCOME SECURITIES	CCP IRS R 1.75% P US0003M CME	(800,000)	(1,652)	(1,883)
FIXED INCOME SECURITIES	CCP IRS R 1.36% P US0003M CME	(800,000)	(1,360)	(31)

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

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	Share/ Par Value	Cost	Current Value
FIXED INCOME SECURITIES	CCP IRS R 1.75% P US0003M CME	(700,000)	(875)	(344)
FIXED INCOME SECURITIES	CCP IRS R 1.5% P US0003M CME	(700,000)	(875)	–
FIXED INCOME SECURITIES	CCP IRS R 1.4375% P US0003M	(800,000)	(1,280)	–
FIXED INCOME SECURITIES	CCP IRS R 1.6925% P US0003M	(800,000)	(1,050)	(1,810)
FIXED INCOME SECURITIES	CCP IRS R 1.62% P US0003M LCH	(700,000)	(1,024)	(3,765)
FIXED INCOME SECURITIES	CCP IRS R 1.34% P US0003M LCH	(700,000)	(1,015)	–
FIXED INCOME SECURITIES	CCP IRS R 1.74% P US0003M CME	(700,000)	(991)	(909)
FIXED INCOME SECURITIES	CCP IRS R 1.46% P US0003M CME	(700,000)	(991)	(1)
FIXED INCOME SECURITIES	CCP IRS R 1.78% P US0003M CME	(800,000)	(1,144)	(480)
FIXED INCOME SECURITIES	CCP IRS R 1.51% P US0003M CME	(800,000)	(1,040)	(4)
FIXED INCOME SECURITIES	CCP IRS R 1.75% P US0003M CME	(700,000)	(1,190)	(985)
FIXED INCOME SECURITIES	CCP IRS R 1.47% P US0003M CME	(700,000)	(928)	(7)
FIXED INCOME SECURITIES	CCP IRS R 1.785% P US0003M CME	(800,000)	(1,104)	(713)
FIXED INCOME SECURITIES	CCP IRS R 1.485% P US0003M CME	(800,000)	(1,180)	(18)
FIXED INCOME SECURITIES	CCP IRS R 1.745% P US0003M CME	(800,000)	(880)	(1,504)
FIXED INCOME SECURITIES	IRS R 1.465% 5Y CME	(800,000)	(1,160)	(30)
FIXED INCOME SECURITIES	CCP IRS P US0003M R 2.94%	4,200,000	30,800	104,837
FIXED INCOME SECURITIES	CCP IRS P US0003M R 3.086%	(400,000)	(30,800)	(89,019)
FIXED INCOME SECURITIES	CCP IRS R 1.82% P US0003M CME	(700,000)	(1,050)	(472)
FIXED INCOME SECURITIES	CCP IRS R 1.54% P US0003M CME	(700,000)	(840)	(101)
FIXED INCOME SECURITIES	CCP IRS R 1.95% P US0003M CME	(400,000)	(920)	(1,167)
FIXED INCOME SECURITIES	CCP IRS R 1.7% P US0003M CME	(400,000)	(1,000)	(207)
FIXED INCOME SECURITIES	CCP IRS R 2.03% P US0003M CME	(800,000)	(2,140)	(1,993)
FIXED INCOME SECURITIES	CCP IRS R 1.76% P US0003M CME	(800,000)	(2,120)	(2,013)
FIXED INCOME SECURITIES	CCP_CDX._BP UL CDX-NAIGS33V1-5	(3,300,000)	(82,774)	–
FIXED INCOME SECURITIES	CCP_CDX. BP UL CDX-NAIGS33V1-5	3,300,000	0	(85,556)
FIXED INCOME SECURITIES	CDX SP UL CMBX.NA.AAA.8_1	900,000	–	11,680
FIXED INCOME SECURITIES	CDX_SP UL CMBX.NA.AAA.8_1	(900,000)	(44,330)	–
FIXED INCOME SECURITIES	CDX SP UL CMBX.NA.AAA.8_1	900,000	–	11,680
FIXED INCOME SECURITIES	CDX_SP UL CMBX.NA.AAA.8_1	(900,000)	(46,368)	–
FIXED INCOME SECURITIES	CDX SP UL CMBX.NA.AAA.8_1	1,300,000	–	16,871
FIXED INCOME SECURITIES	CDX_SP UL CMBX.NA.AAA.8_1	(1,300,000)	(75,120)	–
FIXED INCOME SECURITIES	CDX SP UL CMBX.NA.AAA.9_1	1,000,000	–	12,983
FIXED INCOME SECURITIES	CDX_SP UL CMBX.NA.AAA.9_1	(1,000,000)	(40,419)	–
FIXED INCOME SECURITIES	CDX SP UL CMBX.NA.AAA.9_1	200,000	–	2,597
FIXED INCOME SECURITIES	CDX_SP UL CMBX.NA.AAA.9_1	(200,000)	(7,583)	–
FIXED INCOME SECURITIES	CCP_CDS. SP UL BERKSHIRE HATHA	300,000	–	2,697
FIXED INCOME SECURITIES	CCP_CDS._SP UL BERKSHIRE HATHA	(300,000)	(5,810)	–
FIXED INCOME SECURITIES	CDX SP UL CMBX.NA.AAA.9_1	200,000	–	2,597
FIXED INCOME SECURITIES	CDX_SP UL CMBX.NA.AAA.9_1	(200,000)	(7,552)	–
FIXED INCOME SECURITIES	CCP_CDS._BP UL COX COMMUNICATI	(100,000)	(820)	–
FIXED INCOME SECURITIES	CCP_CDS. BP UL COX COMMUNICATI	100,000	0	(922)

