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.)
- [X] a single-employer plan
- [ ] a DFE (specify) ____

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

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

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

Part II Basic Plan Information—enter all requested information

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

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 01/01/1974

2a Plan sponsor's name (employer, if for a single-employer plan)
Mailing address (include room, apt., suite no. and street, or P.O. Box)
City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions)
ST. JOSEPH'S HOSPITAL OF BUCKHANNON, INC.

1 AMALIA DRIVE
BUCKHANNON, WV 26201

2b Employer Identification Number (EIN) 55-0356996

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

2d Business code (see instructions) 622000

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	10/15/2020	IVAR H GJOLBERG
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a	Plan administrator's name and address [X] Same as Plan Sponsor	**3b**	Administrator's EIN
		3c	Administrator's telephone number
4	If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: **a** Sponsor's name **c** Plan Name	**4b**	EIN
		4d	PN

5	Total number of participants at the beginning of the plan year	**5**	471
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)**	184
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	191
b	Retired or separated participants receiving benefits	**6b**	123
c	Other retired or separated participants entitled to future benefits	**6c**	153
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**	**6d**	467
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	0
f	Total. Add lines **6d** and **6e**.	**6f**	467
g	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	
h	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	0
7	Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:

1C 3H

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

9a Plan funding arrangement (check all that apply)		**9b** Plan benefit arrangement (check all that apply)	
(1)	[ ] Insurance	**(1)**	[ ] Insurance
(2)	[ ] Code section 412(e)(3) insurance contracts	**(2)**	[ ] Code section 412(e)(3) insurance contracts
(3)	[X] Trust	**(3)**	[X] Trust
(4)	[ ] General assets of the sponsor	**(4)**	[ ] General assets of the sponsor

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

a Pension Schedules

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

b General Schedules

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

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

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

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

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

11c Enter the Receipt Confirmation Code for the 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. JOSEPH'S HOSPITAL, INC. RETIREMENT PLAN AND TRUST

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF
ST. JOSEPH'S HOSPITAL OF BUCKHANNON, INC.

D Employer Identification Number (EIN)
55-0356996

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

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

Part I Basic Information

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

2 Assets:

a Market value	**2a**	7035079
b Actuarial value	**2b**	7519263

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	119	5651512	5651512
b For terminated vested participants	164	2808691	2808691
c For active participants	190	3198941	3198941
d Total	473	11659144	11659144

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**	5.59 %
6 Target normal cost	**6**	285000

Statement by Enrolled Actuary

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

SIGN HERE

	10/07/2020
Signature of actuary	Date
BOB J. BOLIN, FSA, MAAA, EA, FCA	20-01547
Type or print name of actuary	Most recent enrollment number
NEWPORT GROUP	214-443-2470
Firm name	Telephone number (including area code)
8350 N. CENTRAL EXPRESSWAY SUITE 900 DALLAS, TX 75206	
Address of the firm	

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

Part II Beginning of Year Carryover and Prefunding Balances

		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	38664
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9	Amount remaining (line 7 minus line 8)	0	38664
10	Interest on line 9 using prior year's actual return of -6.36 %	0	-2459
11	Prior year's excess contributions to be added to prefunding balance:		
a	Present value of excess contributions (line 38a from prior year)		237209
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 5.81 %		13782
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		250991
d	Portion of (c) to be added to prefunding balance		0
12	Other reductions in balances due to elections or deemed elections	0	0
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	36205

Part III Funding Percentages

14	Funding target attainment percentage	14	64.18 %
15	Adjusted funding target attainment percentage	15	64.18 %
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	61.81 %
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	60.33 %

Part IV Contributions and Liquidity Shortfalls

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

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
04/03/2019	300000	0	06/30/2020	300000	0
07/03/2019	300000	0			
10/03/2019	300000	0			
10/07/2019	294354	0			
01/06/2020	300000	0			
04/02/2020	300000	0			
			Totals ► 18(b)	2094354	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	1998940

20 Quarterly contributions and liquidity shortfalls:

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

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

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

Liquidity shortfall as of end of quarter of this plan year

(1) 1st	(2) 2nd	(3) 3rd	(4) 4th
40	0	0	0

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

21 Discount rate:

a Segment rates:

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

b Applicable month (enter code)	**21b**	1
22 Weighted average retirement age	**22**	65

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

Part VI Miscellaneous Items

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

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

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

Part VIII Minimum Required Contribution For Current Year

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

a Target normal cost (line 6)	**31a**	285000
b Excess assets, if applicable, but not greater than line 31a	**31b**	0

32 Amortization installments:

	Outstanding Balance	Installment
a Net shortfall amortization installment	4176086	1028898
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**	1313898

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

36 Additional cash requirement (line 34 minus line 35)	**36**	1313898
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	**37**	1998940

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

a Total (excess, if any, of line 37 over line 36)	**38a**	685042
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. JOSEPH'S HOSPITAL, INC. RETIREMENT PLAN AND TRUST

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
ST. JOSEPH'S HOSPITAL OF BUCKHANNON, INC.

D Employer Identification Number (EIN)
55-0356996

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

a Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions).. . . . . ☐ Yes ☒ No

b If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

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

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

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

MORGAN STANLEY

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

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28	NONE	32970	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

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

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

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

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

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

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

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

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

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

Part I Service Provider Information (continued)

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

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

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

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

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

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

(complete as many entries as needed)

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE H (Form 5500)

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. JOSEPH'S HOSPITAL, INC. RETIREMENT PLAN AND TRUST

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
ST. JOSEPH'S HOSPITAL OF BUCKHANNON, INC.

D Employer Identification Number (EIN)
55-0356996

Part I Asset and Liability Statement

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a	27420	30837
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	300000	900000
(2) Participant contributions	1b(2)		
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	310250	716165
(2) U.S. Government securities	1c(2)	1046538	1241431
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)	350277	350745
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	2907225	3763480
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	2093369	2588008
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)		

			(a) Beginning of Year	(b) End of Year
1d	Employer-related investments:			
	(1) Employer securities	1d(1)		
	(2) Employer real property	1d(2)		
e	Buildings and other property used in plan operation	1e		
f	Total assets (add all amounts in lines 1a through 1e)	1f	7035079	9590666
	Liabilities			
g	Benefit claims payable	1g		
h	Operating payables	1h		
i	Acquisition indebtedness	1i		
j	Other liabilities	1j		
k	Total liabilities (add all amounts in lines 1g through1j)	1k	0	0
	Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	7035079	9590666

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)	2094354	
	(B) Participants	2a(1)(B)		
	(C) Others (including rollovers)	2a(1)(C)	300	
	(2) Noncash contributions	2a(2)		
	(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		2094654
b	**Earnings on investments:**			
	(1) Interest:			
	(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	42331	
	(B) U.S. Government securities	2b(1)(B)		
	(C) Corporate debt instruments	2b(1)(C)		
	(D) Loans (other than to participants)	2b(1)(D)		
	(E) Participant loans	2b(1)(E)		
	(F) Other	2b(1)(F)	160136	
	(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		202467
	(2) Dividends: **(A)** Preferred stock	2b(2)(A)		
	(B) Common stock	2b(2)(B)		
	(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)		
	(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		0
	(3) Rents	2b(3)		
	(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)	3441176	
	(B) Aggregate carrying amount (see instructions)	2b(4)(B)	3354672	
	(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		86504
	(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
	(B) Other	2b(5)(B)	1034208	
	(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		1034208

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		
c Other income	2c		1424
d Total income. Add all **income** amounts in column (b) and enter total	2d		3419257
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	531916	
(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)		531916
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses: **(1)** Professional fees	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)	32970	
(4) Other	2i(4)	298784	
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		331754
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		863670
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		2555587
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: BAKER TILLY VIRCHOW KRAUSE, LLP **(2)** EIN: 39-0859910

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

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

Part IV Compliance Questions

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

During the plan year:

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

			Yes	No	Amount
c	Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	4c		X	
d	Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	4d		X	
e	Was this plan covered by a fidelity bond?	4e	X		3000000
f	Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	4f		X	
g	Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	4g		X	
h	Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	4h		X	
i	Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	4i	X		
j	Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked, and see instructions for format requirements.)	4j	X		
k	Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	4k		X	
l	Has the plan failed to provide any benefit when due under the plan?	4l		X	
m	If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	4m			
n	If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	4n			

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

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

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

5c If the plan is a defined benefit plan, is it covered under the PBGC insurance program (See ERISA section 4021.)? ..... ☒ Yes ☐ No ☐ Not determined
If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year 4235895. (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. JOSEPH'S HOSPITAL, INC. RETIREMENT PLAN AND TRUST

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
ST. JOSEPH'S HOSPITAL OF BUCKHANNON, INC.

D Employer Identification Number (EIN)
55-0356996

Part I Distributions

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

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions **1** 0

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

EIN(s): 75-3182674

Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.

3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year **3** 0

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

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

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

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

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

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

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

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

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

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

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

Part III Amendments

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

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

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

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

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

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

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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_____

St. Joseph's Hospital
Retirement Plan and Trust

Financial Statements and
Supplementary Information

December 31, 2019 and 2018

St. Joseph's Hospital Retirement Plan and Trust

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December 31, 2019 and 2018

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Independent Auditors' Report

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

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of the St. Joseph's Hospital Retirement Plan and Trust (the Plan), which comprise the statements of net assets available for benefits as of December 31, 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 accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditors' Responsibility

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

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 (ERISA), the plan administrator instructed us not to perform and we did not perform, any auditing procedures with respect to the information summarized in Note 8, which was certified by Matrix Trust Company, the custodian of the Plan, except for comparing such information with the related information included in the financial statements. We have been informed by the plan administrator that the custodian holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained a certification from the custodian as of and for the years ended December 31, 2019 and 2018, that the information provided to the plan administrator by the custodian is complete and accurate.

Disclaimer of Opinion

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

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Other Matter

The supplemental schedules of (1) Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year) and (2) Schedule H, Line 4(j) - Schedule of Reportable Transactions, as of or for the year ended December 31, 2019 are required by the DOL's Rules and Regulations for Reporting and Disclosure under ERISA and are presented for the purpose of additional analysis and are not a required part of the financial statements. Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we do not express an opinion on these supplemental schedules.

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

The form and content of the information included in the financial statements and supplemental schedules, other than that derived from the information certified by the custodian, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

Baker Tilly US, LLP

Baker Tilly US, LLP (formerly known as Baker Tilly Virchow Krause, LLP)
Pittsburgh, Pennsylvania
October 14, 2020

St. Joseph's Hospital Retirement Plan and Trust

Statements of Net Assets Available for Benefits
December 31, 2019 and 2018

	2019	2018
Assets		
Investments at fair value:		
Money market funds	$ 747,002	$ 337,670
Common stocks	3,763,480	2,907,225
Mutual funds	2,588,008	2,093,369
Corporate debt securities	347,546	346,640
U.S. government agency securities	1,244,630	1,050,175
Total investments	8,690,666	6,735,079
Employer contributions receivable	900,000	300,000
Total assets	9,590,666	7,035,079
Liabilities	-	-
Net assets available for benefits	$ 9,590,666	$ 7,035,079

See notes to financial statements

St. Joseph's Hospital Retirement Plan and Trust

Statements of Changes in Net Assets Available for Benefits
Years Ended December 31, 2019 and 2018

	2019	2018
Additions		
Investment income (loss):		
Net appreciation (depreciation) in fair value of investments	$ 1,120,712	$ (590,664)
Interest and dividends	203,241	169,883
Net investment income (loss)	1,323,953	(420,781)
Employer contributions	2,094,354	1,463,744
Other income	950	736
Total additions	3,419,257	1,043,699
Deductions		
Benefits paid to participants	531,916	481,215
Administrative expenses	331,754	296,906
Total deductions	863,670	778,121
Net increase	2,555,587	265,578
Net Assets Available for Benefits		
Beginning of year	7,035,079	6,769,501
End of year	$ 9,590,666	$ 7,035,079

See notes to financial statements

1. Description of the Plan

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

General

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

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

Pension Benefits

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

Years of Vesting Service	Percentage of Compensation
0 - 4	3.25 %
5 - 9	3.50
10 - 14	4.00
15 - 19	4.50
20 - 24	5.00
25 - 29	5.50
30 plus	6.00

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

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

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

Death and Disability Benefits

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

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

Funding Policy

Effective October 1, 2015, the Plan's funding policy is for the Company to contribute an amount which will meet or exceed the annual ERISA minimum funding requirement. Prior to October 1, 2015, the Plan was considered a church plan not subject to the minimum funding requirements of ERISA. As detailed in Note 2, the Plan was significantly underfunded as of January 1, 2015. During 2015, plan management approved a funding schedule necessary to meet the minimum funding requirements of ERISA, which includes cumulative annual minimum contributions totaling approximately $5.1 million through 2022. Plan management believes the affiliation agreement with WVUHS will provide the necessary funding for the Plan to meet its obligations under the plan document. The minimum funding requirements of ERISA were met for 2019 and 2018.

