Form 5500	Annual Return/Report of Employee Benefit Plan	OMB Nos. 1210-0110 1210-0089
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ▶ **Complete all entries in accordance with the instructions to the Form 5500.**	**2021** **This Form is Open to Public Inspection**

Part I Annual Report Identification Information

For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021

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

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

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

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

E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. . . . . ▶ [ ]

Part II Basic Plan Information—enter all requested information

1a Name of plan
OWENSBORO HEALTH 403(B) SAFE HARBOR PLAN

1b Three-digit plan number (PN) ▶ 004

1c Effective date of plan 01/01/2014

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)
OWENSBORO HEALTH, INC.

1201 PLEASANT VALLEY ROAD
OWENSBORO, KY 42303

2b Employer Identification Number (EIN) 61-1286361

2c Plan Sponsor's telephone number 270-685-7715

2d Business code (see instructions) 622000

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	07/11/2022	RUSS RANALLO
	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.

3a Plan administrator's name and address [X] Same as Plan Sponsor	**3b** Administrator's EIN	
	3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: **a** Sponsor's name **c** Plan Name	**4b** EIN **4d** PN	
5 Total number of participants at the beginning of the plan year	**5**	4563
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)**	3877
a(2) Total number of active participants at the end of the plan year	**6a(2)**	3569
b Retired or separated participants receiving benefits	**6b**	5
c Other retired or separated participants entitled to future benefits	**6c**	545
d Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	4119
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	0
f Total. Add lines **6d** and **6e**.	**6f**	4119
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	4100
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	142
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:

2F 2G 2L 2M 2S 2T 3D

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

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

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

a Pension Schedules

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

b General Schedules

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

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

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

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

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

11c Enter the Receipt Confirmation Code for the 2021 Form M-1 annual report. If the plan was not required to file the 2021 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code_____

SCHEDULE C (Form 5500)	Service Provider Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service	This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).	2021
Department of Labor Employee Benefits Security Administration	▶ File as an attachment to Form 5500.	This Form is Open to Public Inspection.
Pension Benefit Guaranty Corporation		

For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021

A Name of plan
OWENSBORO HEALTH 403(B) SAFE HARBOR PLAN

B Three-digit plan number (PN) ▶ 004

C Plan sponsor's name as shown on line 2a of Form 5500
OWENSBORO HEALTH, INC.

D Employer Identification Number (EIN)
61-1286361

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

PRUDENTIAL RETIREMENT INSURANCE AND

06-1050034

(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)

PRUDENTIAL RETIREMENT INSURANCE AND

06-1050034

(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?
13 15 37 50 64 65	NONE	223322	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [X] No [ ]

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

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(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?
38	NONE	706	Yes [ ] No [X]	Yes [ ] No [ ]	0	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)	Financial Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ▶ **File as an attachment to Form 5500.**	**2021** **This Form is Open to Public Inspection**

For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021

A Name of plan
OWENSBORO HEALTH 403(B) SAFE HARBOR PLAN

B Three-digit plan number (PN) ▶ 004

C Plan sponsor's name as shown on line 2a of Form 5500
OWENSBORO HEALTH, INC.

D Employer Identification Number (EIN)
61-1286361

Part I Asset and Liability Statement

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		
(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)		
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)	1048528	1178817
(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)	90156486	118050266
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)	17384093	23469674

		(a) Beginning of Year	(b) End of Year
1d Employer-related investments:			
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	108589107	142698757
Liabilities			
g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j		
k Total liabilities (add all amounts in lines 1g through1j)	1k	0	0
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	108589107	142698757

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)	8024966	
(B) Participants	2a(1)(B)	13037867	
(C) Others (including rollovers)	2a(1)(C)	7884318	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		28947151
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)	51528	
(F) Other	2b(1)(F)	316132	
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		367660
(2) Dividends: **(A)** Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	1783865	
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		1783865
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		0
(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		0

		(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)		11258567
c Other income	2c		16025
d Total income. Add all **income** amounts in column (b) and enter total	2d		42373268
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	9025114	
(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)		9025114
f Corrective distributions (see instructions)	2f		36832
g Certain deemed distributions of participant loans (see instructions)	2g		74549
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)		
(4) Other	2i(4)	225778	
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		225778
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		9362273
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		33010995
l Transfers of assets:			
(1) To this plan	2l(1)		1098655
(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) [X] 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) [X] 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: EBELHAR WHITEHEAD PLLC **(2)** EIN: 27-2616366

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

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

Part IV Compliance Questions

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

During the plan year:

		Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)	4a		X	

			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?	4e	X		5000000
f	Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	4f		X	
g	Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	4g		X	
h	Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	4h		X	
i	Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	4i	X		
j	Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	4j		X	
k	Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	4k		X	
l	Has the plan failed to provide any benefit when due under the plan?	4l		X	
m	If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	4m		X	
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 _____.

SCHEDULE R (Form 5500)	Retirement Plan Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ **File as an attachment to Form 5500.**	**2021** **This Form is Open to Public Inspection.**

For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021

A Name of plan
OWENSBORO HEALTH 403(B) SAFE HARBOR PLAN

B Three-digit plan number (PN) ▶ 004

C Plan sponsor's name as shown on line 2a of Form 5500
OWENSBORO HEALTH, INC.

D Employer Identification Number (EIN)
61-1286361

Part I Distributions

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

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

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

EIN(s): 22-1211670 _____

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**

Part II Funding Information

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

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

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

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

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

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

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

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

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

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

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

Part III Amendments

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

Part IV ESOPs

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

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

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

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

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

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

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

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

a Name of contributing employer

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

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

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

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

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

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

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

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

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

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

14 Enter the number of 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)	**14a**	
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)	**14b**	
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)	**14c**	

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

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

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

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

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

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

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

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

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

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

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

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

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

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

☐ Yes.

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

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

☐ No. Other. Provide explanation_____

Owensboro Health 403(b) Safe Harbor Plan

EIN 61-1286361 PN 004

Independent Auditors' Report and Financial Statements

December 31, 2021 and 2020

Owensboro Health 403(b) Safe Harbor Plan

December 31, 2021 and 2020

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Ebelhar Whitehead PLLC
CPAs & Advisors

Independent Auditors' Report

Plan Administrator
Owensboro Health 403(b) Safe Harbor Plan
Owensboro, Kentucky

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit

We have performed an audit of the accompanying financial statements of Owensboro Health 403(b) Safe Harbor Plan, an employee benefit plan subject to the *Employee Retirement Income Security Act of 1974* (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the Statement of Net Assets Available for Benefits, as of December 31, 2021, and the related Statement of Changes in Net Assets Available for Benefits for the year then ended, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audit of Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audit need not extend to any statements or information related to assets held for investment of the Plan (investment information) by a bank or similar institution, or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained a certification from a qualified institution, as of and for the year ended December 31, 2021, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion

In our opinion, based on our audit and on the procedures performed as described in the Auditors' Responsibilities for the Audit of the Financial Statements section:

- The amounts and disclosures in the financial statements referred to above, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America; and
- The information in the financial statements referred to above related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

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Owensboro, KY 42302-1824 | Fax 270.684.0178

Basis for Opinion

We conducted our audit in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management 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, and for 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. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

Management is also responsible for maintaining a current Plan instrument, including all Plan amendments, administering the Plan, and determining that the Plan's transactions that are presented and disclosed in the financial statements are in conformity with the Plan's provisions, including maintaining sufficient records with respect to each of the participants, to determine the benefits due or which may become due to such participants.

Auditors' Responsibilities for the Audit of the Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) audit section of our report, our objectives are to obtain reasonable assurance about whether the financial statements, as a whole, are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit;
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements;
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed;
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements; and
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

Our audit did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Supplemental Schedule Required by ERISA

The supplemental schedule, Schedule H, Line 4i – Schedule of Assets (Held at End of Year), as of December 31, 2021, is presented for purposes of additional analysis, and is not a required part of the financial statements but is supplementary information required by the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management, and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves and other additional procedures in accordance with GAAS. For information included in the supplemental schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

In forming our opinion on the supplemental schedule, we evaluated whether the supplemental schedule, other than the information agreed to or derived from the certified investment information, including the form and content, is presented in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion:

- The form and content of the supplemental schedule, other than the information in the supplemental schedule that agreed to or is derived from the certified investment information, is presented, in all material respects, in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA; and
- The information in the supplemental schedule related to assets held by and certified to by a qualified institution, agrees to or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Ebelhar Whitehead, PLLC

July 1, 2022

Ebelhar Whitehead PLLC
CPAs & Advisors

Independent Auditors' Report

Plan Administrator
Owensboro Health 403(b) Safe Harbor Plan
Owensboro, Kentucky

We were engaged to audit the accompanying Statement of Net Assets Available for Benefits of Owensboro Health 403(b) Safe Harbor Plan (Plan), as of December 31, 2020, and the related Statement of Changes in Net Assets Available for Benefits, for the year 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 the 2020 financial statements based on conducting the audit 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 investment information, which was certified by Prudential Bank & Trust, F.S.B., the Plan custodian, with the exception of information on Prudential Investments, which was certified solely by Prudential Retirement Insurance and Annuity Company, the Plan recordkeeper, except for comparing the information with the related information included in the financial statements. We have been informed by the Plan administrator that the Plan custodian holds the Plan's investment assets and executes investment transactions. The Plan administrator has obtained a certification from the Plan custodian and recordkeeper, as of and for the year ended December 31, 2020 that the information provided to the Plan administrator by the Plan custodian and recordkeeper is complete and accurate.