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

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	Share/ Par Value	Cost	Current Value
FIXED INCOME SECURITIES	CCP_CDS. SP UL METLIFE INC. C	400,000	4,211	2,704
FIXED INCOME SECURITIES	CCP_CDS._SP UL METLIFE INC. C	(400,000)	(0)	–
FIXED INCOME SECURITIES	CCP_CDS._BP UL THE DOW CHEMICA	(900,000)	(13,262)	–
FIXED INCOME SECURITIES	CCP_CDS. BP UL THE DOW CHEMICA	900,000	0	(8,028)
FIXED INCOME SECURITIES	CCP_CDS. SP UL FORD MOTOR COMP	100,000	18,215	14,695
FIXED INCOME SECURITIES	CCP_CDS._SP UL FORD MOTOR COMP	(100,000)	(0)	–
FIXED INCOME SECURITIES	CCP_CDS. SP UL METLIFE INC. C	300,000	2,471	5,860
FIXED INCOME SECURITIES	CCP_CDS._SP UL METLIFE INC. C	(300,000)	–	–
FIXED INCOME SECURITIES	CDS SP UL PETROLEOS MEXICANOS	200,000	–	(745)
FIXED INCOME SECURITIES	CDS_SP UL PETROLEOS MEXICANOS	(200,000)	(7,960)	–
FIXED INCOME SECURITIES	CDX SP UL CMBX.NA.AAA.10	100,000	–	1,088
FIXED INCOME SECURITIES	CDX_SP UL CMBX.NA.AAA.10	(100,000)	(2,953)	–
FIXED INCOME SECURITIES	CDX SP UL CMBX.NA.AAA.10_1	100,000	–	1,088
FIXED INCOME SECURITIES	CDX_SP UL CMBX.NA.AAA.10_1	(100,000)	(2,835)	–
FIXED INCOME SECURITIES	CDS SP UL SPRINGLEAF FINANCE	100,000	9,447	10,792
FIXED INCOME SECURITIES	CDS_SP UL SPRINGLEAF FINANCE	(100,000)	–	–
FIXED INCOME SECURITIES	CCP_CDS. SP UL FORD MOTOR CRED	100,000	17,766	12,006
FIXED INCOME SECURITIES	CCP_CDS._SP UL FORD MOTOR CRED	(100,000)	–	–
FIXED INCOME SECURITIES	CDS SP UL UNITED MEXICAN STAT	100,000	–	1,023
FIXED INCOME SECURITIES	CDS_SP UL UNITED MEXICAN STAT	(100,000)	(816)	–
FIXED INCOME SECURITIES	CCP_CDS. SP UL METLIFE INC. C	300,000	6,041	6,578
FIXED INCOME SECURITIES	CCP_CDS._SP UL METLIFE INC. C	(300,000)	(0)	–
FIXED INCOME SECURITIES	CCP_CDS. SP UL BERKSHIRE HATHA	200,000	3,903	4,773
FIXED INCOME SECURITIES	CCP_CDS._SP UL BERKSHIRE HATHA	(200,000)	(0)	–
FIXED INCOME SECURITIES	CCP_CDS. SP UL THE SHERWIN-WIL	500,000	7,681	10,791
FIXED INCOME SECURITIES	CCP_CDS._SP UL THE SHERWIN-WIL	(500,000)	(0)	–
FIXED INCOME SECURITIES	CCP_CDS. SP UL BRK CME	1,500,000	31,193	35,795
FIXED INCOME SECURITIES	CCP_CDS._SP UL BRK CME	(1,500,000)	(0)	–
FIXED INCOME SECURITIES	CDS SP UL PETROLEOS MEXICANOS	500,000	–	(11,314)
FIXED INCOME SECURITIES	CDS_SP UL PETROLEOS MEXICANOS	(500,000)	(29,484)	–
FIXED INCOME SECURITIES	CDS SP UL PETROLEOS MEXICANOS	700,000	–	(14,039)
FIXED INCOME SECURITIES	CDS_SP UL PETROLEOS MEXICANOS	(700,000)	(35,132)	–
FIXED INCOME SECURITIES	CDS SP UL PETROLEO BRASILEIRO	500,000	–	3,241
FIXED INCOME SECURITIES	CDS_SP UL PETROLEO BRASILEIRO	(500,000)	(52,365)	–
FIXED INCOME SECURITIES	CDS SP UL PETROLEOS MEXICANOS	800,000	–	(18,102)
FIXED INCOME SECURITIES	CDS_SP UL PETROLEOS MEXICANOS	(800,000)	(46,875)	–
FIXED INCOME SECURITIES	CDS SP UL UNITED MEXICAN STAT	50,000	–	847
FIXED INCOME SECURITIES	CDS_SP UL UNITED MEXICAN STAT	(50,000)	(1,299)	–
FIXED INCOME SECURITIES	CDS SP UL UNITED MEXICAN STAT	1,200,000	–	20,657
FIXED INCOME SECURITIES	CDS_SP UL UNITED MEXICAN STAT	(1,200,000)	(25,920)	–
FIXED INCOME SECURITIES	CDS SP UL UNITED MEXICAN STAT	300,000	–	5,083
FIXED INCOME SECURITIES	CDS_SP UL UNITED MEXICAN STAT	(300,000)	(4,659)	–

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

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	Share/ Par Value	Cost	Current Value
FIXED INCOME SECURITIES	CCP_CDS. SP UL AT&T INC. CME	500,000	1,835	8,956
FIXED INCOME SECURITIES	CCP_CDS._SP UL AT&T INC. CME	(500,000)	(0)	–
FIXED INCOME SECURITIES	CDS SP UL UNITED MEXICAN STAT	300,000	–	4,065
FIXED INCOME SECURITIES	CDS_SP UL UNITED MEXICAN STAT	(300,000)	(4,827)	–
FIXED INCOME SECURITIES	CDS SP UL UNITED MEXICAN STAT	200,000	–	2,710
FIXED INCOME SECURITIES	CDS_SP UL UNITED MEXICAN STAT	(200,000)	(3,229)	–
FIXED INCOME SECURITIES	CDS SP UL UNITED MEXICAN STAT	800,000	–	8,184
FIXED INCOME SECURITIES	CDS_SP UL UNITED MEXICAN STAT	(800,000)	(2,873)	–
FIXED INCOME SECURITIES	CCP_CDS. SP UL GENERAL ELECTRI	200,000	0	1,335
FIXED INCOME SECURITIES	CCP_CDS._SP UL GENERAL ELECTRI	(200,000)	(2,783)	–
FIXED INCOME SECURITIES	CDS SP UL ALIBABA GROUP HOLDI	100,000	1,483	1,755
FIXED INCOME SECURITIES	CDS_SP UL ALIBABA GROUP HOLDI	(100,000)	–	–
FIXED INCOME SECURITIES	CDS SP UL CNOOC LIMITED	100,000	2,208	2,126
FIXED INCOME SECURITIES	CDS_SP UL CNOOC LIMITED	(100,000)	–	–
FIXED INCOME SECURITIES	CDS SP UL ALIBABA GROUP HOLDI	100,000	1,298	1,755
FIXED INCOME SECURITIES	CDS_SP UL ALIBABA GROUP HOLDI	(100,000)	–	–
FIXED INCOME SECURITIES	CDS SP UL TENCENT HOLDINGS LI	100,000	1,079	1,555
FIXED INCOME SECURITIES	CDS_SP UL TENCENT HOLDINGS LI	(100,000)	–	–
FIXED INCOME SECURITIES	CCP_CDX. SP UL ITRAXX ASIA EX-	1,100,000	19,718	24,317
FIXED INCOME SECURITIES	CCP_CDX._SP UL ITRAXX ASIA EX-	(1,100,000)	(0)	–
FIXED INCOME SECURITIES	CDS SP UL FISERV INC.	100,000	–	(529)
FIXED INCOME SECURITIES	CDS_SP UL FISERV INC.	(100,000)	(1,115)	–
FIXED INCOME SECURITIES	CDS SP UL CHINA PETROCHEMICAL	100,000	1,827	2,192
FIXED INCOME SECURITIES	CDS_SP UL CHINA PETROCHEMICAL	(100,000)	–	–
FIXED INCOME SECURITIES	CDS SP UL BAIDU INC.	500,000	645	2,482
FIXED INCOME SECURITIES	CDS_SP UL BAIDU INC.	(500,000)	–	–
FIXED INCOME SECURITIES	CDS SP UL REPUBLIC OF ITALY	300,000	1,467	(3,048)
FIXED INCOME SECURITIES	CDS_SP UL REPUBLIC OF ITALY	(300,000)	–	–
FIXED INCOME SECURITIES	CDS SP UL REPUBLIC OF ITALY	400,000	1,799	(4,064)
FIXED INCOME SECURITIES	CDS_SP UL REPUBLIC OF ITALY	(400,000)	–	–
FIXED INCOME SECURITIES	CDS SP UL REPUBLIC OF SOUTH A	100,000	–	(2,899)
FIXED INCOME SECURITIES	CDS_SP UL REPUBLIC OF SOUTH A	(100,000)	(3,785)	–
FIXED INCOME SECURITIES	CXT SP UL CDX.NA.HY.31	100,000	12,612	16,812
FIXED INCOME SECURITIES	CXT_SP UL CDX.NA.HY.31	(100,000)	–	–
FIXED INCOME SECURITIES	CXT SP UL CDX.NA.HY.27	200,000	17,422	19,138
FIXED INCOME SECURITIES	CXT_SP UL CDX.NA.HY.27	(200,000)	–	–
FIXED INCOME SECURITIES	CXT SP UL CDX.NA.HY.27	100,000	9,186	9,569
FIXED INCOME SECURITIES	CXT SP UL CDX.NA.HY.27	(100,000)	–	–
FIXED INCOME SECURITIES	CXT SP UL CDX.NA.HY.29	100,000	16,219	13,634
FIXED INCOME SECURITIES	CXT_SP UL CDX.NA.HY.29	(100,000)	–	–
FIXED INCOME SECURITIES	CXT SP UL CDX.NA.HY.31	100,000	12,436	16,812
FIXED INCOME SECURITIES	CXT_SP UL CDX.NA.HY.31	(100,000)	–	–