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

2. Summary of Significant Accounting Policies

Basis of Accounting

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

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, disclosures of contingent assets and liabilities and the actuarial present value of accumulated plan benefits at the date of the financial statements and changes therein. Actual results could differ from those estimates.

Investment Valuation and Income Recognition

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

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

Payment of Benefits

Benefit payments to participants are recorded upon distribution.

Administrative Expenses

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

Actuarial Present Value of Accumulated Plan Benefits

Accumulated plan benefits are those future periodic payments, including lump-sum distributions that are attributable under the Plan's provisions to the service employees have rendered. Accumulated plan benefits include benefits expected to be paid to (a) retired or terminated employees or their beneficiaries, (b) beneficiaries of employees who have died and (c) present employees or their beneficiaries. Benefits under the Plan are based on employees' compensation and years of credited service. The accumulated plan benefits for active employees will equal the accumulation, with interest, of the annual benefit accruals as of the benefit information date. Benefits payable under all circumstances such as retirement, death, disability and termination of employment are included, to the extent they are attributable to employee service rendered to the valuation date. Benefits to be provided via annuity contracts excluded from plan assets are excluded from accumulated plan benefits.

The actuarial present value of accumulated plan benefits presented below is determined by the Plan's independent actuary as of January 1, 2019. The actuarial present value of accumulated plan benefits is that amount that results from applying actuarial assumptions to adjust the accumulated plan benefits to reflect the time value of money (through discounts for interest) and the probability of payment (by means of decrements such as for death, disability, withdrawal, or retirement) between the valuation date and the expected date of payment.

The actuarial present value of accumulated plan benefits as of January 1, 2019 is as follows:

Vested benefits:	
Retired participants and beneficiaries	$ 5,251,855
Other participants	5,409,171
Total vested benefits	10,661,026
Nonvested benefits	-
Total actuarial present value of accumulated plan benefits	$ 10,661,026

The changes in the actuarial present value of the accumulated plan benefits for the year ended December 31, 2018 are summarized as follows:

Actuarial present value of accumulated plan benefits at beginning of year	$ 10,313,820
Increase (decrease) during the year attributable to:	
Benefits accumulated, change in actuarial assumptions, and actuarial gains/losses	156,766
Interest on benefits for the year	671,655
Benefits paid	(481,215)
Net increase	347,206
Actuarial present value of accumulated plan benefits at end of year	$ 10,661,026

Significant assumptions underlying the actuarial computations are as follows:

Discount rate	6.50 percent
Mortality	Society of Actuaries generation table projected with scale MP-2018
Retirement age	Age 65

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

The mortality tables used to value the present value of accumulated plan benefits were updated to reflect additional morality improvements resulting in an increase of approximately $0.2 million in actuarial present value of accumulated benefits for the year ended December 31, 2018.

Recent Accounting Standards

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

Subsequent Events

The Plan has evaluated subsequent events for recognition or disclosure through October 14, 2020, the date the financial statements were available to be issued and determined that there have been no events that have occurred that would require adjustments to the disclosures in the financial statements, except for the matters described in the following paragraphs.

During 2020, the Plan adopted certain provisions of the Setting Every Community Up for Retirement Enhancement (the SECURE Act) related to required minimum distributions and the limitation of life-time or "stretch" distributions to remain compliant under the applicable laws and regulations. Participants should consult the plan document or summary plan description for additional information.

The Coronavirus 2019 (COVID-19) pandemic emerged at the end of 2019 and could materially and adversely affect the Plan, its operations and its performance. Government-imposed stay-at-home orders, social distancing, and various other orders and guidelines have caused market performance of the investments to decline. Additionally, on March 27, 2020, the Coronavirus Aid, Relief and Economic Security Act (the CARES Act) was signed into law which provides plan, plan sponsor and participant relief. If adopted by the Plan, key features of the CARES Act could have a significant effect on the operations of the Plan. The Company has agreed to implement certain provisions of the CARES Act as it relates to the Plan.

The most significant items within these provisions provide for the waiving of required minimum distributions for the 2020 plan year and for granting of employer funding obligations due in 2020 to be delayed until January 1, 2021.

The extent to which the COVID-19 pandemic may affect the results of the Plan's operations will depend on future developments, including the duration of the outbreak and the effectiveness of actions taken to contain and treat the disease.

3. Fair Value Measurements

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

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

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

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

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

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

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

The following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2019 and 2018.

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

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

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

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

The following tables set forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2019 and 2018:

	Assets at Fair Value as of December 31, 2019			
	Level 1	**Level 2**	**Level 3**	**Total**
Money market fund	$ 747,002	$ -	$ -	$ 747,002
Common stock	3,763,480	-	-	3,763,480
Mutual funds	2,588,008	-	-	2,588,008
Corporate debt securities	-	347,546	-	347,546
U.S. government agency securities	-	1,244,630	-	1,244,630
Total assets at fair value	$ 7,098,490	$ 1,592,176	$ -	$ 8,690,666

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

4. Plan Termination

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

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

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

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

d) All nonvested benefits.

Certain benefits under the Plan are insured by the PBGC if the Plan terminates. Generally, the PBGC guarantees most vested normal age retirement benefits, early retirement benefits and certain disability and survivor's pensions. However, the PBGC does not guarantee all types of benefits under the Plan and the amount of benefit protection is subject to certain limitations. Vested benefits under the Plan are guaranteed at the level in effect on the date of the Plan's termination.

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

5. Related-Party and Party In Interest Transactions

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

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

6. Tax Status

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

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

7. Risks and Uncertainties

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

In addition, the Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect the amounts reported in the Statements of Net Assets Available for Benefits.

As of December 31, 2019 and 2018, the Plan had investments of $1,060,227 and $816,223, respectively, that were concentrated in one fund.

8. Information Certified by Custodian

The plan administrator has elected the method of compliance as permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA for 2019 and 2018. Accordingly, Matrix Trust Company, the custodian of the Plan, has certified to the completeness and accuracy of all investments reported in the accompanying Statements of Net Assets Available for Benefits as of December 31, 2019 and 2018 and the supplemental Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year) as of December 31, 2019 and the related investment activity reported in the Statements of Changes in Net Assets Available for Benefits for the years ended December 31, 2019 and 2018 and the supplemental Schedule H, Line 4(j) - Schedule of Reportable Transactions for the year ended December 31, 2019.

St. Joseph's Hospital Retirement Plan and Trust

EIN: 55-0356996 Plan Number: 001
Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year)
December 31, 2019

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interst, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Money Market Funds			
*	Morgan Stanley	Morgan Stanley Bank	$ 716,165	$ 716,165
*	Morgan Stanley	Morgan Stanley Cash Acct	30,837	30,837
		Total money market funds	747,002	747,002
	Common Stocks			
	A P Moller-Maersk-B-Unsp	Common stock	5,459	5,773
	AAC Technologies H-Unspon	Common stock	11,131	9,329
	Aaron's Inc	Common stock	3,278	2,970
	Abb Ltd Spons ADR	Common stock	31,861	35,220
	Adidas Ag-Spon ADR	Common stock	9,573	9,922
	Adobe Inc	Common stock	12,930	33,970
	Advance Auto Parts Inc	Common stock	3,594	3,684
	AECOM	Common stock	4,986	5,607
	Aerojet Rocketdyne	Common stock	3,563	5,434
	Agree Realty Corp	Common stock	4,181	4,351
	Airbus Group NV	Common stock	9,473	10,545
	Akamai Technologies	Common stock	2,917	4,233
	Alexion Pharmaceutical	Common stock	4,305	3,785
	Alibaba Group Holding-Sp	Common stock	26,194	36,269
	Allegion PLC	Common stock	2,919	5,729
	Allergan plc (abbv 5/11/20)	Common stock	9,143	9,176
	Allianz SE - ADR (delisted	Common stock	21,801	27,090
	Alphabet Inc CL A	Common stock	2,853	5,358
	Alphabet Inc Cl C	Common stock	37,654	54,818
	Amazon Com Inc	Common stock	24,945	60,979
	Ambev SA ADR	Common stock	6,818	5,326
	AMC Networks Inc A	Common stock	1,452	1,027
	America Movil Sa De Cv	Common stock	12,502	13,920
	American Express Co.	Common stock	2,886	4,482
	American Water Works Co	Common stock	3,533	7,617
	Americold Realty Trust	Common stock	3,937	4,558
	Amn Healthcare Services	Common stock	4,280	4,860
	Amphenol Cl A	Common stock	2,383	4,654
	Anheuser Busch Inbev	Common stock	5,139	3,692
	Anhui Conch Cement	Common stock	8,571	10,880
	Apergy Corp (chx 06/04/20)	Common stock	4,581	3,885
	Apple Inc	Common stock	25,571	46,397
	Arcosa Inc	Common stock	3,263	5,079
	Ares Capital Corp	Common stock	3,486	3,842
	Armstrong World Industries	Common stock	1,520	2,725
	ASGN Inc	Common stock	3,816	4,329
	ASM Pacific Technol-Unsp	Common stock	7,645	9,558
	Astra International-Unsp Adr	Common stock	11,069	9,198
	Astrazeneca Plc Sponsored	Common stock	13,438	16,653
	Autodesk Inc	Common stock	2,327	6,421
	Avantor Inc	Common stock	3,686	4,610
	Bae Systems Plc Spon Adr	Common stock	17,919	18,346
	Baidu Inc	Common stock	23,641	15,926
	Banco Do Brasil ADR	Common stock	11,848	16,977
	Banco Santander Adr	Common stock	39,985	31,311
	Barrick Gold Corp	Common stock	14,250	14,537
	Bayer Ag Sponsored ADR	Common stock	14,148	13,383
	BB Seguridade Parti-Spon	Common stock	8,701	9,683
	Bidvest Group Ltd-Spons Adr	Common stock	5,805	6,159
	Biogen Inc	Common stock	10,909	10,979
	Biomarin Pharmaceutical	Common stock	2,558	2,452
	Black Knight Inc	Common stock	3,416	4,965
	BlackRock 2001 Term Tr Inc	Common stock	2,925	4,022
	Bnp Paribas Adr	Common stock	21,368	20,696
	Boeing Company	Common stock	12,496	16,614
	Booz Allen Hamilton Holding	Common stock	3,141	5,762
	Borg Warner Automotive Inc	Common stock	3,610	4,208
	Boston Scientific	Common stock	4,042	4,070
	Bp Plc Spons Adr	Common stock	46,597	43,892
	Broadcom Ltd	Common stock	13,332	18,645
	C H Robinson Worldwide Inc	Common stock	1,453	1,329
	Catalent Inc	Common stock	3,718	6,531
	Cerence Inc	Common stock	228	339
	Charles Schwab Corporation	Common stock	3,627	4,566
	Chart Industries Inc	Common stock	4,299	4,657