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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 on the 2020 financial statements. Accordingly, we do not express an opinion on the 2020 financial statements.

Report on Form and Content in Compliance with DOL Rules and Regulations for 2020 Financial Statements

The form and content of the information included in the 2020 financial statements, other than that derived from the information certified by the Plan custodian and recordkeeper, 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.

Ebelhar Whitehead, PLLC

July 1, 2022

Owensboro Health 403(b) Safe Harbor Plan

Statements of Net Assets Available for Benefits

December 31, 2021 and 2020

Assets

	2021	2020
Investments		
Investments, at fair value	$ 118,050,266	$ 90,156,486
Investments, at contract value	23,469,674	17,384,093
	141,519,940	107,540,579
Receivables		
Employer's contributions	2,894,354	2,380,106
Notes receivable from participants	1,178,817	1,048,528
	4,073,171	3,428,634
Net Assets Available for Benefits	$ 145,593,111	$ 110,969,213

Owensboro Health 403(b) Safe Harbor Plan

Statements of Changes in Net Assets Available for Benefits

Years Ended December 31, 2021 and 2020

	2021	2020
Investment Income		
Net appreciation in fair value of investments	$ 11,258,567	$ 14,287,874
Interest and dividends	2,099,997	1,126,653
Net investment income	13,358,564	15,414,527
Interest Income on Notes Receivable From Participants	51,528	42,456
Contributions		
Employer	8,539,214	6,822,055
Participants'	13,037,867	10,293,762
Rollovers	7,884,318	2,315,108
Total contributions	29,461,399	19,430,925
Other Income	16,025	-
Total additions	42,887,516	34,887,908
Deductions		
Benefits paid to participants	9,136,495	5,006,962
Administrative expenses	225,778	181,728
Total deductions	9,362,273	5,188,690
Net Increase	33,525,243	29,699,218
Transfer from Owensboro Health 403(b) Match Plan	1,098,655	13,280
Net Assets Available for Benefits, Beginning of Year	110,969,213	81,256,715
Net Assets Available for Benefits, End of Year	$ 145,593,111	$ 110,969,213

Owensboro Health 403(b) Safe Harbor Plan

Notes to Financial Statements

December 31, 2021 and 2020

Note 1: Description of the Plan

The following description of the Owensboro Health 403(b) Safe Harbor Plan (Plan) provides only general information. Participants should refer to the Plan document and *Summary Plan Description* for a more complete description of the Plan's provisions, which are available from the Plan administrator.

General

The Plan is a defined contribution plan sponsored by Owensboro Health, Inc. (Company) for the benefit of all existing medical group employees and all new hires after January 1, 2014. Effective September 1, 2019, the following related employers adopted the Plan: Owensboro Health Medical Group, Inc.; Owensboro Health Foundation, Inc.; The Health Network of Western Kentucky, LLC; Owensboro Health Clinically Integrated Network, LLC; One Health Solutions, LLC; and OH Muhlenberg, LLC. The Plan is subject to the provisions of the *Employee Retirement Income Security Act of 1974* (ERISA). Prudential Bank & Trust, F.S.B. (Prudential) serves as Plan custodian, and Prudential Retirement Insurance and Annuity Company (PRIAC) serves as Plan recordkeeper.

As of January 1, 2021, the Plan was amended to add Twin Lakes Medical Foundation, Inc. and Grayson County Hospital Foundation, Inc., as predecessor employers for vesting and eligibility purposes.

Effective April 27, 2020, the Plan adopted various provisions of the Coronavirus Aid, Relief and Economic Security (CARES) Act that was signed into law on March 27, 2020. COVID-19 related distributions, of up to $100,000, were permitted between January 1, 2020 and December 31, 2020, without penalty. The maximum loan under the Plan was raised to $100,000 for loans issued between March 27 and September 23, 2020. Qualified Plan participants, with outstanding participant loans on March 27, 2020, or before January 1, 2021, could defer repayments up to one year. After the one-year period ends, the loan must be re-amortized to adjust payments for the new due date and accrued interest. The CARES Act also waived the Required Minimum Distributions (RMD) for 2020 distributions. Effective May 15, 2020, through December 31, 2020, participants may have two outstanding loans.

Current Economic Conditions

The current period of economic uncertainty, as a result of the COVID-19 pandemic, presents employee benefit plans with difficult circumstances and challenges, which in some cases may result in large and unanticipated declines in the fair value of assets. The financial statements have been prepared using values and information currently available to the Plan.

Given the volatility of current economic conditions, the values of assets recorded in the financial statements could change rapidly, resulting in material future adjustments in investment values that could negatively impact the Plan.

Contributions

The Plan permits eligible employees, through a salary deferral election, to have the Company make annual contributions of up to 100% of eligible compensation. Employee rollover, Roth, and catch-up contributions are also permitted.

The Company will automatically withhold a percentage of employees' salary each pay period, as set forth in the table below, based on how many Plan years have passed since the employee was first subject to automatic enrollment, and contribute that amount to the Plan as a pre-tax elective deferral. Employees may enter a salary reduction agreement at any time to select an alternative deferral amount or to elect not to defer in the Plan. Employees may opt out of automatic deferrals within 90 days of their first automatic deferral.

Plan Year(s) of Automatic Deferral	Automatic Deferral Percentage
1	3%
2	3%
3	4%
4	5%
5 or more	6%

The Company makes matching contributions of 100% of employees' salary deferral amounts not exceeding 1% of employees' compensation, plus 50% of employees' salary deferral amounts in excess of 1% but not in excess of 6% of employees' compensation. Contributions are subject to certain limitations. The Company also makes a nonelective contribution of 1.5% of employees' compensation for all eligible employees employed at the end of the Plan year.

Participant Investment Account Options

Investment account options available include various funds. Each participant has the option of directing his or her contributions into any of the separate investment accounts and may change the allocation daily.

Participant Accounts

Each participant's account is credited with the participant's contribution, the Company's contribution, and Plan earnings, and is charged with an allocation of administrative expenses. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting

Participants are immediately vested in their voluntary contributions and safe harbor contributions, other than Qualified Automatic Contribution Arrangement (QACA) safe harbor contributions, plus earnings thereon. Vesting in the Company's QACA safe harbor contribution portion of their accounts plus earnings thereon, is based on years of continuous service. Generally, a participant is fully vested after two years in which the employee has completed at least 1,000 hours of service. The nonvested balance is forfeited upon termination of service. Forfeitures are used to reduce future Company contributions and Plan expenses.

Payment of Benefits

Upon termination of service, an employee may elect to receive either a lump-sum amount equal to the value of his or her account or certain installment or annuity options.

Forfeited Accounts

In 2021 and 2020, $323,327 and $311,393, respectively, in forfeitures and related earnings were used to reduce employer contributions.

Participant Loans

The Plan document includes provisions authorizing loans from the Plan to active eligible participants. Loans are made to any eligible participant demonstrating a qualifying need. The minimum amount of a loan shall be $1,000. The maximum amount of a participant's loan is determined by the available loan balance restricted to the lesser of $50,000 or 50% of the participant's vested account balance. All loans are covered by demand notes and are repayable over a period not to exceed five years (except for loans for the purchase of a principal residence). Interest on the loans is prime plus 1%.

The Plan adopted various loan provisions of the CARES Act, as previously described.

Plan Termination

The Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan, subject to the provisions of ERISA. In the event of Plan termination, participants will become 100% vested in their accounts.

Note 2: Summary of Significant Accounting Policies

Basis of Accounting

The accompanying financial statements 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 net assets and changes in net assets, and disclosure of contingent assets and liabilities at the date of the financial statements. Actual results could differ from those estimates.

