

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 2021 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2021 or fiscal plan year beginning <u>01/01/2021</u> and ending <u>12/31/2021</u>	
A	This return/report is for: ☐ a multiemployer plan ☒ a single-employer plan ☐ a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.) ☐ a DFE (specify) _____
B	This return/report is: ☐ the first return/report ☐ an amended return/report ☐ the final return/report ☐ a short plan year return/report (less than 12 months)
C	If the plan is a collectively-bargained plan, check here. ▶ ☐
D	Check box if filing under: ☒ Form 5558 ☐ special extension (enter description) ☐ automatic extension ☐ the DFVC program
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 <u>THE RETIREMENT SAVINGS PLAN</u>
1b	Three-digit plan number (PN) ▶ <u>004</u>
1c	Effective date of plan <u>05/01/1989</u>
2a	Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) <u>THE NEW YORK-PRESBYTERIAN HOSPITAL</u> <u>525 EAST 68TH STREET</u> <u>BOX 38004</u> <u>NEW YORK, NY 10065</u>
2b	Employer Identification Number (EIN) <u>13-3957095</u>
2c	Plan Sponsor's telephone number <u>646-697-4727</u>
2d	Business code (see instructions) <u>622000</u>

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	10/14/2022	PAUL PERSAUD
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	10/14/2022	ROBERT GRAY HOLDOM
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

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

Form 5500 (2021)
v. 210624

3a Plan administrator's name and address ☒ Same as Plan Sponsor		3b Administrator's EIN	
		3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name		4b EIN 4d PN	
5 Total number of participants at the beginning of the plan year		5	54956
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)	40194
a(2) Total number of active participants at the end of the plan year		6a(2)	39938
b Retired or separated participants receiving benefits.....		6b	89
c Other retired or separated participants entitled to future benefits		6c	16768
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d	56795
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e	144
f Total. Add lines 6d and 6e		6f	56939
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)		6g	53800
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested		6h	127
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 2R 2S 2T 3H			
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:			
9a Plan funding arrangement (check all that apply) (1) ☒ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor		9b Plan benefit arrangement (check all that apply) (1) ☒ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)			
a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary		b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☒ <u>10</u> A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☒ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)	

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

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

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

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

11c Enter the Receipt Confirmation Code for the 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 A (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Insurance Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500. ▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	OMB No. 1210-0110 2021 This Form is Open to Public Inspection
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For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021	
A Name of plan THE RETIREMENT SAVINGS PLAN	B Three-digit plan number (PN) ▶ 004
C Plan sponsor's name as shown on line 2a of Form 5500 THE NEW YORK-PRESBYTERIAN HOSPITAL	D Employer Identification Number (EIN) 13-3957095

Part I	Information Concerning Insurance Contract Coverage, Fees, and Commissions Provide information for each contract on a separate Schedule A. Individual contracts grouped as a unit in Parts II and III can be reported on a single Schedule A.
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1 Coverage Information:

(a) Name of insurance carrier
LINCOLN LIFE & ANNUITY CO. OF NY

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
22-0832760	60139	891489-006	8	01/01/2021	12/31/2021

2 Insurance fee and commission information. Enter the total fees and total commissions paid. List in line 3 the agents, brokers, and other persons in descending order of the amount paid.

(a) Total amount of commissions paid	(b) Total amount of fees paid

3 Persons receiving commissions and fees. (Complete as many entries as needed to report all persons).

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

Part II Investment and Annuity Contract Information

Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

4	Current value of plan's interest under this contract in the general account at year end	4	280116
5	Current value of plan's interest under this contract in separate accounts at year end.....	5	0

6 Contracts With Allocated Funds:**a** State the basis of premium rates ▶

b	Premiums paid to carrier	6b	
c	Premiums due but unpaid at the end of the year	6c	
d	If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. Specify nature of costs ▶	6d	

e Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity
(3) ☐ other (specify) ▶

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ ☐

7 Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

a Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee
(3) ☐ guaranteed investment (4) ☒ other ▶ **GROUP VARIABLE ANNUITY**

b Balance at the end of the previous year **7b** 334527

c	Additions: (1) Contributions deposited during the year	7c(1)	0	
	(2) Dividends and credits.....	7c(2)	0	
	(3) Interest credited during the year.....	7c(3)	13762	
	(4) Transferred from separate account.....	7c(4)	0	
	(5) Other (specify below)	7c(5)	0	

(6) Total additions **7c(6)** 13762

d Total of balance and additions (add lines **7b** and **7c(6)**) **7d** 348289

e Deductions:

(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	67862	
(2) Administration charge made by carrier.....	7e(2)	0	
(3) Transferred to separate account.....	7e(3)	0	
(4) Other (specify below)	7e(4)	311	

▶ **MISCELLANEOUS ADJUSTMENT**

(5) Total deductions **7e(5)** 68173

f Balance at the end of the current year (subtract line **7e(5)** from line **7d**) **7f** 280116

Part III Welfare Benefit Contract Information

If more than one contract covers the same group of employees of the same employer(s) or members of the same employee organizations(s), the information may be combined for reporting purposes if such contracts are experience-rated as a unit. Where contracts cover individual employees, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

8 Benefit and contract type (check all applicable boxes)

- a** ☐ Health (other than dental or vision)
b ☐ Dental
c ☐ Vision
d ☐ Life insurance
e ☐ Temporary disability (accident and sickness)
f ☐ Long-term disability
g ☐ Supplemental unemployment
h ☐ Prescription drug
i ☐ Stop loss (large deductible)
j ☐ HMO contract
k ☐ PPO contract
l ☐ Indemnity contract
m ☐ Other (specify) ▶

9 Experience-rated contracts:

a Premiums: (1) Amount received	9a(1)		
(2) Increase (decrease) in amount due but unpaid	9a(2)		
(3) Increase (decrease) in unearned premium reserve	9a(3)		
(4) Earned ((1) + (2) - (3))		9a(4)	
b Benefit charges (1) Claims paid	9b(1)		
(2) Increase (decrease) in claim reserves	9b(2)		
(3) Incurred claims (add (1) and (2))		9b(3)	
(4) Claims charged		9b(4)	
c Remainder of premium: (1) Retention charges (on an accrual basis) --			
(A) Commissions	9c(1)(A)		
(B) Administrative service or other fees	9c(1)(B)		
(C) Other specific acquisition costs	9c(1)(C)		
(D) Other expenses	9c(1)(D)		
(E) Taxes	9c(1)(E)		
(F) Charges for risks or other contingencies	9c(1)(F)		
(G) Other retention charges	9c(1)(G)		
(H) Total retention		9c(1)(H)	
(2) Dividends or retroactive rate refunds. (These amounts were ☐ paid in cash, or ☐ credited.)		9c(2)	
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement		9d(1)	
(2) Claim reserves		9d(2)	
(3) Other reserves		9d(3)	
e Dividends or retroactive rate refunds due. (Do not include amount entered in line 9c(2).)		9e	