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interst, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	China Construct	Common stock	22,647	23,649
	China Merchants Bank-Uns	Common stock	8,096	8,812
	China Mobile Ltd ADR	Common stock	65,943	54,148
	China Shenhua-Unspon Adr	Common stock	9,003	8,272
	China Telecom Corp Ltd	Common stock	12,304	9,391
	Chipotle Mexican Grill - Cl A	Common stock	10,838	13,394
	Churchill Downs Inc	Common stock	3,541	5,351
	Cielo SA Sponsored ADR	Common stock	12,188	4,038
	Citrix Sys Inc	Common stock	4,414	6,987
	CKH Hldgs ADS	Common stock	54,819	43,723
	Cnooc Ltd Spd Adr	Common stock	8,298	9,500
	Comcast Corp Cl A	Common stock	11,991	16,324
	Commercial Intl Bank Adr	Common stock	7,046	9,467
	Compagnie De Saint Unsp	Common stock	34,107	35,384
	Constellation Brands Cl. A	Common stock	4,220	4,175
	Continental Ag Spons Adr	Common stock	28,655	28,933
	Costco Wholesale Corp-New	Common stock	12,541	19,987
	Cott Corporation (prmw	Common stock	4,924	4,213
	Coupa Software Inc	Common stock	4,460	4,534
	Credit Agri SA ADR	Common stock	14,567	16,742
	Cree Inc	Common stock	2,578	2,954
	CRH PLC-Sponsored ADR	Common stock	6,951	7,743
	Cyrusone Inc	Common stock	4,502	5,627
	Daimler Ag-Unsponsored Adr	Common stock	40,043	31,574
	Danaher Corp Del	Common stock	7,107	8,441
	Deutsche Telekom Ag	Common stock	44,512	42,387
	Dexcom Inc	Common stock	4,728	6,343
	Diamondback Energy Inc	Common stock	3,352	3,250
	Discovery Inc A	Common stock	2,223	2,750
	Disney Walt Co	Common stock	17,133	20,104
	Dolby Laboratories Inc A	Common stock	5,279	6,261
	E On Ag Spd Adr	Common stock	19,845	20,451
	Ecolab Inc	Common stock	2,422	3,667
	Edwards Lifesciences	Common stock	4,593	6,532
	Eli Lilly & Company	Common stock	3,973	4,337
	Enel Spa ADR	Common stock	21,237	29,610
	Eni SPA Sponsored ADR	Common stock	52,769	46,069
	ENN Energy Holdings-Unsp	Common stock	4,425	6,471
	Equinix Inc	Common stock	3,410	4,670
	Equinor ASA ADR	Common stock	3,374	3,444
	Estee Lauder Cos Cl A	Common stock	7,441	12,599
	Euronet Worldwide Inc	Common stock	3,355	6,302
	Exact Sciences Corp	Common stock	4,851	4,439
	Facebook Inc-A	Common stock	26,686	39,408
	Fidelity National Information	Common stock	3,618	3,755
	Fireeye Inc	Common stock	1,831	2,116
	Fleetcor Technologies Inc	Common stock	12,999	16,975
	Flextronics Ltd	Common stock	8,258	12,923
	Fluor Corp	Common stock	5,391	1,907
	FNF Group	Common stock	3,620	5,079
	Freeport-Mcmoran Inc	Common stock	3,694	3,280
	Fresenius Med Care Ag	Common stock	17,917	15,137
	Fujifilm Holdings Unspon	Common stock	24,346	28,249
	Galp Energia Sgps-Unspon	Common stock	6,343	6,630
	Gardner Denver Holdings	Common stock	4,345	5,685
	GCI Liberty Inc - Class A	Common stock	5,533	8,219
	Genpact Ltd	Common stock	3,414	3,711
	Glaxosmithkline Plc Ads	Common stock	31,444	34,256
	Grace W R & Co.	Common stock	4,133	4,610
	Grainger W W	Common stock	3,412	5,078
	Guardant Health Inc	Common stock	2,555	2,813
	Hengan Intl Group-Unspon	Common stock	11,288	9,511
	Hologic Inc	Common stock	3,134	3,707
	Home Bancshares Inc	Common stock	5,345	5,092
	Home Depot Incorporated	Common stock	9,299	13,758
	Honda Motor Ltd	Common stock	41,232	36,945
	Honeywell International	Common stock	3,428	4,602
	Hunt Jb Trans Svc Inc	Common stock	2,660	3,854
	IAA Inc	Common stock	2,949	4,282
	IAC/InteractiveCorp (mtch	Common stock	3,058	7,473
	Icon Plc	Common stock	4,730	9,300
	IHS Markit LTD	Common stock	3,251	4,672

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interst, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Illumina Inc	Common stock	8,205	12,274
	Immunogen Inc.	Common stock	419	337
	Infosys Tech Ltd Spd Adr	Common stock	11,439	13,777
	ING Groep N V	Common stock	21,164	19,858
	Ingevity Corp	Common stock	2,140	2,796
	Intuitive Surgical	Common stock	10,996	12,414
	Ionis Pharmaceuticals Inc	Common stock	3,115	3,987
	Isuzu Motors Ltd -	Common stock	25,095	23,592
	Jazz Pharmaceuticals PLC	Common stock	4,284	4,628
	John Bean Technologies W/I	Common stock	1,812	2,817
	Johnson & Johnson	Common stock	4,580	5,105
	Johnson Controls	Common stock	4,917	4,926
	JPMorgan Chase & Co	Common stock	5,110	6,691
	Kadant Inc	Common stock	3,677	6,636
	Kar Auction Services Inc	Common stock	1,795	1,983
	Kasikornbank Pcl-Unspon	Common stock	6,021	5,093
	KB Financial Group Inc ADR	Common stock	23,043	22,464
	Kering SA Unsponsored ADR	Common stock	12,187	15,817
	Keysight Technologies Inc	Common stock	2,817	5,953
	Kimberly Clark De Mex	Common stock	4,989	4,942
	Kingfisher Plc	Common stock	31,370	22,503
	Kirin Brewery Ltd Spd Adr	Common stock	16,017	14,816
	KOC Holdings ADR	Common stock	9,132	8,252
	Koninklijke Ahold	Common stock	9,438	9,585
	Kyocera Corp	Common stock	39,148	41,700
	L3Harris Technologies Inc	Common stock	3,586	6,530
	Lamb Weston Holdings Inc	Common stock	3,385	5,334
	LCI Industries	Common stock	3,038	3,107
	Liberty Broadband - A	Common stock	470	747
	Liberty Broadband - C	Common stock	413	755
	Liberty Media Group Liberty	Common stock	182	263
	Liberty Media Group Liberty	Common stock	171	276
	Liberty Sirius Group - C	Common stock	7,586	10,735
	Liberty SiriusXM Group	Common stock	532	773
	Life Healthcare - Unspon	Common stock	6,286	5,978
	Linde PLC	Common stock	2,963	4,045
	Lions Gate Entertainment-B	Common stock	852	397
	Littelfuse Inc.	Common stock	5,267	5,165
	Live Nation Entertainment	Common stock	2,424	3,859
	Lloyds Banking Group PLC	Common stock	35,181	32,739
	Logmein Inc	Common stock	489	514
	Lukoil Oil Co Spon Adr	Common stock	6,551	11,124
	Lululemon Athletica Inc	Common stock	10,268	16,217
	Madison Square Garden Co	Common stock	3,546	3,530
	Mandiri Persero ADR	Common stock	10,560	12,716
	Marriott International Inc	Common stock	4,974	8,631
	Marvell Technology Group	Common stock	2,574	3,745
	Mastercard Inc A	Common stock	11,712	35,234
	Mccormick & Co Inc	Common stock	1,453	2,376
	Medtronic PLC	Common stock	1,956	2,723
	Merck KGAA ADR	Common stock	8,564	9,478
	Mettler Toledo Intl	Common stock	1,774	3,966
	Michelin (Cgde) Unspon Adr	Common stock	10,660	13,643
	Microsoft Corporation	Common stock	25,256	58,664
	Mid America Apt Community	Common stock	2,645	3,560
	Mitsubishi Electric - Unsp	Common stock	23,526	24,743
	Mobile Telesys Ojsc Spon	Common stock	4,719	5,349
	Mondi PLC-Unspon ADR	Common stock	6,642	7,138
	Nasdaq Inc	Common stock	2,649	6,426
	National Grid Transco Plc	Common stock	21,727	21,245
	National Oilwell Varco Inc	Common stock	3,810	2,079
	Nedbank Group Ltd - spons	Common stock	5,623	4,897
	NetEase Inc	Common stock	8,119	10,119
	Netflix Inc	Common stock	12,238	23,621
	Nexstar Media Group Inc	Common stock	3,517	3,869
	Nike Inc.	Common stock	14,281	19,958
	Nippon Teleg & Tel Corp	Common stock	15,210	18,266
	Noble Energy Inc	Common stock	3,100	2,558
	Nomad Foods Ltd	Common stock	5,177	5,861
	Novartis Ag Sponsored Adr	Common stock	30,006	38,065
	Now Inc DE	Common stock	1,895	1,203
	NTT Docomo Inc Spon ADR	Common stock	4,685	5,363

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interst, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Nuance Communications Inc	Common stock	1,673	2,157
	Nucor Inc	Common stock	2,619	2,814
	Nutanix Inc - A	Common stock	2,068	1,500
	Nvidia Corp	Common stock	20,315	24,471
	NXP Semiconductors Nv	Common stock	9,758	13,235
	Oao Gazprom Adr Reg S	Common stock	3,159	5,482
	Occidental Petroleum Corp	Common stock	2,123	1,648
	Oracle Corp	Common stock	3,956	4,238
	Packaging Corp Amer	Common stock	4,004	3,808
	Palo Alto Networks Inc	Common stock	2,529	3,931
	Panasonic Corp	Common stock	13,894	11,499
	Paypal Holdings Inc	Common stock	7,279	8,113
	Pentair PLC	Common stock	1,585	1,560
	Pioneer Natural Resources	Common stock	3,548	3,179
	Popular Inc	Common stock	2,633	4,348
	Post Holdings Inc	Common stock	3,628	5,346
	Prosperity Banc Shares	Common stock	3,774	4,529
	Prudential Corp Adr	Common stock	19,392	18,207
	Pt Telecom Indonesia Sp Adr	Common stock	7,890	8,066
	QBE Ins Group ADR	Common stock	18,768	20,443
	Qualcomm	Common stock	14,989	17,293
	Qurate Retail Inc	Common stock	2,670	927
	Raymond James Finl Inc	Common stock	3,755	6,083
	RBC Bearings Inc	Common stock	2,217	4,275
	Reinsurance Group of	Common stock	3,709	5,544
	Reliance Steel & Aluminum	Common stock	2,481	3,713
	Roche Hldg Ltd -Spons Adr	Common stock	12,342	16,213
	Royal Dutch Shell PLC - ADR	Common stock	43,595	46,777
	S&P Global Inc	Common stock	7,367	9,830
	Safran Sa-Unspon ADR	Common stock	9,899	11,533
	Salesforce.Com Inc	Common stock	23,257	35,130
	Sanlam Ltd Unspon ADR	Common stock	4,825	5,138
	Sanofi - Aventis Sa Adr	Common stock	46,467	53,061
	Sberbank-Sponsored Adr	Common stock	10,499	13,514
	Scottish & Southern Energy	Common stock	34,031	40,705
	Scp Pool Corp	Common stock	1,713	2,124
	Seagate Technology	Common stock	5,925	6,843
	Servicemaster Global	Common stock	2,481	2,706
	Servicenow Inc	Common stock	7,663	10,163
	Seven & I Holdings Unspn	Common stock	16,127	14,451
	Shinhan Financial Grp ADR	Common stock	12,812	11,916
	Shopify Inc - A	Common stock	8,460	10,337
	Shoprite Holdings	Common stock	4,853	3,016
	Siemens AG ADR	Common stock	11,137	13,082
	Signature Bank	Common stock	4,164	5,601
	Singapore Telecom Spd Adr	Common stock	19,975	17,692
	South State Corp	Common stock	2,842	3,210
	Splunk Inc	Common stock	5,878	14,677
	Square Inc - A	Common stock	4,447	3,879
	Standard Bank Group Spon	Common stock	5,753	5,465
	Sumitomo Metal Minin-Uns	Common stock	10,454	11,390
	Sumitomo Mitsui Fin Unspd	Common stock	18,860	17,591
	Sun Community Inc.	Common stock	4,779	7,655
	Sun Hung Kai Prop Ltd Spd	Common stock	10,904	11,007
	Suntory Beverage & Food-U	Common stock	9,624	9,071
	Supernus Pharmaceuticals	Common stock	3,595	2,514
	SVB Financial Group	Common stock	2,601	3,766
	Swire Pac Ltd Spons Adr	Common stock	10,851	11,011
	Synopsys Inc	Common stock	2,879	6,403
	Taiwan Semiconductor	Common stock	44,874	74,775
	Takeda Pharmaceutical Co	Common stock	62,747	57,690
	TE Connectivity LTD	Common stock	4,252	5,655
	Teledyne Inc	Common stock	2,665	7,624
	Teleflex Inc.	Common stock	3,154	8,282
	Teliasonera Ab-Unspon ADR	Common stock	33,996	29,078
	Tenaris Sa-Adr	Common stock	10,257	8,852
	Ternium SA Sponsored ADR	Common stock	5,897	4,642
	Tesco Plc Spd Adr	Common stock	25,744	32,780
	Tesla Inc	Common stock	12,657	16,733
	Texas Instruments Inc	Common stock	1,358	2,822
	Thermo Fisher Scientific Inc	Common stock	2,789	5,848
	Tokio Marine Holdings Inc	Common stock	27,492	34,615

St. Joseph's Hospital Retirement Plan and Trust

EIN: 55-0356996 Plan Number: 001
Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year)
December 31, 2019