Valuation of Investments and Income Recognition

Quoted market prices, if available, are used to value investments. Mutual funds are valued at the net asset value (NAV) of shares held by the Plan at year-end. The Plan invests in the Prudential Principal Preservation Separate Account (PPSA), an insurance product offered through a group annuity contract with PRIAC, which has no maturity date. The investment in the group annuity contract is valued at contract value. Contract value is the relevant measurement attributable to fully benefit-responsive investment contracts, because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the Plan. The contract value of the fully benefit-responsive investment contracts represents contributions plus earnings, less participant withdrawals and administrative expenses. The contract value of the PPSA approximates fair value.

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

Plan Tax Status

The Plan operates under a 403(b)-volume submitter plan (VSP) document sponsored by The Prudential Insurance Company of America. The VSP has received an Internal Revenue Service (IRS) Advisory Letter, in which the IRS stated the form of the Plan is acceptable under the Internal Revenue Code (IRC) Section 403(b). The Plan administrator believes the Plan is currently designed and being operated in compliance with the applicable requirements of the IRC, therefore, not subject to tax.

With a few exceptions, the Plan is no longer subject to U.S. federal, state, local, or non-U.S. income tax examinations by tax authorities for years before 2018.

Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued, but unpaid, interest. Related fees are recorded as administrative expenses and are expensed as incurred. No allowance for losses has been recorded as of December 31, 2021 and 2020. Delinquent participant loans are reclassified as distributions based upon the terms of the Plan document.

Payment of Benefits

Benefit payments to participants are recorded upon distribution.

Administrative Expenses

Administrative expenses may be paid by the Company or the Plan at the Company's discretion.

Note 3: Information Certified by Plan Recordkeeper and Custodian

Certain information related to investments and notes receivable from participants disclosed in the accompanying financial statements and ERISA-required supplemental schedule, including investments and notes receivable from participants held at December 31, 2021 and 2020, and net appreciation in fair value of investments, interest and dividends, and interest income on notes receivable from participants for the years ended December 31, 2021 and 2020, was obtained by management and agreed to or derived from information certified as complete and accurate by Prudential Retirement Insurance and Annuity Company and Prudential Bank & Trust, FSB.

Note 4: Party-in-Interest Transactions

Party-in-interest transactions include those with fiduciaries or employees of the Plan, any person who provides services to the Plan, an employer whose employees are covered by the Plan, an employee organization whose members are covered by the Plan, a person who owns 50% or more of such an employer or employee association, or relatives of such persons.

Certain Plan investments are managed by Prudential, the Plan custodian. Certain Plan investments are managed by PRIAC, the recordkeeper. Fees paid by the Plan to these entities for administrative services amounted to $224,028 and $180,106 for the years ended December 31, 2021 and 2020, respectively. The Company provides certain administrative services at no cost to the Plan.

Note 5: Fair Value of Plan Assets

ASC Topic 820, *Fair Value Measurements,* defines fair value as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Topic 820 also specifies a fair value hierarchy, which requires a plan to maximize the use of observable inputs and minimize the use of unobservable inputs when measuring fair value. The standard describes three levels of inputs that may be used to measure fair value:

Level 1 Quoted prices in active markets for identical assets or liabilities;

Level 2 Observable inputs other than Level 1 prices, such as quoted prices for similar assets or liabilities, quoted prices in markets that are not active or other inputs that are observable or can be corroborated by observable market data for substantially the full term of the assets or liabilities; and

Level 3 Unobservable inputs that are supported by little or no market activity and that are significant to the fair value of the assets or liabilities.

Following is a description of the valuation methodologies and inputs used for assets measured at fair value on a recurring basis and recognized in the accompanying Statement of Net Assets Available for Benefits, as well as the general classification of such assets pursuant to the valuation hierarchy.

Investments

Where quoted market prices are available in an active market, investments are classified within Level 1 of the valuation hierarchy. Level 1 investments include mutual funds. If quoted market prices are not available, fair values are estimated by using pricing models, quoted prices of investments with similar characteristics or discounted cash flows.

In certain cases where Level 1 or Level 2 inputs are not available, investments are classified within Level 3 of the hierarchy. The Plan holds no investments that are classified within Level 2 or Level 3 of the hierarchy.

Mutual Funds

Mutual funds are classified within Level 1 of the valuation hierarchy and valued at the daily closing price, as reported by the fund.

The following table presents the fair value measurements of assets recognized in the accompanying Statements of Net Assets Available for Benefits measured at fair value on a recurring basis and the level within the fair value hierarchy in which the fair value measurements fall at December 31:

		Fair Value Measurements Using		
	Value	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
Assets in the Fair Value Hierarchy				
Mutual funds				
2021	$ 118,050,266	$ 118,050,266	$ -	$ -
2020	$ 90,156,486	$ 90,156,486	$ -	$ -

Note 6: Group Annuity Insurance Contract

At December 31, 2021 and 2020, the Plan held an investment in the PPSA, a group annuity insurance product of PRIAC. The contract value represents deposits made to the contract, plus earnings at guaranteed crediting rates, less withdrawals and fees. The Plan owns a promise from PRIAC to pay interest at crediting rates that are announced in advance, and guaranteed for a specified period of time, as outlined in the contract. Interest is credited by using a single interest rate that is applied to all contributions made to the product regardless of the timing of those contributions. The fair value of the PPSA approximates the contract value, which totaled $23,469,674 and $17,384,093 at December 31, 2021 and 2020, respectively.

Amounts withdrawn from the PPSA may not be transferred to a competing fund, as defined by the PPSA, for 90 days after withdrawal. Transfers may be deferred if total distributions from the PPSA, during the calendar year, exceed 25% of the Plan's PPSA balance as of January 1.

There are no events that would limit the ability of the Plan to transact, at contract value, either paid immediately or, depending upon the rate environment and cash flow levels, over time. There are no events that allow the issuer to terminate the contract and require the Plan sponsor to settle at an amount different from contract value.

Note 7: Reconciliation of Financial Statements to Form 5500

The following is a reconciliation of net assets available for benefits, per the financial statements, at December 31 to Form 5500:

	2021	2020
Net assets available for benefits per the financial statements	$ 145,593,111	$ 110,969,213
Contributions receivable not reflected in Form 5500	(2,894,354)	(2,380,106)
Net assets available for benefits per Form 5500	$ 142,698,757	$ 108,589,107

The following is a reconciliation of changes in net increase in net assets available for benefits, per the financial statements, for the years ended December 31 to Form 5500:

	2021	2020
Net increase in net assets available for benefits per the financial statements	$ 34,623,898	$ 29,712,498
Change in contributions receivables not reflected in Form 5500	(514,248)	(328,515)
Net increase in net assets available for benefits per Form 5500	$ 34,109,650	$ 29,383,983

Note 8: Risks, Concentrations and Uncertainties

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 changes in the values of investment securities will occur in the near term, and such changes could materially affect the participants' account balances and the amounts reported in the Statement of Net Assets Available for Benefits.

Significant Concentrations

At December 31, Plan investments are concentrated as follows:

	2021	2020
American Funds EuroPacific Growth Fund-Class R-6	17%	17%
Invesco Comstock Fund Class R6	n/a	12%
T. Rowe Price Institutional Large Cap Core Growth Fund	16%	17%
PGIM Total Return Bond Fund-Class R6	*	10%
Prudential Principal Preservation Separate Account	17%	16%
Vanguard Equity-Income Fund Admiral Shares	13%	*

* Under threshold

Note 9: Subsequent Events

Subsequent events have been evaluated through July 1, 2022, which is the date the financial statements were available to be issued.

Plan Amendment

Effective January 1, 2022, the Plan was amended to change the method of calculation, from actual hours of service to the elapsed time method, to calculate progression on vesting schedules, and will apply to all employer contributions for all participants made into the plan on or after January 1, 2022.

Decline in Market Value

Subsequent to December 31, 2021, the market experienced a significant decline in value. As of market opening on July 1, 2022, the fair value of the Plan's portfolio of equity investments declined by approximately 18%, or $26.1 million.