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

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	Share/ Par Value	Cost	Current Value
FIXED INCOME SECURITIES	CXT SP UL CDX.NA.HY.31	100,000	12,428	16,812
FIXED INCOME SECURITIES	CXT_SP UL CDX.NA.HY.31	(100,000)	–	–
FIXED INCOME SECURITIES	CCP_IRS._R USD-LIBOR-BBA 3M CM	(300,000)	(0)	–
FIXED INCOME SECURITIES	CCP_IRS. R USD-LIBOR-BBA 3M CM	300,000	0	399
FIXED INCOME SECURITIES	CCP_IRS._R USD-LIBOR-BBA 3M CM	(5,000,000)	(0)	–
FIXED INCOME SECURITIES	CCP_IRS. R USD-LIBOR-BBA 3M CM	5,000,000	0	(495,896)
FIXED INCOME SECURITIES	CCP_IRS._R USD-LIBOR-BBA 3M CM	(400,000)	(0)	–
FIXED INCOME SECURITIES	CCP_IRS. R USD-LIBOR-BBA 3M CM	400,000	0	(2,665)
FIXED INCOME SECURITIES	CCP_IRS._R USD-LIBOR-BBA 3M CM	(5,100,000)	(0)	–
FIXED INCOME SECURITIES	CCP_IRS. R USD-LIBOR-BBA 3M CM	5,100,000	0	(38,521)
FIXED INCOME SECURITIES	CCP_IRS._R USD-LIBOR-BBA 3M CM	(2,100,000)	(0)	–
FIXED INCOME SECURITIES	CCP_IRS. R USD-LIBOR-BBA 3M CM	2,100,000	0	(228,500)
FIXED INCOME SECURITIES	CCP_IRS._R USD-LIBOR-BBA 3M CM	(2,100,000)	(0)	–
FIXED INCOME SECURITIES	CCP_IRS. R USD-LIBOR-BBA 3M CM	2,100,000	0	(228,476)
FIXED INCOME SECURITIES	CCP_IRS. P USD-LIBOR-BBA 3M CM	700,000	0	(1,833)
FIXED INCOME SECURITIES	CCP_IRS._P USD-LIBOR-BBA 3M CM	(700,000)	(0)	–
FIXED INCOME SECURITIES	CCP_IRS. P USD-LIBOR-BBA 3M CM	700,000	0	(2,184)
FIXED INCOME SECURITIES	CCP_IRS._P USD-LIBOR-BBA 3M CM	(700,000)	(0)	–
FIXED INCOME SECURITIES	CCP_CDX SP UL PRUDENTIAL FIN	200,000	1,392	2,578
FIXED INCOME SECURITIES	CCP CDX SP UL PRUDENTIAL FIN	(200,000)	(0)	–
EQUITY	INF FLR CPURNSA 218.011	(1,300,000)	(12,740)	–
FUTURES CONTRACTS	AUSTRALIAN 10YR BOND FUT (SFE)	(12)	–	21,816
FUTURES CONTRACTS	EURO-BUND FUTURE (EUX)	(7)	–	23,101
FUTURES CONTRACTS	EURO-BTP FUTURE (EUX)	2	–	(3,659)
FUTURES CONTRACTS	US 10YR NOTE FUTURE MAR 20	(7)	(2,009)	(1,859)
FUTURES CONTRACTS	US 10YR NOTE FUTURE MAR 20	(7)	(2,833)	(1,203)
FUTURES CONTRACTS	US 10YR NOTE FUTURE MAR 20	(7)	(1,391)	(656)
FUTURES CONTRACTS	US 10YR NOTE FUTURE MAR 20	(7)	(2,453)	(2,734)
FUTURES CONTRACTS	US 10YR NOTE FUTURE (CBT)	(10)	–	10,860
FUTURES CONTRACTS	90DAY EURO$ FUTURE (CME)	84	–	141,811
FUTURES CONTRACTS	US 5YR NOTE FUTURE (CBT)	(21)	–	12,633
FUTURES CONTRACTS	US 2YR NOTE FUTURE (CBT)	(120)	–	17,011
FUTURES CONTRACTS	US ULTRA BOND (CBT)	16	–	(87,500)
Other Total		(38,100,096)	(514,006)	(590,583)
PREFERRED SECURITIES	CHARLES SCHWAB CORP/THE	100,000	99,500	105,250
PREFERRED SECURITIES	US BANCORP	300,000	300,000	331,125
PREFERRED SECURITIES	COBANK ACB	2,000	200,000	214,000
PREFERRED SECURITIES	REINSURANCE GROUP OF AMERICA I	2,700	67,500	74,871
PREFERRED SECURITIES	VEREIT INC	3,345	72,540	85,298
Preferred Stock Total		408,045	739,540	810,544