10 Nonexperience-rated contracts:

a Total premiums or subscription charges paid to carrier	10a	
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount. Specify nature of costs.	10b	

Part IV Provision of Information

11 Did the insurance company fail to provide any information necessary to complete Schedule A? ☐ Yes ☒ No

12 If the answer to line 11 is "Yes," specify the information not provided. ▶

SCHEDULE A (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Insurance Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500. ▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	OMB No. 1210-0110 2021 This Form is Open to Public Inspection
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For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021	
A Name of plan THE RETIREMENT SAVINGS PLAN	B Three-digit plan number (PN) ▶ 004
C Plan sponsor's name as shown on line 2a of Form 5500 THE NEW YORK-PRESBYTERIAN HOSPITAL	D Employer Identification Number (EIN) 13-3957095

Part I	Information Concerning Insurance Contract Coverage, Fees, and Commissions	Provide information for each contract on a separate Schedule A. Individual contracts grouped as a unit in Parts II and III can be reported on a single Schedule A.
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1 Coverage Information:

(a) Name of insurance carrier
LINCOLN LIFE AND ANNUITY COMPANY OF NY

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
22-0832760	60139	194329-011	1165	01/01/2021	12/31/2021

2 Insurance fee and commission information. Enter the total fees and total commissions paid. List in line 3 the agents, brokers, and other persons in descending order of the amount paid.

(a) Total amount of commissions paid	(b) Total amount of fees paid
0	0

3 Persons receiving commissions and fees. (Complete as many entries as needed to report all persons).

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

Part II Investment and Annuity Contract Information

Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

4 Current value of plan's interest under this contract in the general account at year end **4** 50841210**5** Current value of plan's interest under this contract in separate accounts at year end..... **5****6** Contracts With Allocated Funds:**a** State the basis of premium rates ▶**b** Premiums paid to carrier **6b****c** Premiums due but unpaid at the end of the year **6c****d** If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. **6d**

Specify nature of costs ▶

e Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity(3) ☐ other (specify) ▶**f** If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ ☐**7** Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)**a** Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee
(3) ☐ guaranteed investment (4) ☒ other ▶ GROUP VARIABLE ANNUITY**b** Balance at the end of the previous year **7b** 52359140**c** Additions: (1) Contributions deposited during the year **7c(1)** 237643
(2) Dividends and credits..... **7c(2)** 0
(3) Interest credited during the year..... **7c(3)** 2200237
(4) Transferred from separate account..... **7c(4)** 634218
(5) Other (specify below)..... **7c(5)** 3726

▶ LAN REPAYMENTS

(6) Total additions **7c(6)** 3075824**d** Total of balance and additions (add lines **7b** and **7c(6)**) **7d** 55434964**e** Deductions:(1) Disbursed from fund to pay benefits or purchase annuities during year **7e(1)** 3944431
(2) Administration charge made by carrier..... **7e(2)** 0
(3) Transferred to separate account..... **7e(3)** 504705
(4) Other (specify below)..... **7e(4)** 144618

▶ MISCELLANEOUS OUT MISCELLANEOUS ADJUSTMENT

(5) Total deductions **7e(5)** 4593754**f** Balance at the end of the current year (subtract line **7e(5)** from line **7d**) **7f** 50841210

Part III Welfare Benefit Contract Information

If more than one contract covers the same group of employees of the same employer(s) or members of the same employee organizations(s), the information may be combined for reporting purposes if such contracts are experience-rated as a unit. Where contracts cover individual employees, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

8 Benefit and contract type (check all applicable boxes)

- a** ☐ Health (other than dental or vision)
 b ☐ Dental
 c ☐ Vision
 d ☐ Life insurance
e ☐ Temporary disability (accident and sickness)
 f ☐ Long-term disability
 g ☐ Supplemental unemployment
 h ☐ Prescription drug
i ☐ Stop loss (large deductible)
 j ☐ HMO contract
 k ☐ PPO contract
 l ☐ Indemnity contract
m ☐ Other (specify) ▶

9 Experience-rated contracts:

a Premiums: (1) Amount received	9a(1)		
(2) Increase (decrease) in amount due but unpaid	9a(2)		
(3) Increase (decrease) in unearned premium reserve	9a(3)		
(4) Earned ((1) + (2) - (3))		9a(4)	
b Benefit charges (1) Claims paid	9b(1)		
(2) Increase (decrease) in claim reserves	9b(2)		
(3) Incurred claims (add (1) and (2))		9b(3)	
(4) Claims charged		9b(4)	
c Remainder of premium: (1) Retention charges (on an accrual basis) --			
(A) Commissions	9c(1)(A)		
(B) Administrative service or other fees	9c(1)(B)		
(C) Other specific acquisition costs	9c(1)(C)		
(D) Other expenses	9c(1)(D)		
(E) Taxes	9c(1)(E)		
(F) Charges for risks or other contingencies	9c(1)(F)		
(G) Other retention charges	9c(1)(G)		
(H) Total retention		9c(1)(H)	
(2) Dividends or retroactive rate refunds. (These amounts were ☐ paid in cash, or ☐ credited.)		9c(2)	
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement		9d(1)	
(2) Claim reserves		9d(2)	
(3) Other reserves		9d(3)	
e Dividends or retroactive rate refunds due. (Do not include amount entered in line 9c(2).)		9e	

10 Nonexperience-rated contracts:

a Total premiums or subscription charges paid to carrier	10a	
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount. Specify nature of costs.	10b	

Part IV Provision of Information

11 Did the insurance company fail to provide any information necessary to complete Schedule A? ☐ Yes ☒ No

12 If the answer to line 11 is "Yes," specify the information not provided. ▶

SCHEDULE A (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Insurance Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500. ▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	OMB No. 1210-0110 2021 This Form is Open to Public Inspection
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For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021		
A Name of plan THE RETIREMENT SAVINGS PLAN	B Three-digit plan number (PN) ▶	004
C Plan sponsor's name as shown on line 2a of Form 5500 THE NEW YORK-PRESBYTERIAN HOSPITAL	D Employer Identification Number (EIN) 13-3957095	

Part I	Information Concerning Insurance Contract Coverage, Fees, and Commissions	Provide information for each contract on a separate Schedule A. Individual contracts grouped as a unit in Parts II and III can be reported on a single Schedule A.
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1 Coverage Information:

(a) Name of insurance carrier
LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
22-0832760	60139	892187+006	255	01/01/2021	12/31/2021

2 Insurance fee and commission information. Enter the total fees and total commissions paid. List in line 3 the agents, brokers, and other persons in descending order of the amount paid.

(a) Total amount of commissions paid 88830	(b) Total amount of fees paid 0
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3 Persons receiving commissions and fees. (Complete as many entries as needed to report all persons).