Supplemental Schedule

Owensboro Health 403(b) Safe Harbor Plan

EIN 61-1286361 PN 004

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

December 31, 2021

(a)	(b) Identity of Issuer	(c) Description of Investment (shares)	(e) Current Value
	Mutual Funds		
	American Funds EuroPacific Growth Fund-Class R-6	364,491	$ 23,593,522
	Artisan Small Cap Fund Institutional Shares	120,531	5,210,565
	T. Rowe Price Institutional Large Cap Core Growth Fund	327,651	23,086,269
	Janus Henderson Enterprise Fund Class N	42,071	6,712,415
	Brandywine Global Opportunities Bond Fund Class IS	532,721	5,891,893
	DFA US Targeted Value Portfolio Institutional Class	198,570	5,996,823
*	PGIM Global Real Estate Fund-Class R6	75,487	1,858,483
*	PGIM Total Return Bond Fund-Class R6	888,635	12,876,316
	Vanguard Equity-Income Fund Admiral Shares	196,410	18,112,923
	Vanguard Total Bond Market Index Fund Admiral Shares	151,613	1,696,551
	Vanguard Total Stock Market Index Fund Institutional Shares	56,077	6,593,577
	Vanguard Inflation-Protected Securities Fund Institutional Shares	30,012	347,833
	Vanguard Total International Stock Index Fund Institutional Shares	11,031	1,508,660
	Allspring Special Mid Cap Value Fund-Class R6	90,206	4,564,436
			118,050,266
*	Group Annuity Contract - Prudential Principal Preservation Separate Account	829,251	23,469,674
			141,519,940
*	Participant Loans	Participant Plan notes: Interest rates - 4.25% - 6.5% through March 2038	1,178,817
			$ 142,698,757

*Party-in-interest

Owensboro Health 403(b) Safe Harbor Plan

EIN 61-1286361 PN 004

Independent Auditors' Report and Financial Statements

December 31, 2021 and 2020

Owensboro Health 403(b) Safe Harbor Plan

December 31, 2021 and 2020

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Ebelhar Whitehead PLLC
CPAs & Advisors

Independent Auditors' Report

Plan Administrator
Owensboro Health 403(b) Safe Harbor Plan
Owensboro, Kentucky

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit

We have performed an audit of the accompanying financial statements of Owensboro Health 403(b) Safe Harbor Plan, an employee benefit plan subject to the *Employee Retirement Income Security Act of 1974* (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the Statement of Net Assets Available for Benefits, as of December 31, 2021, and the related Statement of Changes in Net Assets Available for Benefits for the year then ended, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audit of Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audit need not extend to any statements or information related to assets held for investment of the Plan (investment information) by a bank or similar institution, or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained a certification from a qualified institution, as of and for the year ended December 31, 2021, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion

In our opinion, based on our audit and on the procedures performed as described in the Auditors' Responsibilities for the Audit of the Financial Statements section:

- The amounts and disclosures in the financial statements referred to above, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America; and
- The information in the financial statements referred to above related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

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Basis for Opinion

We conducted our audit in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management 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, and for 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. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

Management is also responsible for maintaining a current Plan instrument, including all Plan amendments, administering the Plan, and determining that the Plan's transactions that are presented and disclosed in the financial statements are in conformity with the Plan's provisions, including maintaining sufficient records with respect to each of the participants, to determine the benefits due or which may become due to such participants.

Auditors' Responsibilities for the Audit of the Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) audit section of our report, our objectives are to obtain reasonable assurance about whether the financial statements, as a whole, are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit;
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements;
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed;
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements; and
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

Our audit did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Supplemental Schedule Required by ERISA

The supplemental schedule, Schedule H, Line 4i – Schedule of Assets (Held at End of Year), as of December 31, 2021, is presented for purposes of additional analysis, and is not a required part of the financial statements but is supplementary information required by the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management, and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves and other additional procedures in accordance with GAAS. For information included in the supplemental schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

In forming our opinion on the supplemental schedule, we evaluated whether the supplemental schedule, other than the information agreed to or derived from the certified investment information, including the form and content, is presented in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion:

- The form and content of the supplemental schedule, other than the information in the supplemental schedule that agreed to or is derived from the certified investment information, is presented, in all material respects, in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA; and
- The information in the supplemental schedule related to assets held by and certified to by a qualified institution, agrees to or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Ebelhar Whitehead, PLLC

July 1, 2022

Ebelhar Whitehead PLLC
CPAs & Advisors

Independent Auditors' Report

Plan Administrator
Owensboro Health 403(b) Safe Harbor Plan
Owensboro, Kentucky

We were engaged to audit the accompanying Statement of Net Assets Available for Benefits of Owensboro Health 403(b) Safe Harbor Plan (Plan), as of December 31, 2020, and the related Statement of Changes in Net Assets Available for Benefits, for the year 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 the 2020 financial statements based on conducting the audit 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 investment information, which was certified by Prudential Bank & Trust, F.S.B., the Plan custodian, with the exception of information on Prudential Investments, which was certified solely by Prudential Retirement Insurance and Annuity Company, the Plan recordkeeper, except for comparing the information with the related information included in the financial statements. We have been informed by the Plan administrator that the Plan custodian holds the Plan's investment assets and executes investment transactions. The Plan administrator has obtained a certification from the Plan custodian and recordkeeper, as of and for the year ended December 31, 2020 that the information provided to the Plan administrator by the Plan custodian and recordkeeper is complete and accurate.

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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 on the 2020 financial statements. Accordingly, we do not express an opinion on the 2020 financial statements.

Report on Form and Content in Compliance with DOL Rules and Regulations for 2020 Financial Statements

The form and content of the information included in the 2020 financial statements, other than that derived from the information certified by the Plan custodian and recordkeeper, 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.

Ebelhar Whitehead, PLLC

July 1, 2022

Owensboro Health 403(b) Safe Harbor Plan

Statements of Net Assets Available for Benefits

December 31, 2021 and 2020

Assets

	2021	2020
Investments		
Investments, at fair value	$ 118,050,266	$ 90,156,486
Investments, at contract value	23,469,674	17,384,093
	141,519,940	107,540,579
Receivables		
Employer's contributions	2,894,354	2,380,106
Notes receivable from participants	1,178,817	1,048,528
	4,073,171	3,428,634
Net Assets Available for Benefits	$ 145,593,111	$ 110,969,213

Owensboro Health 403(b) Safe Harbor Plan

Statements of Changes in Net Assets Available for Benefits

Years Ended December 31, 2021 and 2020

	2021	2020
Investment Income		
Net appreciation in fair value of investments	$ 11,258,567	$ 14,287,874
Interest and dividends	2,099,997	1,126,653
Net investment income	13,358,564	15,414,527
Interest Income on Notes Receivable From Participants	51,528	42,456
Contributions		
Employer	8,539,214	6,822,055
Participants'	13,037,867	10,293,762
Rollovers	7,884,318	2,315,108
Total contributions	29,461,399	19,430,925
Other Income	16,025	-
Total additions	42,887,516	34,887,908
Deductions		
Benefits paid to participants	9,136,495	5,006,962
Administrative expenses	225,778	181,728
Total deductions	9,362,273	5,188,690
Net Increase	33,525,243	29,699,218
Transfer from Owensboro Health 403(b) Match Plan	1,098,655	13,280
Net Assets Available for Benefits, Beginning of Year	110,969,213	81,256,715
Net Assets Available for Benefits, End of Year	$ 145,593,111	$ 110,969,213

Owensboro Health 403(b) Safe Harbor Plan

Notes to Financial Statements

December 31, 2021 and 2020

Note 1: Description of the Plan

The following description of the Owensboro Health 403(b) Safe Harbor Plan (Plan) provides only general information. Participants should refer to the Plan document and *Summary Plan Description* for a more complete description of the Plan's provisions, which are available from the Plan administrator.

General

The Plan is a defined contribution plan sponsored by Owensboro Health, Inc. (Company) for the benefit of all existing medical group employees and all new hires after January 1, 2014. Effective September 1, 2019, the following related employers adopted the Plan: Owensboro Health Medical Group, Inc.; Owensboro Health Foundation, Inc.; The Health Network of Western Kentucky, LLC; Owensboro Health Clinically Integrated Network, LLC; One Health Solutions, LLC; and OH Muhlenberg, LLC. The Plan is subject to the provisions of the *Employee Retirement Income Security Act of 1974* (ERISA). Prudential Bank & Trust, F.S.B. (Prudential) serves as Plan custodian, and Prudential Retirement Insurance and Annuity Company (PRIAC) serves as Plan recordkeeper.

As of January 1, 2021, the Plan was amended to add Twin Lakes Medical Foundation, Inc. and Grayson County Hospital Foundation, Inc., as predecessor employers for vesting and eligibility purposes.

Effective April 27, 2020, the Plan adopted various provisions of the Coronavirus Aid, Relief and Economic Security (CARES) Act that was signed into law on March 27, 2020. COVID-19 related distributions, of up to $100,000, were permitted between January 1, 2020 and December 31, 2020, without penalty. The maximum loan under the Plan was raised to $100,000 for loans issued between March 27 and September 23, 2020. Qualified Plan participants, with outstanding participant loans on March 27, 2020, or before January 1, 2021, could defer repayments up to one year. After the one-year period ends, the loan must be re-amortized to adjust payments for the new due date and accrued interest. The CARES Act also waived the Required Minimum Distributions (RMD) for 2020 distributions. Effective May 15, 2020, through December 31, 2020, participants may have two outstanding loans.