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

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	Share/ Par Value	Cost	Current Value
CASH & CASH EQUIVALENTS	PIMCO FDS	2,952,072	29,551,287	29,550,242
FIXED INCOME SECURITIES	PIMCO FDS PAC INVT MGMT SER	242,830	2,266,481	2,418,583
FIXED INCOME SECURITIES	PIMCO FDS PAC INVT MGMT SER	205,226	2,518,975	2,577,635
Registered Investments Total		3,400,128	34,336,743	34,546,461
FIXED INCOME SECURITIES	US TREAS-CPI INFLAT	674,929	758,331	749,948
FIXED INCOME SECURITIES	U S TREASURY BOND	14,578,000	14,381,568	14,181,624
FIXED INCOME SECURITIES	US TREAS-CPI INFLAT	292,102	286,189	299,650
FIXED INCOME SECURITIES	US TREAS-CPI INFLAT	758,079	770,602	781,307
FIXED INCOME SECURITIES	US TREAS-CPI INFLAT	2,495,753	2,494,174	2,546,591
FIXED INCOME SECURITIES	U S TREASURY NOTE	5,884,000	5,805,211	5,799,859
FIXED INCOME SECURITIES	U S TREASURY BD PRIN STRIP	3,275,000	1,506,336	1,865,833
FIXED INCOME SECURITIES	U S TREASURY BD PRIN STRIP	5,750,000	2,485,955	3,171,240
FIXED INCOME SECURITIES	U S TREASURY BD PRIN STRIP	5,175,000	2,062,060	2,803,660
US Gov't Securities Total		38,882,863	30,550,426	32,199,711
Total investments held		194,307,799	$ 248,356,716	$ 265,295,546

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Schedule H, Line 4j – Schedule of Reportable Transactions

Year Ended December 31, 2019

Identity of Party Involved and Description of Assets	Purchase Price	Selling Price	Cost of Asset	Value of Asset on Transaction	Net Gain (Loss)
Category (i) – A single transaction in excess of 5% of the fair value of plan assets					
COMMIT TO PUR FNMA SF MTG	$ –	$ 17,357,488	$ 17,330,690	$ 17,357,488	$ 26,798
COMMIT TO PUR FNMA SF MTG	–	16,049,719	16,049,749	16,049,719	(30)
COMMIT TO PUR FNMA SF MTG	–	16,039,969	15,893,277	16,039,969	146,692
COMMIT TO PUR FNMA SF MTG	–	15,992,438	16,014,116	15,992,438	(21,678)
COMMIT TO PUR FNMA SF MTG	15,980,250	–	15,980,250	15,980,250	–
COMMIT TO PUR FNMA SF MTG	–	15,892,195	15,773,939	15,892,195	118,256
COMMIT TO PUR FNMA SF MTG	–	15,798,961	15,746,661	15,798,961	52,300
COMMIT TO PUR FNMA SF MTG	–	15,649,055	15,619,500	15,649,055	29,555
COMMIT TO PUR FNMA SF MTG	–	15,648,750	15,247,783	15,648,750	400,967
COMMIT TO PUR FNMA SF MTG	–	12,984,766	12,984,766	12,984,766	–
COMMIT TO PUR FNMA SF MTG	–	10,619,254	10,568,404	10,619,254	50,850
COMMIT TO PUR FNMA SF MTG	–	10,577,641	10,604,210	10,577,641	(26,569)
COMMIT TO PUR FNMA SF MTG	–	10,574,328	10,604,210	10,574,328	(29,882)
COMMIT TO PUR FNMA SF MTG	–	12,658,750	12,655,449	12,658,750	3,301
COMMIT TO PUR FNMA SF MTG	–	12,658,750	12,655,449	12,658,750	3,301
COMMIT TO PUR FNMA SF MTG	–	12,668,398	12,655,449	12,668,398	12,949
COMMIT TO PUR FNMA SF MTG	–	12,984,766	12,984,766	12,984,766	–
COMMIT TO PUR FNMA SF MTG	10,565,219	–	10,565,219	10,565,219	–
COMMIT TO PUR FNMA SF MTG	10,577,641	–	10,577,641	10,577,641	–
COMMIT TO PUR FNMA SF MTG	10,627,328	–	10,627,328	10,627,328	–
COMMIT TO PUR FNMA SF MTG	12,656,719	–	12,656,719	12,656,719	–
COMMIT TO PUR FNMA SF MTG	15,581,719	–	15,581,719	15,581,719	–
COMMIT TO PUR FNMA SF MTG	15,619,500	–	15,619,500	15,619,500	–
COMMIT TO PUR FNMA SF MTG	15,768,188	–	15,768,188	15,768,188	–
COMMIT TO PUR FNMA SF MTG	15,788,906	–	15,788,906	15,788,906	–
COMMIT TO PUR FNMA SF MTG	15,886,406	–	15,886,406	15,886,406	–
COMMIT TO PUR FNMA SF MTG	15,980,250	–	15,980,250	15,980,250	–
COMMIT TO PUR FNMA SF MTG	16,038,750	–	16,038,750	16,038,750	–
COMMIT TO PUR FNMA SF MTG	16,049,719	–	16,049,719	16,049,719	–
COMMIT TO PUR FNMA SF MTG	17,327,781	–	17,327,781	17,327,781	–

St. Luke's Health System Retirement Plan

EIN 76-0536232 Plan #001

Schedule H, Line 4j – Schedule of Reportable Transactions (continued)

Identity of Party Involved and Description of Assets	Purchase Price	Selling Price	Cost of Asset	Value of Asset on Transaction	Net Gain (Loss)
Category (iii) – A series of transactions in excess of 5% of the fair value of plan assets					
PIMCO FDS	$ 57,961,380	$ –	$ 57,961,380	$ 57,961,380	$ –
	–	66,800,000	66,792,234	66,800,000	7,766
BARCLAYS BANK PLC REV REPO	237,000,000	–	237,000,000	237,000,000	–
	–	237,000,000	237,000,000	237,000,000	–
BNY MELLON CASH RESERVE	43,837,889	–	43,837,889	43,837,889	–
	–	43,837,523	42,837,523	42,837,523	–
DREYFUS GOVT SECURITIES CM 227	66,401,725	–	66,401,725	66,401,725	–
	–	60,463,016	60,463,016	60,463,016	–
COMMIT TO PUR FNMA SF MTG	527,052,789	–	527,052,789	527,052,789	–
	–	516,382,230	515,399,583	516,382,230	982,647
US TREASURY BOND	104,308,107	–	104,308,107	104,308,107	–
	–	102,637,650	99,398,458	102,637,650	3,239,192
US TREASURY NOTE	306,513,313	–	306,513,313	306,513,313	–
	–	320,504,060	319,547,358	320,504,060	956,702
BNP PARIBAS REV REPO	12,900,000	–	12,900,000	12,900,000	–