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid
HEALTHCARE COMMUNITY SECURITIES
ONE EMPIRE DRIVE
RENSSELAER, NY 12144

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
88830			4

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

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	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

Part II Investment and Annuity Contract Information

Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

4	Current value of plan's interest under this contract in the general account at year end	4	23793270
5	Current value of plan's interest under this contract in separate accounts at year end.....	5	0

6 Contracts With Allocated Funds:**a** State the basis of premium rates ▶

b	Premiums paid to carrier	6b	
c	Premiums due but unpaid at the end of the year	6c	
d	If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. Specify nature of costs ▶	6d	

e Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity
(3) ☐ other (specify) ▶

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ ☐**7** Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

a Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee
(3) ☒ guaranteed investment (4) ☐ other ▶

b	Balance at the end of the previous year	7b	24842350
c	Additions: (1) Contributions deposited during the year	7c(1)	921911
	(2) Dividends and credits.....	7c(2)	0
	(3) Interest credited during the year.....	7c(3)	1015579
	(4) Transferred from separate account.....	7c(4)	
	(5) Other (specify below)..... ▶ LOAN REPAYMENTS	7c(5)	190705
	(6) Total additions	7c(6)	2128195
d	Total of balance and additions (add lines 7b and 7c(6))	7d	26970545
e	Deductions:		
	(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	3049850
	(2) Administration charge made by carrier.....	7e(2)	
	(3) Transferred to separate account.....	7e(3)	
	(4) Other (specify below)..... ▶ TRANSFERS OUT	7e(4)	127425
	(5) Total deductions	7e(5)	3177275
f	Balance at the end of the current year (subtract line 7e(5) from line 7d).....	7f	23793270

Part III Welfare Benefit Contract Information

If more than one contract covers the same group of employees of the same employer(s) or members of the same employee organizations(s), the information may be combined for reporting purposes if such contracts are experience-rated as a unit. Where contracts cover individual employees, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

8 Benefit and contract type (check all applicable boxes)

- a** ☐ Health (other than dental or vision)
 b ☐ Dental
 c ☐ Vision
 d ☐ Life insurance
e ☐ Temporary disability (accident and sickness)
 f ☐ Long-term disability
 g ☐ Supplemental unemployment
 h ☐ Prescription drug
i ☐ Stop loss (large deductible)
 j ☐ HMO contract
 k ☐ PPO contract
 l ☐ Indemnity contract
m ☐ Other (specify) ▶

9 Experience-rated contracts:

a Premiums: (1) Amount received	9a(1)		
(2) Increase (decrease) in amount due but unpaid	9a(2)		
(3) Increase (decrease) in unearned premium reserve	9a(3)		
(4) Earned ((1) + (2) - (3))		9a(4)	
b Benefit charges (1) Claims paid	9b(1)		
(2) Increase (decrease) in claim reserves	9b(2)		
(3) Incurred claims (add (1) and (2))		9b(3)	
(4) Claims charged		9b(4)	
c Remainder of premium: (1) Retention charges (on an accrual basis) --			
(A) Commissions	9c(1)(A)		
(B) Administrative service or other fees	9c(1)(B)		
(C) Other specific acquisition costs	9c(1)(C)		
(D) Other expenses	9c(1)(D)		
(E) Taxes	9c(1)(E)		
(F) Charges for risks or other contingencies	9c(1)(F)		
(G) Other retention charges	9c(1)(G)		
(H) Total retention		9c(1)(H)	
(2) Dividends or retroactive rate refunds. (These amounts were ☐ paid in cash, or ☐ credited.)		9c(2)	
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement		9d(1)	
(2) Claim reserves		9d(2)	
(3) Other reserves		9d(3)	
e Dividends or retroactive rate refunds due. (Do not include amount entered in line 9c(2).)		9e	

10 Nonexperience-rated contracts:

a Total premiums or subscription charges paid to carrier	10a	
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount. Specify nature of costs.	10b	

Part IV Provision of Information

11 Did the insurance company fail to provide any information necessary to complete Schedule A? ☐ Yes ☒ No

12 If the answer to line 11 is "Yes," specify the information not provided. ▶

SCHEDULE A (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Insurance Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500. ▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	OMB No. 1210-0110 2021 This Form is Open to Public Inspection
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For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021	
A Name of plan THE RETIREMENT SAVINGS PLAN	B Three-digit plan number (PN) ▶ 004
C Plan sponsor's name as shown on line 2a of Form 5500 THE NEW YORK-PRESBYTERIAN HOSPITAL	D Employer Identification Number (EIN) 13-3957095

Part I	Information Concerning Insurance Contract Coverage, Fees, and Commissions Provide information for each contract on a separate Schedule A. Individual contracts grouped as a unit in Parts II and III can be reported on a single Schedule A.
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1 Coverage Information:

(a) Name of insurance carrier THE PRUDENTIAL INSURANCE CO. OF AMERICA
--

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
22-1211670	68241	007217	30	01/01/2021	12/31/2021

2 Insurance fee and commission information. Enter the total fees and total commissions paid. List in line 3 the agents, brokers, and other persons in descending order of the amount paid.

(a) Total amount of commissions paid 0	(b) Total amount of fees paid 0
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3 Persons receiving commissions and fees. (Complete as many entries as needed to report all persons).

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid
--

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid
--

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

Part II Investment and Annuity Contract Information

Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

4	Current value of plan's interest under this contract in the general account at year end	4	1482023
5	Current value of plan's interest under this contract in separate accounts at year end.....	5	4896342

6 Contracts With Allocated Funds:**a** State the basis of premium rates ▶

b	Premiums paid to carrier	6b	
c	Premiums due but unpaid at the end of the year	6c	
d	If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. Specify nature of costs ▶	6d	

e Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity
(3) ☐ other (specify) ▶

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ ☐**7** Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

a Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee
(3) ☒ guaranteed investment (4) ☐ other ▶

b	Balance at the end of the previous year	7b	1427083
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c	Additions: (1) Contributions deposited during the year	7c(1)	0	
	(2) Dividends and credits.....	7c(2)	0	
	(3) Interest credited during the year.....	7c(3)	42653	
	(4) Transferred from separate account.....	7c(4)	31245	
	(5) Other (specify below)	7c(5)	0	
	▶			

(6) Total additions	7c(6)	73898
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d	Total of balance and additions (add lines 7b and 7c(6))	7d	1500981
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e	Deductions:			
	(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	18618	
	(2) Administration charge made by carrier.....	7e(2)	340	
	(3) Transferred to separate account.....	7e(3)	0	
	(4) Other (specify below)	7e(4)	0	
	▶			

(5) Total deductions	7e(5)	18958
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f	Balance at the end of the current year (subtract line 7e(5) from line 7d)	7f	1482023
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Part III Welfare Benefit Contract Information

If more than one contract covers the same group of employees of the same employer(s) or members of the same employee organizations(s), the information may be combined for reporting purposes if such contracts are experience-rated as a unit. Where contracts cover individual employees, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

