

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). <p style="text-align: center;">▶ Complete all entries in accordance with the instructions to the Form 5500.</p>	OMB Nos. 1210-0110 1210-0089 <div style="text-align: center; font-size: 1.2em; font-weight: bold;">2020</div> This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2020 or fiscal plan year beginning <u>01/01/2020</u> and ending <u>12/31/2020</u>	
A This return/report is for:	☐ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.) ☒ a single-employer plan ☐ a DFE (specify) _____
B This return/report is:	☐ the first return/report ☐ the final return/report ☐ an amended return/report ☐ a short plan year return/report (less than 12 months)
C If the plan is a collectively-bargained plan, check here.	☐
D Check box if filing under:	☒ Form 5558 ☐ automatic extension ☐ the DFVC program ☐ special extension (enter description)

Part II	Basic Plan Information —enter all requested information				
1a Name of plan <u>ST. JOSEPH'S HOSPITAL, INC. RETIREMENT PLAN AND TRUST</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">1b Three-digit plan number (PN) ▶</td> <td style="width: 20%; text-align: center;"><u>001</u></td> </tr> <tr> <td colspan="2">1c Effective date of plan <u>01/01/1974</u></td> </tr> </table>	1b Three-digit plan number (PN) ▶	<u>001</u>	1c Effective date of plan <u>01/01/1974</u>	
1b Three-digit plan number (PN) ▶	<u>001</u>				
1c Effective date of plan <u>01/01/1974</u>					
2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) <u>ST. JOSEPH'S HOSPITAL OF BUCKHANNON, INC.</u> <u>1 AMALIA DRIVE</u> <u>BUCKHANNON, WV 26201</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>2b Employer Identification Number (EIN) <u>55-0356996</u></td> </tr> <tr> <td>2c Plan Sponsor's telephone number <u>304-473-2000</u></td> </tr> <tr> <td>2d Business code (see instructions) <u>622000</u></td> </tr> </table>	2b Employer Identification Number (EIN) <u>55-0356996</u>	2c Plan Sponsor's telephone number <u>304-473-2000</u>	2d Business code (see instructions) <u>622000</u>	
2b Employer Identification Number (EIN) <u>55-0356996</u>					
2c Plan Sponsor's telephone number <u>304-473-2000</u>					
2d Business code (see instructions) <u>622000</u>					

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	10/14/2021	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

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

Form 5500 (2020)
v. 200204

3a Plan administrator's name and address ☒ 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		5 467
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) 191
a(2) Total number of active participants at the end of the plan year		6a(2) 187
b Retired or separated participants receiving benefits.....		6b 132
c Other retired or separated participants entitled to future benefits		6c 129
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d 448
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e 0
f Total. Add lines 6d and 6e		6f 448
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) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor		9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)		
a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☒ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary		b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☐ <u>0</u> A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☐ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)

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

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

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

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

11c Enter the Receipt Confirmation Code for the 2020 Form M-1 annual report. If the plan was not required to file the 2020 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

<div>SCHEDULE SB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation</div>	<div>Single-Employer Defined Benefit Plan Actuarial Information</div> <div>This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code).</div> <div>▶ File as an attachment to Form 5500 or 5500-SF.</div>	<div>OMB No. 1210-0110</div> <div>2020</div> <div>This Form is Open to Public Inspection</div>
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For calendar plan year 2020 or fiscal plan year beginning	01/01/2020	and ending	12/31/2020
▶ Round off amounts to nearest dollar.			
▶ Caution: A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.			

A Name of plan ST. JOSEPH'S HOSPITAL, INC. RETIREMENT PLAN AND TRUST		B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF ST. JOSEPH'S HOSPITAL OF BUCKHANNON, INC.		D Employer Identification Number (EIN) 55-0356996	
E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B		F Prior year plan size: ☐ 100 or fewer ☒ 101-500 ☐ More than 500	

Part I Basic Information			
1 Enter the valuation date: Month 01 Day 01 Year 2020			
2 Assets:			
a Market value		2a	9578701
b Actuarial value		2b	9368461
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.....	123	6021686	6021686
b For terminated vested participants.....	152	2235089	2235089
c For active participants	191	3408011	3408011
d Total.....	466	11664786	11664786
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	5.48 %	
6 Target normal cost.....	6	268000	

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.

<div>SIGN HERE</div>	<div>Signature of actuary</div> <div>BOB J. BOLIN, FSA, MAAA, EA, FCA</div> <div>Type or print name of actuary</div> <div>NEWPORT GROUP</div> <div>Firm name</div> <div>8350 N. CENTRAL EXPRESSWAY SUITE 900 DALLAS, TX 75206</div> <div>Address of the firm</div>	<div>10/05/2021</div> <div>Date</div> <div>20-01547</div> <div>Most recent enrollment number</div> <div>214-443-2470</div> <div>Telephone number (including area code)</div>
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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	36205
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	36205
10 Interest on line 9 using prior year's actual return of <u>16.05</u> %	0	5811
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year)		685042
b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>5.59</u> %		38294
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		723336
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	42016

Part III Funding Percentages		
14 Funding target attainment percentage	14	79.95 %
15 Adjusted funding target attainment percentage	15	79.95 %
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	64.18 %
17 If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls					
18 Contributions made to the plan for the plan year by employer(s) and employees:					
(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
10/15/2020	300000	0			
10/15/2020	241351	0			
01/04/2021	300000	0			
04/15/2021	300000	0			
07/15/2021	300000	0			
Totals ►			18(b)	1441351	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	1343832
20 Quarterly contributions and liquidity shortfalls:		
a Did the plan have a "funding shortfall" for the prior year? ☒ Yes ☐ No		
b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? ☐ Yes ☒ No		
c If line 20a is "Yes," see instructions and complete the following table as applicable:		
Liquidity shortfall as of end of quarter of this plan year		
(1) 1st	(2) 2nd	(3) 3rd
0	0	0
		(4) 4th 0

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

21 Discount rate:				
a Segment rates:	1st segment: 3.64 %	2nd segment: 5.21 %	3rd segment: 5.94 %	☐ 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	268000	
b Excess assets, if applicable, but not greater than line 31a	31b	0	
32 Amortization installments:	Outstanding Balance		Installment
a Net shortfall amortization installment	2338341		873847
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	1141847	
	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	1141847	
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	37	1343832	
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	201985	
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) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2020
		This Form is Open to Public Inspection.

For calendar plan year 2020 or fiscal plan year beginning 01/01/2020 and ending 12/31/2020		
A Name of plan ST. JOSEPH'S HOSPITAL, INC. RETIREMENT PLAN AND TRUST	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 ST. JOSEPH'S HOSPITAL OF BUCKHANNON, INC.	D Employer Identification Number (EIN) 55-0356996	

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

MORGAN STANLEY

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

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28	NONE	37191	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

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

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

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

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

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

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

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

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

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

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2020 This Form is Open to Public Inspection
For calendar plan year 2020 or fiscal plan year beginning <u>01/01/2020</u> and ending <u>12/31/2020</u>		
A Name of plan <u>ST. JOSEPH'S HOSPITAL, INC. RETIREMENT PLAN AND TRUST</u>	B Three-digit plan number (PN) ►	<u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>ST. JOSEPH'S HOSPITAL OF BUCKHANNON, INC.</u>	D Employer Identification Number (EIN) <u>55-0356996</u>	

Part I	Asset and Liability Statement		(a) Beginning of Year	(b) End of Year
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.				
	Assets			
a	Total noninterest-bearing cash.....	1a	30837	-15214
b	Receivables (less allowance for doubtful accounts):			
	(1) Employer contributions	1b(1)	900000	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)	716165	916668
	(2) U.S. Government securities	1c(2)	1241431	1370403
	(3) Corporate debt instruments (other than employer securities):			
	(A) Preferred	1c(3)(A)		
	(B) All other	1c(3)(B)	350745	356732
	(4) Corporate stocks (other than employer securities):			
	(A) Preferred	1c(4)(A)		
	(B) Common	1c(4)(B)	3763480	4750214
	(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)	2588008	3005479
	(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
	(15) Other.....	1c(15)		

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities.....	1d(1)		
(2) Employer real property.....	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	9590666	11284282

Liabilities

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

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	9590666	11284282
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Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

Income

		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)	1441351	
(B) Participants	2a(1)(B)		
(C) Others (including rollovers).....	2a(1)(C)		
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		1441351
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)		
(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)	43162	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		43162
(2) Dividends: (A) Preferred stock.....	2b(2)(A)		
(B) Common stock	2b(2)(B)	154782	
(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)		154782
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	5021400	
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)	5080086	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		-58686
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)	1038260	
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		1038260

		(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		-12263
d Total income. Add all income amounts in column (b) and enter total.....	2d		2606606

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	628137	
(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)		628137
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)	37191	
(4) Other.....	2i(4)	247662	
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		284853
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		912990

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		1693616
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 Check the appropriate box(es) to indicate whether the IQPA performed an ERISA section 103(a)(3)(C) audit. Check both boxes (1) and (2) if the audit was performed pursuant to both 29 CFR 2520.103-8 and 29 CFR 2520.103-12(d). Check box (3) if pursuant to neither.

(1) ☐ DOL Regulation 2520.103-8 (2) ☐ DOL Regulation 2520.103-12(d) (3) ☐ neither DOL Regulation 2520.103-8 nor DOL Regulation 2520.103-12(d).

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

(1) Name: **BAKER TILLY VIRCHOW KRAUSE, LLP**

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

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

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

Part IV Compliance Questions

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

During the plan year:

a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)

	Yes	No	Amount
4a		X	

	Yes	No	Amount
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	
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?	X		3000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
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.)	X		
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.)	X		
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?		X	
4k		X	
l Has the plan failed to provide any benefit when due under the plan?		X	
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 Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) ☒ Yes ☐ No ☐ Not determined If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year <u>4313637</u> .			

<div>SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation</div>	<div>Retirement Plan Information</div> <div>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).</div> <div>▶ File as an attachment to Form 5500.</div>	<div>OMB No. 1210-0110</div> <div>2020</div> <div>This Form is Open to Public Inspection.</div>
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For calendar plan year 2020 or fiscal plan year beginning 01/01/2020 and ending 12/31/2020

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
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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	20

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

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

Schedule R (Form 5500) 2020
v. 200204

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 deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for:

a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment).....

b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....

c The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....

14a	
14b	
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.....

b The corresponding number for the second preceding plan year.....

15a	
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.....

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.....

16a	
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 _____



Celebrating 100 Years of Care, Right Here at HOME

ST. JOSEPH'S HOSPITAL

1921  2021

October 13, 2021

Baker Tilly US, LLP
20 Stanwix Street, Suite 800
Pittsburgh, PA 15222

This representation letter is provided in connection with your audits of the financial statements and supplemental schedules 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, 2020 and 2019, and the related statements of changes for net assets available for benefits for the years then ended, and the related notes to the financial statements.

We understand that, at our instruction, you did not perform any audit procedures with respect to information prepared and certified by Matrix Trust Company, the custodian, the custodian of the Plan, in accordance with the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 (ERISA), other than comparing such information with the financial statements and supplemental schedules. Because of the significance of the information you did not audit, we understand that you will not express an opinion on the financial statements and schedules as a whole.

Certain representations in this letter are described as being limited to matters that are material. Items are considered material if they involve an omission or misstatement of accounting information that, in light of surrounding circumstances, makes it probable that the judgment of a reasonable person relying on the information would be changed or influenced by the omission or misstatement. An omission or misstatement that is monetarily small in amount could be considered material as a result of qualitative factors.

We confirm, to the best of our knowledge and belief, having made such inquiries as we considered necessary for the purpose of appropriately informing ourselves as of October 13, 2021, the following representations made to you during your audits.

- 1) We have fulfilled our responsibilities, as set out in the terms of the audit engagement letter dated April 3, 2021, for the preparation and fair presentation of the financial statements and notes in accordance with accounting principles generally accepted in the United States of America (U.S. GAAP), and the notes include all the disclosures required by laws and regulations in which the Plan is subject, including the DOL Rules and Regulations for Reporting and Disclosure under ERISA.
- 2) We acknowledge our responsibility for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements, notes, and supplemental schedules that are free from material misstatement, whether due to fraud or error.
- 3) We acknowledge our responsibility for the design, implementation, and maintenance of internal control to prevent and detect fraud.
- 4) Significant assumptions used by us in making accounting estimates, including those measured at fair value, are reasonable. The methods and significant assumptions used to determine fair values of financial instruments are properly disclosed in the notes to the financial statements and result in a measure of fair value appropriate for financial statement measurement and disclosure purposes.

- 5) We are responsible for the estimation methods and assumptions used in measuring assets and liabilities reported or disclosed at fair value, including information obtained from brokers, pricing services, or other third parties. Our valuation methodologies have been consistently applied from period to period. The fair value measurements reported or disclosed represent our best estimate of fair value as of the measurement date in accordance with the requirements of Financial Accounting Standards Board (FASB) *Accounting Standards Codification* (ASC) 820, *Fair Value Measurement*. In addition, our disclosures related to fair value measurements are consistent with the objectives outlined in FASB ASC 820.
- 6) Related party relationships and transactions have been appropriately accounted for and disclosed in accordance with the requirements of U.S. GAAP.
- 7) Transactions with parties in interest, as defined in Section 3(14) of ERISA and regulations thereunder, including sales, purchases, loans, transfers, leasing arrangements, and guarantees, and amounts receivable from, or payable to, related parties have been appropriately disclosed.
- 8) All events subsequent to the date of the financial statements and for which U.S. GAAP requires adjustment or disclosure have been adjusted or disclosed.
- 9) The effects of all known actual or possible litigation and claims have been accounted for and disclosed in accordance with U.S. GAAP.
- 10) We have no intentions to terminate the Plan.
- 11) Guarantees, whether written or oral, under which the Plan is contingently liable to a bank or another lending institution, have been properly recorded or disclosed in the financial statements.
- 12) We have properly reported and disclosed amendments to the plan instrument, if any.
- 13) We acknowledge our responsibility for the presentation of the supplementary information in accordance with the applicable criteria and we believe the supplementary information, including its form and content, is fairly presented in accordance with the applicable criteria. The methods of measurement or presentation have not changed from those used in the prior period.
- 14) We have provided you with:
 - a) Access to all information, of which we are aware that is relevant to the preparation and fair presentation of the financial statements and supplemental schedules, such as financial records and related data, plan instruments, trust agreements, insurance contracts, as applicable, or investments contracts, as applicable, and amendments to such documents entered into during the year;
 - b) Additional information that you have requested from us for the purpose of the audit;
 - c) Unrestricted access to persons within the Plan from whom you determined it necessary to obtain audit evidence;
 - d) All minutes of the meetings of relevant boards and committees or summaries of actions of recent meetings for which minutes have not yet been prepared;
 - e) Amendments made to the plan instrument, trust agreement, or insurance contracts during the year, including amendments to comply with applicable laws; and
 - f) Actuarial valuation reports and other reports prepared by the actuary for the Plan and the plan sponsor.
- 15) All transactions have been recorded in the accounting records and are reflected in the financial statements.
- 16) Financial instruments with off-balance-sheet risk and financial instruments with concentrations of credit risk have been properly recorded or disclosed in the financial statements.
- 17) The Plan or trust has satisfactory title to all owned assets that are recorded at fair value, and all liens, encumbrances, or security interest requiring disclosure in the financial statements have been properly disclosed.