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SCHEDULE SB ATTACHMENTS

Schedule SB, Line 26

Schedule of Active Participant Data as of January 1, 2019

	Attained Years of Credited Service[1]										
Attained Age	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Over	Total
Under 25	0	0	0	0	0	0	0	0	0	0	0
25-29	0	63	14	0	0	0	0	0	0	0	77
		2,657									3,372
30-34	1	147	63	11	0	0	0	0	0	0	222
		3,814	10,772								6,400
35-39	2	159	124	44	8	0	0	0	0	0	337
		4,870	14,542	25,191							11,726
40-44	2	112	114	66	33	2	0	0	0	0	329
		4,879	16,854	39,487	46,167						20,306
45-49	3	109	137	117	71	22	7	0	0	0	466
		5,660	18,466	40,955	64,822	67,402					31,531
50-54	4	89	114	87	60	46	31	12	1	0	444
		6,044	16,613	38,682	55,748	76,643	100,969				38,994
55-59	1	66	82	59	50	43	37	25	7	0	370
		6,897	16,472	43,426	70,290	71,457	106,509	136,393			52,350
60-64	2	50	71	50	36	25	29	31	38	9	341
		6,389	17,407	39,067	64,261	83,315	122,328	137,176	166,551		69,072
65-69	1	21	36	23	9	7	9	7	9	10	132
		6,326	17,539	42,824							64,866
70 & over	0	3	7	1	1	3	1	1	2	2	21
											62,948
Total	16	819	762	458	268	148	114	76	57	21	2,739
		5,037	16,038	38,431	60,097	76,226	108,150	133,791	164,240	182,860	35,461

Census data as of January 1, 2019

[1] Age and service for purposes of determining category are based on exact (not rounded) values.

Plan Name: St. Luke's Health System Retirement Plan
EIN / PN: 76-0536232/001
Plan Sponsor: CHI St. Luke's Health
Valuation Date January 1, 2019

SCHEDULE SB ATTACHMENTS

Schedule SB, Part V
Statement of Actuarial Assumptions/Methods

Economic Assumptions

Interest rate basis

■ Applicable month	September
■ Interest rate basis	3-Segment Rates

Interest rates	**Reflecting Stabilization**	**Not Reflecting Stabilization**
■ First segment rate	3.74%	2.28%
■ Second segment rate	5.35%	3.81%
■ Third segment rate	6.11%	4.46%
■ Effective interest rate	5.44%	3.93%

Annual rates of increase

■ Cash balance interest crediting rate, late retirement increases – based on 30-year treasury rate	
■ 2019	3.34%
■ 2020-2021	3.00%
■ 2022-2026	3.50%
■ 2027-2031	4.00%
■ 2032+	4.50%
■ IRS 417e(3) applicable interest rates	Funding interest rates reflecting corridors
Administrative expenses	An estimate of current year's expenses excluding PBGC premiums provided by CommonSpirit Health, plus an estimate of the current year's PBGC premiums. For 2019, the administrative expenses are $856,000.

Plan Name: St. Luke's Health System Retirement Plan
EIN / PN: 76-0536232/001
Plan Sponsor: CHI St. Luke's Health
Valuation Date January 1, 2019

SCHEDULE SB ATTACHMENTS

Demographic Assumptions

Mortality – Health and Disabled

Separate rates for non-annuitants (based on RP-2014 "Employees" table without collar or amount adjustments, adjusted backward to 2006 with MP-2014, and then projected forward with a static projection as specified in the regulations under §1.430(h)(3)-1 using Scale MP-2017) and annuitants (based on RP-2014 "Healthy Annuitants" table without collar or amount adjustments, adjusted backward to 2006 with MP-2014, and then projected forward with a static projection as specified in the regulations under §1.430(h)(3)-1 using Scale MP-2017).

IRS 417(e)(3) applicable mortality assumption

417(e) applicable mortality for the current year

Withdrawal

Representative rates varying by age are shown below:

Attained Age	Withdrawal
20	20.0%
25	17.5%
30	15.0%
35	12.5%
40	10.0%
45	9.0%
50	9.0%
55	7.0%
60	N/A
65	N/A

Disability incidence

None assumed.

Retirement

For purposes of determining the Funding Target and Target Normal Cost (both disregarding at-risk assumptions), the rates at which participants retire by age are shown below.

Age	Percentage
Under 55	0%
55-59	8%
60-61	10%
62-64	13%
65-69	20%
70 and above	100%

SCHEDULE SB ATTACHMENTS

Benefit commencement date:

- Future vested deferred — Immediate
- Current vested deferred — Immediate in the year of termination and age 60 thereafter
- Retirement benefit — Upon termination of employment

Form of payment

	Lump Sum	Single life
Non-grandfathered	97%	3%
Grandfathered	88%	12%

Percent married

100% of eligible male and female participants are assumed to be married.

Spouse age

For male participants, wife is assumed to be three years younger. For female participants, husband is assumed to be two years older.

Covered pay

N/A

Timing of benefit payments

Annuity payments are payable monthly at the beginning of the month and lump sum payments are payable on date of decrement.

SCHEDULE SB ATTACHMENTS

Methods

Valuation date	First day of plan year
Funding target	Present value of accrued benefits.
Target normal cost	Present value of the benefit expected to accrue during the plan year plus plan-related expenses expected to be paid from plan assets during the plan year.
Actuarial value of assets	The asset valuation method is the fair market value.
Benefits not valued	Willis Towers Watson has reviewed the plan provisions with the plan sponsor and, based on that review, is not aware of any other significant benefits required to be valued that were not.
Change in assumptions since prior valuation	■ The segment interest rates used to calculate the funding target and target normal cost were updated to the current valuation date as required by IRC 430. ■ The base mortality table used to calculate the funding target and target normal cost was updated as required by IRC 430. In addition, the projection scale was updated to include one additional year of projected mortality improvement, as required by IRC 430. ■ The assumed plan-related expenses added to the target normal cost were changed to better reflect anticipated experience. ■ The mortality used for lump sum conversion was updated to the applicable mortality table under 417(e)(3) provided in IRS Notice 2017-60 ■ The 417(e)(e)(3) interest rates used for lump sum/annuity conversion were updated to the funding interest rates reflecting corridors for the current year ■ The form of payment assumption was updated to reflect plan experience. ■ The 30 year Treasury assumption was updated to reflect future expectations.

SCHEDULE SB ATTACHMENTS

Data Sources

CommonSpirit Health, through its third party administrator, furnished participant data as of January 1, 2019. Data were reviewed for reasonableness and consistency, but no audit was performed. Information on assets, contributions and plan provisions was supplied by the plan sponsor. Based on discussions with the plan sponsor, assumptions or estimates were made when data were not available, and the data was adjusted to reflect any significant events that occurred between the date the data was collected and the measurement date.

Missing date of birth	Participants who are missing their date of birth were assigned an average age based on the participant's status. Beneficiaries who are missing their date of birth were assigned the participant's date of birth plus 3 years for male participants and minus 2 years for female participants, when the participant's date of birth was available
Missing sex code	A female sex code is assigned to a participant and a male sex code is assigned to a beneficiary when their sex code is unavailable. For those participants missing their beneficiary's sex code and have a joint and survivor form of payment, the beneficiary is assigned a sex code opposite of the participant's sex code.
Missing account balance	These participants were rolled forward at 2.88% using their 2018 balance.