8 Benefit and contract type (check all applicable boxes)

- a** ☐ Health (other than dental or vision)
 b ☐ Dental
 c ☐ Vision
 d ☐ Life insurance
e ☐ Temporary disability (accident and sickness)
 f ☐ Long-term disability
 g ☐ Supplemental unemployment
 h ☐ Prescription drug
i ☐ Stop loss (large deductible)
 j ☐ HMO contract
 k ☐ PPO contract
 l ☐ Indemnity contract
m ☐ Other (specify) ▶

9 Experience-rated contracts:

a Premiums: (1) Amount received	9a(1)		
(2) Increase (decrease) in amount due but unpaid	9a(2)		
(3) Increase (decrease) in unearned premium reserve	9a(3)		
(4) Earned ((1) + (2) - (3))		9a(4)	
b Benefit charges (1) Claims paid	9b(1)		
(2) Increase (decrease) in claim reserves	9b(2)		
(3) Incurred claims (add (1) and (2))		9b(3)	
(4) Claims charged		9b(4)	
c Remainder of premium: (1) Retention charges (on an accrual basis) --			
(A) Commissions	9c(1)(A)		
(B) Administrative service or other fees	9c(1)(B)		
(C) Other specific acquisition costs	9c(1)(C)		
(D) Other expenses	9c(1)(D)		
(E) Taxes	9c(1)(E)		
(F) Charges for risks or other contingencies	9c(1)(F)		
(G) Other retention charges	9c(1)(G)		
(H) Total retention		9c(1)(H)	
(2) Dividends or retroactive rate refunds. (These amounts were ☐ paid in cash, or ☐ credited.)		9c(2)	
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement		9d(1)	
(2) Claim reserves		9d(2)	
(3) Other reserves		9d(3)	
e Dividends or retroactive rate refunds due. (Do not include amount entered in line 9c(2).)		9e	

10 Nonexperience-rated contracts:

a Total premiums or subscription charges paid to carrier	10a	
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount. Specify nature of costs.	10b	

Part IV Provision of Information

11 Did the insurance company fail to provide any information necessary to complete Schedule A? ☐ Yes ☒ No

12 If the answer to line 11 is "Yes," specify the information not provided. ▶

SCHEDULE A (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Insurance Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500. ▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	OMB No. 1210-0110 2021 This Form is Open to Public Inspection
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For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021	
A Name of plan THE RETIREMENT SAVINGS PLAN	B Three-digit plan number (PN) ▶ 004
C Plan sponsor's name as shown on line 2a of Form 5500 THE NEW YORK-PRESBYTERIAN HOSPITAL	D Employer Identification Number (EIN) 13-3957095

Part I	Information Concerning Insurance Contract Coverage, Fees, and Commissions Provide information for each contract on a separate Schedule A. Individual contracts grouped as a unit in Parts II and III can be reported on a single Schedule A.
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1 Coverage Information:

(a) Name of insurance carrier
TIAA-CREF

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
13-1624203	69345	100780	431	01/01/2021	12/31/2021

2 Insurance fee and commission information. Enter the total fees and total commissions paid. List in line 3 the agents, brokers, and other persons in descending order of the amount paid.

(a) Total amount of commissions paid	(b) Total amount of fees paid

3 Persons receiving commissions and fees. (Complete as many entries as needed to report all persons).

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

Part II Investment and Annuity Contract Information

Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

4	Current value of plan's interest under this contract in the general account at year end	4	16452450
5	Current value of plan's interest under this contract in separate accounts at year end.....	5	1851828

6 Contracts With Allocated Funds:**a** State the basis of premium rates ▶

b	Premiums paid to carrier	6b	
c	Premiums due but unpaid at the end of the year	6c	
d	If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. Specify nature of costs ▶	6d	

e Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity
(3) ☐ other (specify) ▶

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ ☐**7** Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

a Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee
(3) ☒ guaranteed investment (4) ☐ other ▶

b	Balance at the end of the previous year	7b	17035535
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c	Additions: (1) Contributions deposited during the year	7c(1)	0	
	(2) Dividends and credits.....	7c(2)	0	
	(3) Interest credited during the year.....	7c(3)	600506	
	(4) Transferred from separate account.....	7c(4)	1711886	
	(5) Other (specify below)	7c(5)	0	

(6) Total additions	7c(6)	2312392
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d	Total of balance and additions (add lines 7b and 7c(6))	7d	19347927
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e Deductions:

	(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	1166393	
	(2) Administration charge made by carrier.....	7e(2)	0	
	(3) Transferred to separate account.....	7e(3)	1726429	
	(4) Other (specify below)	7e(4)	2655	

▶ MISCELLANEOUS DEBIT

(5) Total deductions	7e(5)	2895477
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f	Balance at the end of the current year (subtract line 7e(5) from line 7d)	7f	16452450
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Part III Welfare Benefit Contract Information

If more than one contract covers the same group of employees of the same employer(s) or members of the same employee organizations(s), the information may be combined for reporting purposes if such contracts are experience-rated as a unit. Where contracts cover individual employees, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

8 Benefit and contract type (check all applicable boxes)

- a** ☐ Health (other than dental or vision)
 b ☐ Dental
 c ☐ Vision
 d ☐ Life insurance
e ☐ Temporary disability (accident and sickness)
 f ☐ Long-term disability
 g ☐ Supplemental unemployment
 h ☐ Prescription drug
i ☐ Stop loss (large deductible)
 j ☐ HMO contract
 k ☐ PPO contract
 l ☐ Indemnity contract
m ☐ Other (specify) ▶

9 Experience-rated contracts:

a Premiums: (1) Amount received	9a(1)		
(2) Increase (decrease) in amount due but unpaid	9a(2)		
(3) Increase (decrease) in unearned premium reserve	9a(3)		
(4) Earned ((1) + (2) - (3))		9a(4)	
b Benefit charges (1) Claims paid	9b(1)		
(2) Increase (decrease) in claim reserves	9b(2)		
(3) Incurred claims (add (1) and (2))		9b(3)	
(4) Claims charged		9b(4)	
c Remainder of premium: (1) Retention charges (on an accrual basis) --			
(A) Commissions	9c(1)(A)		
(B) Administrative service or other fees	9c(1)(B)		
(C) Other specific acquisition costs	9c(1)(C)		
(D) Other expenses	9c(1)(D)		
(E) Taxes	9c(1)(E)		
(F) Charges for risks or other contingencies	9c(1)(F)		
(G) Other retention charges	9c(1)(G)		
(H) Total retention		9c(1)(H)	
(2) Dividends or retroactive rate refunds. (These amounts were ☐ paid in cash, or ☐ credited.)		9c(2)	
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement		9d(1)	
(2) Claim reserves		9d(2)	
(3) Other reserves		9d(3)	
e Dividends or retroactive rate refunds due. (Do not include amount entered in line 9c(2).)		9e	

10 Nonexperience-rated contracts:

a Total premiums or subscription charges paid to carrier	10a	
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount. Specify nature of costs.	10b	