- 18) We have disclosed to you the results of our assessment of the risk that the financial statements may be materially misstated as a result of fraud.
- 19) We have no knowledge of any fraud or suspected fraud that affects the Plan and involves:
 - a) Management;
 - b) Employees who have significant roles in internal control; or
 - c) Others when the fraud could have a material effect on the financial statements.
- 20) We have no knowledge of any allegations of fraud, or suspected fraud, affecting the Plan's financial statements communicated by employees, former employees, participants, regulators, beneficiaries, service providers, third-party administrators, or others.
- 21) We have disclosed to you all known instances of noncompliance or suspected noncompliance with laws and regulations whose effects should be considered when preparing financial statements and supplemental schedules.
- 22) We are not aware of any pending or threatened litigation and claims whose effects should be considered when preparing the financial statements, and we have not consulted legal counsel concerning litigation or claims.
- 23) There are no other matters (for example, breach of fiduciary responsibilities, nonexempt transactions, loans or loans in default, events reportable to the Pension Benefit Guaranty Corporation, or events that may jeopardize the tax status) that legal counsel have advised us must be disclosed.
- 24) We agree with the findings of specialists in evaluating the actuarial present value of accumulated plan benefits and have adequately considered the qualifications of the specialist in determining the amounts and disclosures used in the financial statements and underlying accounting records. We did not give or cause any instructions to be given to specialists with respect to the values or amounts derived in an attempt to bias their work, and we are not otherwise aware of any matters that have had an effect on the independence or objectivity of the specialists.
- 25) There were no omissions from the participants' data provided to the Plan's actuary for the purpose of determining the actuarial present value of accumulated plan benefits and other actuarially determined amounts in the financial statements.
- 26) The plan administrator agrees with the actuarial methods and assumptions used by the actuary for funding purposes and for determining the Plan's accumulated plan benefits and has no knowledge or belief that such methods or assumptions are inappropriate in the circumstances. We did not give any, nor cause any, instructions to be given to the Plan's actuary with respect to values or amounts derived, and we are not aware of any matters that have impacted the independence or objectivity of the Plan's actuary.
- 27) Changes in the following have been properly disclosed in the financial statements:
 - a) The actuarial methods or assumptions used in calculating amounts recorded or disclosed in the financial statements.
 - b) Plan provisions between the actuarial valuation date and the date of this letter.
- 28) We have disclosed to you the identity of the Plan's related parties and parties in interest and all the related party and party in interest relationships and transactions of which we are aware.
- 29) We have apprised you of all communications, whether written or oral, with regulatory agencies concerning the operation of the Plan.
- 30) The Plan has complied with all aspects of debt and other contractual agreements that would have a material effect on the financial statements in the event of noncompliance, including the release of unallocated shares held in employee stock ownership plans.

- 31) All required filings of plan (trust) documents with the appropriate agencies have been made.
- 32) The Plan (and the trust established under the plan) is qualified under the appropriate section of the Internal Revenue Code and intends to continue as a qualified plan (and trust). The plan sponsor(s) has operated the Plan and trust or insurance contract in a manner that did not jeopardize this tax status.
- 33) The Plan has complied with the fidelity bonding requirements of ERISA.
- 34) There are no:
- a) Non-exempt party-in-interest transactions (as defined in ERISA, Section 3(1), and regulations under that section) that were not disclosed in the supplemental schedules or financial statements;
 - b) Investments in default or considered to be uncollectible that were not disclosed in the supplemental schedules; or
 - c) Reportable transactions (as defined in ERISA, Section 103(b)(3)(H), and regulations under that section) that were not disclosed in the supplemental schedules.
- 35) We have obtained a copy of the relevant SSAE 18 reports that cover the year under audit, related to significant processes and transactions that have been outsourced to those service organizations. In connection with those SSAE 18 reports, we have read the reports, evaluated the impact of the exceptions to relevant tests, identified the complementary controls listed under the user controls section of the report, and have determined that those user controls have been designed appropriately and have been implemented.
- 36) Employer contributions totaling \$1,441,351 were made to the Plan in 2020, of which, \$900,000 were outstanding at plan year-end.
- 37) We have obtained the appropriate fee disclosures from covered service providers and have concluded the fees are reasonable. The Plan is in compliance with DOL regulations regarding ERISA Section 408(b)(2).
- 38) In regards to the services performed by you, we have:
- a) Made all management decisions and performed all management functions.
 - b) Designated an individual with suitable skill, knowledge, or expertise to oversee the services.
 - c) Evaluated the adequacy and results of the services performed.
 - d) Accepted responsibility for the results of the services.
 - e) Established and maintained internal controls, including monitoring ongoing activities.

Signature: _____

Title: _____

Signature: _____

Title: _____

Director of Finance

St. Joseph's Hospital Retirement Plan and Trust

Financial Statements and
Supplementary Information

December 31, 2020 and 2019

St. Joseph's Hospital Retirement Plan and Trust

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December 31, 2020 and 2019

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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, 2020 and 2019 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, 2020 and 2019, that the information provided to the plan administrator by the custodian is complete and accurate.

Disclaimer of Opinion

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

Other Matter

The supplemental 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, 2020 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

Pittsburgh, Pennsylvania
October 13, 2021

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

December 31, 2020 and 2019

	<u>2020</u>	<u>2019</u>
Assets		
Investments at fair value:		
Money market funds	\$ 901,454	\$ 747,002
Common stocks	4,750,214	3,763,480
Mutual funds	3,005,479	2,588,008
Corporate debt securities	356,732	347,546
U.S. government agency securities	<u>1,370,403</u>	<u>1,244,630</u>
Total investments	10,384,282	8,690,666
Employer contributions receivable	<u>900,000</u>	<u>900,000</u>
Total assets	11,284,282	9,590,666
Liabilities	<u>-</u>	<u>-</u>
Net assets available for benefits	<u><u>\$ 11,284,282</u></u>	<u><u>\$ 9,590,666</u></u>

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, 2020 and 2019

	<u>2020</u>	<u>2019</u>
Additions		
Investment income:		
Net appreciation in fair value of investments	\$ 967,311	\$ 1,120,712
Interest and dividends	<u>197,944</u>	<u>203,241</u>
Total investment income	1,165,255	1,323,953
Employer contributions	1,441,351	2,094,354
Other income	<u>-</u>	<u>950</u>
Total additions	<u>2,606,606</u>	<u>3,419,257</u>
Deductions		
Benefits paid to participants	628,137	531,916
Administrative expenses	<u>284,853</u>	<u>331,754</u>
Total deductions	<u>912,990</u>	<u>863,670</u>
Net increase	1,693,616	2,555,587
Net Assets Available for Benefits		
Beginning of year	<u>9,590,666</u>	<u>7,035,079</u>
End of year	<u>\$ 11,284,282</u>	<u>\$ 9,590,666</u>

See notes to financial statements

St. Joseph's Hospital Retirement Plan and Trust

Notes to Financial Statements
December 31, 2020 and 2019

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:

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

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

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

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

St. Joseph's Hospital Retirement Plan and Trust

Notes to Financial Statements
December 31, 2020 and 2019

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 2020 and 2019.

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 includes gains and losses on investments bought and sold as well as held during the year.

St. Joseph's Hospital Retirement Plan and Trust

Notes to Financial Statements
December 31, 2020 and 2019

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 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, 2020. 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, 2020 is as follows:

Vested benefits:	
Retired participants and beneficiaries	\$ 5,241,032
Other participants	<u>4,866,760</u>
Total vested benefits	10,107,792
Nonvested benefits	
	<u>-</u>
Total actuarial present value of accumulated plan benefits	<u>\$ 10,107,792</u>

St. Joseph's Hospital Retirement Plan and Trust

Notes to Financial Statements
December 31, 2020 and 2019

The changes in the actuarial present value of the accumulated plan benefits for the year ended December 31, 2019 are summarized as follows:

Actuarial present value of accumulated plan benefits at beginning of year	\$ 10,661,026
Increase (decrease) during the year attributable to:	
Benefits accumulated, change in actuarial assumptions, and actuarial gains/losses	(696,699)
Interest on benefits for the year	675,381
Benefits paid	(531,916)
Net decrease	(553,234)
Actuarial present value of accumulated plan benefits at end of year	\$ 10,107,792

Significant assumptions underlying the actuarial computations are as follows:

Discount rate	6.50 percent
Mortality	Society of Actuaries generation table projected with scale MP-2019
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 mortality changes resulting in a decrease of approximately \$0.7 million in actuarial present value of accumulated benefits for the year ended December 31, 2019.

Recent Accounting Standards

In August 2018, the Financial Accounting Standards Board (FASB) issued Accounting Standards Update (ASU) No. 2018-13, *Disclosure Framework – Changes to the Disclosure Requirements for Fair Value Measurement*. ASU No. 2018-13 modifies the disclosure requirements for fair value measurements in Topic 820, *Fair Value Measurement*. The amendments are based on the concepts in the FASB Concepts Statement, *Conceptual Framework for Financial Reporting—Chapter 8: Notes to Financial Statements*, which the FASB finalized on August 28, 2018. ASU No. 2018-13 is effective for fiscal years beginning after December 15, 2019. Management has adopted the provisions of this new standard on January 1, 2020, and its adoption did not have a significant impact on the Plan's financial statements.

Subsequent Events

The Plan has evaluated subsequent events for recognition or disclosure through October 13, 2021, the date the financial statements were available to be issued.

St. Joseph's Hospital Retirement Plan and Trust

Notes to Financial Statements
December 31, 2020 and 2019

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, 2020 and 2019.

Money market funds are 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.

St. Joseph's Hospital Retirement Plan and Trust

Notes to Financial Statements
December 31, 2020 and 2019

The following tables set forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2020 and 2019:

Assets at Fair Value as of December 31, 2020				
	Level 1	Level 2	Level 3	Total
Money market funds	\$ 901,454	\$ -	\$ -	\$ 901,454
Common stock	4,750,214	-	-	4,750,214
Mutual funds	3,005,479	-	-	3,005,479
Corporate debt securities	-	356,732	-	356,732
U.S. government agency securities	-	1,370,403	-	1,370,403
Total assets at fair value	\$ 8,657,147	\$ 1,727,135	\$ -	\$ 10,384,282

Assets at Fair Value as of December 31, 2019				
	Level 1	Level 2	Level 3	Total
Money market funds	\$ 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

4. Plan Termination

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

- Annuity benefits that former employees or their beneficiaries have been receiving for at least three years, or that employees eligible to retire for that three-year period would have been receiving if they had retired with benefits in the normal form of annuity under the Plan. The priority amount is limited to the lowest benefit that was payable (or would have been payable) during those three years. The amount is further limited to the lowest benefit that would be payable under plan provisions in effect at any time during the five years preceding plan termination.
- Other vested benefits insured by the Pension Benefit Guaranty Corporation (PBGC) (a U.S. government agency) up to the applicable limitations.
- All other vested benefits (that is, vested benefits not insured by PBGC).
- All nonvested benefits.

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.

St. Joseph's Hospital Retirement Plan and Trust

Notes to Financial Statements
December 31, 2020 and 2019

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, 2020 and 2019, the Plan had investments of \$1,245,169 and \$1,060,227, 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 2020 and 2019. 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, 2020 and 2019 and the supplemental Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year) as of December 31, 2020 and the related investment activity reported in the Statements of Changes in Net Assets Available for Benefits for the years ended December 31, 2020 and 2019 and the supplemental Schedule H, Line 4(j) - Schedule of Reportable Transactions for the year ended December 31, 2020.