SCHEDULE SB ATTACHMENTS

Assumptions Rationale - Significant Economic Assumptions

Discount rate	The basis chosen was selected by the plan sponsor from among choices prescribed by law, all of which are based on observed market data over certain periods of time.
Cash Balance Interest crediting rate; late retirement increases	The plan credits interest to cash balance accounts the annual yield on 30-year Treasury securities, with a minimum rate of 1.50%. A select and ultimate rate best matches future expectations for the plan. Therefore, the rate through 2021 will be 3.0%, the rate from 2022 through 2026 will be 3.5%, the rate from 2027 through 2031 will be 4.0% and the rate in 2032 and beyond will be 4.5%. After examining historical variability in this rate, we believe that the selected assumption does not significantly conflict with what would be reasonable based on a combination of market conditions at the measurement date and future expectations consistent with other economic assumptions used, other than the discount rate.
417(e)(3) applicable interest rate	This conversion rate is based on the Annual Applicable Interest Rate. The assumption is equal to the segment rates as noted above under 'Discount rate' since 417(e)(3) assumptions for funding purposes are prescribed by IRC §430 and related regulations.
Plan-related expenses	Administrative expenses are estimated by determining the expenses for the coming year.

SCHEDULE SB ATTACHMENTS

Assumptions Rationale - Significant Demographic Assumptions

Mortality	Assumptions used for funding purposes are as prescribed by IRC §430(h).
Termination	These assumptions are based on an experience study undertaken by Mercer in 2017 using experience from October 1, 2010 through January 1, 2016. The resulting assumptions balance the plan's historical experience with future expectations based on input and concurrence from the plan sponsor.
Retirement	These assumptions are based on an experience study undertaken by Mercer in 2017 using experience from October 1, 2010 through January 1, 2016. The resulting assumptions balance the plan's historical experience with future expectations based on input and concurrence from the plan sponsor.
Form of Payment	The percentage of participants assumed to take lump sums vs. annuities is based on Mercer's experience study, with consideration of whether any conditions have changed that would be expected to produce different results in the future.
Benefit commencement date for deferred benefits	Deferred vested participants' benefit commencement assumption is based on Mercer's experience study. Annual consideration is given to whether conditions have changed that would be expected to produce different commencement ages in the future.

Prescribed Methods

Funding methods	The methods used for funding purposes as described in Appendix A, including the method of determining plan assets, are "prescribed methods set by law", as defined in the actuarial standards of practice (ASOPs). These methods are required by IRC §430, or were selected by the plan sponsor from a range of methods permitted by IRC §430.

See

Audited Financial Statements

For

Schedule of Reportable Transactions

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

2019

This Form is Open to Public Inspection

For calendar plan year 2019 or fiscal plan year beginning 01/01/2019 and ending 12/31/2019

▶ **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. LUKE'S HEALTH SYSTEM RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF
CHI St. Luke's Health

D Employer Identification Number (EIN)
76-0536232

E Type of plan: [X] Single [ ] Multiple-A [ ] Multiple-B

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

Part I Basic Information

1 Enter the valuation date: Month 01 Day 01 Year 2019

2 Assets:

a Market value	**2a**	236,092,683
b Actuarial value	**2b**	236,092,683

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	155	21,911,880	21,911,880
b For terminated vested participants	2,106	53,967,685	53,967,685
c For active participants	2,739	115,907,981	116,844,597
d Total	5,000	191,787,546	192,724,162

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**	5.44%
6 Target normal cost	**6**	856,000

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 Judy M. Kruse

Signature of actuary

10/09/2020
Date

JUDY M KRUSE
Type or print name of actuary

2005907
Most recent enrollment number

WILLIS TOWERS WATSON US LLC
Firm name

312-525-2500
Telephone number (including area code)

233 SOUTH WACKER DRIVE
SUITE 1800
CHICAGO IL 60606
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)	27,354,431	0
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9	Amount remaining (line 7 minus line 8)	27,354,431	0
10	Interest on line 9 using prior year's actual return of -3.76%	-1,028,527	0
11	Prior year's excess contributions to be added to prefunding balance:		
	a Present value of excess contributions (line 38a from prior year)		4,337,787
	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 5.67%		245,953
	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		4,583,740
	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)	26,325,904	0

Part III Funding Percentages

14	Funding target attainment percentage	14	108.84%
15	Adjusted funding target attainment percentage	15	122.50%
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	134.00%
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage.	17	%

Part IV Contributions and Liquidity Shortfalls

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

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
06/28/2019	416,667	0			
07/31/2019	416,667	0			
08/30/2019	416,667	0			
09/30/2019	416,667	0			
10/30/2019	416,667	0			
11/25/2019	416,667	0			
12/30/2019	416,667	0			
		Totals ►	18(b)	2,916,669	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	2,803,999

20 Quarterly contributions and liquidity shortfalls:

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

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

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

Liquidity shortfall as of end of quarter of this plan year

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

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

21 Discount rate:

	1st segment:	2nd segment:	3rd segment:	
a Segment rates:	3.74 %	5.35 %	6.11%	☐ N/A, full yield curve used

b Applicable month (enter code)	**21b**	4
22 Weighted average retirement age	**22**	62

23 Mortality table(s) (see instructions) ☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment.	☒ Yes	☐ No
25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment.	☒ Yes	☐ No
26 Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment.	☒ Yes	☐ No

27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment	**27**	

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

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

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):

a Target normal cost (line 6)	**31a**	856,000
b Excess assets, if applicable, but not greater than line 31a	**31b**	856,000

32 Amortization installments:	Outstanding Balance	Installment
a Net shortfall amortization installment	0	0
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**	0

	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	0	0

36 Additional cash requirement (line 34 minus line 35)	**36**	0
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	**37**	2,803,999
38 Present value of excess contributions for current year (see instructions)		
a Total (excess, if any, of line 37 over line 36)	**38a**	2,803,999
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 SB ATTACHMENTS

Schedule SB – Statement by Enrolled Actuary

Plan Sponsor	CHI St. Luke’s Health
EIN/PN	76-0536232/001
Plan Name	St. Luke's Health System Retirement Plan
Valuation Date	January 1, 2019
Enrolled Actuary	Judy M Kruse
Enrollment Number	20-05907

The actuarial assumptions that are not mandated by IRC § 430 and regulations, represent the enrolled actuary's best estimate of anticipated experience under the plan, subject to the following conditions:

The actuarial valuation, on which the information in this Schedule SB is based, has been prepared in reliance upon the employee and financial data furnished by the plan administrator and the trustee. The enrolled actuary has not made a rigorous check of the accuracy of this information but has accepted it after reviewing it and concluding it is reasonable in relation to similar information furnished in previous years. The amounts of contributions and dates paid shown in Item 18 of Schedule SB were listed in reliance on information provided by the plan administrator and/or trustee.