Part IV Provision of Information

11 Did the insurance company fail to provide any information necessary to complete Schedule A? ☐ Yes ☒ No

12 If the answer to line 11 is "Yes," specify the information not provided. ▶

SCHEDULE A (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Insurance Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500. ▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	OMB No. 1210-0110 2021 This Form is Open to Public Inspection
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For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021	
A Name of plan THE RETIREMENT SAVINGS PLAN	B Three-digit plan number (PN) ▶ 004
C Plan sponsor's name as shown on line 2a of Form 5500 THE NEW YORK-PRESBYTERIAN HOSPITAL	D Employer Identification Number (EIN) 13-3957095

Part I	Information Concerning Insurance Contract Coverage, Fees, and Commissions Provide information for each contract on a separate Schedule A. Individual contracts grouped as a unit in Parts II and III can be reported on a single Schedule A.
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1 Coverage Information:

(a) Name of insurance carrier
TIAA-CREF

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
13-1624203	69345	150494	647	01/01/2021	12/31/2021

2 Insurance fee and commission information. Enter the total fees and total commissions paid. List in line 3 the agents, brokers, and other persons in descending order of the amount paid.

(a) Total amount of commissions paid	(b) Total amount of fees paid

3 Persons receiving commissions and fees. (Complete as many entries as needed to report all persons).

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

Part II Investment and Annuity Contract Information

Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

4	Current value of plan's interest under this contract in the general account at year end	4	12560875
5	Current value of plan's interest under this contract in separate accounts at year end.....	5	1332413

6 Contracts With Allocated Funds:**a** State the basis of premium rates ▶

b	Premiums paid to carrier	6b	
c	Premiums due but unpaid at the end of the year	6c	
d	If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. Specify nature of costs ▶	6d	

e Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity
(3) ☐ other (specify) ▶

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ ☐**7** Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

a Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee
(3) ☒ guaranteed investment (4) ☐ other ▶

b	Balance at the end of the previous year	7b	12937961
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c	Additions: (1) Contributions deposited during the year	7c(1)	0	
	(2) Dividends and credits.....	7c(2)	0	
	(3) Interest credited during the year.....	7c(3)	384342	
	(4) Transferred from separate account.....	7c(4)	817809	
	(5) Other (specify below)	7c(5)	0	

(6) Total additions	7c(6)	1202151
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d	Total of balance and additions (add lines 7b and 7c(6))	7d	14140112
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e Deductions:

	(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	937923	
	(2) Administration charge made by carrier.....	7e(2)	0	
	(3) Transferred to separate account.....	7e(3)	641314	
	(4) Other (specify below)	7e(4)	0	

(5) Total deductions	7e(5)	1579237
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f	Balance at the end of the current year (subtract line 7e(5) from line 7d)	7f	12560875
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Part III Welfare Benefit Contract Information

If more than one contract covers the same group of employees of the same employer(s) or members of the same employee organizations(s), the information may be combined for reporting purposes if such contracts are experience-rated as a unit. Where contracts cover individual employees, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

8 Benefit and contract type (check all applicable boxes)

- a** ☐ Health (other than dental or vision)
b ☐ Dental
c ☐ Vision
d ☐ Life insurance
e ☐ Temporary disability (accident and sickness)
f ☐ Long-term disability
g ☐ Supplemental unemployment
h ☐ Prescription drug
i ☐ Stop loss (large deductible)
j ☐ HMO contract
k ☐ PPO contract
l ☐ Indemnity contract
m ☐ Other (specify) ▶

9 Experience-rated contracts:

a Premiums: (1) Amount received	9a(1)		
(2) Increase (decrease) in amount due but unpaid	9a(2)		
(3) Increase (decrease) in unearned premium reserve	9a(3)		
(4) Earned ((1) + (2) - (3))		9a(4)	
b Benefit charges (1) Claims paid	9b(1)		
(2) Increase (decrease) in claim reserves	9b(2)		
(3) Incurred claims (add (1) and (2))		9b(3)	
(4) Claims charged		9b(4)	
c Remainder of premium: (1) Retention charges (on an accrual basis) --			
(A) Commissions	9c(1)(A)		
(B) Administrative service or other fees	9c(1)(B)		
(C) Other specific acquisition costs	9c(1)(C)		
(D) Other expenses	9c(1)(D)		
(E) Taxes	9c(1)(E)		
(F) Charges for risks or other contingencies	9c(1)(F)		
(G) Other retention charges	9c(1)(G)		
(H) Total retention		9c(1)(H)	
(2) Dividends or retroactive rate refunds. (These amounts were ☐ paid in cash, or ☐ credited.)		9c(2)	
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement		9d(1)	
(2) Claim reserves		9d(2)	
(3) Other reserves		9d(3)	
e Dividends or retroactive rate refunds due. (Do not include amount entered in line 9c(2).)		9e	

10 Nonexperience-rated contracts:

a Total premiums or subscription charges paid to carrier	10a	
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount. Specify nature of costs.	10b	

Part IV Provision of Information

11 Did the insurance company fail to provide any information necessary to complete Schedule A? ☐ Yes ☒ No

12 If the answer to line 11 is "Yes," specify the information not provided. ▶

SCHEDULE A (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Insurance Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500. ▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	OMB No. 1210-0110 2021 This Form is Open to Public Inspection
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For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021	
A Name of plan THE RETIREMENT SAVINGS PLAN	B Three-digit plan number (PN) ▶ 004
C Plan sponsor's name as shown on line 2a of Form 5500 THE NEW YORK-PRESBYTERIAN HOSPITAL	D Employer Identification Number (EIN) 13-3957095

Part I	Information Concerning Insurance Contract Coverage, Fees, and Commissions Provide information for each contract on a separate Schedule A. Individual contracts grouped as a unit in Parts II and III can be reported on a single Schedule A.
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1 Coverage Information:

(a) Name of insurance carrier
TIAA-CREF

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
13-1624203	69345	100781	3326	01/01/2021	12/31/2021

2 Insurance fee and commission information. Enter the total fees and total commissions paid. List in line 3 the agents, brokers, and other persons in descending order of the amount paid.