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interst, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Total Fina Elf Sa Adr	Common stock	17,455	17,198
	Tractor Supply Co	Common stock	2,786	4,018
	Transunion	Common stock	3,380	4,965
	Twilio Inc - A	Common stock	5,082	3,931
	Twitter Inc	Common stock	5,955	7,948
	Uber Technologies Inc	Common stock	8,526	6,543
	Unilever N V - Ny Shares	Common stock	7,009	6,780
	Union Pacific Corp.	Common stock	7,227	8,316
	United Overseas Bank Ltd	Common stock	25,952	28,621
	United Parcel Service	Common stock	4,203	4,331
	United Rentals Inc	Common stock	3,762	4,836
	Unitedhealth Group Inc	Common stock	8,517	21,167
	Utah Medical Products Inc.	Common stock	1,896	2,158
	Varian Medical Systems	Common stock	3,030	4,544
	Veolia Environnement ADR	Common stock	15,185	17,566
	Verint Systems Inc	Common stock	3,766	3,322
	Vertex Pharmaceuticals	Common stock	8,358	13,575
	Visa Inc Class A Shares	Common stock	13,730	34,762
	Vistra Corp	Common stock	6,308	7,518
	VMWare Inc Class A	Common stock	3,078	4,250
	Vodacom Group Ltd-SP ADR	Common stock	7,701	5,694
	Vodafone Group PLC ADR	Common stock	25,370	22,539
	Wabtec	Common stock	4,978	5,213
	Weichai Power Co-Unsp ADR	Common stock	9,631	22,551
	Wellcare Health Plans Inc	Common stock	2,660	4,953
	Western Digital Corp	Common stock	5,269	5,966
	WEX Inc	Common stock	3,470	7,959
	WH Group Ltd-ADR	Common stock	14,007	18,682
	Wheaton Precious Metals	Common stock	17,518	24,871
	Workday Inc-Class A	Common stock	6,085	8,716
	WPP PLC ADR	Common stock	28,616	26,499
	Wyndham Destinations Inc	Common stock	4,569	6,358
	Wyndham Hotels & Resorts	Common stock	2,978	4,711
	Xilinx Inc	Common stock	5,720	5,475
	Yara International - Adr	Common stock	9,540	9,383
	Zoetis Inc	Common stock	2,095	5,691
	Zurich Insurance Group AG	Common stock	10,704	13,984
		Total common stocks	3,207,922	3,763,480
	Mutual Funds			
	BlackRock	BlackRock Alloc Targ-Bat A	31,625	32,150
	BlackRock	BlackRock Allocation Target	231,294	235,919
	Pimco	Pimco Fixed Income Shs	285,461	267,008
	Pimco	Pimco Fixed Income Shs	262,714	262,524
	iShares	iShares Core S&P 500 ETF	717,427	1,060,227
	iShares	iShares MSCI South Korea	29,510	30,038
	iShares	iShares Russell 1000 Value	489,511	700,142
		Total mutual funds	2,047,542	2,588,008
	Corporate Debt Securities			
	Amazon.Com Inc	Amazon.Com Inc 2.800% Due 08-22-24	17,342	18,630
	American Express Credit	American Express Credit 2.200% Due 03-03-20	12,070	12,001
	Apple Inc	Apple Inc 2.400% Due 05-03-23	11,607	12,205
	Bank Of America Corp	Bank Of America Corp 3.248% Due 10-21-27	9,812	10,425
	Bank of America Corp	Bank Of America Corp 3.974% Due 02-07-30	23,408	24,153
	Bank Of Montreal	Bank Of Montreal 3.100% Due 04-13-21	9,965	10,163
	BP Capital Markets America	BP Capital Markets America 3.410% Due 02-11-26	15,018	15,983
	Capital One Financial Co	Capital One Financial Co 3.800% Due 01-31-28	7,784	8,603
	Citigroup Inc	Citigroup Inc 2.900% Due 12-08-21	12,084	12,197
	Comcast Corp	Comcast Corp 3.450% Due 10-01-21	15,006	15,441
	CVS Health Corp	CVS Health Corp 3.700% Due 03-09-23	9,975	10,423
	DowDupont Inc	DowDupont Inc 3.766% Due 11-15-20	17,104	17,236
	Enterprise Products Oper	Enterprise Products Oper 3.750% Due 02-15-25	12,498	12,789
	Fiserv Inc	Fiserv Inc 3.500% Due 07-01-29	14,016	14,715
	Goldman Sachs Group Inc	Goldman Sachs Group Inc 5.250% Due 07-27-21	17,528	16,791
	JPMorgan Chase & Co	JPMorgan Chase & Co 4.250% Due 10-15-20	13,738	13,231
	JPMorgan Chase & Co	JPMorgan Chase & Co 3.540% Due 05-01-28	8,078	8,500
	Kinder Morgan Ener Part	Kinder Morgan Ener Part 3.950% Due 09-01-22	15,562	15,634
	Marsh & McLennan Cos Inc	Marsh & McLennan Cos Inc 4.375% Due 03-15-29	10,098	11,401
	Northrop Grumman Corp	Northrop Grumman Corp 2.550% Due 10-15-22	11,969	12,182

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interst, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Oracle Corp	Oracle Corp 2.800% Due 07-08-21	18,398	18,271
	United Technologies Corp	United Technologies Corp 3.650% Due 08-16-23	15,061	15,801
	Verizon Communications	Verizon Communications 4.600% Due 04-01-21	10,759	10,337
	Walmart Inc	Walmart Inc 3.400% Due 06-26-23	12,089	12,618
	Wells Fargo & Company	Wells Fargo & Company 3.300% Due 09-09-24	17,313	17,816
		Total corporate debt securities	338,282	347,546
	U.S. Government Agency Securities			
	FNMA	FNMA Note 6.250% Due 05-15-29	20,093	20,259
	FNMA	FNMA Note 1.875% Due 09-24-26	52,027	55,900
	US Treasury	US Treasury Inflation Indexed Bond 0.875% Due 01-15-29	15,012	24,400
	US Treasury	US Treasury Inflation Indexed Bond 0.625% Due 01-15-26	17,525	18,975
	Fannie Mae	Fannie Mae 310151 5.500% Due 11-01-34	1,358	1,352
	Fannie Mae	Fannie Mae 890430 3.500% Due 07-01-27	424	418
	Fannie Mae	Fannie Mae 890765 3.500% Due 09-01-46	17,889	9,145
	Fannie Mae	Fannie Mae 930922 4.500% Due 04-01-39	3,440	3,466
	Fannie Mae	Fannie Mae 932474 4.500% Due 02-01-40	411	410
	Fannie Mae	Fannie Mae Ah5616 3.500% Due 02-01-26	238	233
	Fannie Mae	Fannie Mae Aj5905 4.500% Due 11-01-41	375	379
	Fannie Mae	Fannie Mae Al5213 4.500% Due 04-01-44	1,224	1,214
	Fannie Mae	Fannie Mae Al6745 4.000% Due 08-01-44	456	454
	Fannie Mae	Fannie Mae As0907 3.500% Due 11-01-28	1,066	1,044
	Fannie Mae	Fannie Mae As1626 4.500% Due 02-01-44	4,427	4,424
	Fannie Mae	Fannie Mae As3955 4.000% Due 12-01-44	630	635
	Fannie Mae	Fannie Mae As4168 4.000% Due 12-01-44	1,766	1,748
	Fannie Mae	Fannie Mae As4783 3.500% Due 04-01-45	1,213	1,223
	Fannie Mae	Fannie Mae As6406 4.000% Due 12-01-45	5,841	7,628
	Fannie Mae	Fannie Mae As6408 3.500% Due 01-01-46	1,183	1,202
	Fannie Mae	Fannie Mae As6627 4.500% Due 02-01-46	1,732	1,721
	Fannie Mae	Fannie Mae As6675 4.000% Due 02-01-46	498	511
	Fannie Mae	Fannie Mae As7538 3.000% Due 07-01-46	2,235	2,278
	Fannie Mae	Fannie Mae As9829 3.500% Due 06-01-47	3,035	3,051
	Fannie Mae	Fannie Mae As9990 4.500% Due 07-01-47	1,902	1,934
	Fannie Mae	Fannie Mae As9994 4.500% Due 04-01-47	1,310	1,299
	Fannie Mae	Fannie Mae Av6368 3.500% Due 01-01-29	414	407
	Fannie Mae	Fannie Mae Aw3616 4.000% Due 06-01-44	932	920
	Fannie Mae	Fannie Mae Ax2187 3.500% Due 11-01-29	1,597	1,590
	Fannie Mae	Fannie Mae Ax4887 4.000% Due 12-01-44	385	383
	Fannie Mae	Fannie Mae Ax7732 3.500% Due 03-01-45	1,295	1,293
	Fannie Mae	Fannie Mae Az6973 4.000% Due 11-01-45	300	295
	Fannie Mae	Fannie Mae Ba2889 4.000% Due 11-01-45	308	306
	Fannie Mae	Fannie Mae Bc2849 3.000% Due 09-01-46	6,277	6,204
	Fannie Mae	Fannie Mae Bd7883 3.500% Due 09-01-46	565	563
	Fannie Mae	Fannie Mae Bk6578 4.500% Due 08-01-48	2,903	2,945
	Fannie Mae	Fannie Mae Bk8810 4.000% Due 08-01-48	2,089	2,109
	Fannie Mae	Fannie Mae Bm1064 3.500% Due 11-01-30	1,673	1,671
	Fannie Mae	Fannie Mae Bm1065 5.500% Due 02-01-42	1,205	1,216
	Fannie Mae	Fannie Mae Bm1066 4.000% Due 02-01-47	9,340	9,392
	Fannie Mae	Fannie Mae Bm3350 3.500% Due 01-01-33	1,419	1,439
	Fannie Mae	Fannie Mae Bm5485 3.500% Due 02-01-49	2,322	2,342
	Fannie Mae	Fannie Mae Ca2054 4.500% Due 07-01-48	1,550	1,553
	Fannie Mae	Fannie Mae Ma2671 3.500% Due 07-01-46	1,186	1,220
	Fannie Mae	Fannie Mae Ma2920 3.000% Due 03-01-47	5,496	5,667
	Fannie Mae	Fannie Mae Ma2938 4.500% Due 03-01-47	2,066	2,081
	Fannie Mae	Fannie Mae Ma2956 3.000% Due 04-01-47	7,978	8,221
	Fannie Mae	Fannie Mae Ma2960 4.000% Due 04-01-47	1,946	1,955
	Fannie Mae	Fannie Mae Ma3026 3.500% Due 06-01-47	8,907	9,008
	Fannie Mae	Fannie Mae Ma3087 3.500% Due 08-01-47	1,583	1,602
	Fannie Mae	Fannie Mae Ma3088 4.000% Due 08-01-47	28,786	28,699
	Fannie Mae	Fannie Mae Ma3106 3.000% Due 08-01-47	2,494	2,532
	Fannie Mae	Fannie Mae Ma3120 3.500% Due 09-01-47	8,037	8,082
	Fannie Mae	Fannie Mae Ma3147 3.000% Due 10-01-47	1,691	1,701
	Fannie Mae	Fannie Mae Ma3148 3.500% Due 10-01-47	1,588	1,600
	Fannie Mae	Fannie Mae Ma3149 4.000% Due 10-01-47	1,452	1,447
	Fannie Mae	Fannie Mae Ma3183 4.000% Due 11-01-47	2,204	2,277
	Fannie Mae	Fannie Mae Ma3239 4.000% Due 01-01-48	6,059	6,169
	Fannie Mae	Fannie Mae Ma3275 3.000% Due 02-01-48	5,002	5,231
	Fannie Mae	Fannie Mae Ma3276 3.500% Due 02-01-48	9,791	10,125
	Fannie Mae	Fannie Mae Ma3277 4.000% Due 02-01-48	6,134	6,274
	Fannie Mae	Fannie Mae Ma3332 3.500% Due 04-01-48	7,515	7,785
	Fannie Mae	Fannie Mae Ma3358 4.500% Due 05-01-48	682	693