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 22
Description of Weighted Average Retirement Age
as of January 1, 2019

The average retirement age for Line 22 was calculated by creating a hypothetical life table with retirement as the only decrement, and then computing the average retirement age for the table.

x	q_x^r	l_x	${}_{x-55}p_{55} = l_x / l_{55}$	$q_x^r * l_x / l_{55}$	$x * q_x * l_x / l_{55}$
<55	0.000	1,000,000	1.000000	0.000000	0.000000
55	0.08	1,000,000	1.000000	0.080000	4.400000
56	0.08	920,000	0.920000	0.073600	4.121600
57	0.08	846,400	0.846400	0.067712	3.859584
58	0.08	778,688	0.778688	0.062295	3.613112
59	0.08	716,393	0.716393	0.057311	3.381375
60	0.10	659,082	0.659082	0.065908	3.954489
61	0.10	593,173	0.593173	0.059317	3.618358
62	0.13	533,856	0.533856	0.069401	4.302880
63	0.13	464,455	0.464455	0.060379	3.803884
64	0.13	404,076	0.404076	0.052530	3.361909
65	0.20	351,546	0.351546	0.070309	4.570095
66	0.20	281,237	0.281237	0.056247	3.712324
67	0.20	224,989	0.224989	0.044998	3.014857
68	0.20	179,991	0.179991	0.035998	2.447884
69	0.20	143,993	0.143993	0.028799	1.987106
70	1.00	115,195	0.115195	0.115195	8.063617
Average age at retirement					62.213073
Rounded for Schedule SB item 22					62

Plan Name: St. Luke's Health System Retirement Plan
EIN / PN: 76-0536232/001
Plan Sponsor: CHI St. Luke's Health
Valuation Date January 1, 2019

SCHEDULE SB ATTACHMENTS

Schedule SB, Part V
Summary of Plan Provisions

Plan Provisions

Effective date and plan year	■ Original plan: May 1, 1962 ■ Restated plan: January 1, 2013 and through the 3rd Amendment ■ Plan year: January 1 to December 31.
Status of the plan	Participation was frozen as of October 1, 2015 and benefit accruals were frozen as of December 31, 2015.
Participation date	Covered employees are eligible to participate under the plan on the first October 1 or April 1 coincident with or next following the later of attaining age 21 and first anniversary of hire. If an employee does not complete 1,000 hours of service during first 12 months following employment but meets age requirement, participation will begin on the October 1 or April 1 coincident with or next following the Plan Year during which 1,000 hours are completed. Participation of Sugarland Hospital, Lakeside Hospital and Vintage Hospital employees did not commence until October 1, 2011. Employees hired between October 1, 2014 and April 1, 2015 became a participant on October 1, 2015 if they had 1,000 hours of service between October 1, 2014 and October 1, 2015. Employees hired on or after April 1, 2015 are not eligible to participate. Participation is frozen as of October 1, 2015.
Vesting service	One year of service is granted for each plan year beginning on or after October 1, 1989 in which the participant has 1,000 or more hours of service. Prior to October 1, 1989, service was granted under the terms of the plan then in effect. In the case of the short plan year (October 1, 2015 – December 31, 2015), one year's vesting service is granted if the participant worked at least one hour during this period. Actively employed participants on December 31, 2017 were fully vested.

Cash Balance Benefit

Applicable interest rate	The effective annual interest rate on 30-year Treasury securities for the third month prior to the first day of the applicable Plan Year. In no event shall the interest rate used be less than 1.5% for any Plan Year
Service for salary credit determination	One year of service is granted for each plan year in which the participant worked at least 1,000 hours. In the case of the short plan year (October 1, 2015 – December 31, 2015), one year's

service is granted if the participant worked at least one hour during this period. Hours worked while employed as a Supplemental Employee (e.g. PRN) after September 30, 2011 are excluded

Cash balance account

A bookkeeping account corresponding to each member, reflecting the amount of the employer's obligation to the member at any given time

Initial account balance

The actuarial equivalent of the accrued benefit as of October 1, 1998. Only participants as of October 1, 1998 have an initial account balance.

Contribution credits

A participant's cash balance account will be credited each plan year with an annual contribution credit equal to a percentage of the participant's pensionable earnings. Such percentage to be determined from the table below:

Years of salary credit	Percentage
0 to 4	3.5%
5 to 9	4.0%
10 to 14	4.5%
15 to 19	5.0%
20 to 24	5.5%
25 or more	6.0%

Supplemental employees receive no contribution credits. No contribution credits are given after December 31, 2015.

Interest credits

A participant's cash balance account will be credited on the last day of each plan year with an interest credit equal to the Applicable interest rate.

Pensionable earnings

Base pay including any pre-tax Sections 125, 401(k), 408(k), 403(b), and 457(f) contributions

Accrued Benefit

The life annuity benefit payable to the member on his Normal Retirement Date, which can be provided by the actuarial equivalent of the Cash balance account. The accrued benefit of a member who elects to defer includes future interest credits.

Grandfathered participants receive at a minimum the benefit described in the "Grandfathered benefit" section.

SCHEDULE SB ATTACHMENTS

Grandfathered benefits

- **Eligibility**

  A participant who was actively employed continuously with at least five years vesting service on October 1, 1998

- **Benefit**

  The minimum benefit for grandfathered participants is equal to the sum of Part A and Part B:

  Part A: The greater of (i) and (ii):

  (i) The grandfathered minimum accrued benefit described below as of September 30, 2011

  (ii) The benefit payable under the cash balance provisions earned through September 30, 2011, including future interest credits

  Part B: Benefits under the cash balance formula accrued after September 30, 2011.

- **Credited service**

  Prior to May 1, 1982, a member received a service credit for each plan year.

  Prior to May 1, 1982, one year of service is granted for Full Time participants working at least 2,000 hours in each plan year. Part Time participants were granted ¾ of a year of service.

  After April 30, 1982, one year of service is granted for each plan year in which the participant has 2,000 or more hours of service; ¾ of a year of service if the participant had less than 2,000 but more than 1,500 hours of service; and ½ of a year of service if the participant had less than 1,500 but more than 1,000 hours of service.

  After October 1, 1989, but before October 1, 2011, one year of service is granted for each plan year in which the participant has 1,000 or more hours of service.

  A member shall receive service credits through September 30, 1989 based on the greater of (a) or (b):

  (a) (i) Vesting service as of May 1, 1988, plus

  (ii) 1/12 of one year of service for each month from May 1, 1988 to September 30, 1988, during which the member had completed one (1) hour of service, plus

  (iii) Vesting service for the year October 1, 1988 to September 30, 1989 (where 1 year of Vesting service was earned if the member had 1,000 hours of service.)

(b) Credited service as of September 30, 1989 based on the Plan in effect on September 30, 1989.

For the initial or terminal year of employment, a member shall receive a fractional service credit based on the above schedule and the actual number of months worked.