(a) Total amount of commissions paid	(b) Total amount of fees paid
0	0

3 Persons receiving commissions and fees. (Complete as many entries as needed to report all persons).

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

Part II Investment and Annuity Contract Information

Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

4	Current value of plan's interest under this contract in the general account at year end	4	110946750
5	Current value of plan's interest under this contract in separate accounts at year end.....	5	10906230

6 Contracts With Allocated Funds:**a** State the basis of premium rates ▶

b	Premiums paid to carrier	6b	
c	Premiums due but unpaid at the end of the year	6c	
d	If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. Specify nature of costs ▶	6d	

e Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity
(3) ☐ other (specify) ▶

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ ☐**7** Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

a Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee
(3) ☒ guaranteed investment (4) ☐ other ▶

b	Balance at the end of the previous year	7b	114816821
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c	Additions: (1) Contributions deposited during the year	7c(1)	0	
	(2) Dividends and credits.....	7c(2)	0	
	(3) Interest credited during the year.....	7c(3)	3496435	
	(4) Transferred from separate account.....	7c(4)	3494146	
	(5) Other (specify below)	7c(5)	0	
	▶			

(6) Total additions	7c(6)	6990581
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d	Total of balance and additions (add lines 7b and 7c(6))	7d	121807402
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e	Deductions:			
	(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	7025610	
	(2) Administration charge made by carrier.....	7e(2)	0	
	(3) Transferred to separate account.....	7e(3)	3660977	
	(4) Other (specify below)	7e(4)	174065	
	▶ MISCELLANEOUS OUT			

(5) Total deductions	7e(5)	10860652
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f	Balance at the end of the current year (subtract line 7e(5) from line 7d)	7f	110946750
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Part III Welfare Benefit Contract Information

If more than one contract covers the same group of employees of the same employer(s) or members of the same employee organizations(s), the information may be combined for reporting purposes if such contracts are experience-rated as a unit. Where contracts cover individual employees, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

8 Benefit and contract type (check all applicable boxes)

- a** ☐ Health (other than dental or vision)
 b ☐ Dental
 c ☐ Vision
 d ☐ Life insurance
e ☐ Temporary disability (accident and sickness)
 f ☐ Long-term disability
 g ☐ Supplemental unemployment
 h ☐ Prescription drug
i ☐ Stop loss (large deductible)
 j ☐ HMO contract
 k ☐ PPO contract
 l ☐ Indemnity contract
m ☐ Other (specify) ▶

9 Experience-rated contracts:

a Premiums: (1) Amount received	9a(1)		
(2) Increase (decrease) in amount due but unpaid	9a(2)		
(3) Increase (decrease) in unearned premium reserve	9a(3)		
(4) Earned ((1) + (2) - (3))		9a(4)	
b Benefit charges (1) Claims paid	9b(1)		
(2) Increase (decrease) in claim reserves	9b(2)		
(3) Incurred claims (add (1) and (2))		9b(3)	
(4) Claims charged		9b(4)	
c Remainder of premium: (1) Retention charges (on an accrual basis) --			
(A) Commissions	9c(1)(A)		
(B) Administrative service or other fees	9c(1)(B)		
(C) Other specific acquisition costs	9c(1)(C)		
(D) Other expenses	9c(1)(D)		
(E) Taxes	9c(1)(E)		
(F) Charges for risks or other contingencies	9c(1)(F)		
(G) Other retention charges	9c(1)(G)		
(H) Total retention		9c(1)(H)	
(2) Dividends or retroactive rate refunds. (These amounts were ☐ paid in cash, or ☐ credited.)		9c(2)	
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement		9d(1)	
(2) Claim reserves		9d(2)	
(3) Other reserves		9d(3)	
e Dividends or retroactive rate refunds due. (Do not include amount entered in line 9c(2).)		9e	

10 Nonexperience-rated contracts:

a Total premiums or subscription charges paid to carrier	10a	
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount. Specify nature of costs.	10b	

Part IV Provision of Information

11 Did the insurance company fail to provide any information necessary to complete Schedule A? ☐ Yes ☒ No

12 If the answer to line 11 is "Yes," specify the information not provided. ▶

SCHEDULE A (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Insurance Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500. ▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	OMB No. 1210-0110 2021 This Form is Open to Public Inspection
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For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021	
A Name of plan THE RETIREMENT SAVINGS PLAN	B Three-digit plan number (PN) ▶ 004
C Plan sponsor's name as shown on line 2a of Form 5500 THE NEW YORK-PRESBYTERIAN HOSPITAL	D Employer Identification Number (EIN) 13-3957095

Part I	Information Concerning Insurance Contract Coverage, Fees, and Commissions Provide information for each contract on a separate Schedule A. Individual contracts grouped as a unit in Parts II and III can be reported on a single Schedule A.
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1 Coverage Information:

(a) Name of insurance carrier
TIAA-CREF

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
13-1624203	69345	151304	818	01/01/2021	12/31/2021

2 Insurance fee and commission information. Enter the total fees and total commissions paid. List in line 3 the agents, brokers, and other persons in descending order of the amount paid.

(a) Total amount of commissions paid	(b) Total amount of fees paid

3 Persons receiving commissions and fees. (Complete as many entries as needed to report all persons).

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

Part II Investment and Annuity Contract Information

Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

4	Current value of plan's interest under this contract in the general account at year end	4	19772595
5	Current value of plan's interest under this contract in separate accounts at year end.....	5	6806860

6 Contracts With Allocated Funds:**a** State the basis of premium rates ▶

b	Premiums paid to carrier	6b	
c	Premiums due but unpaid at the end of the year	6c	
d	If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. Specify nature of costs ▶	6d	

e Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity
(3) ☐ other (specify) ▶

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ ☐**7** Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

a Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee
(3) ☒ guaranteed investment (4) ☐ other ▶

b	Balance at the end of the previous year	7b	20324482
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c	Additions: (1) Contributions deposited during the year	7c(1)	0	
	(2) Dividends and credits.....	7c(2)	0	
	(3) Interest credited during the year.....	7c(3)	667405	
	(4) Transferred from separate account.....	7c(4)	703582	
	(5) Other (specify below)	7c(5)	0	

(6) Total additions	7c(6)	1370987
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d	Total of balance and additions (add lines 7b and 7c(6))	7d	21695469
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e Deductions:

	(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	1582681	
	(2) Administration charge made by carrier.....	7e(2)	0	
	(3) Transferred to separate account.....	7e(3)	280574	
	(4) Other (specify below)	7e(4)	59619	

▶ MISCELLANEOUS OUT

(5) Total deductions	7e(5)	1922874
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f	Balance at the end of the current year (subtract line 7e(5) from line 7d)	7f	19772595
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Part III Welfare Benefit Contract Information

If more than one contract covers the same group of employees of the same employer(s) or members of the same employee organizations(s), the information may be combined for reporting purposes if such contracts are experience-rated as a unit. Where contracts cover individual employees, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

8 Benefit and contract type (check all applicable boxes)

- a** ☐ Health (other than dental or vision)
b ☐ Dental
c ☐ Vision
d ☐ Life insurance
e ☐ Temporary disability (accident and sickness)
f ☐ Long-term disability
g ☐ Supplemental unemployment
h ☐ Prescription drug
i ☐ Stop loss (large deductible)
j ☐ HMO contract
k ☐ PPO contract
l ☐ Indemnity contract
m ☐ Other (specify) ▶