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, 2020

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Money Market Funds			
*	Morgan Stanley	Morgan Stanley Bank	\$ 916,668	\$ 916,668
*	Morgan Stanley	Morgan Stanley Cash Acct	(15,214)	(15,214)
	Total money market funds		901,454	901,454
	Common Stocks			
	AAC Technologies H-Unspon Ad	Common stock	10,448	5,573
	Abb Ltd Spons ADR	Common stock	20,039	25,583
	Abbvie Inc	Common stock	3,986	4,393
	Adecco Sa Reg Unspon ADR	Common stock	5,141	6,155
	Adidas Ag-Spon ADR	Common stock	12,457	15,920
	Adobe Inc	Common stock	11,865	44,011
	Advance Auto Parts Inc	Common stock	3,892	4,095
	Advanced Energy Ind Inc	Common stock	4,139	6,012
	Adyen Nv-Unspon ADR	Common stock	12,653	31,459
	AECOM	Common stock	8,907	13,391
	Aerojet Rocketdyne Holdings	Common stock	4,725	6,659
	Agree Realty Corp	Common stock	9,935	9,987
	Aia Group Ltd Spon ADR	Common stock	14,784	20,929
	Akamai Technologies	Common stock	2,917	5,145
	Alcon Inc	Common stock	1,515	1,847
	Alexion Pharmaceutical (azn)	Common stock	4,616	5,937
	Alibaba Group Holding-Sp ADR	Common stock	18,186	18,386
	Allegion PLC	Common stock	4,346	5,586
	Allianz Se Unsp ADR	Common stock	25,498	32,538
	Alphabet Inc Cl C	Common stock	31,565	50,805
	Amazon Com Inc	Common stock	42,578	127,020
	AMC Networks Inc A	Common stock	2,395	2,325
	America Movil Sa De Cv	Common stock	16,392	17,026
	American Water Works Co Inc	Common stock	8,600	15,347
	Americold Realty Trust	Common stock	7,463	8,735
	Amgen Inc	Common stock	4,650	5,288
	Amn Healthcare Services	Common stock	4,762	6,211
	Anglo American Plc ADR	Common stock	4,843	8,803
	Anheuser Busch Inbev	Common stock	13,153	13,353
	Anhui Conch Cement	Common stock	9,557	10,069
	Apple Inc	Common stock	36,810	95,139
	Aptiv PLC	Common stock	2,433	4,039
	ArcelorMittal ADR	Common stock	7,290	9,137
	Arcosa Inc	Common stock	6,583	11,206
	Ashland Global Holdings Inc	Common stock	6,937	6,970
	ASM Pacific Technol-Unsp ADR	Common stock	9,262	10,928
	Asml Holding Nv	Common stock	2,902	3,414
	Asira International-Unsp ADR	Common stock	11,511	8,389
	Atlassian Corp Plc Cl A	Common stock	11,523	16,137
	Autodesk Inc	Common stock	2,468	9,466
	Avantor Inc	Common stock	6,255	12,104
	Bae Systems Plc Spon ADR	Common stock	19,385	18,028
	Baidu Inc	Common stock	11,659	14,921
	Banco Do Brasil ADR	Common stock	12,922	11,034
	Banco Santander ADR	Common stock	45,248	31,543
	Barrick Gold Corp	Common stock	8,103	10,183
	Bayer Ag Sponsored ADR	Common stock	15,333	13,653
	BB Seguridade Parti-Spon ADR	Common stock	10,154	7,307
	Bidvest Group Ltd-Spons ADR	Common stock	7,726	6,841
	Biogen Inc	Common stock	8,113	6,856
	Biomarin Pharmaceutical	Common stock	2,558	2,543
	Black Knight Inc	Common stock	5,234	8,923
	Booz Allen Hamilton Holding	Common stock	3,741	4,708
	Borg Warner Automotive Inc	Common stock	5,432	6,646
	Bp Plc Spons ADR	Common stock	56,945	35,089
	Broadcom Ltd	Common stock	6,451	15,325
	Burberry Group Plc-Spon ADR	Common stock	6,838	8,891
	Carvana Co	Common stock	9,235	14,851
	Catalent Inc	Common stock	6,768	16,339
	CDK Global Inc	Common stock	6,097	6,220
	Cerence Inc	Common stock	212	1,206
	Chart Industries Inc	Common stock	4,900	13,546
	Chewy Inc - Class A	Common stock	9,268	15,641
	China Construction Bank Corp	Common stock	13,947	11,956
	China Merchants Bank-Uns	Common stock	10,378	13,917
	China Mobile Ltd ADR	Common stock	44,797	24,887
	China Shenhua-Unspon ADR	Common stock	10,635	9,084
	Chipotle Mexican Grill - Cl A	Common stock	26,073	40,215

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, 2020

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Churchill Downs Inc	Common stock	6,444	13,441
	Citrix Sys Inc	Common stock	3,609	6,245
	CKH Hldgs ADS	Common stock	67,563	44,088
	Clarivate PLC (clvt 02/01/21)	Common stock	4,584	5,675
	Cnooc Ltd Spd Adr(dellisted)	Common stock	8,137	4,308
	Colfax Corp	Common stock	7,569	10,784
	Comcast Corp Cl A	Common stock	11,991	19,021
	Commercial Intl Bank Adr	Common stock	5,787	5,580
	Compagnie De Saint Unsp ADR	Common stock	28,981	38,507
	Compass Group Plc-Spon ADR	Common stock	6,750	7,642
	Concentrix Corp	Common stock	7,972	12,337
	Continental Ag Spons Adr	Common stock	34,122	40,826
	Costco Wholesale Corp-New	Common stock	10,863	21,853
	Coupa Software Inc	Common stock	6,190	13,217
	Covestro AG-Sponsored ADR	Common stock	12,427	18,053
	Cree Inc	Common stock	2,291	5,613
	CRH PLC-Sponsored ADR	Common stock	17,342	18,650
	Crowdstrike Holdings Inc - A	Common stock	5,221	15,887
	Cyrusone Inc	Common stock	6,910	9,144
	Denso Corp Adr	Common stock	4,526	6,992
	Deutsche Telekom Ag	Common stock	28,335	30,931
	Dexcom Inc	Common stock	4,728	10,722
	Discovery Inc A	Common stock	3,628	4,574
	Disney Walt Co	Common stock	4,535	8,334
	Dolby Laboratories Inc A	Common stock	7,425	12,627
	E On Ag Spd Adr	Common stock	23,441	24,631
	Eagle Materials Inc	Common stock	8,173	9,020
	Ecolab Inc	Common stock	2,746	4,544
	Enel Spa ADR	Common stock	21,337	38,022
	Engie Brasil Sa - Spon ADR	Common stock	5,313	5,221
	Eni SPA Sponsored ADR	Common stock	33,832	20,250
	ENN Energy Holdings-Unsp	Common stock	3,403	6,418
	Equinix Inc	Common stock	2,976	4,999
	Equinor ASA ADR	Common stock	9,114	7,553
	Estee Lauder Cos Cl A	Common stock	11,838	18,101
	Euronet Worldwide Inc	Common stock	5,935	9,855
	Facebook Inc-A	Common stock	48,475	73,207
	Farfetch Ltd-Class A	Common stock	3,911	3,956
	Ferguson Newco PLC-ADR	Common stock	5,610	11,444
	Fidelity National Information	Common stock	4,492	4,668
	Fireeye Inc	Common stock	2,114	3,643
	First American Financial	Common stock	10,104	10,429
	Flextronics Ltd	Common stock	6,897	15,427
	Freeport-Mcmoran Inc	Common stock	1,403	3,955
	Fresenius Med Care Ag	Common stock	17,917	17,081
	Fujifilm Holdings Unspn ADR	Common stock	25,006	31,876
	Galp Energia Sggs-Unspon ADR	Common stock	8,478	6,027
	Genpact Ltd	Common stock	6,521	8,189
	Glaxosmithkline Plc Ads	Common stock	31,401	26,974
	Grace WR & Co.	Common stock	7,358	7,784
	Grainger W W	Common stock	3,412	6,125
	Grupo Financiero Banorte	Common stock	7,324	7,583
	Guardant Health Inc	Common stock	6,107	10,439
	Hengan Intl Group-Unspon ADR	Common stock	14,480	12,922
	Hill Rom Holdings Inc	Common stock	11,071	10,679
	Hitachi Ltd Adr	Common stock	20,272	24,296
	Hologic Inc	Common stock	5,020	9,322
	Home Bancshares Inc	Common stock	7,827	9,019
	Home Depot Incorporated	Common stock	13,104	20,187
	Honda Motor Ltd Sponsored	Common stock	49,114	47,064
	Hunt Jb Trans Svc Inc	Common stock	5,089	8,062
	IAA Inc	Common stock	5,025	10,202
	IAC/InteractiveCorp (iac	Common stock	11,359	22,154
	Icon Plc	Common stock	9,004	15,013
	IHS Markit LTD	Common stock	3,251	5,569
	Immunogen Inc.	Common stock	588	729
	Infineon Technologies	Common stock	2,680	7,093
	Informa PLC-SP ADR	Common stock	3,609	5,073
	Infosys Tech Ltd Spd Adr	Common stock	15,101	27,103
	Ingersoll Rand Inc	Common stock	8,429	14,898
	International Consolidated Airlines Group SA	Common stock	6,860	5,934
	Intuitive Surgical	Common stock	17,633	23,725
	Ionis Pharmaceuticals Inc	Common stock	4,007	4,636
	Isuzu Motors Ltd	Common stock	20,922	16,776
	Jazz Pharmaceuticals PLC	Common stock	10,914	15,185

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, 2020

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Johnson Controls International	Common stock	5,773	7,035
	Kadant Inc	Common stock	7,252	15,790
	Kasikornbank Pcl-Unspon ADR	Common stock	7,858	5,858
	KB Financial Group Inc ADR	Common stock	21,252	19,642
	Kering SA Unsponsored ADR	Common stock	9,376	10,505
	Keysight Technologies Inc	Common stock	3,560	6,472
	Kimberly Clark De Mex Spon	Common stock	5,532	4,788
	Kingfisher Plc	Common stock	31,688	29,172
	Kirin Brewery Ltd Spd Adr	Common stock	17,753	18,231
	Komatsu Ltd Sponsored Adr	Common stock	13,816	19,101
	Korn Ferry	Common stock	6,470	6,481
	Kyocera Corp	Common stock	50,146	49,690
	L3Harris Technologies Inc	Common stock	3,761	6,427
	LCI Industries	Common stock	7,290	9,586
	Liberty Broadband - A	Common stock	470	945
	Liberty Broadband - C	Common stock	9,800	17,104
	Liberty Media Group Liberty	Common stock	227	304
	Liberty Media Group Liberty	Common stock	242	383
	Liberty Sirius Group - C	Common stock	12,298	16,447
	Liberty SiriusXM Group	Common stock	691	907
	Life Healthcare - Unspon ADR	Common stock	8,122	5,866
	Lions Gate Entertainment-B	Common stock	1,250	1,028
	Littelfuse Inc.	Common stock	6,438	10,186
	Lloyds Banking Group PLC ADR	Common stock	45,939	28,879
	Lukoil Oil Co Spon Adr	Common stock	11,272	12,783
	Lululemon Athletica Inc	Common stock	10,464	20,882
	Lvmh Moet Hennessy Adr	Common stock	17,115	19,333
	Madison Square Garden	Common stock	4,218	5,567
	Madison Square Garden Sports Corp	Common stock	4,219	4,050
	Mandiri Persero ADR	Common stock	11,514	11,232
	Mastercard Inc A	Common stock	9,187	22,487
	Match Group Inc	Common stock	23,644	31,296
	Medtronic PLC	Common stock	1,956	2,811
	Michelin (Cgde) Unspon Adr	Common stock	6,998	7,459
	Microsoft Corporation	Common stock	21,312	61,610
	Mitsubishi Electric - Unsp Adr	Common stock	40,803	47,465
	Mks Instrument Inc	Common stock	6,683	10,381
	Mobile Telesys Ojsc Spon Adr	Common stock	6,509	6,498
	Mondi PLC-Unspon ADR	Common stock	5,693	6,229
	Monster Beverage Corp	Common stock	3,191	5,271
	Nasdaq Inc	Common stock	5,456	9,690
	National Oilwell Varco Inc (nov	Common stock	4,368	1,785
	Naturgy Energy Group SA	Common stock	8,473	10,565
	Nedbank Group Ltd - spons	Common stock	8,647	6,358
	Netflix Inc	Common stock	14,954	39,473
	Nexstar Media Group Inc	Common stock	5,376	6,770
	Nike Inc.	Common stock	18,856	25,889
	Nippon Teleg & Tel Corp ADR	Common stock	26,157	30,429
	Nomad Foods Ltd	Common stock	8,711	11,744
	Novartis Ag Sponsored Adr	Common stock	18,628	23,985
	Now Inc DE	Common stock	2,435	1,465
	Nuance Communications Inc	Common stock	1,052	3,527
	Nucor Inc	Common stock	2,965	3,564
	Nutanix Inc - A	Common stock	3,574	3,474
	Nvidia Corp	Common stock	20,346	45,431
	NXP Semiconductors Nv	Common stock	12,909	20,671
	Packaging Corp Amer	Common stock	6,531	8,688
	Palo Alto Networks Inc	Common stock	2,750	6,042
	Paypal Holdings Inc	Common stock	20,649	36,067
	Peloton Interactive Inc-A	Common stock	6,111	10,924
	43.000 Pentair PLC	Common stock	1,854	2,283
	Ping An Insurance ADR	Common stock	10,071	11,564
	Popular Inc	Common stock	5,953	9,180
	Post Holdings Inc	Common stock	8,183	10,606
	Primo Water Corp	Common stock	6,637	8,248
	Prosperity Banc Shares	Common stock	6,244	7,838
	Prudential Corp Adr	Common stock	11,026	10,303
	Pt Telecom Indonesia Sp Adr	Common stock	10,022	9,032
	QBE Ins Group ADR	Common stock	19,009	14,931
	Qualcomm	Common stock	3,342	7,922
	Qurata Retail Inc	Common stock	473	1,459
	Raymond James Finl Inc	Common stock	6,939	11,385
	Raytheon Technologies Corp	Common stock	5,079	3,361
	Red Electrica Corp ADR	Common stock	10,039	10,961
	Reinsurance Group of America	Common stock	7,284	9,040