Current Economic Conditions

The current period of economic uncertainty, as a result of the COVID-19 pandemic, presents employee benefit plans with difficult circumstances and challenges, which in some cases may result in large and unanticipated declines in the fair value of assets. The financial statements have been prepared using values and information currently available to the Plan.

Given the volatility of current economic conditions, the values of assets recorded in the financial statements could change rapidly, resulting in material future adjustments in investment values that could negatively impact the Plan.

Contributions

The Plan permits eligible employees, through a salary deferral election, to have the Company make annual contributions of up to 100% of eligible compensation. Employee rollover, Roth, and catch-up contributions are also permitted.

The Company will automatically withhold a percentage of employees' salary each pay period, as set forth in the table below, based on how many Plan years have passed since the employee was first subject to automatic enrollment, and contribute that amount to the Plan as a pre-tax elective deferral. Employees may enter a salary reduction agreement at any time to select an alternative deferral amount or to elect not to defer in the Plan. Employees may opt out of automatic deferrals within 90 days of their first automatic deferral.

Plan Year(s) of Automatic Deferral	Automatic Deferral Percentage
1	3%
2	3%
3	4%
4	5%
5 or more	6%

The Company makes matching contributions of 100% of employees' salary deferral amounts not exceeding 1% of employees' compensation, plus 50% of employees' salary deferral amounts in excess of 1% but not in excess of 6% of employees' compensation. Contributions are subject to certain limitations. The Company also makes a nonelective contribution of 1.5% of employees' compensation for all eligible employees employed at the end of the Plan year.

Participant Investment Account Options

Investment account options available include various funds. Each participant has the option of directing his or her contributions into any of the separate investment accounts and may change the allocation daily.

Participant Accounts

Each participant's account is credited with the participant's contribution, the Company's contribution, and Plan earnings, and is charged with an allocation of administrative expenses. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting

Participants are immediately vested in their voluntary contributions and safe harbor contributions, other than Qualified Automatic Contribution Arrangement (QACA) safe harbor contributions, plus earnings thereon. Vesting in the Company's QACA safe harbor contribution portion of their accounts plus earnings thereon, is based on years of continuous service. Generally, a participant is fully vested after two years in which the employee has completed at least 1,000 hours of service. The nonvested balance is forfeited upon termination of service. Forfeitures are used to reduce future Company contributions and Plan expenses.

Payment of Benefits

Upon termination of service, an employee may elect to receive either a lump-sum amount equal to the value of his or her account or certain installment or annuity options.

Forfeited Accounts

In 2021 and 2020, $323,327 and $311,393, respectively, in forfeitures and related earnings were used to reduce employer contributions.

Participant Loans

The Plan document includes provisions authorizing loans from the Plan to active eligible participants. Loans are made to any eligible participant demonstrating a qualifying need. The minimum amount of a loan shall be $1,000. The maximum amount of a participant's loan is determined by the available loan balance restricted to the lesser of $50,000 or 50% of the participant's vested account balance. All loans are covered by demand notes and are repayable over a period not to exceed five years (except for loans for the purchase of a principal residence). Interest on the loans is prime plus 1%.

The Plan adopted various loan provisions of the CARES Act, as previously described.

Plan Termination

The Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan, subject to the provisions of ERISA. In the event of Plan termination, participants will become 100% vested in their accounts.

Note 2: Summary of Significant Accounting Policies

Basis of Accounting

The accompanying financial statements 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 net assets and changes in net assets, and disclosure of contingent assets and liabilities at the date of the financial statements. Actual results could differ from those estimates.

Valuation of Investments and Income Recognition

Quoted market prices, if available, are used to value investments. Mutual funds are valued at the net asset value (NAV) of shares held by the Plan at year-end. The Plan invests in the Prudential Principal Preservation Separate Account (PPSA), an insurance product offered through a group annuity contract with PRIAC, which has no maturity date. The investment in the group annuity contract is valued at contract value. Contract value is the relevant measurement attributable to fully benefit-responsive investment contracts, because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the Plan. The contract value of the fully benefit-responsive investment contracts represents contributions plus earnings, less participant withdrawals and administrative expenses. The contract value of the PPSA approximates fair value.

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

Plan Tax Status

The Plan operates under a 403(b)-volume submitter plan (VSP) document sponsored by The Prudential Insurance Company of America. The VSP has received an Internal Revenue Service (IRS) Advisory Letter, in which the IRS stated the form of the Plan is acceptable under the Internal Revenue Code (IRC) Section 403(b). The Plan administrator believes the Plan is currently designed and being operated in compliance with the applicable requirements of the IRC, therefore, not subject to tax.

With a few exceptions, the Plan is no longer subject to U.S. federal, state, local, or non-U.S. income tax examinations by tax authorities for years before 2018.

Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued, but unpaid, interest. Related fees are recorded as administrative expenses and are expensed as incurred. No allowance for losses has been recorded as of December 31, 2021 and 2020. Delinquent participant loans are reclassified as distributions based upon the terms of the Plan document.

Payment of Benefits

Benefit payments to participants are recorded upon distribution.

Administrative Expenses

Administrative expenses may be paid by the Company or the Plan at the Company's discretion.

Note 3: Information Certified by Plan Recordkeeper and Custodian

Certain information related to investments and notes receivable from participants disclosed in the accompanying financial statements and ERISA-required supplemental schedule, including investments and notes receivable from participants held at December 31, 2021 and 2020, and net appreciation in fair value of investments, interest and dividends, and interest income on notes receivable from participants for the years ended December 31, 2021 and 2020, was obtained by management and agreed to or derived from information certified as complete and accurate by Prudential Retirement Insurance and Annuity Company and Prudential Bank & Trust, FSB.

Note 4: Party-in-Interest Transactions

Party-in-interest transactions include those with fiduciaries or employees of the Plan, any person who provides services to the Plan, an employer whose employees are covered by the Plan, an employee organization whose members are covered by the Plan, a person who owns 50% or more of such an employer or employee association, or relatives of such persons.

Certain Plan investments are managed by Prudential, the Plan custodian. Certain Plan investments are managed by PRIAC, the recordkeeper. Fees paid by the Plan to these entities for administrative services amounted to $224,028 and $180,106 for the years ended December 31, 2021 and 2020, respectively. The Company provides certain administrative services at no cost to the Plan.

Note 5: Fair Value of Plan Assets

ASC Topic 820, *Fair Value Measurements,* defines fair value as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Topic 820 also specifies a fair value hierarchy, which requires a plan to maximize the use of observable inputs and minimize the use of unobservable inputs when measuring fair value. The standard describes three levels of inputs that may be used to measure fair value:

Level 1 Quoted prices in active markets for identical assets or liabilities;

Level 2 Observable inputs other than Level 1 prices, such as quoted prices for similar assets or liabilities, quoted prices in markets that are not active or other inputs that are observable or can be corroborated by observable market data for substantially the full term of the assets or liabilities; and

Level 3 Unobservable inputs that are supported by little or no market activity and that are significant to the fair value of the assets or liabilities.

Following is a description of the valuation methodologies and inputs used for assets measured at fair value on a recurring basis and recognized in the accompanying Statement of Net Assets Available for Benefits, as well as the general classification of such assets pursuant to the valuation hierarchy.

Investments

Where quoted market prices are available in an active market, investments are classified within Level 1 of the valuation hierarchy. Level 1 investments include mutual funds. If quoted market prices are not available, fair values are estimated by using pricing models, quoted prices of investments with similar characteristics or discounted cash flows.

In certain cases where Level 1 or Level 2 inputs are not available, investments are classified within Level 3 of the hierarchy. The Plan holds no investments that are classified within Level 2 or Level 3 of the hierarchy.

Mutual Funds

Mutual funds are classified within Level 1 of the valuation hierarchy and valued at the daily closing price, as reported by the fund.

The following table presents the fair value measurements of assets recognized in the accompanying Statements of Net Assets Available for Benefits measured at fair value on a recurring basis and the level within the fair value hierarchy in which the fair value measurements fall at December 31:

		Fair Value Measurements Using		
	Value	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
Assets in the Fair Value Hierarchy				
Mutual funds				
2021	$ 118,050,266	$ 118,050,266	$ -	$ -
2020	$ 90,156,486	$ 90,156,486	$ -	$ -

Note 6: Group Annuity Insurance Contract

At December 31, 2021 and 2020, the Plan held an investment in the PPSA, a group annuity insurance product of PRIAC. The contract value represents deposits made to the contract, plus earnings at guaranteed crediting rates, less withdrawals and fees. The Plan owns a promise from PRIAC to pay interest at crediting rates that are announced in advance, and guaranteed for a specified period of time, as outlined in the contract. Interest is credited by using a single interest rate that is applied to all contributions made to the product regardless of the timing of those contributions. The fair value of the PPSA approximates the contract value, which totaled $23,469,674 and $17,384,093 at December 31, 2021 and 2020, respectively.