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interst, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Fannie Mae	Fannie Mae Ma3442 3.500% Due 08-01-48	2,328	2,412
	Fannie Mae	Fannie Mae Ma3467 4.000% Due 09-01-48	6,998	7,137
	Fannie Mae	Fannie Mae Ma3494 3.500% Due 10-01-48	2,185	2,314
	Fannie Mae	Fannie Mae Ma3614 3.500% Due 03-01-49	8,947	9,136
	Fannie Mae	Fannie Mae Ma3663 3.500% Due 05-01-49	2,524	2,522
	Fannie Mae	Fannie Mae Ma3685 3.000% Due 06-01-49	2,765	2,795
	Fannie Mae	Fannie Mae Ma3692 3.500% Due 07-01-49	5,721	5,718
	Fannie Mae	Fannie Mae Ma3746 4.000% Due 08-01-49	3,960	3,968
	Fannie Mae	Fannie Mae Ma3775 3.500% Due 09-01-49	4,989	4,994
	Freddie Mac	Freddie Mac C09071 4.000% Due 02-01-45	2,038	2,003
	Freddie Mac	Freddie Mac G07961 3.500% Due 03-01-45	5,311	5,389
	Freddie Mac	Freddie Mac G08623 3.500% Due 01-01-45	2,263	2,258
	Freddie Mac	Freddie Mac G08624 4.000% Due 01-01-45	1,843	1,824
	Freddie Mac	Freddie Mac G08659 3.500% Due 08-01-45	6,117	6,160
	Freddie Mac	Freddie Mac G08669 4.000% Due 09-01-45	437	437
	Freddie Mac	Freddie Mac G08674 4.500% Due 10-01-45	409	405
	Freddie Mac	Freddie Mac G08697 3.000% Due 03-01-46	47,242	48,142
	Freddie Mac	Freddie Mac G08700 4.500% Due 03-01-46	370	364
	Freddie Mac	Freddie Mac G08726 3.000% Due 10-01-46	3,010	2,975
	Freddie Mac	Freddie Mac G08733 3.500% Due 11-01-46	49,121	49,445
	Freddie Mac	Freddie Mac G08737 3.000% Due 12-01-46	11,153	11,582
	Freddie Mac	Freddie Mac G08741 3.000% Due 01-01-47	3,942	3,936
	Freddie Mac	Freddie Mac G08784 3.500% Due 10-01-47	9,750	9,988
	Freddie Mac	Freddie Mac G08791 3.000% Due 12-01-47	2,390	2,580
	Freddie Mac	Freddie Mac G08807 3.000% Due 04-01-48	4,147	4,339
	Freddie Mac	Freddie Mac G08847 4.000% Due 11-01-48	2,036	2,121
	Freddie Mac	Freddie Mac G08872 4.000% Due 04-01-49	2,271	2,281
	Freddie Mac	Freddie Mac G18684 3.000% Due 04-01-33	14,981	15,549
	Freddie Mac	Freddie Mac G18692 3.500% Due 06-01-33	1,445	1,484
	Freddie Mac	Freddie Mac G18696 3.500% Due 07-01-33	2,195	2,203
	Freddie Mac	Freddie Mac G18713 3.500% Due 11-01-33	1,460	1,489
	Freddie Mac	Freddie Mac Q44686 4.500% Due 12-01-46	1,522	1,561
	Freddie Mac	Freddie Mac Q61246 3.000% Due 01-01-49	2,715	2,813
	Freddie Mac	Freddie Mac Sd8001 3.500% Due 07-01-49	9,430	9,416
	Freddie Mac	Freddie Mac Sd8002 4.500% Due 07-01-49	2,776	2,775
	Freddie Mac	Freddie Mac Sd8003 4.000% Due 07-01-49	3,743	3,742
	Freddie Mac	Freddie Mac Sd8024 3.000% Due 11-01-49	3,009	3,019
	Freddie Mac	Freddie Mac V81760 4.000% Due 05-01-45	5,159	5,133
	Freddie Mac	Freddie Mac Zt1952 4.000% Due 05-01-49	2,441	2,445
	US Treasury	US Treasury Note/Bond 3.125% Due 08-15-44	31,817	35,221
	US Treasury	US Treasury Note/Bond 2.875% Due 11-15-46	34,749	38,486
	US Treasury	US Treasury Note/Bond 1.500% Due 08-15-20	38,427	38,970
	US Treasury	US Treasury Note/Bond 2.250% Due 08-15-27	64,966	68,913
	US Treasury	US Treasury Note/Bond 2.250% Due 02-29-20	14,985	15,014
	US Treasury	US Treasury Note/Bond 2.625% Due 02-28-23	14,884	15,464
	US Treasury	US Treasury Note/Bond 2.500% Due 01-31-21	13,003	13,119
	US Treasury	US Treasury Note/Bond 2.625% Due 01-31-26	56,672	57,692
	US Treasury	US Treasury Note/Bond 2.625% Due 02-15-29	83,918	86,965
	US Treasury	US Treasury Note/Bond 2.250% Due 11-15-24	101,003	106,624
	US Treasury	US Treasury Note/Bond 1.625% Due 05-15-26	88,317	89,089
	US Treasury	US Treasury Note/Bond 1.250% Due 10-31-21	32,800	32,801
	US Treasury	US Treasury Note/Bond 2.625% Due 07-31-20	32,950	33,187
	US Treasury	US Treasury Note/Bond 1.500% Due 11-30-21	51,923	51,931
		Total U.S. government agency securities	1,208,038	1,244,630
			$ 7,548,786	$ 8,690,666

* A party in interest as defined by ERISA

St. Joseph's Hospital Retirement Plan and Trust

EIN: 55-0356996 Plan Number: 001
Schedule H, Line 4(j) - Schedule of Reportable Transactions
Year Ended December 31, 2019

Identity of Party (a)	Description of Asset (b)	Purchase Price (c)	Selling Price (d)	Lease Rental (e)	Expenses (f)	Cost (g)	Current Value (h)	Net Gain (Loss) (i)
Series transactions								
* Morgan Stanley Bank Deposit Program	Money market fund							
	872 Purchases	$ 2,170,707	$ -	$ -	$ -	$ 2,170,707	$ 2,170,707	$ -
	1,201 Sales	-	1,765,651	-	-	1,765,651	1,765,651	-

* A party in interest as defined by ERISA

St. Joseph's Hospital Retirement Plan and Trust

Schedule of Active Participant Data
Plan Year: 1/1/2019 to 12/31/2019
Valuation Date: 1/1/2019

Svc/ Age	<1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40+	Total
<25	0	0	0	0	0	0	0	0	0	0	0
Avg Mo Comp	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
25-29	0	0	8	0	0	0	0	0	0	0	8
Avg Mo Comp	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
30-34	0	0	15	6	0	0	0	0	0	0	21
Avg Mo Comp	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0
35-39	0	0	12	11	3	0	0	0	0	0	26
Avg Mo Comp	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0
40-44	0	0	10	7	3	3	0	0	0	0	23
Avg Mo Comp	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0
45-49	0	0	5	16	4	2	3	0	0	0	30
Avg Mo Comp	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0
50-54	0	0	7	5	3	3	6	3	0	0	27
Avg Mo Comp	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0
55-59	1	0	5	5	5	2	3	7	3	0	31
Avg Mo Comp	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0
60-64	0	0	1	7	4	1	2	2	1	1	19
Avg Mo Comp	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
65-69	0	0	2	1	0	0	0	1	0	0	4
Avg Mo Comp	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
70+	0	0	1	1	0	0	0	0	0	0	2
Avg Mo Comp	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Total	1	0	66	59	22	11	14	13	4	1	191
Avg Mo Comp	n/a	n/a	0	0	0	n/a	n/a	n/a	n/a	n/a	0

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

Average Age: 47.0 Average Service: 14

ST. JOSEPH'S HOSPITAL RETIREMENT PLAN AND TRUST

ACTUARIAL ASSUMPTIONS AND METHODS

Appendix 1

Actuarial Assumptions:

a. Method of Funding: The Accrued Benefit Cost Method (Pension Protection Act).

Interest Discount Rates: 3.74% for years 1 – 5
5.35% for years 6 – 19
6.11% for years 20 and over

b. Effective Rate: 5.59%

c. Withdrawal: None

d. Disablement Rates: None assumed.

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

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

g. Expenses: None.

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

i. Annuity Conversion Rate: 3.5% and the Applicable static table for 2019 which is based on the recent Society of Actuaries Mortality Study.

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

Actuarial Cost Method:

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

St. Joseph's Hospital Retirement Plan and Trust

EIN: 55-0356996 Plan Number: 001
Schedule H, Line 4(j) - Schedule of Reportable Transactions
Year Ended December 31, 2019

Identity of Party (a)	Description of Asset (b)	Purchase Price (c)	Selling Price (d)	Lease Rental (e)	Expenses (f)	Cost (g)	Current Value (h)	Net Gain (Loss) (i)
Series transactions								
* Morgan Stanley Bank Deposit Program	Money market fund							
	872 Purchases	$ 2,170,707	$ -	$ -	$ -	$ 2,170,707	$ 2,170,707	$ -
	1,201 Sales	-	1,765,651	-	-	1,765,651	1,765,651	-

* A party in interest as defined by ERISA

SCHEDULE SB (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Single-Employer Defined Benefit Plan Actuarial Information

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

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

OMB No. 1210-0110

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. Joseph's Hospital, Inc. Retirement Plan and Trust

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF
St. Joseph's Hospital of Buckhannon, Inc.

D Employer Identification Number (EIN)
55-0356996

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

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

Part I Basic Information

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

2 Assets:

a Market value	**2a**	7,035,079
b Actuarial value	**2b**	7,519,263

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	119	5,651,512	5,651,512
b For terminated vested participants	164	2,808,691	2,808,691
c For active participants	190	3,198,941	3,198,941
d Total	473	11,659,144	11,659,144

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**	5.59%
6 Target normal cost	**6**	285,000

Statement by Enrolled Actuary

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

SIGN HERE

Signature of actuary

10/07/2020
Date

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

2001547
Most recent enrollment number

Newport Group
Firm name

214-443-2470
Telephone number (including area code)

8350 N. Central Expressway
Suite 900
Dallas TX 75206
Address of the firm

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

Part II Beginning of Year Carryover and Prefunding Balances

		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	38,664
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9	Amount remaining (line 7 minus line 8)	0	38,664
10	Interest on line 9 using prior year's actual return of -6.36%	0	-2,459
11	Prior year's excess contributions to be added to prefunding balance:		
	a Present value of excess contributions (line 38a from prior year)		237,209
	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 5.81%		13,782
	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		250,991
	d Portion of (c) to be added to prefunding balance		0
12	Other reductions in balances due to elections or deemed elections	0	0
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	36,205

Part III Funding Percentages

14	Funding target attainment percentage	14	64.18%
15	Adjusted funding target attainment percentage	15	64.18%
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	61.81%
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage.	17	60.33%

Part IV Contributions and Liquidity Shortfalls

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

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
04/03/2019	300,000	0			
07/03/2019	300,000	0			
10/03/2019	300,000	0			
10/07/2019	294,354	0			
01/06/2020	300,000	0			
04/02/2020	300,000	0			
06/30/2020	300,000	0			
			Totals ► 18(b)	2,094,354	18(c) 0

19	Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:		
	a Contributions allocated toward unpaid minimum required contributions from prior years	19a	0
	b Contributions made to avoid restrictions adjusted to valuation date	19b	0
	c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	1,998,940

20 Quarterly contributions and liquidity shortfalls:

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

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

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

Liquidity shortfall as of end of quarter of this plan year

(1) 1st	(2) 2nd	(3) 3rd	(4) 4th
40	0	0	0

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

21 Discount rate:

a Segment rates:

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

b Applicable month (enter code)	**21b**	1
22 Weighted average retirement age	**22**	65

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

Part VI Miscellaneous Items

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

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

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

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):		
a Target normal cost (line 6)	**31a**	285,000
b Excess assets, if applicable, but not greater than line 31a	**31b**	0

32 Amortization installments:	Outstanding Balance	Installment
a Net shortfall amortization installment	4,176,086	1,028,898
b Waiver amortization installment	0	0

33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	**33**	
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)	**34**	1,313,898

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

36 Additional cash requirement (line 34 minus line 35)	**36**	1,313,898
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	**37**	1,998,940
38 Present value of excess contributions for current year (see instructions)		
a Total (excess, if any, of line 37 over line 36)	**38a**	685,042
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	**38b**	0
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	**39**	0
40 Unpaid minimum required contributions for all years	**40**	0

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

41 If an election was made to use PRA 2010 funding relief for this plan:

a Schedule elected ☐ 2 plus 7 years ☐ 15 years

b Eligible plan year(s) for which the election in line 41a was made ☐ 2008 ☐ 2009 ☐ 2010 ☐ 2011

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

Appendix 2

Effective Date: October 1, 1974. The most recent amendment and restatement is effective January 1, 2012. The most recent amendment to freeze the plan to future participation and Employer Credits is effective December 31, 2013

Valuation Date: January 1, 2019

Plan Year: 2019

Eligibility: An Employee is eligible to participate in the Plan on the first January 1 coincident with or next following the completion of one Year of Service, provided that the Employee is in an Eligible Job Classification at that time. An Employee who was a participant in the prior plan as of December 31, 1998 continues as a participant in this Plan. The Plan if frozen to new participants effective December 31, 2013.

Accrual Service: For plan years ending before January 1, 1999, accrual service is credited according to the provisions of the plan then in effect. For any plan year beginning after 1998, one year of accrual service is credited if the amount of Hours of Service for such a year is at least 1,000. The Plan benefits are frozen effective December 31, 2013.

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

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

Retirement Dates:

a. Normal Retirement: A Participant's Normal Retirement Date is the first day of the month coincident with or next following age 65.

b. Early Retirement: A Participant may elect Early Retirement after attaining age 55.

c. Disability Retirement: A Participant's Disability Retirement Date is the first of the month coincident with or next following the date as of which the Plan Administrator determines that the Employee has incurred a Total and Permanent Disability, provided that the Employee is then a Participant with at least five Years of Service.