9 Experience-rated contracts:

a Premiums: (1) Amount received	9a(1)		
(2) Increase (decrease) in amount due but unpaid	9a(2)		
(3) Increase (decrease) in unearned premium reserve	9a(3)		
(4) Earned ((1) + (2) - (3))		9a(4)	
b Benefit charges (1) Claims paid	9b(1)		
(2) Increase (decrease) in claim reserves	9b(2)		
(3) Incurred claims (add (1) and (2))		9b(3)	
(4) Claims charged		9b(4)	
c Remainder of premium: (1) Retention charges (on an accrual basis) --			
(A) Commissions	9c(1)(A)		
(B) Administrative service or other fees	9c(1)(B)		
(C) Other specific acquisition costs	9c(1)(C)		
(D) Other expenses	9c(1)(D)		
(E) Taxes	9c(1)(E)		
(F) Charges for risks or other contingencies	9c(1)(F)		
(G) Other retention charges	9c(1)(G)		
(H) Total retention		9c(1)(H)	
(2) Dividends or retroactive rate refunds. (These amounts were ☐ paid in cash, or ☐ credited.)		9c(2)	
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement		9d(1)	
(2) Claim reserves		9d(2)	
(3) Other reserves		9d(3)	
e Dividends or retroactive rate refunds due. (Do not include amount entered in line 9c(2).)		9e	

10 Nonexperience-rated contracts:

a Total premiums or subscription charges paid to carrier	10a	
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount. Specify nature of costs.	10b	

Part IV Provision of Information

11 Did the insurance company fail to provide any information necessary to complete Schedule A? ☐ Yes ☒ No

12 If the answer to line 11 is "Yes," specify the information not provided. ▶

SCHEDULE A (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Insurance Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500. ▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	OMB No. 1210-0110 2021 This Form is Open to Public Inspection
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For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021		
A Name of plan THE RETIREMENT SAVINGS PLAN	B Three-digit plan number (PN) ▶	004
C Plan sponsor's name as shown on line 2a of Form 5500 THE NEW YORK-PRESBYTERIAN HOSPITAL	D Employer Identification Number (EIN) 13-3957095	

Part I	Information Concerning Insurance Contract Coverage, Fees, and Commissions	Provide information for each contract on a separate Schedule A. Individual contracts grouped as a unit in Parts II and III can be reported on a single Schedule A.
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1 Coverage Information:

(a) Name of insurance carrier
TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
36-6071399	70688	L7550358	20	01/01/2021	12/31/2021

2 Insurance fee and commission information. Enter the total fees and total commissions paid. List in line 3 the agents, brokers, and other persons in descending order of the amount paid.

(a) Total amount of commissions paid 1227	(b) Total amount of fees paid 0
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3 Persons receiving commissions and fees. (Complete as many entries as needed to report all persons).

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid
HEALTHCARE COMMUNITY SECURITIES COR ONE EMPIRE DRIVE
RENSSELAER, NY 12144

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
1227			3

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

Part II Investment and Annuity Contract Information

Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

4	Current value of plan's interest under this contract in the general account at year end	4	334368
5	Current value of plan's interest under this contract in separate accounts at year end.....	5	118

6 Contracts With Allocated Funds:**a** State the basis of premium rates ▶

b	Premiums paid to carrier	6b	
c	Premiums due but unpaid at the end of the year	6c	
d	If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. Specify nature of costs ▶	6d	

e Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity
(3) ☐ other (specify) ▶

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ ☐**7** Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

a Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee
(3) ☒ guaranteed investment (4) ☐ other ▶

b	Balance at the end of the previous year	7b	334528
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c	Additions: (1) Contributions deposited during the year	7c(1)	0	
	(2) Dividends and credits.....	7c(2)	0	
	(3) Interest credited during the year.....	7c(3)	7448	
	(4) Transferred from separate account.....	7c(4)	80	
	(5) Other (specify below)	7c(5)	0	
	▶			

(6) Total additions	7c(6)	7528
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d	Total of balance and additions (add lines 7b and 7c(6))	7d	342056
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e	Deductions:			
	(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	7688	
	(2) Administration charge made by carrier.....	7e(2)	0	
	(3) Transferred to separate account.....	7e(3)	0	
	(4) Other (specify below)	7e(4)	0	
	▶			

(5) Total deductions	7e(5)	7688
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f	Balance at the end of the current year (subtract line 7e(5) from line 7d)	7f	334368
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Part III Welfare Benefit Contract Information

If more than one contract covers the same group of employees of the same employer(s) or members of the same employee organizations(s), the information may be combined for reporting purposes if such contracts are experience-rated as a unit. Where contracts cover individual employees, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

8 Benefit and contract type (check all applicable boxes)

- a** ☐ Health (other than dental or vision)
 b ☐ Dental
 c ☐ Vision
 d ☐ Life insurance
e ☐ Temporary disability (accident and sickness)
 f ☐ Long-term disability
 g ☐ Supplemental unemployment
 h ☐ Prescription drug
i ☐ Stop loss (large deductible)
 j ☐ HMO contract
 k ☐ PPO contract
 l ☐ Indemnity contract
m ☐ Other (specify) ▶

9 Experience-rated contracts:

a Premiums: (1) Amount received	9a(1)		
(2) Increase (decrease) in amount due but unpaid	9a(2)		
(3) Increase (decrease) in unearned premium reserve	9a(3)		
(4) Earned ((1) + (2) - (3))		9a(4)	
b Benefit charges (1) Claims paid	9b(1)		
(2) Increase (decrease) in claim reserves	9b(2)		
(3) Incurred claims (add (1) and (2))		9b(3)	
(4) Claims charged		9b(4)	
c Remainder of premium: (1) Retention charges (on an accrual basis) --			
(A) Commissions	9c(1)(A)		
(B) Administrative service or other fees	9c(1)(B)		
(C) Other specific acquisition costs	9c(1)(C)		
(D) Other expenses	9c(1)(D)		
(E) Taxes	9c(1)(E)		
(F) Charges for risks or other contingencies	9c(1)(F)		
(G) Other retention charges	9c(1)(G)		
(H) Total retention		9c(1)(H)	
(2) Dividends or retroactive rate refunds. (These amounts were ☐ paid in cash, or ☐ credited.)		9c(2)	
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement		9d(1)	
(2) Claim reserves		9d(2)	
(3) Other reserves		9d(3)	
e Dividends or retroactive rate refunds due. (Do not include amount entered in line 9c(2).)		9e	

10 Nonexperience-rated contracts:

a Total premiums or subscription charges paid to carrier	10a	
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount. Specify nature of costs.	10b	

Part IV Provision of Information

11 Did the insurance company fail to provide any information necessary to complete Schedule A? ☐ Yes ☒ No

12 If the answer to line 11 is "Yes," specify the information not provided. ▶

SCHEDULE A (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Insurance Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500. ▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	OMB No. 1210-0110 2021 This Form is Open to Public Inspection
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For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021	
A Name of plan THE RETIREMENT SAVINGS PLAN	B Three-digit plan number (PN) ▶ 004
C Plan sponsor's name as shown on line 2a of Form 5500 THE NEW YORK-PRESBYTERIAN HOSPITAL	D Employer Identification Number (EIN) 13-3957095

Part I	Information Concerning Insurance Contract Coverage, Fees, and Commissions	Provide information for each contract on a separate Schedule A. Individual contracts grouped as a unit in Parts II and III can be reported on a single Schedule A.
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1 Coverage Information:

(a) Name of insurance carrier
TRANSAMERICA FINANCIAL LIFE INSURANCE CO.