Amounts withdrawn from the PPSA may not be transferred to a competing fund, as defined by the PPSA, for 90 days after withdrawal. Transfers may be deferred if total distributions from the PPSA, during the calendar year, exceed 25% of the Plan's PPSA balance as of January 1.

There are no events that would limit the ability of the Plan to transact, at contract value, either paid immediately or, depending upon the rate environment and cash flow levels, over time. There are no events that allow the issuer to terminate the contract and require the Plan sponsor to settle at an amount different from contract value.

Note 7: Reconciliation of Financial Statements to Form 5500

The following is a reconciliation of net assets available for benefits, per the financial statements, at December 31 to Form 5500:

	2021	2020
Net assets available for benefits per the financial statements	$ 145,593,111	$ 110,969,213
Contributions receivable not reflected in Form 5500	(2,894,354)	(2,380,106)
Net assets available for benefits per Form 5500	$ 142,698,757	$ 108,589,107

The following is a reconciliation of changes in net increase in net assets available for benefits, per the financial statements, for the years ended December 31 to Form 5500:

	2021	2020
Net increase in net assets available for benefits per the financial statements	$ 34,623,898	$ 29,712,498
Change in contributions receivables not reflected in Form 5500	(514,248)	(328,515)
Net increase in net assets available for benefits per Form 5500	$ 34,109,650	$ 29,383,983

Note 8: Risks, Concentrations and Uncertainties

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 changes in the values of investment securities will occur in the near term, and such changes could materially affect the participants' account balances and the amounts reported in the Statement of Net Assets Available for Benefits.

Significant Concentrations

At December 31, Plan investments are concentrated as follows:

	2021	2020
American Funds EuroPacific Growth Fund-Class R-6	17%	17%
Invesco Comstock Fund Class R6	n/a	12%
T. Rowe Price Institutional Large Cap Core Growth Fund	16%	17%
PGIM Total Return Bond Fund-Class R6	*	10%
Prudential Principal Preservation Separate Account	17%	16%
Vanguard Equity-Income Fund Admiral Shares	13%	*

* Under threshold

Note 9: Subsequent Events

Subsequent events have been evaluated through July 1, 2022, which is the date the financial statements were available to be issued.

Plan Amendment

Effective January 1, 2022, the Plan was amended to change the method of calculation, from actual hours of service to the elapsed time method, to calculate progression on vesting schedules, and will apply to all employer contributions for all participants made into the plan on or after January 1, 2022.

Decline in Market Value

Subsequent to December 31, 2021, the market experienced a significant decline in value. As of market opening on July 1, 2022, the fair value of the Plan's portfolio of equity investments declined by approximately 18%, or $26.1 million.

Supplemental Schedule

Owensboro Health 403(b) Safe Harbor Plan

EIN 61-1286361 PN 004

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

December 31, 2021

(a)	(b) Identity of Issuer	(c) Description of Investment (shares)	(e) Current Value
	Mutual Funds		
	American Funds EuroPacific Growth Fund-Class R-6	364,491	$ 23,593,522
	Artisan Small Cap Fund Institutional Shares	120,531	5,210,565
	T. Rowe Price Institutional Large Cap Core Growth Fund	327,651	23,086,269
	Janus Henderson Enterprise Fund Class N	42,071	6,712,415
	Brandywine Global Opportunities Bond Fund Class IS	532,721	5,891,893
	DFA US Targeted Value Portfolio Institutional Class	198,570	5,996,823
*	PGIM Global Real Estate Fund-Class R6	75,487	1,858,483
*	PGIM Total Return Bond Fund-Class R6	888,635	12,876,316
	Vanguard Equity-Income Fund Admiral Shares	196,410	18,112,923
	Vanguard Total Bond Market Index Fund Admiral Shares	151,613	1,696,551
	Vanguard Total Stock Market Index Fund Institutional Shares	56,077	6,593,577
	Vanguard Inflation-Protected Securities Fund Institutional Shares	30,012	347,833
	Vanguard Total International Stock Index Fund Institutional Shares	11,031	1,508,660
	Allspring Special Mid Cap Value Fund-Class R6	90,206	4,564,436
			118,050,266
*	Group Annuity Contract - Prudential Principal Preservation Separate Account	829,251	23,469,674
			141,519,940
*	Participant Loans	Participant Plan notes: Interest rates - 4.25% - 6.5% through March 2038	1,178,817
			$ 142,698,757

*Party-in-interest

Owensboro Health 403(b) Safe Harbor Plan

EIN 61-1286361 PN 004

Independent Auditors' Report and Financial Statements

December 31, 2021 and 2020

Owensboro Health 403(b) Safe Harbor Plan

December 31, 2021 and 2020

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Ebelhar Whitehead PLLC
CPAs & Advisors

Independent Auditors' Report

Plan Administrator
Owensboro Health 403(b) Safe Harbor Plan
Owensboro, Kentucky

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit

We have performed an audit of the accompanying financial statements of Owensboro Health 403(b) Safe Harbor Plan, an employee benefit plan subject to the *Employee Retirement Income Security Act of 1974* (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the Statement of Net Assets Available for Benefits, as of December 31, 2021, and the related Statement of Changes in Net Assets Available for Benefits for the year then ended, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audit of Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audit need not extend to any statements or information related to assets held for investment of the Plan (investment information) by a bank or similar institution, or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained a certification from a qualified institution, as of and for the year ended December 31, 2021, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion

In our opinion, based on our audit and on the procedures performed as described in the Auditors' Responsibilities for the Audit of the Financial Statements section:

- The amounts and disclosures in the financial statements referred to above, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America; and
- The information in the financial statements referred to above related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

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Basis for Opinion

We conducted our audit in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management 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, and for 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. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

Management is also responsible for maintaining a current Plan instrument, including all Plan amendments, administering the Plan, and determining that the Plan's transactions that are presented and disclosed in the financial statements are in conformity with the Plan's provisions, including maintaining sufficient records with respect to each of the participants, to determine the benefits due or which may become due to such participants.

Auditors' Responsibilities for the Audit of the Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) audit section of our report, our objectives are to obtain reasonable assurance about whether the financial statements, as a whole, are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit;
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements;
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed;
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements; and
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

Our audit did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Supplemental Schedule Required by ERISA

The supplemental schedule, Schedule H, Line 4i – Schedule of Assets (Held at End of Year), as of December 31, 2021, is presented for purposes of additional analysis, and is not a required part of the financial statements but is supplementary information required by the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management, and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves and other additional procedures in accordance with GAAS. For information included in the supplemental schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

In forming our opinion on the supplemental schedule, we evaluated whether the supplemental schedule, other than the information agreed to or derived from the certified investment information, including the form and content, is presented in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion:

- The form and content of the supplemental schedule, other than the information in the supplemental schedule that agreed to or is derived from the certified investment information, is presented, in all material respects, in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA; and
- The information in the supplemental schedule related to assets held by and certified to by a qualified institution, agrees to or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Ebelhar Whitehead, PLLC

July 1, 2022

Ebelhar Whitehead PLLC
CPAs & Advisors

Independent Auditors' Report

Plan Administrator
Owensboro Health 403(b) Safe Harbor Plan
Owensboro, Kentucky

We were engaged to audit the accompanying Statement of Net Assets Available for Benefits of Owensboro Health 403(b) Safe Harbor Plan (Plan), as of December 31, 2020, and the related Statement of Changes in Net Assets Available for Benefits, for the year 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 the 2020 financial statements based on conducting the audit 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 investment information, which was certified by Prudential Bank & Trust, F.S.B., the Plan custodian, with the exception of information on Prudential Investments, which was certified solely by Prudential Retirement Insurance and Annuity Company, the Plan recordkeeper, except for comparing the information with the related information included in the financial statements. We have been informed by the Plan administrator that the Plan custodian holds the Plan's investment assets and executes investment transactions. The Plan administrator has obtained a certification from the Plan custodian and recordkeeper, as of and for the year ended December 31, 2020 that the information provided to the Plan administrator by the Plan custodian and recordkeeper is complete and accurate.

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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 on the 2020 financial statements. Accordingly, we do not express an opinion on the 2020 financial statements.