Appendix 2

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

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

Retirement Benefits:

a. Normal Retirement: A Participant's Normal Retirement Benefit is his Accrued Benefit.

b. Early Retirement: A Participant's Early Retirement Benefit is his Accrued Benefit, adjusted to reflect the commencement of benefits before Normal Retirement Date. The portion of the Accrued Benefit accrued after 1998 will be expressed in an Actuarially Equivalent life annuity form, based on the Participant's age at benefit commencement, and the Applicable Interest Rate.

c. Disability Retirement: A Participant's Disability Retirement Benefit is equal to his Accrued Benefit, adjusted in the manner of an Early Retirement Benefit, but with an additional actuarial reduction of the portion (1) above, to the extent, if any, by which benefits commence before age 55.

d. Postponed Retirement: The Postponed Retirement Benefit payable when a Participant actually retires is equal to his Accrued Benefit, adjusted to reflect commencement at a date after Normal Retirement Date.

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

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

Retirement Account: All allocations are frozen as of December 31, 2013.

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

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

Appendix 2

Optional Forms of Benefit Payment:

a. Life Annuity – Basic Option: Monthly payments will be made to the Participant during his lifetime. After his death, no further payments will be made.

b. 5, 10, or 15 Years Certain and Continuous: Reduced monthly payments will be made to the Participant during his lifetime. If he dies before the period certain ends, payments of the same amount will be made to his designated beneficiary for the balance of the period certain.

c. Joint and Contingent Option: Reduced monthly payments will be made to the Participant during his lifetime. After his death, payments of 100%, 66 2/3%, or 50% will be continued to his designated beneficiary for such beneficiary's lifetime.

d. Lump Sum: In lieu of receiving monthly payments, a single payment equal to the actuarial equivalent value of the monthly payments will be made. This payment option is available only in the event that the single sum actuarial equivalent of the vested portion of the Accrued Benefit is $5,000 or less, and then, it is the only payment option to be made available to the Participant.

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

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

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

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

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

St. Joseph's Hospital Retirement Plan and Trust

EIN: 55-0356996 Plan Number: 001
Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year)
December 31, 2019

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interst, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Money Market Funds			
*	Morgan Stanley	Morgan Stanley Bank	$ 716,165	$ 716,165
*	Morgan Stanley	Morgan Stanley Cash Acct	30,837	30,837
		Total money market funds	747,002	747,002
	Common Stocks			
	A P Moller-Maersk-B-Unsp	Common stock	5,459	5,773
	AAC Technologies H-Unspon	Common stock	11,131	9,329
	Aaron's Inc	Common stock	3,278	2,970
	Abb Ltd Spons ADR	Common stock	31,861	35,220
	Adidas Ag-Spon ADR	Common stock	9,573	9,922
	Adobe Inc	Common stock	12,930	33,970
	Advance Auto Parts Inc	Common stock	3,594	3,684
	AECOM	Common stock	4,986	5,607
	Aerojet Rocketdyne	Common stock	3,563	5,434
	Agree Realty Corp	Common stock	4,181	4,351
	Airbus Group NV	Common stock	9,473	10,545
	Akamai Technologies	Common stock	2,917	4,233
	Alexion Pharmaceutical	Common stock	4,305	3,785
	Alibaba Group Holding-Sp	Common stock	26,194	36,269
	Allegion PLC	Common stock	2,919	5,729
	Allergan plc (abbv 5/11/20)	Common stock	9,143	9,176
	Allianz SE - ADR (delisted	Common stock	21,801	27,090
	Alphabet Inc CL A	Common stock	2,853	5,358
	Alphabet Inc Cl C	Common stock	37,654	54,818
	Amazon Com Inc	Common stock	24,945	60,979
	Ambev SA ADR	Common stock	6,818	5,326
	AMC Networks Inc A	Common stock	1,452	1,027
	America Movil Sa De Cv	Common stock	12,502	13,920
	American Express Co.	Common stock	2,886	4,482
	American Water Works Co	Common stock	3,533	7,617
	Americold Realty Trust	Common stock	3,937	4,558
	Amn Healthcare Services	Common stock	4,280	4,860
	Amphenol Cl A	Common stock	2,383	4,654
	Anheuser Busch Inbev	Common stock	5,139	3,692
	Anhui Conch Cement	Common stock	8,571	10,880
	Apergy Corp (chx 06/04/20)	Common stock	4,581	3,885
	Apple Inc	Common stock	25,571	46,397
	Arcosa Inc	Common stock	3,263	5,079
	Ares Capital Corp	Common stock	3,486	3,842
	Armstrong World Industries	Common stock	1,520	2,725
	ASGN Inc	Common stock	3,816	4,329
	ASM Pacific Technol-Unsp	Common stock	7,645	9,558
	Astra International-Unsp Adr	Common stock	11,069	9,198
	Astrazeneca Plc Sponsored	Common stock	13,438	16,653
	Autodesk Inc	Common stock	2,327	6,421
	Avantor Inc	Common stock	3,686	4,610
	Bae Systems Plc Spon Adr	Common stock	17,919	18,346
	Baidu Inc	Common stock	23,641	15,926
	Banco Do Brasil ADR	Common stock	11,848	16,977
	Banco Santander Adr	Common stock	39,985	31,311
	Barrick Gold Corp	Common stock	14,250	14,537
	Bayer Ag Sponsored ADR	Common stock	14,148	13,383
	BB Seguridade Parti-Spon	Common stock	8,701	9,683
	Bidvest Group Ltd-Spons Adr	Common stock	5,805	6,159
	Biogen Inc	Common stock	10,909	10,979
	Biomarin Pharmaceutical	Common stock	2,558	2,452
	Black Knight Inc	Common stock	3,416	4,965
	BlackRock 2001 Term Tr Inc	Common stock	2,925	4,022
	Bnp Paribas Adr	Common stock	21,368	20,696
	Boeing Company	Common stock	12,496	16,614
	Booz Allen Hamilton Holding	Common stock	3,141	5,762
	Borg Warner Automotive Inc	Common stock	3,610	4,208
	Boston Scientific	Common stock	4,042	4,070
	Bp Plc Spons Adr	Common stock	46,597	43,892
	Broadcom Ltd	Common stock	13,332	18,645
	C H Robinson Worldwide Inc	Common stock	1,453	1,329
	Catalent Inc	Common stock	3,718	6,531
	Cerence Inc	Common stock	228	339
	Charles Schwab Corporation	Common stock	3,627	4,566
	Chart Industries Inc	Common stock	4,299	4,657

St. Joseph's Hospital Retirement Plan and Trust

EIN: 55-0356996 Plan Number: 001
Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year)
December 31, 2019

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interst, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	China Construct	Common stock	22,647	23,649
	China Merchants Bank-Uns	Common stock	8,096	8,812
	China Mobile Ltd ADR	Common stock	65,943	54,148
	China Shenhua-Unspon Adr	Common stock	9,003	8,272
	China Telecom Corp Ltd	Common stock	12,304	9,391
	Chipotle Mexican Grill - Cl A	Common stock	10,838	13,394
	Churchill Downs Inc	Common stock	3,541	5,351
	Cielo SA Sponsored ADR	Common stock	12,188	4,038
	Citrix Sys Inc	Common stock	4,414	6,987
	CKH Hldgs ADS	Common stock	54,819	43,723
	Cnooc Ltd Spd Adr	Common stock	8,298	9,500
	Comcast Corp Cl A	Common stock	11,991	16,324
	Commercial Intl Bank Adr	Common stock	7,046	9,467
	Compagnie De Saint Unsp	Common stock	34,107	35,384
	Constellation Brands Cl. A	Common stock	4,220	4,175
	Continental Ag Spons Adr	Common stock	28,655	28,933
	Costco Wholesale Corp-New	Common stock	12,541	19,987
	Cott Corporation (prmw	Common stock	4,924	4,213
	Coupa Software Inc	Common stock	4,460	4,534
	Credit Agri SA ADR	Common stock	14,567	16,742
	Cree Inc	Common stock	2,578	2,954
	CRH PLC-Sponsored ADR	Common stock	6,951	7,743
	Cyrusone Inc	Common stock	4,502	5,627
	Daimler Ag-Unsponsored Adr	Common stock	40,043	31,574
	Danaher Corp Del	Common stock	7,107	8,441
	Deutsche Telekom Ag	Common stock	44,512	42,387
	Dexcom Inc	Common stock	4,728	6,343
	Diamondback Energy Inc	Common stock	3,352	3,250
	Discovery Inc A	Common stock	2,223	2,750
	Disney Walt Co	Common stock	17,133	20,104
	Dolby Laboratories Inc A	Common stock	5,279	6,261
	E On Ag Spd Adr	Common stock	19,845	20,451
	Ecolab Inc	Common stock	2,422	3,667
	Edwards Lifesciences	Common stock	4,593	6,532
	Eli Lilly & Company	Common stock	3,973	4,337
	Enel Spa ADR	Common stock	21,237	29,610
	Eni SPA Sponsored ADR	Common stock	52,769	46,069
	ENN Energy Holdings-Unsp	Common stock	4,425	6,471
	Equinix Inc	Common stock	3,410	4,670
	Equinor ASA ADR	Common stock	3,374	3,444
	Estee Lauder Cos Cl A	Common stock	7,441	12,599
	Euronet Worldwide Inc	Common stock	3,355	6,302
	Exact Sciences Corp	Common stock	4,851	4,439
	Facebook Inc-A	Common stock	26,686	39,408
	Fidelity National Information	Common stock	3,618	3,755
	Fireeye Inc	Common stock	1,831	2,116
	Fleetcor Technologies Inc	Common stock	12,999	16,975
	Flextronics Ltd	Common stock	8,258	12,923
	Fluor Corp	Common stock	5,391	1,907
	FNF Group	Common stock	3,620	5,079
	Freeport-Mcmoran Inc	Common stock	3,694	3,280
	Fresenius Med Care Ag	Common stock	17,917	15,137
	Fujifilm Holdings Unspon	Common stock	24,346	28,249
	Galp Energia Sgps-Unspon	Common stock	6,343	6,630
	Gardner Denver Holdings	Common stock	4,345	5,685
	GCI Liberty Inc - Class A	Common stock	5,533	8,219
	Genpact Ltd	Common stock	3,414	3,711
	Glaxosmithkline Plc Ads	Common stock	31,444	34,256
	Grace W R & Co.	Common stock	4,133	4,610
	Grainger W W	Common stock	3,412	5,078
	Guardant Health Inc	Common stock	2,555	2,813
	Hengan Intl Group-Unspon	Common stock	11,288	9,511
	Hologic Inc	Common stock	3,134	3,707
	Home Bancshares Inc	Common stock	5,345	5,092
	Home Depot Incorporated	Common stock	9,299	13,758
	Honda Motor Ltd	Common stock	41,232	36,945
	Honeywell International	Common stock	3,428	4,602
	Hunt Jb Trans Svc Inc	Common stock	2,660	3,854
	IAA Inc	Common stock	2,949	4,282
	IAC/InteractiveCorp (mtch	Common stock	3,058	7,473
	Icon Plc	Common stock	4,730	9,300
	IHS Markit LTD	Common stock	3,251	4,672