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, 2020

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Reliance Steel & Aluminum	Common stock	6,028	8,382
	Roche Hldg Ltd -Spons Adr	Common stock	14,831	18,851
	Royal Dutch Shell PLC - ADR B	Common stock	41,526	30,014
	S&P Global Inc	Common stock	7,252	11,177
	Safran Sa-Unspon ADR	Common stock	13,244	12,836
	Salesforce.Com Inc	Common stock	20,607	34,270
	Sanlam Ltd Unspon ADR	Common stock	5,684	4,474
	Sanofi - Aventis Sa Adr	Common stock	36,224	39,844
	Sarepta Therapeutics Inc	Common stock	4,647	5,285
	Sberbank-Sponsored Adr	Common stock	11,975	13,731
	Scottish & Southern Energy	Common stock	30,737	39,868
	Seagate Technology (six	Common stock	7,609	9,510
	Semiconductor Corporation	Common stock	8,546	10,506
	Shinhan Financial Grp ADR	Common stock	18,537	14,969
	Shopify Inc - A	Common stock	24,668	46,410
	Shoprite Holdings Sponsored	Common stock	4,930	3,262
	Siemens AG ADR	Common stock	7,688	9,261
	Signature Bank	Common stock	7,083	10,011
	Singapore Telecom Spd Adr	Common stock	20,334	12,632
	Sinopharm Group Co-Unsp	Common stock	10,069	8,468
	Skechers Usa Inc Cl A	Common stock	7,785	8,626
	Skyline Corp	Common stock	7,031	8,849
	Smurfit Kappa Group PLC-ADR	Common stock	6,738	7,561
	Snowflake Inc-Class A	Common stock	11,117	8,161
	Sony Corp ADR New (sony	Common stock	29,942	46,102
	Splunk Inc	Common stock	10,852	17,159
	Spotify Technology Sa	Common stock	14,417	18,250
	Square Inc - A	Common stock	21,806	24,811
	Standard Bank Group Spon	Common stock	6,638	5,132
	Sumitomo Metal Minin-Uns Adr	Common stock	10,478	15,922
	Sumitomo Mitsui Fin Unspd	Common stock	23,403	19,405
	Sun Community Inc.	Common stock	9,500	13,524
	Suntory Beverage & Food-U	Common stock	9,624	7,783
	SVB Financial Group	Common stock	3,174	6,205
	Synnex Corp	Common stock	4,004	7,248
	Synopsys Inc	Common stock	2,256	4,666
	Taiwan Semiconductor	Common stock	48,221	115,691
	Takeda Pharmaceutical Co	Common stock	60,666	52,944
	Target Corp	Common stock	5,105	5,119
	TE Connectivity LTD	Common stock	4,741	7,991
	Teladoc Health Inc	Common stock	9,392	9,198
	Teledyne Inc	Common stock	8,138	14,111
	Teleflex Inc.	Common stock	7,153	11,936
	Telephone & Data Sys	Common stock	7,454	7,187
	Teliasonera Ab-Unspon ADR	Common stock	34,707	28,640
	Terminix Global Holding Inc	Common stock	6,016	9,539
	Ternium SA Sponsored ADR	Common stock	5,006	5,234
	Tesco Plc Spd ADR	Common stock	30,212	36,243
	Tesla Inc	Common stock	9,397	83,975
	Texas Instruments Inc	Common stock	1,358	3,611
	Thermo Fisher Scientific Inc	Common stock	2,789	8,384
	Tjx Companies	Common stock	12,570	13,043
	Tokio Marine Holdings Inc	Common stock	27,492	32,752
	TotalEnergies SE (tte	Common stock	14,499	14,249
	Tractor Supply Co	Common stock	4,950	9,278
	Trade Desk Inc/The Class A	Common stock	10,766	23,229
	Transunion	Common stock	6,277	9,922
	Twilio Inc - A	Common stock	7,628	20,310
	Twitter Inc	Common stock	5,608	11,642
	Uber Technologies Inc	Common stock	22,851	30,702
	UFP Industries Inc	Common stock	7,355	7,555
	Ulta Salon Cosmetics & Fragrance Inc	Common stock	3,163	4,020
	Unilever Plc Spon Adr New	Common stock	13,303	13,702
	Union Pacific Corp.	Common stock	11,502	13,118
	United Overseas Bank Ltd	Common stock	26,804	25,901
	United Parcel Service	Common stock	4,510	6,736
	United Rentals Inc	Common stock	5,697	12,059
	Unitedhealth Group Inc	Common stock	8,517	25,249
	Utah Medical Products Inc.	Common stock	3,640	3,541
	Valvoline Inc	Common stock	7,914	8,585
	Veolia Environnement ADR	Common stock	12,615	13,524
	Verint Systems Inc	Common stock	3,360	4,635
	Vertex Pharmaceuticals	Common stock	19,775	24,107
	Vertiv Holdings Llc	Common stock	8,446	10,661
	Viatris Inc	Common stock	7,422	8,489

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, 2020

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Visa Inc Class A Shares	Common stock	27,447	50,089
	Vistra Corp	Common stock	10,495	11,462
	VMWare Inc Class A	Common stock	3,649	4,488
	Vodacom Group Ltd-SP ADR	Common stock	5,479	4,084
	Vontier Corp	Common stock	9,364	10,855
	Weichai Power Co-Unsp ADR	Common stock	6,587	12,482
	Western Digital Corp	Common stock	6,411	6,924
	WEX Inc	Common stock	5,690	10,787
	WH Group Ltd-ADR	Common stock	28,790	29,657
	Wheaton Precious Metals Corp	Common stock	6,952	12,564
	Workday Inc-Class A	Common stock	8,622	12,699
	WPP PLC ADR	Common stock	29,052	21,037
	Wyndham Destinations Inc (tnl	Common stock	7,012	9,914
	Wyndham Hotels & Resorts Inc	Common stock	4,817	7,846
	Yara International - ADR	Common stock	14,226	14,560
	Yum China Holdings Inc	Common stock	9,749	13,702
	Zoetis Inc	Common stock	2,608	7,778
	Zurich Insurance Group AG	Common stock	10,781	14,481
	Total common stocks		3,624,679	4,750,214
	Mutual Funds			
	BlackRock	BlackRock Allocation Target	304,600	313,708
	BlackRock	BlackRock Bond Allocation Target Shares Ser S	32,612	32,848
	Pimco	Pimco Fixed Income Shs C=Series C	332,528	341,596
	Pimco	Pimco Fixed Income Shs Series M	329,000	340,372
	iShares	iShares Core S&P 500 ETF	726,970	1,245,169
	iShares	iShares MSCI South Korea ETF	14,685	18,329
	iShares	iShares Russell 1000 Value	498,225	713,457
	Total mutual funds		2,238,620	3,005,479
	Corporate Debt Securities			
	Abbvie Inc	Abbvie Inc 3.600% Due 05-14-25	14,447	14,483
	Amazon.Com Inc	Amazon.Com Inc 2.800% Due 08-22-24	17,342	19,479
	Apple Inc	Apple Inc 2.400% Due 05-03-23	11,607	12,590
	Apple Inc	Apple Inc 1.650% Due 05-11-30	13,298	13,389
	Bank of America Corp	Bank Of America Corp 3.248% Due 10-21-27	9,812	11,219
	BP Capital Markets America	BP Capital Markets America 3.410% Due 02-11-26	15,018	16,817
	Capital One Financial Co	Capital One Financial Co 3.800% Due 01-31-28	7,784	9,243
	Cigna Corp	Cigna Corp 2.400% Due 03-15-30	14,557	14,944
	Citigroup Inc	Citigroup Inc 2.900% Due 12-08-21	12,084	12,261
	Comcast Corp	Comcast Corp 1.50% Due 02-15-31	13,944	13,905
	CVS Health Corp	CVS Health Corp 3.700% Due 03-09-23	5,214	5,349
	CVS Health Corp	CVS Health Corp 1.300% Due 08-21-27	13,961	14,100
	Enterprise Products Oper	Enterprise Products Oper 3.750% Due 02-15-25	12,498	13,426
	Fiserv Inc	Fiserv Inc 3.500% Due 07-01-29	14,016	16,138
	Goldman Sachs Group Inc	Goldman Sachs Group Inc 5.250% Due 07-27-21	17,528	16,440
	JPMorgan Chase & Co	JPMorgan Chase & Co 3.540% Due 05-01-28	8,078	9,137
	Kinder Morgan Ener Part	Kinder Morgan Ener Part 3.950% Due 09-01-22	15,562	15,731
	Marsh & McLennan Cos Inc	Marsh & McLennan Cos Inc 4.375% Due 03-15-29	10,098	12,175
	Nextera Energy Capital	Nextera Energy Capital 2.250% Due 06-01-30	13,715	13,601
	Northrop Grumman Corp	Northrop Grumman Corp 2.550% Due 10-15-22	11,969	12,464
	Oracle Corp	Oracle Corp 2.950% Due 04-01-30	18,990	19,041
	Verizon Communications	Verizon Communications 4.329% Due 09-21-28	13,353	13,247
	Walmart Inc	Walmart Inc 3.400% Due 06-26-23	12,089	12,920
	Wells Fargo & Company	Wells Fargo & Company 3.300% Due 09-09-24	17,313	18,663
	Bank of America Corp	Bank Of America Corp 3.974% Due 02-07-30	23,408	25,970
	Total corporate debt securities		337,685	356,732
	U.S. Government Agency Securities			
	FNMA	FNMA Note 6.250% Due 05-15-29	22,956	24,236
	FNMA	FNMA Note 1.875% Due 09-24-26	60,585	69,142
	US Treasury	US Treasury Inflation Indexed Bond 0.875% Due 01-15-29	15,012	18,191
	US Treasury	US Treasury Inflation Indexed Bond 0.625% Due 01-15-26	17,525	20,793
	Fannie Mae	Fannie Mae 310151 5.500% Due 11-01-34	1,092	1,128
	Fannie Mae	Fannie Mae 890430 3.500% Due 07-01-27	291	291
	Fannie Mae	Fannie Mae 890765 3.500% Due 09-01-46	10,580	5,551
	Fannie Mae	Fannie Mae 930922 4.500% Due 04-01-39	2,502	2,609
	Fannie Mae	Fannie Mae 932474 4.500% Due 02-01-40	278	284
	Fannie Mae	Fannie Mae Ah5616 3.500% Due 02-01-26	160	160
	Fannie Mae	Fannie Mae Aj5905 4.500% Due 11-01-41	279	293
	Fannie Mae	Fannie Mae Al5213 4.500% Due 04-01-44	950	981
	Fannie Mae	Fannie Mae Al6745 4.000% Due 08-01-44	337	345

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, 2020

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Fannie Mae	Fannie Mae As0907 3.500% Due 11-01-28	799	808
	Fannie Mae	Fannie Mae As1626 4.500% Due 02-01-44	3,253	3,378
	Fannie Mae	Fannie Mae As3955 4.000% Due 12-01-44	389	403
	Fannie Mae	Fannie Mae As4168 4.000% Due 12-01-44	1,317	1,350
	Fannie Mae	Fannie Mae As4783 3.500% Due 04-01-45	955	995
	Fannie Mae	Fannie Mae As6406 4.000% Due 12-01-45	3,691	4,932
	Fannie Mae	Fannie Mae As6408 3.500% Due 01-01-46	726	757
	Fannie Mae	Fannie Mae As6627 4.500% Due 02-01-46	1,190	1,220
	Fannie Mae	Fannie Mae As6675 4.000% Due 02-01-46	324	342
	Fannie Mae	Fannie Mae As7538 3.500% Due 07-01-46	1,390	1,453
	Fannie Mae	Fannie Mae As9829 3.500% Due 06-01-47	1,540	1,584
	Fannie Mae	Fannie Mae As9990 4.500% Due 07-01-47	1,194	1,248
	Fannie Mae	Fannie Mae As9994 4.500% Due 04-01-47	800	821
	Fannie Mae	Fannie Mae Av6368 3.500% Due 01-01-29	275	278
	Fannie Mae	Fannie Mae Aw3616 4.000% Due 06-01-44	705	721
	Fannie Mae	Fannie Mae Ax2187 3.500% Due 11-01-29	1,275	1,309
	Fannie Mae	Fannie Mae Ax4887 4.000% Due 12-01-44	289	298
	Fannie Mae	Fannie Mae Ax7732 3.500% Due 03-01-45	933	958
	Fannie Mae	Fannie Mae Az6973 4.000% Due 11-01-45	175	178
	Fannie Mae	Fannie Mae Ba2889 4.000% Due 11-01-45	198	203
	Fannie Mae	Fannie Mae Bc2849 3.000% Due 09-01-46	4,277	4,341
	Fannie Mae	Fannie Mae Bd7883 3.500% Due 09-01-46	313	322
	Fannie Mae	Fannie Mae Bk6578 4.500% Due 08-01-48	1,762	1,842
	Fannie Mae	Fannie Mae Bk8810 4.000% Due 08-01-48	888	922
	Fannie Mae	Fannie Mae Bm1064 3.500% Due 11-01-30	1,268	1,305
	Fannie Mae	Fannie Mae Bm1065 5.500% Due 02-01-42	980	1,013
	Fannie Mae	Fannie Mae Bm1066 4.000% Due 02-01-47	6,018	6,173
	Fannie Mae	Fannie Mae Bm3350 3.500% Due 01-01-33	1,050	1,097
	Fannie Mae	Fannie Mae Bm5485 3.500% Due 02-01-49	1,054	1,091
	Fannie Mae	Fannie Mae Bo7222 4.000% Due 01-01-50	3,584	3,576
	Fannie Mae	Fannie Mae Bp9638 3.000% Due 06-01-50	2,038	2,026
	Fannie Mae	Fannie Mae Ca2054 4.500% Due 07-01-48	791	815
	Fannie Mae	Fannie Mae Ca3866 3.500% Due 07-01-49	2,286	2,269
	Fannie Mae	Fannie Mae Ca4074 3.500% Due 08-01-49	585	585
	Fannie Mae	Fannie Mae Fm1598 4.000% Due 02-01-49	5,111	5,154
	Fannie Mae	Fannie Mae Ma2671 3.500% Due 07-01-46	756	799
	Fannie Mae	Fannie Mae Ma2920 3.000% Due 03-01-47	3,964	4,202
	Fannie Mae	Fannie Mae Ma2938 4.500% Due 03-01-47	1,251	1,298
	Fannie Mae	Fannie Mae Ma2956 3.000% Due 04-01-47	5,939	6,297
	Fannie Mae	Fannie Mae Ma2960 4.000% Due 04-01-47	1,082	1,112
	Fannie Mae	Fannie Mae Ma3026 3.500% Due 06-01-47	4,621	4,784
	Fannie Mae	Fannie Mae Ma3087 3.500% Due 08-01-47	826	854
	Fannie Mae	Fannie Mae Ma3088 4.000% Due 08-01-47	15,717	16,053
	Fannie Mae	Fannie Mae Ma3106 3.000% Due 08-01-47	1,651	1,725
	Fannie Mae	Fannie Mae Ma3120 3.500% Due 09-01-47	4,308	4,424
	Fannie Mae	Fannie Mae Ma3147 3.000% Due 10-01-47	1,004	1,038
	Fannie Mae	Fannie Mae Ma3148 3.500% Due 10-01-47	864	889
	Fannie Mae	Fannie Mae Ma3149 4.000% Due 10-01-47	872	888
	Fannie Mae	Fannie Mae Ma3183 4.000% Due 11-01-47	1,269	1,340
	Fannie Mae	Fannie Mae Ma3239 4.000% Due 01-01-48	3,665	3,830
	Fannie Mae	Fannie Mae Ma3275 3.000% Due 02-01-48	3,008	3,242
	Fannie Mae	Fannie Mae Ma3276 3.500% Due 02-01-48	5,376	5,683
	Fannie Mae	Fannie Mae Ma3277 4.000% Due 02-01-48	3,585	3,740
	Fannie Mae	Fannie Mae Ma3332 3.500% Due 04-01-48	4,090	4,325
	Fannie Mae	Fannie Mae Ma3358 4.500% Due 05-01-48	373	389
	Fannie Mae	Fannie Mae Ma3442 3.500% Due 08-01-48	1,068	1,132
	Fannie Mae	Fannie Mae Ma3466 3.500% Due 09-01-48	4,112	4,113
	Fannie Mae	Fannie Mae Ma3467 4.000% Due 09-01-48	3,040	3,177
	Fannie Mae	Fannie Mae Ma3494 3.500% Due 10-01-48	976	1,062
	Fannie Mae	Fannie Mae Ma3495 4.000% Due 10-01-48	2,720	2,719
	Fannie Mae	Fannie Mae Ma3521 4.000% Due 11-01-48	3,401	3,403
	Fannie Mae	Fannie Mae Ma3614 3.500% Due 03-01-49	3,836	4,029
	Fannie Mae	Fannie Mae Ma3663 3.500% Due 05-01-49	1,069	1,098
	Fannie Mae	Fannie Mae Ma3685 3.000% Due 06-01-49	1,236	1,291
	Fannie Mae	Fannie Mae Ma3686 3.500% Due 06-01-49	6,195	6,214
	Fannie Mae	Fannie Mae Ma3692 3.500% Due 07-01-49	2,472	2,539
	Fannie Mae	Fannie Mae Ma3694 4.500% Due 07-01-49	4,152	4,196
	Fannie Mae	Fannie Mae Ma3745 3.500% Due 08-01-49	12,997	12,941
	Fannie Mae	Fannie Mae Ma3746 4.000% Due 08-01-49	2,030	2,088
	Fannie Mae	Fannie Mae Ma3775 3.500% Due 09-01-49	2,473	2,542
	Fannie Mae	Fannie Mae Ma3803 3.500% Due 10-01-49	8,904	8,970
	Fannie Mae	Fannie Mae Ma3804 4.000% Due 10-01-49	13,607	13,622
	Fannie Mae	Fannie Mae Ma3834 3.000% Due 11-01-49	8,903	8,821
	Fannie Mae	Fannie Mae Ma3866 3.500% Due 12-01-34	4,000	4,015
	Fannie Mae	Fannie Mae Ma3906 3.500% Due 01-01-50	5,891	5,905