Report on Form and Content in Compliance with DOL Rules and Regulations for 2020 Financial Statements

The form and content of the information included in the 2020 financial statements, other than that derived from the information certified by the Plan custodian and recordkeeper, 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.

Ebelhar Whitehead, PLLC

July 1, 2022

Owensboro Health 403(b) Safe Harbor Plan

Statements of Net Assets Available for Benefits

December 31, 2021 and 2020

Assets

	2021	2020
Investments		
Investments, at fair value	$ 118,050,266	$ 90,156,486
Investments, at contract value	23,469,674	17,384,093
	141,519,940	107,540,579
Receivables		
Employer's contributions	2,894,354	2,380,106
Notes receivable from participants	1,178,817	1,048,528
	4,073,171	3,428,634
Net Assets Available for Benefits	$ 145,593,111	$ 110,969,213

Owensboro Health 403(b) Safe Harbor Plan

Statements of Changes in Net Assets Available for Benefits

Years Ended December 31, 2021 and 2020

	2021	2020
Investment Income		
Net appreciation in fair value of investments	$ 11,258,567	$ 14,287,874
Interest and dividends	2,099,997	1,126,653
Net investment income	13,358,564	15,414,527
Interest Income on Notes Receivable From Participants	51,528	42,456
Contributions		
Employer	8,539,214	6,822,055
Participants'	13,037,867	10,293,762
Rollovers	7,884,318	2,315,108
Total contributions	29,461,399	19,430,925
Other Income	16,025	-
Total additions	42,887,516	34,887,908
Deductions		
Benefits paid to participants	9,136,495	5,006,962
Administrative expenses	225,778	181,728
Total deductions	9,362,273	5,188,690
Net Increase	33,525,243	29,699,218
Transfer from Owensboro Health 403(b) Match Plan	1,098,655	13,280
Net Assets Available for Benefits, Beginning of Year	110,969,213	81,256,715
Net Assets Available for Benefits, End of Year	$ 145,593,111	$ 110,969,213

Owensboro Health 403(b) Safe Harbor Plan

Notes to Financial Statements

December 31, 2021 and 2020

Note 1: Description of the Plan

The following description of the Owensboro Health 403(b) Safe Harbor Plan (Plan) provides only general information. Participants should refer to the Plan document and *Summary Plan Description* for a more complete description of the Plan's provisions, which are available from the Plan administrator.

General

The Plan is a defined contribution plan sponsored by Owensboro Health, Inc. (Company) for the benefit of all existing medical group employees and all new hires after January 1, 2014. Effective September 1, 2019, the following related employers adopted the Plan: Owensboro Health Medical Group, Inc.; Owensboro Health Foundation, Inc.; The Health Network of Western Kentucky, LLC; Owensboro Health Clinically Integrated Network, LLC; One Health Solutions, LLC; and OH Muhlenberg, LLC. The Plan is subject to the provisions of the *Employee Retirement Income Security Act of 1974* (ERISA). Prudential Bank & Trust, F.S.B. (Prudential) serves as Plan custodian, and Prudential Retirement Insurance and Annuity Company (PRIAC) serves as Plan recordkeeper.

As of January 1, 2021, the Plan was amended to add Twin Lakes Medical Foundation, Inc. and Grayson County Hospital Foundation, Inc., as predecessor employers for vesting and eligibility purposes.

Effective April 27, 2020, the Plan adopted various provisions of the Coronavirus Aid, Relief and Economic Security (CARES) Act that was signed into law on March 27, 2020. COVID-19 related distributions, of up to $100,000, were permitted between January 1, 2020 and December 31, 2020, without penalty. The maximum loan under the Plan was raised to $100,000 for loans issued between March 27 and September 23, 2020. Qualified Plan participants, with outstanding participant loans on March 27, 2020, or before January 1, 2021, could defer repayments up to one year. After the one-year period ends, the loan must be re-amortized to adjust payments for the new due date and accrued interest. The CARES Act also waived the Required Minimum Distributions (RMD) for 2020 distributions. Effective May 15, 2020, through December 31, 2020, participants may have two outstanding loans.

Current Economic Conditions

The current period of economic uncertainty, as a result of the COVID-19 pandemic, presents employee benefit plans with difficult circumstances and challenges, which in some cases may result in large and unanticipated declines in the fair value of assets. The financial statements have been prepared using values and information currently available to the Plan.

Given the volatility of current economic conditions, the values of assets recorded in the financial statements could change rapidly, resulting in material future adjustments in investment values that could negatively impact the Plan.

Contributions

The Plan permits eligible employees, through a salary deferral election, to have the Company make annual contributions of up to 100% of eligible compensation. Employee rollover, Roth, and catch-up contributions are also permitted.

The Company will automatically withhold a percentage of employees' salary each pay period, as set forth in the table below, based on how many Plan years have passed since the employee was first subject to automatic enrollment, and contribute that amount to the Plan as a pre-tax elective deferral. Employees may enter a salary reduction agreement at any time to select an alternative deferral amount or to elect not to defer in the Plan. Employees may opt out of automatic deferrals within 90 days of their first automatic deferral.

Plan Year(s) of Automatic Deferral	Automatic Deferral Percentage
1	3%
2	3%
3	4%
4	5%
5 or more	6%

The Company makes matching contributions of 100% of employees' salary deferral amounts not exceeding 1% of employees' compensation, plus 50% of employees' salary deferral amounts in excess of 1% but not in excess of 6% of employees' compensation. Contributions are subject to certain limitations. The Company also makes a nonelective contribution of 1.5% of employees' compensation for all eligible employees employed at the end of the Plan year.

Participant Investment Account Options

Investment account options available include various funds. Each participant has the option of directing his or her contributions into any of the separate investment accounts and may change the allocation daily.

Participant Accounts

Each participant's account is credited with the participant's contribution, the Company's contribution, and Plan earnings, and is charged with an allocation of administrative expenses. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting

Participants are immediately vested in their voluntary contributions and safe harbor contributions, other than Qualified Automatic Contribution Arrangement (QACA) safe harbor contributions, plus earnings thereon. Vesting in the Company's QACA safe harbor contribution portion of their accounts plus earnings thereon, is based on years of continuous service. Generally, a participant is fully vested after two years in which the employee has completed at least 1,000 hours of service. The nonvested balance is forfeited upon termination of service. Forfeitures are used to reduce future Company contributions and Plan expenses.

Payment of Benefits

Upon termination of service, an employee may elect to receive either a lump-sum amount equal to the value of his or her account or certain installment or annuity options.

Forfeited Accounts

In 2021 and 2020, $323,327 and $311,393, respectively, in forfeitures and related earnings were used to reduce employer contributions.

Participant Loans

The Plan document includes provisions authorizing loans from the Plan to active eligible participants. Loans are made to any eligible participant demonstrating a qualifying need. The minimum amount of a loan shall be $1,000. The maximum amount of a participant's loan is determined by the available loan balance restricted to the lesser of $50,000 or 50% of the participant's vested account balance. All loans are covered by demand notes and are repayable over a period not to exceed five years (except for loans for the purchase of a principal residence). Interest on the loans is prime plus 1%.

The Plan adopted various loan provisions of the CARES Act, as previously described.

Plan Termination

The Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan, subject to the provisions of ERISA. In the event of Plan termination, participants will become 100% vested in their accounts.

Note 2: Summary of Significant Accounting Policies

Basis of Accounting

The accompanying financial statements 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 net assets and changes in net assets, and disclosure of contingent assets and liabilities at the date of the financial statements. Actual results could differ from those estimates.

Valuation of Investments and Income Recognition

Quoted market prices, if available, are used to value investments. Mutual funds are valued at the net asset value (NAV) of shares held by the Plan at year-end. The Plan invests in the Prudential Principal Preservation Separate Account (PPSA), an insurance product offered through a group annuity contract with PRIAC, which has no maturity date. The investment in the group annuity contract is valued at contract value. Contract value is the relevant measurement attributable to fully benefit-responsive investment contracts, because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the Plan. The contract value of the fully benefit-responsive investment contracts represents contributions plus earnings, less participant withdrawals and administrative expenses. The contract value of the PPSA approximates fair value.

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

Plan Tax Status

The Plan operates under a 403(b)-volume submitter plan (VSP) document sponsored by The Prudential Insurance Company of America. The VSP has received an Internal Revenue Service (IRS) Advisory Letter, in which the IRS stated the form of the Plan is acceptable under the Internal Revenue Code (IRC) Section 403(b). The Plan administrator believes the Plan is currently designed and being operated in compliance with the applicable requirements of the IRC, therefore, not subject to tax.