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interst, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Illumina Inc	Common stock	8,205	12,274
	Immunogen Inc.	Common stock	419	337
	Infosys Tech Ltd Spd Adr	Common stock	11,439	13,777
	ING Groep N V	Common stock	21,164	19,858
	Ingevity Corp	Common stock	2,140	2,796
	Intuitive Surgical	Common stock	10,996	12,414
	Ionis Pharmaceuticals Inc	Common stock	3,115	3,987
	Isuzu Motors Ltd -	Common stock	25,095	23,592
	Jazz Pharmaceuticals PLC	Common stock	4,284	4,628
	John Bean Technologies W/I	Common stock	1,812	2,817
	Johnson & Johnson	Common stock	4,580	5,105
	Johnson Controls	Common stock	4,917	4,926
	JPMorgan Chase & Co	Common stock	5,110	6,691
	Kadant Inc	Common stock	3,677	6,636
	Kar Auction Services Inc	Common stock	1,795	1,983
	Kasikornbank Pcl-Unspon	Common stock	6,021	5,093
	KB Financial Group Inc ADR	Common stock	23,043	22,464
	Kering SA Unsponsored ADR	Common stock	12,187	15,817
	Keysight Technologies Inc	Common stock	2,817	5,953
	Kimberly Clark De Mex	Common stock	4,989	4,942
	Kingfisher Plc	Common stock	31,370	22,503
	Kirin Brewery Ltd Spd Adr	Common stock	16,017	14,816
	KOC Holdings ADR	Common stock	9,132	8,252
	Koninklijke Ahold	Common stock	9,438	9,585
	Kyocera Corp	Common stock	39,148	41,700
	L3Harris Technologies Inc	Common stock	3,586	6,530
	Lamb Weston Holdings Inc	Common stock	3,385	5,334
	LCI Industries	Common stock	3,038	3,107
	Liberty Broadband - A	Common stock	470	747
	Liberty Broadband - C	Common stock	413	755
	Liberty Media Group Liberty	Common stock	182	263
	Liberty Media Group Liberty	Common stock	171	276
	Liberty Sirius Group - C	Common stock	7,586	10,735
	Liberty SiriusXM Group	Common stock	532	773
	Life Healthcare - Unspon	Common stock	6,286	5,978
	Linde PLC	Common stock	2,963	4,045
	Lions Gate Entertainment-B	Common stock	852	397
	Littelfuse Inc.	Common stock	5,267	5,165
	Live Nation Entertainment	Common stock	2,424	3,859
	Lloyds Banking Group PLC	Common stock	35,181	32,739
	Logmein Inc	Common stock	489	514
	Lukoil Oil Co Spon Adr	Common stock	6,551	11,124
	Lululemon Athletica Inc	Common stock	10,268	16,217
	Madison Square Garden Co	Common stock	3,546	3,530
	Mandiri Persero ADR	Common stock	10,560	12,716
	Marriott International Inc	Common stock	4,974	8,631
	Marvell Technology Group	Common stock	2,574	3,745
	Mastercard Inc A	Common stock	11,712	35,234
	Mccormick & Co Inc	Common stock	1,453	2,376
	Medtronic PLC	Common stock	1,956	2,723
	Merck KGAA ADR	Common stock	8,564	9,478
	Mettler Toledo Intl	Common stock	1,774	3,966
	Michelin (Cgde) Unspon Adr	Common stock	10,660	13,643
	Microsoft Corporation	Common stock	25,256	58,664
	Mid America Apt Community	Common stock	2,645	3,560
	Mitsubishi Electric - Unsp	Common stock	23,526	24,743
	Mobile Telesys Ojsc Spon	Common stock	4,719	5,349
	Mondi PLC-Unspon ADR	Common stock	6,642	7,138
	Nasdaq Inc	Common stock	2,649	6,426
	National Grid Transco Plc	Common stock	21,727	21,245
	National Oilwell Varco Inc	Common stock	3,810	2,079
	Nedbank Group Ltd - spons	Common stock	5,623	4,897
	NetEase Inc	Common stock	8,119	10,119
	Netflix Inc	Common stock	12,238	23,621
	Nexstar Media Group Inc	Common stock	3,517	3,869
	Nike Inc.	Common stock	14,281	19,958
	Nippon Teleg & Tel Corp	Common stock	15,210	18,266
	Noble Energy Inc	Common stock	3,100	2,558
	Nomad Foods Ltd	Common stock	5,177	5,861
	Novartis Ag Sponsored Adr	Common stock	30,006	38,065
	Now Inc DE	Common stock	1,895	1,203
	NTT Docomo Inc Spon ADR	Common stock	4,685	5,363

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interst, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Nuance Communications Inc	Common stock	1,673	2,157
	Nucor Inc	Common stock	2,619	2,814
	Nutanix Inc - A	Common stock	2,068	1,500
	Nvidia Corp	Common stock	20,315	24,471
	NXP Semiconductors Nv	Common stock	9,758	13,235
	Oao Gazprom Adr Reg S	Common stock	3,159	5,482
	Occidental Petroleum Corp	Common stock	2,123	1,648
	Oracle Corp	Common stock	3,956	4,238
	Packaging Corp Amer	Common stock	4,004	3,808
	Palo Alto Networks Inc	Common stock	2,529	3,931
	Panasonic Corp	Common stock	13,894	11,499
	Paypal Holdings Inc	Common stock	7,279	8,113
	Pentair PLC	Common stock	1,585	1,560
	Pioneer Natural Resources	Common stock	3,548	3,179
	Popular Inc	Common stock	2,633	4,348
	Post Holdings Inc	Common stock	3,628	5,346
	Prosperity Banc Shares	Common stock	3,774	4,529
	Prudential Corp Adr	Common stock	19,392	18,207
	Pt Telecom Indonesia Sp Adr	Common stock	7,890	8,066
	QBE Ins Group ADR	Common stock	18,768	20,443
	Qualcomm	Common stock	14,989	17,293
	Qurate Retail Inc	Common stock	2,670	927
	Raymond James Finl Inc	Common stock	3,755	6,083
	RBC Bearings Inc	Common stock	2,217	4,275
	Reinsurance Group of	Common stock	3,709	5,544
	Reliance Steel & Aluminum	Common stock	2,481	3,713
	Roche Hldg Ltd -Spons Adr	Common stock	12,342	16,213
	Royal Dutch Shell PLC - ADR	Common stock	43,595	46,777
	S&P Global Inc	Common stock	7,367	9,830
	Safran Sa-Unspon ADR	Common stock	9,899	11,533
	Salesforce.Com Inc	Common stock	23,257	35,130
	Sanlam Ltd Unspon ADR	Common stock	4,825	5,138
	Sanofi - Aventis Sa Adr	Common stock	46,467	53,061
	Sberbank-Sponsored Adr	Common stock	10,499	13,514
	Scottish & Southern Energy	Common stock	34,031	40,705
	Scp Pool Corp	Common stock	1,713	2,124
	Seagate Technology	Common stock	5,925	6,843
	Servicemaster Global	Common stock	2,481	2,706
	Servicenow Inc	Common stock	7,663	10,163
	Seven & I Holdings Unspn	Common stock	16,127	14,451
	Shinhan Financial Grp ADR	Common stock	12,812	11,916
	Shopify Inc - A	Common stock	8,460	10,337
	Shoprite Holdings	Common stock	4,853	3,016
	Siemens AG ADR	Common stock	11,137	13,082
	Signature Bank	Common stock	4,164	5,601
	Singapore Telecom Spd Adr	Common stock	19,975	17,692
	South State Corp	Common stock	2,842	3,210
	Splunk Inc	Common stock	5,878	14,677
	Square Inc - A	Common stock	4,447	3,879
	Standard Bank Group Spon	Common stock	5,753	5,465
	Sumitomo Metal Minin-Uns	Common stock	10,454	11,390
	Sumitomo Mitsui Fin Unspd	Common stock	18,860	17,591
	Sun Community Inc.	Common stock	4,779	7,655
	Sun Hung Kai Prop Ltd Spd	Common stock	10,904	11,007
	Suntory Beverage & Food-U	Common stock	9,624	9,071
	Supernus Pharmaceuticals	Common stock	3,595	2,514
	SVB Financial Group	Common stock	2,601	3,766
	Swire Pac Ltd Spons Adr	Common stock	10,851	11,011
	Synopsys Inc	Common stock	2,879	6,403
	Taiwan Semiconductor	Common stock	44,874	74,775
	Takeda Pharmaceutical Co	Common stock	62,747	57,690
	TE Connectivity LTD	Common stock	4,252	5,655
	Teledyne Inc	Common stock	2,665	7,624
	Teleflex Inc.	Common stock	3,154	8,282
	Teliasonera Ab-Unspon ADR	Common stock	33,996	29,078
	Tenaris Sa-Adr	Common stock	10,257	8,852
	Ternium SA Sponsored ADR	Common stock	5,897	4,642
	Tesco Plc Spd Adr	Common stock	25,744	32,780
	Tesla Inc	Common stock	12,657	16,733
	Texas Instruments Inc	Common stock	1,358	2,822
	Thermo Fisher Scientific Inc	Common stock	2,789	5,848
	Tokio Marine Holdings Inc	Common stock	27,492	34,615

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interst, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Total Fina Elf Sa Adr	Common stock	17,455	17,198
	Tractor Supply Co	Common stock	2,786	4,018
	Transunion	Common stock	3,380	4,965
	Twilio Inc - A	Common stock	5,082	3,931
	Twitter Inc	Common stock	5,955	7,948
	Uber Technologies Inc	Common stock	8,526	6,543
	Unilever N V - Ny Shares	Common stock	7,009	6,780
	Union Pacific Corp.	Common stock	7,227	8,316
	United Overseas Bank Ltd	Common stock	25,952	28,621
	United Parcel Service	Common stock	4,203	4,331
	United Rentals Inc	Common stock	3,762	4,836
	Unitedhealth Group Inc	Common stock	8,517	21,167
	Utah Medical Products Inc.	Common stock	1,896	2,158
	Varian Medical Systems	Common stock	3,030	4,544
	Veolia Environnement ADR	Common stock	15,185	17,566
	Verint Systems Inc	Common stock	3,766	3,322
	Vertex Pharmaceuticals	Common stock	8,358	13,575
	Visa Inc Class A Shares	Common stock	13,730	34,762
	Vistra Corp	Common stock	6,308	7,518
	VMWare Inc Class A	Common stock	3,078	4,250
	Vodacom Group Ltd-SP ADR	Common stock	7,701	5,694
	Vodafone Group PLC ADR	Common stock	25,370	22,539
	Wabtec	Common stock	4,978	5,213
	Weichai Power Co-Unsp ADR	Common stock	9,631	22,551
	Wellcare Health Plans Inc	Common stock	2,660	4,953
	Western Digital Corp	Common stock	5,269	5,966
	WEX Inc	Common stock	3,470	7,959
	WH Group Ltd-ADR	Common stock	14,007	18,682
	Wheaton Precious Metals	Common stock	17,518	24,871
	Workday Inc-Class A	Common stock	6,085	8,716
	WPP PLC ADR	Common stock	28,616	26,499
	Wyndham Destinations Inc	Common stock	4,569	6,358
	Wyndham Hotels & Resorts	Common stock	2,978	4,711
	Xilinx Inc	Common stock	5,720	5,475
	Yara International - Adr	Common stock	9,540	9,383
	Zoetis Inc	Common stock	2,095	5,691
	Zurich Insurance Group AG	Common stock	10,704	13,984
		Total common stocks	3,207,922	3,763,480
Mutual Funds				
	BlackRock	BlackRock Alloc Targ-Bat A	31,625	32,150
	BlackRock	BlackRock Allocation Target	231,294	235,919
	Pimco	Pimco Fixed Income Shs	285,461	267,008
	Pimco	Pimco Fixed Income Shs	262,714	262,524
	iShares	iShares Core S&P 500 ETF	717,427	1,060,227
	iShares	iShares MSCI South Korea	29,510	30,038
	iShares	iShares Russell 1000 Value	489,511	700,142
		Total mutual funds	2,047,542	2,588,008
Corporate Debt Securities				
	Amazon.Com Inc	Amazon.Com Inc 2.800% Due 08-22-24	17,342	18,630
	American Express Credit	American Express Credit 2.200% Due 03-03-20	12,070	12,001
	Apple Inc	Apple Inc 2.400% Due 05-03-23	11,607	12,205
	Bank Of America Corp	Bank Of America Corp 3.248% Due 10-21-27	9,812	10,425
	Bank of America Corp	Bank Of America Corp 3.974% Due 02-07-30	23,408	24,153
	Bank Of Montreal	Bank Of Montreal 3.100% Due 04-13-21	9,965	10,163
	BP Capital Markets America	BP Capital Markets America 3.410% Due 02-11-26	15,018	15,983
	Capital One Financial Co	Capital One Financial Co 3.800% Due 01-31-28	7,784	8,603
	Citigroup Inc	Citigroup Inc 2.900% Due 12-08-21	12,084	12,197
	Comcast Corp	Comcast Corp 3.450% Due 10-01-21	15,006	15,441
	CVS Health Corp	CVS Health Corp 3.700% Due 03-09-23	9,975	10,423
	DowDupont Inc	DowDupont Inc 3.766% Due 11-15-20	17,104	17,236
	Enterprise Products Oper	Enterprise Products Oper 3.750% Due 02-15-25	12,498	12,789
	Fiserv Inc	Fiserv Inc 3.500% Due 07-01-29	14,016	14,715
	Goldman Sachs Group Inc	Goldman Sachs Group Inc 5.250% Due 07-27-21	17,528	16,791
	JPMorgan Chase & Co	JPMorgan Chase & Co 4.250% Due 10-15-20	13,738	13,231
	JPMorgan Chase & Co	JPMorgan Chase & Co 3.540% Due 05-01-28	8,078	8,500
	Kinder Morgan Ener Part	Kinder Morgan Ener Part 3.950% Due 09-01-22	15,562	15,634
	Marsh & McLennan Cos Inc	Marsh & McLennan Cos Inc 4.375% Due 03-15-29	10,098	11,401
	Northrop Grumman Corp	Northrop Grumman Corp 2.550% Due 10-15-22	11,969	12,182