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, 2020

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Fannie Mae	Fannie Mae Ma3960 3.000% Due 03-01-50	2,220	2,195
	Fannie Mae	Fannie Mae Ma4020 3.000% Due 05-01-50	2,664	2,638
	Freddie Mac	Freddie Mac C09071 4.000% Due 02-01-45	1,249	1,269
	Freddie Mac	Freddie Mac G07961 3.500% Due 03-01-45	3,624	3,785
	Freddie Mac	Freddie Mac G08623 3.500% Due 01-01-45	1,395	1,427
	Freddie Mac	Freddie Mac G08624 4.000% Due 01-01-45	1,217	1,243
	Freddie Mac	Freddie Mac G08659 3.500% Due 08-01-45	3,754	3,876
	Freddie Mac	Freddie Mac G08669 4.000% Due 09-01-45	282	290
	Freddie Mac	Freddie Mac G08674 4.500% Due 10-01-45	345	351
	Freddie Mac	Freddie Mac G08697 3.000% Due 03-01-46	29,220	30,586
	Freddie Mac	Freddie Mac G08700 4.500% Due 03-01-46	279	285
	Freddie Mac	Freddie Mac G08726 3.000% Due 10-01-46	1,936	1,974
	Freddie Mac	Freddie Mac G08733 3.500% Due 11-01-46	31,925	32,925
	Freddie Mac	Freddie Mac G08737 3.000% Due 12-01-46	7,528	8,039
	Freddie Mac	Freddie Mac G08741 3.000% Due 01-01-47	2,700	2,776
	Freddie Mac	Freddie Mac G08784 3.500% Due 10-01-47	5,264	5,505
	Freddie Mac	Freddie Mac G08791 3.000% Due 12-01-47	1,391	1,543
	Freddie Mac	Freddie Mac G08807 3.000% Due 04-01-48	2,376	2,558
	Freddie Mac	Freddie Mac G08847 4.000% Due 11-01-48	876	936
	Freddie Mac	Freddie Mac G08872 4.000% Due 04-01-49	980	1,010
	Freddie Mac	Freddie Mac G18684 3.000% Due 04-01-33	9,518	10,084
	Freddie Mac	Freddie Mac G18692 3.500% Due 06-01-33	789	830
	Freddie Mac	Freddie Mac G18698 3.500% Due 07-01-33	1,203	1,234
	Freddie Mac	Freddie Mac G18713 3.500% Due 11-01-33	781	814
	Freddie Mac	Freddie Mac Q44686 4.500% Due 12-01-46	1,494	1,580
	Freddie Mac	Freddie Mac Q61246 3.000% Due 01-01-49	1,829	1,955
	Freddie Mac	Freddie Mac Qa3399 4.000% Due 10-01-49	1,493	1,526
	Freddie Mac	Freddie Mac Sd8001 3.500% Due 07-01-49	4,038	4,137
	Freddie Mac	Freddie Mac Sd8002 4.500% Due 07-01-49	1,418	1,459
	Freddie Mac	Freddie Mac Sd8003 4.000% Due 07-01-49	1,797	1,845
	Freddie Mac	Freddie Mac Sd8024 3.000% Due 11-01-49	1,843	1,911
	Freddie Mac	Freddie Mac Sd8045 3.500% Due 02-01-50	674	674
	Freddie Mac	Freddie Mac Sd8057 3.500% Due 04-01-50	6,614	6,608
	Freddie Mac	Freddie Mac Sd8062 3.000% Due 05-01-50	2,606	2,601
	Freddie Mac	Freddie Mac Sd8107 2.500% Due 11-01-50	17,611	17,760
	Freddie Mac	Freddie Mac V81760 4.000% Due 05-01-45	3,551	3,631
	Freddie Mac	Freddie Mac Za6946 4.000% Due 05-01-49	3,997	4,005
	Freddie Mac	Freddie Mac Zn1256 4.500% Due 11-01-48	765	782
	Freddie Mac	Freddie Mac Zt1818 4.500% Due 11-01-48	5,002	5,049
	Freddie Mac	Freddie Mac Zt1952 4.000% Due 05-01-49	1,074	1,105
	US Treasury	US Treasury Note/Bond 3.125% Due 08-15-44	35,642	42,129
	US Treasury	US Treasury Note/Bond 2.875% Due 11-15-46	41,306	48,563
	US Treasury	US Treasury Note/Bond 2.250% Due 08-15-27	176,088	184,052
	US Treasury	US Treasury Note/Bond 2.625% Due 02-28-23	14,884	15,806
	US Treasury	US Treasury Note/Bond 2.500% Due 01-31-21	13,003	13,025
	US Treasury	US Treasury Note/Bond 2.625% Due 01-31-26	56,672	61,261
	US Treasury	US Treasury Note/Bond 2.625% Due 02-15-29	49,988	51,666
	US Treasury	US Treasury Note/Bond 2.250% Due 11-15-24	132,532	143,266
	US Treasury	US Treasury Note/Bond 1.625% Due 05-15-26	88,317	95,850
	US Treasury	US Treasury Note/Bond 1.250% Due 10-31-21	32,800	33,313
	US Treasury	US Treasury Note/Bond 1.500% Due 11-30-21	63,094	63,787
	US Treasury	US Treasury Note/Bond 1.625% Due 12-15-22	80,290	82,324
			<u>1,297,171</u>	<u>1,370,403</u>
			<u>\$ 8,399,609</u>	<u>\$ 10,384,282</u>

* 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, 2020

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							
	859 Purchases	\$ 2,828,808	\$ -	\$ -	\$ -	\$ 2,828,808	\$ 2,828,808	\$ -
	1,249 Sales	-	2,628,305	-	-	2,628,305	2,628,305	-

* A party in interest as defined by ERISA



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

We have completed a Department of Labor ("DOL") limited-scope audit of the financial statements of the St. Joseph's Hospital Retirement Plan and Trust (the "Plan") as of and for the year ended December 31, 2020 and have issued our report thereon dated October 13, 2021. As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 ("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 to those financial statements. Because of the significance of the information that we did not audit, we are unable to, and have not, expressed an opinion on those financial statements and schedules taken as a whole. This letter presents communications required by our professional standards.

Our Responsibility in Relation to the Financial Statement Audit

As communicated in our engagement letter dated April 8, 2021, our responsibility, as described by professional standards, is to conduct our audit in accordance with auditing standards generally accepted in the United States of America ("U.S. GAAS") except that, as permitted by 29 CFR 2520.103-8 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA and as instructed by plan management, we did not perform any auditing procedures with respect to information prepared and certified to by Matrix Trust Company, (the "custodian"), in accordance with DOL Regulation 2520.103-5, other than comparing the information with the related information included in the financial statements and supplemental schedules. Because of the significance of the information that we did not audit, we did not express an opinion on the financial statements and supplemental schedules taken as a whole. The form and content of the information included in the financial statements and supplemental schedules, other than that derived from the information certified to by the custodian, were audited by us in accordance with U.S. GAAS, and were subjected to tests of the Plan's accounting records and other procedures we considered necessary to enable us to express an opinion that they are presented in compliance with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

Planned Scope and Timing of the Audit

We conducted our audit consistent with the planned scope and timing we previously communicated to you.

Qualitative Aspects of the Plan's Significant Accounting Practices

Management is responsible for the selection and use of appropriate accounting policies. In accordance with the terms of our engagement letter, we will advise management about the appropriateness of accounting policies and their application. The significant accounting policies used by the Plan are described in Note 2 to the financial statements. No new accounting policies were adopted and the application of existing policies was not changed during the year ended December 31, 2020.

We noted no transactions entered into by the Plan during the year that were both significant and unusual, and of which, under professional standards, we are required to inform you, or transactions for which there is a lack of authoritative guidance or consensus.

Accounting estimates are an integral part of the financial statements prepared by management and are based on management's current judgments. Those judgments are normally based on knowledge and experience about past and current events and assumptions about future events. Certain accounting estimates are particularly sensitive because of their significance to the financial statements and because of the possibility that future events affecting them may differ significantly from those expected.

The most sensitive accounting estimates affecting the financial statements are:

- > Management's estimate of accumulated plan benefits, as calculated and provided by the Plan's actuary, is based on participant data provided by management and certain actuarial assumptions.
- > Management's estimate of the fair value of the Plan's investments is determined using various valuation techniques depending on the levels of the fair value hierarchy. It is at least reasonably possible that changes in the investments' fair values could occur in the near term and such changes could materially impact the financial statements.

We believe these estimates are reasonable as of December 31, 2020 and the appropriate disclosures have been made in the Plan's financial statements.

The disclosures in the financial statements are neutral, consistent, and clear. Certain financial statement disclosures involve significant judgment and are particularly sensitive because of their significance to financial statement users. The most sensitive disclosure affecting the Plan's financial statements relates to fair value estimates and the actuarial present value of accumulated plan benefits.

Difficulties Encountered During the Audit

We encountered no significant difficulties in dealing with management in performing and completing our audit.

Uncorrected and Corrected Misstatements

Professional standards require us to accumulate all known and likely misstatements identified during the audit, other than those that are trivial, and communicate them to the appropriate level of management. There were no misstatements identified.

Disagreements with Management

For purposes of this letter, professional standards define a disagreement with management as a matter, whether or not resolved to our satisfaction, concerning a financial accounting, reporting, or auditing matter, which could be significant to the financial statements or the auditors' report. We are pleased to report that no such disagreements arose during the course of our audit.

Consultations with Other Independent Accountants

In some cases, management may decide to consult with other accountants about auditing and accounting matters. If a consultation involves application of an accounting principle to the Plan's financial statements, or a determination of the type of auditors' opinion that may be expressed on those statements, our professional standards require the consulting accountant to check with us to determine that the consultant has all the relevant facts. To our knowledge, there were no such consultations with other accountants.

Management Representations

We have requested certain representations from management that are included in the attached letter dated October 13, 2021.

Independence

We are not aware of any relationships between Baker Tilly US, LLP and the Plan that, in our professional judgment, may reasonably be thought to bear on our independence.

Relating to our audit of the financial statements of the Plan for the year ended December 31, 2020, Baker Tilly US, LLP hereby confirms in accordance with the Code of Professional Conduct issued by the American Institute of Certified Public Accounts, that we, in our professional judgment, are independent with respect to the Plan. During the year ended December 31, 2020, Baker Tilly US, LLP provided the following services to the Plan:

- > Preparation of the financial statements.

Other Audit Findings or Issues

We generally discuss a variety of matters, including the application of accounting principles and auditing standards, with management each year prior to retention as the Plan's auditors. However, these discussions occurred in the normal course of our professional relationship and our responses were not a condition to our retention.

Other Matters

Our responsibility also includes communicating to you any information which we believe is a material misstatement of fact. Nothing came to our attention that caused us to believe that such information, or its manner of presentation, is materially inconsistent with the information, or manner of its presentation, appearing in the financial statements.

This information is intended solely for the use of those charged with governance and management of the Plan, and is not intended to be and should not be used by anyone other than these specified parties.