With a few exceptions, the Plan is no longer subject to U.S. federal, state, local, or non-U.S. income tax examinations by tax authorities for years before 2018.

Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued, but unpaid, interest. Related fees are recorded as administrative expenses and are expensed as incurred. No allowance for losses has been recorded as of December 31, 2021 and 2020. Delinquent participant loans are reclassified as distributions based upon the terms of the Plan document.

Payment of Benefits

Benefit payments to participants are recorded upon distribution.

Administrative Expenses

Administrative expenses may be paid by the Company or the Plan at the Company's discretion.

Note 3: Information Certified by Plan Recordkeeper and Custodian

Certain information related to investments and notes receivable from participants disclosed in the accompanying financial statements and ERISA-required supplemental schedule, including investments and notes receivable from participants held at December 31, 2021 and 2020, and net appreciation in fair value of investments, interest and dividends, and interest income on notes receivable from participants for the years ended December 31, 2021 and 2020, was obtained by management and agreed to or derived from information certified as complete and accurate by Prudential Retirement Insurance and Annuity Company and Prudential Bank & Trust, FSB.

Note 4: Party-in-Interest Transactions

Party-in-interest transactions include those with fiduciaries or employees of the Plan, any person who provides services to the Plan, an employer whose employees are covered by the Plan, an employee organization whose members are covered by the Plan, a person who owns 50% or more of such an employer or employee association, or relatives of such persons.

Certain Plan investments are managed by Prudential, the Plan custodian. Certain Plan investments are managed by PRIAC, the recordkeeper. Fees paid by the Plan to these entities for administrative services amounted to $224,028 and $180,106 for the years ended December 31, 2021 and 2020, respectively. The Company provides certain administrative services at no cost to the Plan.

Note 5: Fair Value of Plan Assets

ASC Topic 820, *Fair Value Measurements,* defines fair value as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Topic 820 also specifies a fair value hierarchy, which requires a plan to maximize the use of observable inputs and minimize the use of unobservable inputs when measuring fair value. The standard describes three levels of inputs that may be used to measure fair value:

Level 1 Quoted prices in active markets for identical assets or liabilities;

Level 2 Observable inputs other than Level 1 prices, such as quoted prices for similar assets or liabilities, quoted prices in markets that are not active or other inputs that are observable or can be corroborated by observable market data for substantially the full term of the assets or liabilities; and

Level 3 Unobservable inputs that are supported by little or no market activity and that are significant to the fair value of the assets or liabilities.

Following is a description of the valuation methodologies and inputs used for assets measured at fair value on a recurring basis and recognized in the accompanying Statement of Net Assets Available for Benefits, as well as the general classification of such assets pursuant to the valuation hierarchy.

Investments

Where quoted market prices are available in an active market, investments are classified within Level 1 of the valuation hierarchy. Level 1 investments include mutual funds. If quoted market prices are not available, fair values are estimated by using pricing models, quoted prices of investments with similar characteristics or discounted cash flows.

In certain cases where Level 1 or Level 2 inputs are not available, investments are classified within Level 3 of the hierarchy. The Plan holds no investments that are classified within Level 2 or Level 3 of the hierarchy.

Mutual Funds

Mutual funds are classified within Level 1 of the valuation hierarchy and valued at the daily closing price, as reported by the fund.

The following table presents the fair value measurements of assets recognized in the accompanying Statements of Net Assets Available for Benefits measured at fair value on a recurring basis and the level within the fair value hierarchy in which the fair value measurements fall at December 31:

		Fair Value Measurements Using		
	Value	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
Assets in the Fair Value Hierarchy				
Mutual funds				
2021	$ 118,050,266	$ 118,050,266	$ -	$ -
2020	$ 90,156,486	$ 90,156,486	$ -	$ -

Note 6: Group Annuity Insurance Contract

At December 31, 2021 and 2020, the Plan held an investment in the PPSA, a group annuity insurance product of PRIAC. The contract value represents deposits made to the contract, plus earnings at guaranteed crediting rates, less withdrawals and fees. The Plan owns a promise from PRIAC to pay interest at crediting rates that are announced in advance, and guaranteed for a specified period of time, as outlined in the contract. Interest is credited by using a single interest rate that is applied to all contributions made to the product regardless of the timing of those contributions. The fair value of the PPSA approximates the contract value, which totaled $23,469,674 and $17,384,093 at December 31, 2021 and 2020, respectively.

Amounts withdrawn from the PPSA may not be transferred to a competing fund, as defined by the PPSA, for 90 days after withdrawal. Transfers may be deferred if total distributions from the PPSA, during the calendar year, exceed 25% of the Plan's PPSA balance as of January 1.

There are no events that would limit the ability of the Plan to transact, at contract value, either paid immediately or, depending upon the rate environment and cash flow levels, over time. There are no events that allow the issuer to terminate the contract and require the Plan sponsor to settle at an amount different from contract value.

Note 7: Reconciliation of Financial Statements to Form 5500

The following is a reconciliation of net assets available for benefits, per the financial statements, at December 31 to Form 5500:

	2021	2020
Net assets available for benefits per the financial statements	$ 145,593,111	$ 110,969,213
Contributions receivable not reflected in Form 5500	(2,894,354)	(2,380,106)
Net assets available for benefits per Form 5500	$ 142,698,757	$ 108,589,107

The following is a reconciliation of changes in net increase in net assets available for benefits, per the financial statements, for the years ended December 31 to Form 5500:

	2021	2020
Net increase in net assets available for benefits per the financial statements	$ 34,623,898	$ 29,712,498
Change in contributions receivables not reflected in Form 5500	(514,248)	(328,515)
Net increase in net assets available for benefits per Form 5500	$ 34,109,650	$ 29,383,983

Note 8: Risks, Concentrations and Uncertainties

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 changes in the values of investment securities will occur in the near term, and such changes could materially affect the participants' account balances and the amounts reported in the Statement of Net Assets Available for Benefits.

Significant Concentrations

At December 31, Plan investments are concentrated as follows:

	2021	2020
American Funds EuroPacific Growth Fund-Class R-6	17%	17%
Invesco Comstock Fund Class R6	n/a	12%
T. Rowe Price Institutional Large Cap Core Growth Fund	16%	17%
PGIM Total Return Bond Fund-Class R6	*	10%
Prudential Principal Preservation Separate Account	17%	16%
Vanguard Equity-Income Fund Admiral Shares	13%	*

* Under threshold

Note 9: Subsequent Events

Subsequent events have been evaluated through July 1, 2022, which is the date the financial statements were available to be issued.

Plan Amendment

Effective January 1, 2022, the Plan was amended to change the method of calculation, from actual hours of service to the elapsed time method, to calculate progression on vesting schedules, and will apply to all employer contributions for all participants made into the plan on or after January 1, 2022.

Decline in Market Value

Subsequent to December 31, 2021, the market experienced a significant decline in value. As of market opening on July 1, 2022, the fair value of the Plan's portfolio of equity investments declined by approximately 18%, or $26.1 million.

Supplemental Schedule

Owensboro Health 403(b) Safe Harbor Plan

EIN 61-1286361 PN 004

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

December 31, 2021

(a)	(b) Identity of Issuer	(c) Description of Investment (shares)	(e) Current Value
	Mutual Funds		
	American Funds EuroPacific Growth Fund-Class R-6	364,491	$ 23,593,522
	Artisan Small Cap Fund Institutional Shares	120,531	5,210,565
	T. Rowe Price Institutional Large Cap Core Growth Fund	327,651	23,086,269
	Janus Henderson Enterprise Fund Class N	42,071	6,712,415
	Brandywine Global Opportunities Bond Fund Class IS	532,721	5,891,893
	DFA US Targeted Value Portfolio Institutional Class	198,570	5,996,823
*	PGIM Global Real Estate Fund-Class R6	75,487	1,858,483
*	PGIM Total Return Bond Fund-Class R6	888,635	12,876,316
	Vanguard Equity-Income Fund Admiral Shares	196,410	18,112,923
	Vanguard Total Bond Market Index Fund Admiral Shares	151,613	1,696,551
	Vanguard Total Stock Market Index Fund Institutional Shares	56,077	6,593,577
	Vanguard Inflation-Protected Securities Fund Institutional Shares	30,012	347,833
	Vanguard Total International Stock Index Fund Institutional Shares	11,031	1,508,660
	Allspring Special Mid Cap Value Fund-Class R6	90,206	4,564,436
			118,050,266
*	Group Annuity Contract - Prudential Principal Preservation Separate Account	829,251	23,469,674
			141,519,940
*	Participant Loans	Participant Plan notes: Interest rates - 4.25% - 6.5% through March 2038	1,178,817
			$ 142,698,757

*Party-in-interest