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interst, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Oracle Corp	Oracle Corp 2.800% Due 07-08-21	18,398	18,271
	United Technologies Corp	United Technologies Corp 3.650% Due 08-16-23	15,061	15,801
	Verizon Communications	Verizon Communications 4.600% Due 04-01-21	10,759	10,337
	Walmart Inc	Walmart Inc 3.400% Due 06-26-23	12,089	12,618
	Wells Fargo & Company	Wells Fargo & Company 3.300% Due 09-09-24	17,313	17,816
		Total corporate debt securities	338,282	347,546
	U.S. Government Agency Securities			
	FNMA	FNMA Note 6.250% Due 05-15-29	20,093	20,259
	FNMA	FNMA Note 1.875% Due 09-24-26	52,027	55,900
	US Treasury	US Treasury Inflation Indexed Bond 0.875% Due 01-15-29	15,012	24,400
	US Treasury	US Treasury Inflation Indexed Bond 0.625% Due 01-15-26	17,525	18,975
	Fannie Mae	Fannie Mae 310151 5.500% Due 11-01-34	1,358	1,352
	Fannie Mae	Fannie Mae 890430 3.500% Due 07-01-27	424	418
	Fannie Mae	Fannie Mae 890765 3.500% Due 09-01-46	17,889	9,145
	Fannie Mae	Fannie Mae 930922 4.500% Due 04-01-39	3,440	3,466
	Fannie Mae	Fannie Mae 932474 4.500% Due 02-01-40	411	410
	Fannie Mae	Fannie Mae Ah5616 3.500% Due 02-01-26	238	233
	Fannie Mae	Fannie Mae Aj5905 4.500% Due 11-01-41	375	379
	Fannie Mae	Fannie Mae Al5213 4.500% Due 04-01-44	1,224	1,214
	Fannie Mae	Fannie Mae Al6745 4.000% Due 08-01-44	456	454
	Fannie Mae	Fannie Mae As0907 3.500% Due 11-01-28	1,066	1,044
	Fannie Mae	Fannie Mae As1626 4.500% Due 02-01-44	4,427	4,424
	Fannie Mae	Fannie Mae As3955 4.000% Due 12-01-44	630	635
	Fannie Mae	Fannie Mae As4168 4.000% Due 12-01-44	1,766	1,748
	Fannie Mae	Fannie Mae As4783 3.500% Due 04-01-45	1,213	1,223
	Fannie Mae	Fannie Mae As6406 4.000% Due 12-01-45	5,841	7,628
	Fannie Mae	Fannie Mae As6408 3.500% Due 01-01-46	1,183	1,202
	Fannie Mae	Fannie Mae As6627 4.500% Due 02-01-46	1,732	1,721
	Fannie Mae	Fannie Mae As6675 4.000% Due 02-01-46	498	511
	Fannie Mae	Fannie Mae As7538 3.000% Due 07-01-46	2,235	2,278
	Fannie Mae	Fannie Mae As9829 3.500% Due 06-01-47	3,035	3,051
	Fannie Mae	Fannie Mae As9990 4.500% Due 07-01-47	1,902	1,934
	Fannie Mae	Fannie Mae As9994 4.500% Due 04-01-47	1,310	1,299
	Fannie Mae	Fannie Mae Av6368 3.500% Due 01-01-29	414	407
	Fannie Mae	Fannie Mae Aw3616 4.000% Due 06-01-44	932	920
	Fannie Mae	Fannie Mae Ax2187 3.500% Due 11-01-29	1,597	1,590
	Fannie Mae	Fannie Mae Ax4887 4.000% Due 12-01-44	385	383
	Fannie Mae	Fannie Mae Ax7732 3.500% Due 03-01-45	1,295	1,293
	Fannie Mae	Fannie Mae Az6973 4.000% Due 11-01-45	300	295
	Fannie Mae	Fannie Mae Ba2889 4.000% Due 11-01-45	308	306
	Fannie Mae	Fannie Mae Bc2849 3.000% Due 09-01-46	6,277	6,204
	Fannie Mae	Fannie Mae Bd7883 3.500% Due 09-01-46	565	563
	Fannie Mae	Fannie Mae Bk6578 4.500% Due 08-01-48	2,903	2,945
	Fannie Mae	Fannie Mae Bk8810 4.000% Due 08-01-48	2,089	2,109
	Fannie Mae	Fannie Mae Bm1064 3.500% Due 11-01-30	1,673	1,671
	Fannie Mae	Fannie Mae Bm1065 5.500% Due 02-01-42	1,205	1,216
	Fannie Mae	Fannie Mae Bm1066 4.000% Due 02-01-47	9,340	9,392
	Fannie Mae	Fannie Mae Bm3350 3.500% Due 01-01-33	1,419	1,439
	Fannie Mae	Fannie Mae Bm5485 3.500% Due 02-01-49	2,322	2,342
	Fannie Mae	Fannie Mae Ca2054 4.500% Due 07-01-48	1,550	1,553
	Fannie Mae	Fannie Mae Ma2671 3.500% Due 07-01-46	1,186	1,220
	Fannie Mae	Fannie Mae Ma2920 3.000% Due 03-01-47	5,496	5,667
	Fannie Mae	Fannie Mae Ma2938 4.500% Due 03-01-47	2,066	2,081
	Fannie Mae	Fannie Mae Ma2956 3.000% Due 04-01-47	7,978	8,221
	Fannie Mae	Fannie Mae Ma2960 4.000% Due 04-01-47	1,946	1,955
	Fannie Mae	Fannie Mae Ma3026 3.500% Due 06-01-47	8,907	9,008
	Fannie Mae	Fannie Mae Ma3087 3.500% Due 08-01-47	1,583	1,602
	Fannie Mae	Fannie Mae Ma3088 4.000% Due 08-01-47	28,786	28,699
	Fannie Mae	Fannie Mae Ma3106 3.000% Due 08-01-47	2,494	2,532
	Fannie Mae	Fannie Mae Ma3120 3.500% Due 09-01-47	8,037	8,082
	Fannie Mae	Fannie Mae Ma3147 3.000% Due 10-01-47	1,691	1,701
	Fannie Mae	Fannie Mae Ma3148 3.500% Due 10-01-47	1,588	1,600
	Fannie Mae	Fannie Mae Ma3149 4.000% Due 10-01-47	1,452	1,447
	Fannie Mae	Fannie Mae Ma3183 4.000% Due 11-01-47	2,204	2,277
	Fannie Mae	Fannie Mae Ma3239 4.000% Due 01-01-48	6,059	6,169
	Fannie Mae	Fannie Mae Ma3275 3.000% Due 02-01-48	5,002	5,231
	Fannie Mae	Fannie Mae Ma3276 3.500% Due 02-01-48	9,791	10,125
	Fannie Mae	Fannie Mae Ma3277 4.000% Due 02-01-48	6,134	6,274
	Fannie Mae	Fannie Mae Ma3332 3.500% Due 04-01-48	7,515	7,785
	Fannie Mae	Fannie Mae Ma3358 4.500% Due 05-01-48	682	693

St. Joseph's Hospital Retirement Plan and Trust

EIN: 55-0356996 Plan Number: 001

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

December 31, 2019

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interst, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Fannie Mae	Fannie Mae Ma3442 3.500% Due 08-01-48	2,328	2,412
	Fannie Mae	Fannie Mae Ma3467 4.000% Due 09-01-48	6,998	7,137
	Fannie Mae	Fannie Mae Ma3494 3.500% Due 10-01-48	2,185	2,314
	Fannie Mae	Fannie Mae Ma3614 3.500% Due 03-01-49	8,947	9,136
	Fannie Mae	Fannie Mae Ma3663 3.500% Due 05-01-49	2,524	2,522
	Fannie Mae	Fannie Mae Ma3685 3.000% Due 06-01-49	2,765	2,795
	Fannie Mae	Fannie Mae Ma3692 3.500% Due 07-01-49	5,721	5,718
	Fannie Mae	Fannie Mae Ma3746 4.000% Due 08-01-49	3,960	3,968
	Fannie Mae	Fannie Mae Ma3775 3.500% Due 09-01-49	4,989	4,994
	Freddie Mac	Freddie Mac C09071 4.000% Due 02-01-45	2,038	2,003
	Freddie Mac	Freddie Mac G07961 3.500% Due 03-01-45	5,311	5,389
	Freddie Mac	Freddie Mac G08623 3.500% Due 01-01-45	2,263	2,258
	Freddie Mac	Freddie Mac G08624 4.000% Due 01-01-45	1,843	1,824
	Freddie Mac	Freddie Mac G08659 3.500% Due 08-01-45	6,117	6,160
	Freddie Mac	Freddie Mac G08669 4.000% Due 09-01-45	437	437
	Freddie Mac	Freddie Mac G08674 4.500% Due 10-01-45	409	405
	Freddie Mac	Freddie Mac G08697 3.000% Due 03-01-46	47,242	48,142
	Freddie Mac	Freddie Mac G08700 4.500% Due 03-01-46	370	364
	Freddie Mac	Freddie Mac G08726 3.000% Due 10-01-46	3,010	2,975
	Freddie Mac	Freddie Mac G08733 3.500% Due 11-01-46	49,121	49,445
	Freddie Mac	Freddie Mac G08737 3.000% Due 12-01-46	11,153	11,582
	Freddie Mac	Freddie Mac G08741 3.000% Due 01-01-47	3,942	3,936
	Freddie Mac	Freddie Mac G08784 3.500% Due 10-01-47	9,750	9,988
	Freddie Mac	Freddie Mac G08791 3.000% Due 12-01-47	2,390	2,580
	Freddie Mac	Freddie Mac G08807 3.000% Due 04-01-48	4,147	4,339
	Freddie Mac	Freddie Mac G08847 4.000% Due 11-01-48	2,036	2,121
	Freddie Mac	Freddie Mac G08872 4.000% Due 04-01-49	2,271	2,281
	Freddie Mac	Freddie Mac G18684 3.000% Due 04-01-33	14,981	15,549
	Freddie Mac	Freddie Mac G18692 3.500% Due 06-01-33	1,445	1,484
	Freddie Mac	Freddie Mac G18696 3.500% Due 07-01-33	2,195	2,203
	Freddie Mac	Freddie Mac G18713 3.500% Due 11-01-33	1,460	1,489
	Freddie Mac	Freddie Mac Q44686 4.500% Due 12-01-46	1,522	1,561
	Freddie Mac	Freddie Mac Q61246 3.000% Due 01-01-49	2,715	2,813
	Freddie Mac	Freddie Mac Sd8001 3.500% Due 07-01-49	9,430	9,416
	Freddie Mac	Freddie Mac Sd8002 4.500% Due 07-01-49	2,776	2,775
	Freddie Mac	Freddie Mac Sd8003 4.000% Due 07-01-49	3,743	3,742
	Freddie Mac	Freddie Mac Sd8024 3.000% Due 11-01-49	3,009	3,019
	Freddie Mac	Freddie Mac V81760 4.000% Due 05-01-45	5,159	5,133
	Freddie Mac	Freddie Mac Zt1952 4.000% Due 05-01-49	2,441	2,445
	US Treasury	US Treasury Note/Bond 3.125% Due 08-15-44	31,817	35,221
	US Treasury	US Treasury Note/Bond 2.875% Due 11-15-46	34,749	38,486
	US Treasury	US Treasury Note/Bond 1.500% Due 08-15-20	38,427	38,970
	US Treasury	US Treasury Note/Bond 2.250% Due 08-15-27	64,966	68,913
	US Treasury	US Treasury Note/Bond 2.250% Due 02-29-20	14,985	15,014
	US Treasury	US Treasury Note/Bond 2.625% Due 02-28-23	14,884	15,464
	US Treasury	US Treasury Note/Bond 2.500% Due 01-31-21	13,003	13,119
	US Treasury	US Treasury Note/Bond 2.625% Due 01-31-26	56,672	57,692
	US Treasury	US Treasury Note/Bond 2.625% Due 02-15-29	83,918	86,965
	US Treasury	US Treasury Note/Bond 2.250% Due 11-15-24	101,003	106,624
	US Treasury	US Treasury Note/Bond 1.625% Due 05-15-26	88,317	89,089
	US Treasury	US Treasury Note/Bond 1.250% Due 10-31-21	32,800	32,801
	US Treasury	US Treasury Note/Bond 2.625% Due 07-31-20	32,950	33,187
	US Treasury	US Treasury Note/Bond 1.500% Due 11-30-21	51,923	51,931
		Total U.S. government agency securities	1,208,038	1,244,630
			$ 7,548,786	$ 8,690,666

* A party in interest as defined by ERISA

St. Joseph's Hospital Retirement Plan & Trust

Exhibit C

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

Date of Base	Original Base	Remaining Balance	Amort. Period	Amortization Payment
10/1/2015	4,719,155	2,793,727	3.75	784,810
1/1/2016	(52,520)	(37,302)	4	(9,870)
1/1/2017	423,343	322,338	5	69,518
1/1/2018	274,655	242,172	6	44,837
1/1/2019	855,152	855,152	7	139,603
Total payment		4,176,086		1,028,898