Baker Tilly US, LLP

Pittsburgh, Pennsylvania
October 13, 2021

St. Joseph's Hospital Retirement Plan and Trust

Schedule of Active Participant Data

Plan Year: 1/1/2020 to 12/31/2020

Valuation Date: 1/1/2020

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	7	2	0	0	0	0	0	0	9
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	23	4	3	0	0	0	0	0	30
Avg Mo Comp	n/a	n/a	0	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0
35-39	0	0	17	22	6	2	0	0	0	0	47
Avg Mo Comp	n/a	n/a	n/a	0	n/a	n/a	n/a	n/a	n/a	n/a	0
40-44	0	0	13	10	11	3	0	0	0	0	37
Avg Mo Comp	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0
45-49	0	0	11	30	10	4	4	0	0	0	59
Avg Mo Comp	n/a	n/a	n/a	0	n/a	n/a	n/a	n/a	n/a	n/a	0
50-54	0	0	8	11	7	6	8	2	0	0	42
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	0	0	9	11	10	6	7	11	5	0	59
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	4	7	5	7	4	7	3	1	38
Avg Mo Comp	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0
65-69	0	0	3	5	2	3	2	1	0	0	16
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	2	2	3	0	0	0	0	0	7
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	0	0	97	104	57	31	25	21	8	1	344
Avg Mo Comp	n/a	n/a	0	0	0	0	0	0	n/a	n/a	0

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

Average Age: 48.7

Average Service: 16

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: 3.32% for years 1 – 5
 4.79% for years 6 – 19
 5.47% for years 20 and over
- b. Effective Rate: 5.03%
- 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: 2.5% and the Applicable static table for 2020 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, 2020

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							
	859 Purchases	\$ 2,828,808	\$ -	\$ -	\$ -	\$ 2,828,808	\$ 2,828,808	\$ -
	1,249 Sales	-	2,628,305	-	-	2,628,305	2,628,305	-

* A party in interest as defined by ERISA

**SCHEDULE SB
(Form 5500)**Department of the Treasury
Internal Revenue ServiceDepartment of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

**Single-Employer Defined Benefit Plan
Actuarial Information**

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

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

OMB No. 1210-0110

2020**This Form is Open to Public Inspection**

For calendar plan year 2020 or fiscal plan year beginning 01/01/2020 and ending 12/31/2020

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

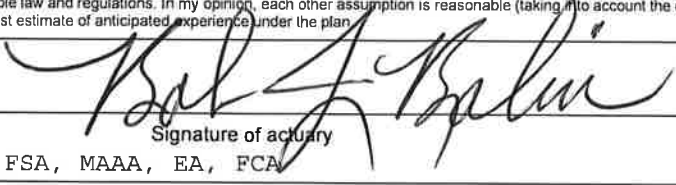
A Name of plan St. Joseph's Hospital, Inc. Retirement Plan and Trust	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF St. Joseph's Hospital of Buckhannon, Inc.	D Employer Identification Number (EIN) 55-0356996
E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B	F Prior year plan size: ☐ 100 or fewer ☒ 101-500 ☐ More than 500

Part I Basic Information

1 Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2020</u>			
2 Assets:			
a Market value.....	2a	9,578,701	
b Actuarial value.....	2b	9,368,461	
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.....	123	6,021,686	6,021,686
b For terminated vested participants.....	152	2,235,089	2,235,089
c For active participants.....	191	3,408,011	3,408,011
d Total.....	466	11,664,786	11,664,786
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	5.48%	
6 Target normal cost.....	6	268,000	

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		<u>10-5-2021</u>
Bob J. Bolin, FSA, MAAA, EA, FCA	Signature of actuary	Date 2001547
Newport Group	Type or print name of actuary	Most recent enrollment number 214-443-2470
8350 N. Central Expressway Suite 900 Dallas TX 75206	Firm name Address of the firm	Telephone number (including area code)

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions ☐**For Paperwork Reduction Act Notice, see the Instructions for Form 5500 or 5500-SF.****Schedule SB (Form 5500) 2020
v. 200204**

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	36,205
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	36,205
10 Interest on line 9 using prior year's actual return of <u>16.05%</u>	0	5,811
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year)		685,042
b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>5.59%</u>		38,294
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		723,336
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	42,016

Part III Funding Percentages

14 Funding target attainment percentage	14	79.95%
15 Adjusted funding target attainment percentage	15	79.95%
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	64.18%
17 If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls**18** Contributions made to the plan for the plan year by employer(s) and employees:

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
10/15/2020	300,000	0			
10/15/2020	241,351	0			
01/04/2021	300,000	0			
04/15/2021	300,000	0			
07/15/2021	300,000	0			
Totals ▶			18(b)	1,441,351	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	1,343,832

20 Quarterly contributions and liquidity shortfalls:

- a** Did the plan have a "funding shortfall" for the prior year? ☒ Yes ☐ No
- b** If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? ☐ Yes ☒ No
- c** If line 20a is "Yes," see instructions and complete the following table as applicable:

Liquidity shortfall as of end of quarter of this plan year

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

Part V Assumptions Used to Determine Funding Target and Target Normal Cost**21** Discount rate:**a** Segment rates:1st segment:
3.64 %2nd segment:
5.21 %3rd segment:
5.94 %☐ 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**

268,000

b Excess assets, if applicable, but not greater than line 31a**31b**

0

32 Amortization installments:

Outstanding Balance

Installment

a Net shortfall amortization installment

2,338,341

873,847

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**

1,141,847

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**

1,141,847

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

1,343,832

38 Present value of excess contributions for current year (see instructions)**a** Total (excess, if any, of line 37 over line 36)**38a**

201,985

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, 2021

Plan Year: 2021

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

Accrual Service: For plan years ending before January 1, 1999, accrual service is credited according to the provisions of the plan then in effect. For any plan year beginning after 1998, one year of accrual service is credited if the amount of Hours of Service for such a year is at least 1000. 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 1000. For the purpose of determining eligibility to participate in the Plan, the completion of 1000 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.

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

Appendix 2

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

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

Retirement Benefits:

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

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

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

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

Interest Credits: Effective January 1, 2000, the Interest Rate equals the lesser of (a) the average annual yield of 12 month U.S. Treasury Bills for the immediately preceding Plan Year or (b) the adjusted third segment rates applied for the second full month preceding the Plan Year; and ((c) not less than the lesser of the rate described above in (b) or 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 to receive either such single sum or a life annuity. If the beneficiary is the spouse of the Participant, and the Qualified Pre-Retirement Survivor Annuity payable to the spouse has an actuarial value greater than that of the vested portion of the Participant's Accrued Benefit, then the benefit distributed to the beneficiary will have such greater actuarial value. The death benefit, if any, payable to a Participant who terminated before January 1, 1999, will be as determined under the provisions of the Prior Plan.

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

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

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

St. Joseph's Hospital Retirement Plan and Trust

EIN: 55-0356996 Plan Number: 001

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

December 31, 2020

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
Money Market Funds				
*	Morgan Stanley	Morgan Stanley Bank	\$ 916,668	\$ 916,668
*	Morgan Stanley	Morgan Stanley Cash Acct	(15,214)	(15,214)
Total money market funds			901,454	901,454
Common Stocks				
	AAC Technologies H-Unspon Ad	Common stock	10,448	5,573
	Abb Ltd Spons ADR	Common stock	20,039	25,583
	Abbvie Inc	Common stock	3,986	4,393
	Adecco Sa Reg Unspon ADR	Common stock	5,141	6,155
	Adidas Ag-Spon ADR	Common stock	12,457	15,920
	Adobe Inc	Common stock	11,865	44,011
	Advance Auto Parts Inc	Common stock	3,892	4,095
	Advanced Energy Ind Inc	Common stock	4,139	6,012
	Adyen Nv-Unspon ADR	Common stock	12,653	31,459
	AECOM	Common stock	8,907	13,391
	Aerojet Rocketdyne Holdings	Common stock	4,725	6,659
	Agree Realty Corp	Common stock	9,935	9,987
	Aia Group Ltd Spon ADR	Common stock	14,784	20,929
	Akamai Technologies	Common stock	2,917	5,145
	Alcon Inc	Common stock	1,515	1,847
	Alexion Pharmaceutical (azn)	Common stock	4,616	5,937
	Alibaba Group Holding-Sp ADR	Common stock	18,186	18,386
	Allegion PLC	Common stock	4,346	5,586
	Allianz Se Unsp ADR	Common stock	25,498	32,538
	Alphabet Inc Cl C	Common stock	31,565	50,805
	Amazon Com Inc	Common stock	42,578	127,020
	AMC Networks Inc A	Common stock	2,395	2,325
	America Movil Sa De Cv	Common stock	16,392	17,026
	American Water Works Co Inc	Common stock	8,600	15,347
	Americold Realty Trust	Common stock	7,463	8,735
	Amgen Inc	Common stock	4,650	5,288
	Amn Healthcare Services	Common stock	4,762	6,211
	Anglo American Plc ADR	Common stock	4,843	8,803
	Anheuser Busch Inbev	Common stock	13,153	13,353
	Anhui Conch Cement	Common stock	9,557	10,069
	Apple Inc	Common stock	36,810	95,139
	Aptiv PLC	Common stock	2,433	4,039
	ArcelorMittal ADR	Common stock	7,290	9,137
	Arcosa Inc	Common stock	6,583	11,206
	Ashland Global Holdings Inc	Common stock	6,937	6,970
	ASM Pacific Technol-Unsp ADR	Common stock	9,262	10,928
	Asml Holding Nv	Common stock	2,902	3,414
	Astra International-Unsp ADR	Common stock	11,511	8,389
	Atlassian Corp Plc Cl A	Common stock	11,523	16,137
	Autodesk Inc	Common stock	2,468	9,466
	Avantor Inc	Common stock	6,255	12,104
	Bae Systems Plc Spon ADR	Common stock	19,385	18,028
	Baidu Inc	Common stock	11,659	14,921
	Banco Do Brasil ADR	Common stock	12,922	11,034
	Banco Santander ADR	Common stock	45,248	31,543
	Barrick Gold Corp	Common stock	8,103	10,183
	Bayer Ag Sponsored ADR	Common stock	15,333	13,653
	BB Seguridade Parti-Spon ADR	Common stock	10,154	7,307
	Bidvest Group Ltd-Spons ADR	Common stock	7,726	6,841
	Biogen Inc	Common stock	8,113	6,856
	Biomarin Pharmaceutical	Common stock	2,558	2,543
	Black Knight Inc	Common stock	5,234	8,923
	Booz Allen Hamilton Holding	Common stock	3,741	4,708
	Borg Warner Automotive Inc	Common stock	5,432	6,646
	Bp Plc Spons ADR	Common stock	56,945	35,089
	Broadcom Ltd	Common stock	6,451	15,325
	Burberry Group Plc-Spon ADR	Common stock	6,838	8,891
	Carvana Co	Common stock	9,235	14,851
	Catalent Inc	Common stock	6,768	16,339
	CDK Global Inc	Common stock	6,097	6,220
	Cerence Inc	Common stock	212	1,206
	Chart Industries Inc	Common stock	4,900	13,546
	Chewy Inc - Class A	Common stock	9,268	15,641
	China Construction Bank Corp	Common stock	13,947	11,956
	China Merchants Bank-Uns	Common stock	10,378	13,917
	China Mobile Ltd ADR	Common stock	44,797	24,887
	China Shenhua-Unspon ADR	Common stock	10,635	9,084
	Chipotle Mexican Grill - Cl A	Common stock	26,073	40,215

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, 2020

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Churchill Downs Inc	Common stock	6,444	13,441
	Citrix Sys Inc	Common stock	3,609	6,245
	CKH Hldgs ADS	Common stock	67,563	44,088
	Clarivate PLC (clvt 02/01/21)	Common stock	4,584	5,675
	Cnooc Ltd Spd Adr(delisted)	Common stock	8,137	4,308
	Colfax Corp	Common stock	7,569	10,784
	Comcast Corp Cl A	Common stock	11,991	19,021
	Commercial Intl Bank Adr	Common stock	5,787	5,580
	Compagnie De Saint Unsp ADR	Common stock	28,981	38,507
	Compass Group Plc-Spon ADR	Common stock	6,750	7,642
	Concentrix Corp	Common stock	7,972	12,337
	Continental Ag Spons Adr	Common stock	34,122	40,826
	Costco Wholesale Corp-New	Common stock	10,863	21,853
	Coupa Software Inc	Common stock	6,190	13,217
	Covestro AG-Sponsored ADR	Common stock	12,427	18,053
	Cree Inc	Common stock	2,291	5,613
	CRH PLC-Sponsored ADR	Common stock	17,342	18,650
	Crowdstrike Holdings Inc - A	Common stock	5,221	15,887
	Cyrusone Inc	Common stock	6,910	9,144
	Denso Corp Adr	Common stock	4,526	6,992
	Deutsche Telekom Ag	Common stock	28,335	30,931
	Dexcom Inc	Common stock	4,728	10,722
	Discovery Inc A	Common stock	3,628	4,574
	Disney Walt Co	Common stock	4,535	8,334
	Dolby Laboratories Inc A	Common stock	7,425	12,627
	E On Ag Spd Adr	Common stock	23,441	24,631
	Eagle Materials Inc	Common stock	8,173	9,020
	Ecolab Inc	Common stock	2,746	4,544
	Enel Spa ADR	Common stock	21,337	38,022
	Engie Brasil Sa - Spon ADR	Common stock	5,313	5,221
	Eni SPA Sponsored ADR	Common stock	33,832	20,250
	ENN Energy Holdings-Unsp	Common stock	3,403	6,418
	Equinix Inc	Common stock	2,976	4,999
	Equinor ASA ADR	Common stock	9,114	7,553
	Estee Lauder Cos Cl A	Common stock	11,838	18,101
	Euronet Worldwide Inc	Common stock	5,935	9,855
	Facebook Inc-A	Common stock	48,475	73,207
	Farfetch Ltd-Class A	Common stock	3,911	3,956
	Ferguson Newco PLC-ADR	Common stock	5,610	11,444
	Fidelity National Information	Common stock	4,492	4,668
	Fireeye Inc	Common stock	2,114	3,643
	First American Financial	Common stock	10,104	10,429
	Flextronics Ltd	Common stock	6,897	15,427
	Freeport-Mcmoran Inc	Common stock	1,403	3,955
	Fresenius Med Care Ag	Common stock	17,917	17,081
	Fujifilm Holdings Unspn ADR	Common stock	25,006	31,876
	Galp Energia Sggs-Unspn ADR	Common stock	8,478	6,027
	Genpact Ltd	Common stock	6,521	8,189
	Glaxosmithkline Plc Ads	Common stock	31,401	26,974
	Grace W R & Co.	Common stock	7,358	7,784
	Grainger WW	Common stock	3,412	6,125
	Grupo Financiero Banorte	Common stock	7,324	7,583
	Guardant Health Inc	Common stock	6,107	10,439
	Hengan Intl Group-Unspn ADR	Common stock	14,480	12,922
	Hill Rom Holdings Inc	Common stock	11,071	10,679
	Hitachi Ltd Adr	Common stock	20,272	24,296
	Hologic Inc	Common stock	5,020	9,322
	Home Bancshares Inc	Common stock	7,827	9,019
	Home Depot Incorporated	Common stock	13,104	20,187
	Honda Motor Ltd Sponsored	Common stock	49,114	47,064
	Hunt Jb Trans Svc Inc	Common stock	5,089	8,062
	IAA Inc	Common stock	5,025	10,202
	IAC/InteractiveCorp (iac	Common stock	11,359	22,154
	Icon Plc	Common stock	9,004	15,013
	IHS Markit LTD	Common stock	3,251	5,569
	Immunogen Inc.	Common stock	588	729
	Infineon Technologies	Common stock	2,680	7,093
	Informa PLC-SP ADR	Common stock	3,609	5,073
	Infosys Tech Ltd Spd Adr	Common stock	15,101	27,103
	Ingersoll Rand Inc	Common stock	8,429	14,898
	International Consolidated Airlines Group SA	Common stock	6,860	5,934
	Intuitive Surgical	Common stock	17,633	23,725
	Ionis Pharmaceuticals Inc	Common stock	4,007	4,636
	Isuzu Motors Ltd	Common stock	20,922	16,776
	Jazz Pharmaceuticals PLC	Common stock	10,914	15,185