Credited grandfathered service is frozen as of September 30, 2011.

- **Plan compensation** — Total pay, including overtime premium, shift differential, call pay, etc.

  No compensation earned after September 30, 2011 will be reflected in the grandfathered benefit.

- **Monthly plan compensation** — The monthly average of the highest five consecutive years of plan compensation, frozen as of September 30, 2011.

- **Final average earnings** — The monthly average of the last three consecutive years of plan compensation where each year's compensation is not to exceed the Social Security Taxable Wage Base for that year, frozen as of September 30, 2011.

- **Covered compensation** — The average (without indexing) of the Social Security Wage Base in effect for each calendar year during the thirty-five (35) year period ending with the calendar year in which the member attains Social Security Retirement Age.

- **Grandfathered minimum accrued benefit** — These provisions are based on the plan in effect on September 30, 1998.

  The benefit is the greater of (a) and (b):

  (a) 1.6% of Monthly plan compensation times Credited grandfathered service up to 30 years,

  less

  0.5% of Final average earnings not in excess of Covered compensation times Credited grandfathered service up to 30 years

  (b) 2.0% of Monthly plan compensation at October 1, 1989 times Credited grandfathered service prior to October 1, 1989 up to 25 years,

  less

0.5 % of Final average earnings not in excess of Covered compensation times Credited grandfathered service prior to October 1, 1989 up to 25 years.

plus

the formula in (a) above, using only Credited grandfathered service after September 30, 1989, with total service not to exceed 30 years.

The grandfathered benefit is frozen as of September 30, 2011.

Eligibility for Benefits	
Normal retirement	Later of age 65 or completion of 5 years of plan participation
Early retirement	Attainment of age 55 and 10 years of vesting service
Late retirement	Separation from service after normal retirement
Deferred vested grandfathered benefit	Completion of three years of vesting service
Disability	Total and permanent disability
Preretirement death benefit	Completion of three years of vesting service

Benefits Paid Upon the Following Events	
Normal retirement	The accrued benefit
Early retirement	The greater of (a) and (b):

(a) The actuarial equivalent of the Part A(ii) cash balance account

(b) The greater of the Part A(i) benefit reduced by 4% for each of the first 10 years by which early retirement precedes normal retirement, and reduced actuarially thereafter; and the actuarial equivalent of the Part A(ii) benefit

plus,

the actuarial equivalent of the Grandfathered Part B benefit.

SCHEDULE SB ATTACHMENTS

Late retirement

The greater of (a) and (b):

(a) the grandfathered benefit Part A benefit calculated as of the late retirement date (frozen as of September 30, 2011), plus the grandfathered Part B benefit as of the late retirement date.

(b) the income provided by the value of the grandfathered Part A(i) benefit payable from normal retirement date through late retirement date, plus the grandfathered Part B benefit as of the late retirement date.

Deferred vested grandfathered benefit

The accrued benefit, actuarially reduced from Normal Retirement Date.

Disability

The accrued benefit as of the date of disability, commencing on the normal retirement date. A participant may elect early payment of the benefit, in which case the benefit is reduced actuarially.

For Grandfathered participants who elect to receive early payment of benefits, and if the Part A(i) benefit applies, the frozen Part A(i) benefit will be reduced by 4% for the first 10 years that commencement precedes normal retirement, and actuarially thereafter.

Preretirement death

- Before normal retirement:

The participant's beneficiary will receive an income payable for life that can be provided by the actuarially equivalent value of the Accrued Benefit.

For Grandfathered participants, the participant's beneficiary will receive no less than an income payable for life that can be provided by the present value of the Grandfathered benefit.

- After normal retirement:

If death occurs after normal retirement but prior to actual retirement, the participant's beneficiary will receive a benefit equal in value to the Grandfathered Late Retirement Benefit described above that the participant would have received had he retired as of his date of death

SCHEDULE SB ATTACHMENTS

Other Plan Provisions

Forms of payment

- Automatic form for married participants: 50% joint and survivor annuity

- Optional forms:
  - Lump sum
  - Life with 120 monthly payments guaranteed
  - Joint and contingent annuity, with continuation to a spouse between 50% and 100% of the participant's benefit.
  - Joint and survivor annuity, with continuation to a non-spouse beneficiary which is no more than 49% of the total actuarial value of the accrued benefit.
  - Joint and last survivor annuity, with 66 2/3% continuation to a spouse
  - Social Security Level Income

  The only distribution options available to a participant for payments commencing prior to the early retirement date are a joint and 50% contingent annuity, a lump sum payment, or a single life annuity (if not married.)

- Optional form conversion factors:

  For optional forms of payment, excluding lump sum payments of the Grandfathered Part A(i) benefit:
  - Interest: 30-year treasury rate for the third month prior to the first day of the plan year in which commencement occurs
  - Mortality: GAR94

  Conversion factors for lump sum and Social Security Level Income option forms of payment of the Grandfathered Part A(i) benefit:
  - Interest: Pension Protection Act specified yield curve segment rates for the third month preceding the quarter
  - Mortality: the table specified by the Pension Protection Act for 417(e)(3) forms of payment.

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Pension Increases	None
Plan participants' contributions	Contributions by Employees, including rollover contributions from plans or individual retirement accounts, shall not be permitted.
Maximum limits on benefits and pay	All benefits and pay for any calendar year may not exceed the maximum limitations for that year as defined in the Internal Revenue Code.

Future Plan Changes

None.

Changes in Benefits Valued Since Prior Year

None.

See

Audited Financial

Statements

For

Schedule of Assets Held

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 25
Change in Method

The valuation software used to produce the actuarial information submitted on this schedule is different than used for the previous valuation due to a change in both the enrolled actuary for the plan and the business organization providing actuarial services to the plan, and such change in software may be considered to be a method change. The new method is substantially the same as the method used by the prior enrolled actuary and is consistent with the description of the method contained in the prior actuarial valuation report and Schedule SB of Form 5500 (disregarding the effects of any changes that are automatically approved under final IRC 430 regulations). The funding target and target normal cost (without regard to any adjustments for employee contributions and plan-related expenses), as determined for the prior plan year by the new enrolled actuary (using the actuarial assumptions of the prior enrolled actuary and disregarding the effects of any changes that are automatically approved under final IRC 430 regulations) are both within 3% of those values as determined by the prior enrolled actuary. The actuarial value of plan assets, as determined by the new enrolled actuary as of the valuation date for the prior plan year (using actuarial assumptions of the prior enrolled actuary), is within 2% of the value for that prior plan year as determined by the prior enrolled actuary. Therefore the change in funding method receives automatic approval under IRS Rev. Proc. 2017-56.

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Schedule SB, Line 24
Change in Actuarial Assumptions

The following assumptions have changed since last year's valuation:

	Lump Sum	Single life
Non-grandfathered	97%	3%
Grandfathered	88%	12%

The form of payment assumption was updated to reflect plan experience.

The 30-year Treasury assumption was updated to reflect future expectations

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