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, 2020

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Johnson Controls International	Common stock	5,773	7,035
	Kadant Inc	Common stock	7,252	15,790
	Kasikornbank Pcl-Unspon ADR	Common stock	7,858	5,858
	KB Financial Group Inc ADR	Common stock	21,252	19,642
	Kering SA Unsponsored ADR	Common stock	9,376	10,505
	Keysight Technologies Inc	Common stock	3,560	6,472
	Kimberly Clark De Mex Spon	Common stock	5,532	4,788
	Kingfisher Plc	Common stock	31,688	29,172
	Kirin Brewery Ltd Spd Adr	Common stock	17,753	18,231
	Komatsu Ltd Sponsored Adr	Common stock	13,816	19,101
	Korn Ferry	Common stock	6,470	6,481
	Kyocera Corp	Common stock	50,146	49,690
	L3Harris Technologies Inc	Common stock	3,761	6,427
	LCI Industries	Common stock	7,290	9,596
	Liberty Broadband - A	Common stock	470	945
	Liberty Broadband - C	Common stock	9,800	17,104
	Liberty Media Group Liberty	Common stock	227	304
	Liberty Media Group Liberty	Common stock	242	383
	Liberty Sirius Group - C	Common stock	12,298	16,447
	Liberty SiriusXM Group	Common stock	691	907
	Life Healthcare - Unspon ADR	Common stock	8,122	5,866
	Lions Gate Entertainment-B	Common stock	1,250	1,028
	Littelfuse Inc.	Common stock	6,438	10,186
	Lloyds Banking Group PLC ADR	Common stock	45,939	28,879
	Lukoil Oil Co Spon Adr	Common stock	11,272	12,783
	Lululemon Athletica Inc	Common stock	10,464	20,882
	Lvmh Moet Hennessy Adr	Common stock	17,115	19,333
	Madison Square Garden	Common stock	4,218	5,567
	Madison Square Garden Sports Corp	Common stock	4,219	4,050
	Mandiri Persero ADR	Common stock	11,514	11,232
	Mastercard Inc A	Common stock	9,187	22,487
	Match Group Inc	Common stock	23,644	31,296
	Medtronic PLC	Common stock	1,956	2,811
	Michelin (Cgde) Unspon Adr	Common stock	6,998	7,459
	Microsoft Corporation	Common stock	21,312	61,610
	Mitsubishi Electric - Unsp Adr	Common stock	40,803	47,465
	Mks Instrument Inc	Common stock	6,683	10,381
	Mobile Telesys Ojsc Spon Adr	Common stock	6,509	6,498
	Mondi PLC-Unspon ADR	Common stock	5,693	6,229
	Monster Beverage Corp	Common stock	3,191	5,271
	Nasdaq Inc	Common stock	5,456	9,690
	National Oilwell Varco Inc (nov	Common stock	4,368	1,785
	Naturgy Energy Group SA	Common stock	8,473	10,565
	Nedbank Group Ltd - spons	Common stock	8,647	6,358
	Netflix Inc	Common stock	14,954	39,473
	Nexstar Media Group Inc	Common stock	5,376	6,770
	Nike Inc.	Common stock	18,856	25,889
	Nippon Teleg & Tel Corp ADR	Common stock	26,157	30,429
	Nomad Foods Ltd	Common stock	8,711	11,744
	Novartis Ag Sponsored Adr	Common stock	18,628	23,985
	Now Inc DE	Common stock	2,435	1,465
	Nuance Communications Inc	Common stock	1,052	3,527
	Nucor Inc	Common stock	2,965	3,564
	Nutanix Inc - A	Common stock	3,574	3,474
	Nvidia Corp	Common stock	20,346	45,431
	NXP Semiconductors Nv	Common stock	12,909	20,671
	Packaging Corp Amer	Common stock	6,531	8,688
	Palo Alto Networks Inc	Common stock	2,750	6,042
	Paypal Holdings Inc	Common stock	20,649	36,067
	Peloton Interactive Inc-A	Common stock	6,111	10,924
	43.000 Pentair PLC	Common stock	1,854	2,283
	Ping An Insurance ADR	Common stock	10,071	11,564
	Popular Inc	Common stock	5,953	9,180
	Post Holdings Inc	Common stock	8,183	10,606
	Primo Water Corp	Common stock	6,637	8,248
	Prosperity Banc Shares	Common stock	6,244	7,838
	Prudential Corp Adr	Common stock	11,026	10,303
	Pt Telecom Indonesia Sp Adr	Common stock	10,022	9,032
	QBE Ins Group ADR	Common stock	19,009	14,931
	Qualcomm	Common stock	3,342	7,922
	Qurate Retail Inc	Common stock	473	1,459
	Raymond James Finl Inc	Common stock	8,939	11,385
	Raytheon Technologies Corp	Common stock	5,079	3,361
	Red Electrica Corp ADR	Common stock	10,039	10,961
	Reinsurance Group of America	Common stock	7,284	9,040

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, 2020

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Reliance Steel & Aluminum	Common stock	6,028	8,382
	Roche Hldg Ltd -Spons Adr	Common stock	14,831	18,851
	Royal Dutch Shell PLC - ADR B	Common stock	41,526	30,014
	S&P Global Inc	Common stock	7,252	11,177
	Safran Sa-Unspon ADR	Common stock	13,244	12,836
	Salesforce.Com Inc	Common stock	20,607	34,270
	Sanlam Ltd Unspon ADR	Common stock	5,684	4,474
	Sanofi - Aventis Sa Adr	Common stock	36,224	39,844
	Sarepta Therapeutics Inc	Common stock	4,647	5,285
	Sberbank-Sponsored Adr	Common stock	11,975	13,731
	Scottish & Southern Energy	Common stock	30,737	39,868
	Seagate Technology (stx)	Common stock	7,609	9,510
	Semiconductor Corporation	Common stock	8,546	10,506
	Shinhan Financial Grp ADR	Common stock	18,537	14,969
	Shopify Inc - A	Common stock	24,668	46,410
	Shoprite Holdings Sponsored	Common stock	4,930	3,262
	Siemens AG ADR	Common stock	7,698	9,261
	Signature Bank	Common stock	7,083	10,011
	Singapore Telecom Spd Adr	Common stock	20,334	12,632
	Sinopharm Group Co-Unsp	Common stock	10,069	8,468
	Skechers Usa Inc Cl A	Common stock	7,785	8,626
	Skyline Corp	Common stock	7,031	8,849
	Smurfit Kappa Group PLC-ADR	Common stock	6,738	7,561
	Snowflake Inc-Class A	Common stock	11,117	8,161
	Sony Corp ADR New (sony)	Common stock	29,942	46,102
	Splunk Inc	Common stock	10,852	17,159
	Spotify Technology Sa	Common stock	14,417	18,250
	Square Inc - A	Common stock	21,806	24,811
	Standard Bank Group Spon	Common stock	6,638	5,132
	Sumitomo Metal Minin-Uns Adr	Common stock	10,478	15,922
	Sumitomo Mitsui Fin Unspd	Common stock	23,403	19,405
	Sun Community Inc.	Common stock	9,500	13,524
	Suntory Beverage & Food-U	Common stock	9,624	7,783
	SVB Financial Group	Common stock	3,174	6,205
	Synnex Corp	Common stock	4,004	7,248
	Synopsys Inc	Common stock	2,256	4,666
	Taiwan Semiconductor	Common stock	48,221	115,691
	Takeda Pharmaceutical Co	Common stock	60,666	52,944
	Target Corp	Common stock	5,105	5,119
	TE Connectivity LTD	Common stock	4,741	7,991
	Teladoc Health Inc	Common stock	9,392	9,198
	Teledyne Inc	Common stock	8,138	14,111
	Teleflex Inc.	Common stock	7,153	11,936
	Telephone & Data Sys	Common stock	7,454	7,187
	Teliasonera Ab-Unspon ADR	Common stock	34,707	28,640
	Terminix Global Holding Inc	Common stock	6,016	9,539
	Ternium SA Sponsored ADR	Common stock	5,006	5,234
	Tesco Plc Spd ADR	Common stock	30,212	36,243
	Tesla Inc	Common stock	9,397	83,975
	Texas Instruments Inc	Common stock	1,358	3,611
	Thermo Fisher Scientific Inc	Common stock	2,789	8,384
	Tjx Companies	Common stock	12,570	13,043
	Tokio Marine Holdings Inc	Common stock	27,492	32,752
	TotalEnergies SE (lte)	Common stock	14,499	14,249
	Tractor Supply Co	Common stock	4,950	9,278
	Trade Desk Inc/The Class A	Common stock	10,766	23,229
	Transunion	Common stock	6,277	9,922
	Twilio Inc - A	Common stock	7,628	20,310
	Twitter Inc	Common stock	5,608	11,642
	Uber Technologies Inc	Common stock	22,851	30,702
	UFP Industries Inc	Common stock	7,355	7,555
	Ultra Salon Cosmetics & Fragrance Inc	Common stock	3,163	4,020
	Unilever Plc Spon Adr New	Common stock	13,303	13,702
	Union Pacific Corp.	Common stock	11,502	13,118
	United Overseas Bank Ltd	Common stock	28,804	25,901
	United Parcel Service	Common stock	4,510	6,736
	United Rentals Inc	Common stock	5,697	12,059
	Unitedhealth Group Inc	Common stock	8,517	25,249
	Utah Medical Products Inc.	Common stock	3,640	3,541
	Valvoline Inc	Common stock	7,914	8,585
	Veolia Environnement ADR	Common stock	12,615	13,524
	Verint Systems Inc	Common stock	3,360	4,635
	Vertex Pharmaceuticals	Common stock	19,775	24,107
	Vertiv Holdings LLC	Common stock	8,446	10,661
	Viatris Inc	Common stock	7,422	8,489

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, 2020

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Visa Inc Class A Shares	Common stock	27,447	50,089
	Vistra Corp	Common stock	10,495	11,462
	VMWare Inc Class A	Common stock	3,649	4,488
	Vodacom Group Ltd-SP ADR	Common stock	5,479	4,084
	Vontier Corp	Common stock	9,364	10,855
	Weichai Power Co-Unsp ADR	Common stock	6,587	12,482
	Western Digital Corp	Common stock	6,411	6,924
	WEX Inc	Common stock	5,690	10,787
	WH Group Ltd-ADR	Common stock	28,790	29,657
	Wheaton Precious Metals Corp	Common stock	6,952	12,564
	Workday Inc-Class A	Common stock	8,622	12,699
	WPP PLC ADR	Common stock	29,052	21,037
	Wyndham Destinations Inc (tnl	Common stock	7,012	9,914
	Wyndham Hotels & Resorts Inc	Common stock	4,817	7,846
	Yara International - Adr	Common stock	14,226	14,560
	Yum China Holdings Inc	Common stock	9,749	13,702
	Zoetis Inc	Common stock	2,608	7,778
	Zurich Insurance Group AG	Common stock	10,781	14,481
	Total common stocks		3,624,679	4,750,214
	Mutual Funds			
	BlackRock	BlackRock Allocation Target	304,600	313,708
	BlackRock	BlackRock Bond Allocation Target Shares Ser S	32,612	32,848
	Pimco	Pimco Fixed Income Shs C-Series C	332,528	341,596
	Pimco	Pimco Fixed Income Shs Series M	329,000	340,372
	iShares	iShares Core S&P 500 ETF	726,970	1,245,169
	iShares	iShares MSCI South Korea ETF	14,685	18,329
	iShares	iShares Russell 1000 Value	498,225	713,457
	Total mutual funds		2,238,620	3,005,479
	Corporate Debt Securities			
	Abbvie Inc	Abbvie Inc 3.600% Due 05-14-25	14,447	14,483
	Amazon.Com Inc	Amazon.Com Inc 2.800% Due 08-22-24	17,342	19,479
	Apple Inc	Apple Inc 2.400% Due 05-03-23	11,607	12,590
	Apple Inc	Apple Inc 1.650% Due 05-11-30	13,298	13,389
	Bank of America Corp	Bank Of America Corp 3.248% Due 10-21-27	9,812	11,219
	BP Capital Markets America	BP Capital Markets America 3.410% Due 02-11-26	15,018	16,817
	Capital One Financial Co	Capital One Financial Co 3.800% Due 01-31-28	7,784	9,243
	Cigna Corp	Cigna Corp 2.400% Due 03-15-30	14,557	14,944
	Citigroup Inc	Citigroup Inc 2.900% Due 12-08-21	12,084	12,261
	Comcast Corp	Comcast Corp 1.50% Due 02-15-31	13,944	13,905
	CVS Health Corp	CVS Health Corp 3.700% Due 03-09-23	5,214	5,349
	CVS Health Corp	CVS Health Corp 1.300% Due 08-21-27	13,961	14,100
	Enterprise Products Oper	Enterprise Products Oper 3.750% Due 02-15-25	12,498	13,426
	Fiserv Inc	Fiserv Inc 3.500% Due 07-01-29	14,016	16,138
	Goldman Sachs Group Inc	Goldman Sachs Group Inc 5.250% Due 07-27-21	17,528	16,440
	JPMorgan Chase & Co	JPMorgan Chase & Co 3.540% Due 05-01-28	8,078	9,137
	Kinder Morgan Ener Part	Kinder Morgan Ener Part 3.950% Due 09-01-22	15,562	15,731
	Marsh & McLennan Cos Inc	Marsh & McLennan Cos Inc 4.375% Due 03-15-29	10,098	12,175
	Nextera Energy Capital	Nextera Energy Capital 2.250% Due 06-01-30	13,715	13,601
	Northrop Grumman Corp	Northrop Grumman Corp 2.550% Due 10-15-22	11,969	12,464
	Oracle Corp	Oracle Corp 2.950% Due 04-01-30	18,990	19,041
	Verizon Communications	Verizon Communications 4.329% Due 09-21-28	13,353	13,247
	Walmart Inc	Walmart Inc 3.400% Due 06-26-23	12,089	12,920
	Wells Fargo & Company	Wells Fargo & Company 3.300% Due 09-09-24	17,313	18,663
	Bank of America Corp	Bank Of America Corp 3.974% Due 02-07-30	23,408	25,970
	Total corporate debt securities		337,685	358,732
	U.S. Government Agency Securities			
	FNMA	FNMA Note 6.250% Due 05-15-29	22,956	24,236
	FNMA	FNMA Note 1.875% Due 09-24-26	60,585	69,142
	US Treasury	US Treasury Inflation Indexed Bond 0.875% Due 01-15-29	15,012	18,191
	US Treasury	US Treasury Inflation Indexed Bond 0.625% Due 01-15-26	17,525	20,793
	Fannie Mae	Fannie Mae 310151 5.500% Due 11-01-34	1,092	1,128
	Fannie Mae	Fannie Mae 890430 3.500% Due 07-01-27	291	291
	Fannie Mae	Fannie Mae 890765 3.500% Due 09-01-46	10,580	5,551
	Fannie Mae	Fannie Mae 930922 4.500% Due 04-01-39	2,502	2,609
	Fannie Mae	Fannie Mae 932474 4.500% Due 02-01-40	278	284
	Fannie Mae	Fannie Mae Ah5616 3.500% Due 02-01-26	160	160
	Fannie Mae	Fannie Mae Aj5905 4.500% Due 11-01-41	279	293
	Fannie Mae	Fannie Mae Al5213 4.500% Due 04-01-44	950	981
	Fannie Mae	Fannie Mae Al6745 4.000% Due 08-01-44	337	345

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, 2020

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Fannie Mae	Fannie Mae As0907 3.500% Due 11-01-28	799	808
	Fannie Mae	Fannie Mae As1626 4.500% Due 02-01-44	3,253	3,378
	Fannie Mae	Fannie Mae As3955 4.000% Due 12-01-44	389	403
	Fannie Mae	Fannie Mae As4168 4.000% Due 12-01-44	1,317	1,350
	Fannie Mae	Fannie Mae As4783 3.500% Due 04-01-45	955	995
	Fannie Mae	Fannie Mae As6406 4.000% Due 12-01-45	3,691	4,932
	Fannie Mae	Fannie Mae As6408 3.500% Due 01-01-46	726	757
	Fannie Mae	Fannie Mae As6627 4.500% Due 02-01-46	1,190	1,220
	Fannie Mae	Fannie Mae As6675 4.000% Due 02-01-46	324	342
	Fannie Mae	Fannie Mae As7538 3.000% Due 07-01-46	1,390	1,453
	Fannie Mae	Fannie Mae As9829 3.500% Due 06-01-47	1,540	1,584
	Fannie Mae	Fannie Mae As9990 4.500% Due 07-01-47	1,194	1,248
	Fannie Mae	Fannie Mae As9994 4.500% Due 04-01-47	800	821
	Fannie Mae	Fannie Mae Av6368 3.500% Due 01-01-29	275	278
	Fannie Mae	Fannie Mae Aw3616 4.000% Due 06-01-44	705	721
	Fannie Mae	Fannie Mae Ax2187 3.500% Due 11-01-29	1,275	1,309
	Fannie Mae	Fannie Mae Ax4887 4.000% Due 12-01-44	289	298
	Fannie Mae	Fannie Mae Ax7732 3.500% Due 03-01-45	933	958
	Fannie Mae	Fannie Mae Az6973 4.000% Due 11-01-45	175	178
	Fannie Mae	Fannie Mae Ba2889 4.000% Due 11-01-45	198	203
	Fannie Mae	Fannie Mae Bc2849 3.000% Due 09-01-46	4,277	4,341
	Fannie Mae	Fannie Mae Bd7883 3.500% Due 09-01-46	313	322
	Fannie Mae	Fannie Mae Bk6578 4.500% Due 08-01-48	1,762	1,842
	Fannie Mae	Fannie Mae Bk8810 4.000% Due 08-01-48	888	922
	Fannie Mae	Fannie Mae Bm1064 3.500% Due 11-01-30	1,268	1,305
	Fannie Mae	Fannie Mae Bm1065 5.500% Due 02-01-42	960	1,013
	Fannie Mae	Fannie Mae Bm1066 4.000% Due 02-01-47	6,018	6,173
	Fannie Mae	Fannie Mae Bm3350 3.500% Due 01-01-33	1,050	1,097
	Fannie Mae	Fannie Mae Bm5485 3.500% Due 02-01-49	1,054	1,091
	Fannie Mae	Fannie Mae Bo7222 4.000% Due 01-01-50	3,584	3,576
	Fannie Mae	Fannie Mae Bp9638 3.000% Due 06-01-50	2,038	2,026
	Fannie Mae	Fannie Mae Ca2054 4.500% Due 07-01-48	791	815
	Fannie Mae	Fannie Mae Ca3866 3.500% Due 07-01-49	2,266	2,269
	Fannie Mae	Fannie Mae Ca4074 3.500% Due 08-01-49	585	585
	Fannie Mae	Fannie Mae Fm1598 4.000% Due 02-01-49	5,111	5,154
	Fannie Mae	Fannie Mae Ma2671 3.500% Due 07-01-46	756	799
	Fannie Mae	Fannie Mae Ma2920 3.000% Due 03-01-47	3,964	4,202
	Fannie Mae	Fannie Mae Ma2938 4.500% Due 03-01-47	1,251	1,298
	Fannie Mae	Fannie Mae Ma2956 3.000% Due 04-01-47	5,939	6,297
	Fannie Mae	Fannie Mae Ma2960 4.000% Due 04-01-47	1,082	1,112
	Fannie Mae	Fannie Mae Ma3026 3.500% Due 06-01-47	4,621	4,784
	Fannie Mae	Fannie Mae Ma3087 3.500% Due 08-01-47	826	854
	Fannie Mae	Fannie Mae Ma3088 4.000% Due 08-01-47	15,717	16,053
	Fannie Mae	Fannie Mae Ma3106 3.000% Due 08-01-47	1,651	1,725
	Fannie Mae	Fannie Mae Ma3120 3.500% Due 09-01-47	4,308	4,424
	Fannie Mae	Fannie Mae Ma3147 3.000% Due 10-01-47	1,004	1,038
	Fannie Mae	Fannie Mae Ma3148 3.500% Due 10-01-47	864	889
	Fannie Mae	Fannie Mae Ma3149 4.000% Due 10-01-47	872	888
	Fannie Mae	Fannie Mae Ma3183 4.000% Due 11-01-47	1,269	1,340
	Fannie Mae	Fannie Mae Ma3239 4.000% Due 01-01-48	3,665	3,830
	Fannie Mae	Fannie Mae Ma3275 3.000% Due 02-01-48	3,008	3,242
	Fannie Mae	Fannie Mae Ma3276 3.500% Due 02-01-48	5,376	5,683
	Fannie Mae	Fannie Mae Ma3277 4.000% Due 02-01-48	3,585	3,740
	Fannie Mae	Fannie Mae Ma3332 3.500% Due 04-01-48	4,090	4,325
	Fannie Mae	Fannie Mae Ma3358 4.500% Due 05-01-48	373	389
	Fannie Mae	Fannie Mae Ma3442 3.500% Due 08-01-48	1,068	1,132
	Fannie Mae	Fannie Mae Ma3466 3.500% Due 09-01-48	4,112	4,113
	Fannie Mae	Fannie Mae Ma3467 4.000% Due 09-01-48	3,040	3,177
	Fannie Mae	Fannie Mae Ma3494 3.500% Due 10-01-48	976	1,062
	Fannie Mae	Fannie Mae Ma3495 4.000% Due 10-01-48	2,720	2,719
	Fannie Mae	Fannie Mae Ma3521 4.000% Due 11-01-48	3,401	3,403
	Fannie Mae	Fannie Mae Ma3614 3.500% Due 03-01-49	3,836	4,029
	Fannie Mae	Fannie Mae Ma3663 3.500% Due 05-01-49	1,069	1,098
	Fannie Mae	Fannie Mae Ma3685 3.000% Due 06-01-49	1,236	1,291
	Fannie Mae	Fannie Mae Ma3686 3.500% Due 06-01-49	6,195	6,214
	Fannie Mae	Fannie Mae Ma3692 3.500% Due 07-01-49	2,472	2,539
	Fannie Mae	Fannie Mae Ma3694 4.500% Due 07-01-49	4,152	4,196
	Fannie Mae	Fannie Mae Ma3745 3.500% Due 08-01-49	12,997	12,941
	Fannie Mae	Fannie Mae Ma3746 4.000% Due 08-01-49	2,030	2,088
	Fannie Mae	Fannie Mae Ma3775 3.500% Due 09-01-49	2,473	2,542
	Fannie Mae	Fannie Mae Ma3803 3.500% Due 10-01-49	8,904	8,970
	Fannie Mae	Fannie Mae Ma3804 4.000% Due 10-01-49	13,607	13,622
	Fannie Mae	Fannie Mae Ma3834 3.000% Due 11-01-49	8,903	8,821
	Fannie Mae	Fannie Mae Ma3866 3.500% Due 12-01-34	4,000	4,015
	Fannie Mae	Fannie Mae Ma3906 3.500% Due 01-01-50	5,891	5,905

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, 2020

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Fannie Mae	Fannie Mae Ma3960 3.000% Due 03-01-50	2,220	2,195
	Fannie Mae	Fannie Mae Ma4020 3.000% Due 05-01-50	2,664	2,638
	Freddie Mac	Freddie Mac G09071 4.000% Due 02-01-45	1,249	1,269
	Freddie Mac	Freddie Mac G07961 3.500% Due 03-01-45	3,624	3,785
	Freddie Mac	Freddie Mac G08623 3.500% Due 01-01-45	1,395	1,427
	Freddie Mac	Freddie Mac G08624 4.000% Due 01-01-45	1,217	1,243
	Freddie Mac	Freddie Mac G08659 3.500% Due 08-01-45	3,754	3,876
	Freddie Mac	Freddie Mac G08669 4.000% Due 09-01-45	282	290
	Freddie Mac	Freddie Mac G08674 4.500% Due 10-01-45	345	351
	Freddie Mac	Freddie Mac G08697 3.000% Due 03-01-46	29,220	30,586
	Freddie Mac	Freddie Mac G08700 4.500% Due 03-01-46	279	285
	Freddie Mac	Freddie Mac G08726 3.000% Due 10-01-46	1,936	1,974
	Freddie Mac	Freddie Mac G08733 3.500% Due 11-01-46	31,925	32,925
	Freddie Mac	Freddie Mac G08737 3.000% Due 12-01-46	7,528	8,039
	Freddie Mac	Freddie Mac G08741 3.000% Due 01-01-47	2,700	2,776
	Freddie Mac	Freddie Mac G08784 3.500% Due 10-01-47	5,264	5,505
	Freddie Mac	Freddie Mac G08791 3.000% Due 12-01-47	1,391	1,543
	Freddie Mac	Freddie Mac G08807 3.000% Due 04-01-48	2,376	2,558
	Freddie Mac	Freddie Mac G08847 3.000% Due 11-01-48	876	936
	Freddie Mac	Freddie Mac G08872 4.000% Due 04-01-49	980	1,010
	Freddie Mac	Freddie Mac G18684 3.000% Due 04-01-33	9,518	10,084
	Freddie Mac	Freddie Mac G18692 3.500% Due 06-01-33	789	830
	Freddie Mac	Freddie Mac G18696 3.500% Due 07-01-33	1,203	1,234
	Freddie Mac	Freddie Mac G18713 3.500% Due 11-01-33	781	814
	Freddie Mac	Freddie Mac Q44686 4.500% Due 12-01-46	1,494	1,580
	Freddie Mac	Freddie Mac Q61246 3.000% Due 01-01-49	1,829	1,955
	Freddie Mac	Freddie Mac Qa3399 4.000% Due 10-01-49	1,493	1,526
	Freddie Mac	Freddie Mac Sd8001 3.500% Due 07-01-49	4,038	4,137
	Freddie Mac	Freddie Mac Sd8002 4.500% Due 07-01-49	1,418	1,459
	Freddie Mac	Freddie Mac Sd8003 4.000% Due 07-01-49	1,797	1,845
	Freddie Mac	Freddie Mac Sd8024 3.000% Due 11-01-49	1,843	1,911
	Freddie Mac	Freddie Mac Sd8045 3.500% Due 02-01-50	674	674
	Freddie Mac	Freddie Mac Sd8057 3.500% Due 04-01-50	6,614	6,608
	Freddie Mac	Freddie Mac Sd8062 3.000% Due 05-01-50	2,606	2,601
	Freddie Mac	Freddie Mac Sd8107 2.500% Due 11-01-50	17,611	17,760
	Freddie Mac	Freddie Mac Vb1760 4.000% Due 05-01-45	3,551	3,631
	Freddie Mac	Freddie Mac Za6946 4.000% Due 05-01-49	3,997	4,005
	Freddie Mac	Freddie Mac Zn1256 4.500% Due 11-01-48	765	782
	Freddie Mac	Freddie Mac Zt1818 4.500% Due 11-01-48	5,002	5,049
	Freddie Mac	Freddie Mac Zt1952 4.000% Due 05-01-49	1,074	1,105
	US Treasury	US Treasury Note/Bond 3.125% Due 08-15-44	35,642	42,129
	US Treasury	US Treasury Note/Bond 2.875% Due 11-15-46	41,306	48,563
	US Treasury	US Treasury Note/Bond 2.250% Due 08-15-27	176,088	184,052
	US Treasury	US Treasury Note/Bond 2.625% Due 02-28-23	14,884	15,806
	US Treasury	US Treasury Note/Bond 2.500% Due 01-31-21	13,003	13,025
	US Treasury	US Treasury Note/Bond 2.625% Due 01-31-26	56,672	61,261
	US Treasury	US Treasury Note/Bond 2.625% Due 02-15-29	49,988	51,666
	US Treasury	US Treasury Note/Bond 2.250% Due 11-15-24	132,532	143,266
	US Treasury	US Treasury Note/Bond 1.625% Due 05-15-26	88,317	95,850
	US Treasury	US Treasury Note/Bond 1.250% Due 10-31-21	32,800	33,313
	US Treasury	US Treasury Note/Bond 1.500% Due 11-30-21	63,094	63,787
	US Treasury	US Treasury Note/Bond 1.625% Due 12-15-22	80,290	82,324
			1,297,171	1,370,403
			\$ 8,399,609	\$ 10,384,282

* 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	2,092,486	2.75	784,810
1/1/2016	(52,520)	(28,582)	3	(9,870)
1/1/2017	423,343	263,763	4	69,518
1/1/2018	274,655	208,981	5	44,837
1/1/2019	855,157	758,972	6	139,603
1/1/2020	(957,171)	(957,171)	7	(155,033)
Total payment				873,865