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
36-6071399	70688	L7550091	133	01/01/2021	12/31/2021

2 Insurance fee and commission information. Enter the total fees and total commissions paid. List in line 3 the agents, brokers, and other persons in descending order of the amount paid.

(a) Total amount of commissions paid 5250	(b) Total amount of fees paid 0
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3 Persons receiving commissions and fees. (Complete as many entries as needed to report all persons).

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid
HEALTHCARE COMMUNITY SECURITIES COR ONE EMPIRE DRIVE
RENSSELAER, NY 12144

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
5250			3

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

Part II Investment and Annuity Contract Information

Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

4	Current value of plan's interest under this contract in the general account at year end	4	2953759
5	Current value of plan's interest under this contract in separate accounts at year end.....	5	92217

6 Contracts With Allocated Funds:**a** State the basis of premium rates ▶

b	Premiums paid to carrier	6b	
c	Premiums due but unpaid at the end of the year	6c	
d	If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. Specify nature of costs ▶	6d	

e Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity
(3) ☐ other (specify) ▶

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ ☐**7** Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

a Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee
(3) ☒ guaranteed investment (4) ☐ other ▶

b	Balance at the end of the previous year	7b	3095721
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c	Additions: (1) Contributions deposited during the year	7c(1)	0	
	(2) Dividends and credits.....	7c(2)	0	
	(3) Interest credited during the year.....	7c(3)	93919	
	(4) Transferred from separate account.....	7c(4)	0	
	(5) Other (specify below)	7c(5)	1647	

▶ TRANSFERS IN

(6) Total additions	7c(6)	95566
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d	Total of balance and additions (add lines 7b and 7c(6))	7d	3191287
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e Deductions:

(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	223991	
(2) Administration charge made by carrier.....	7e(2)	0	
(3) Transferred to separate account.....	7e(3)	0	
(4) Other (specify below)	7e(4)	13537	

▶ TRANSFERS OUT

(5) Total deductions	7e(5)	237528
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f	Balance at the end of the current year (subtract line 7e(5) from line 7d)	7f	2953759
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Part III Welfare Benefit Contract Information

If more than one contract covers the same group of employees of the same employer(s) or members of the same employee organizations(s), the information may be combined for reporting purposes if such contracts are experience-rated as a unit. Where contracts cover individual employees, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

8 Benefit and contract type (check all applicable boxes)

- a** ☐ Health (other than dental or vision)
 b ☐ Dental
 c ☐ Vision
 d ☐ Life insurance
e ☐ Temporary disability (accident and sickness)
 f ☐ Long-term disability
 g ☐ Supplemental unemployment
 h ☐ Prescription drug
i ☐ Stop loss (large deductible)
 j ☐ HMO contract
 k ☐ PPO contract
 l ☐ Indemnity contract
m ☐ Other (specify) ▶

9 Experience-rated contracts:

a Premiums: (1) Amount received	9a(1)		
(2) Increase (decrease) in amount due but unpaid	9a(2)		
(3) Increase (decrease) in unearned premium reserve	9a(3)		
(4) Earned ((1) + (2) - (3))		9a(4)	
b Benefit charges (1) Claims paid	9b(1)		
(2) Increase (decrease) in claim reserves	9b(2)		
(3) Incurred claims (add (1) and (2))		9b(3)	
(4) Claims charged		9b(4)	
c Remainder of premium: (1) Retention charges (on an accrual basis) --			
(A) Commissions	9c(1)(A)		
(B) Administrative service or other fees	9c(1)(B)		
(C) Other specific acquisition costs	9c(1)(C)		
(D) Other expenses	9c(1)(D)		
(E) Taxes	9c(1)(E)		
(F) Charges for risks or other contingencies	9c(1)(F)		
(G) Other retention charges	9c(1)(G)		
(H) Total retention		9c(1)(H)	
(2) Dividends or retroactive rate refunds. (These amounts were ☐ paid in cash, or ☐ credited.)		9c(2)	
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement		9d(1)	
(2) Claim reserves		9d(2)	
(3) Other reserves		9d(3)	
e Dividends or retroactive rate refunds due. (Do not include amount entered in line 9c(2).)		9e	

10 Nonexperience-rated contracts:

a Total premiums or subscription charges paid to carrier	10a	
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount. Specify nature of costs.	10b	

Part IV Provision of Information

11 Did the insurance company fail to provide any information necessary to complete Schedule A? ☐ Yes ☒ No

12 If the answer to line 11 is "Yes," specify the information not provided. ▶

SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		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 THE RETIREMENT SAVINGS PLAN	B Three-digit plan number (PN) ▶	004
C Plan sponsor's name as shown on line 2a of Form 5500 THE NEW YORK-PRESBYTERIAN HOSPITAL	D Employer Identification Number (EIN) 13-3957095	

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
PRUDENTIAL RETIREMENT INSURANCE AND
06-1050034

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
LINCOLN-PENFACTS
13-1740120

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
TRANSAMERICA RETIREMENT SOLUTIONS
13-3689044

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL
04-2647786

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

TIAA

13-1624203

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

THE PRUDENTIAL INSURANCE CO OF AMER

22-1211670

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

CHARLES SCHWAB & CO., INC.

94-1737782

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

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

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

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

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

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

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

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 27 37 49 50 64	NONE	3306206	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☒ No ☐

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

AON INVESTMENTS USA INC.

36-3109431

(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?
17	NONE	141250	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

LINCOLN NATIONAL CORPORATION

35-1140070

(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	SERVICE PROVIDER	7913	Yes ☒ No ☐	Yes ☒ No ☐	0	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)

PRUDENTIAL INVESTMENT MANAGEMENT SE

13-4122960

(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?
63 71	NONE	3405	Yes ☒ No ☐	Yes ☐ No ☒	1563	Yes ☐ No ☒

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

HEALTHCARE COMMUNITY SEC CORP

ONE EMPIRE DRIVE
RENSSELAER, NY 12144

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
16 23 53	BROKER	0	Yes ☒ No ☐	Yes ☐ No ☒	5250	Yes ☐ No ☒

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

NATIONAL FINANCIAL SERVICES, LLC

04-3523567

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15	NONE	0	Yes ☒ No ☐	Yes ☒ No ☐	856	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
PRUDENTIAL INVESTMENT MANAGEMENT SE	63 71	1563
(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.	
PRUDENTIAL INVESTMENT MANAGEMENT SE 13-4122960	DISTRIBUTION 12(B) FEES	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
HEALTHCARE COMMUNITY SEC CORP	15	5250
(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.	
HEALTHCARE COMMUNITY SEC CORP ONE EMPIRE DRIVE RENSSELAER, NY 12144	BROKER	
(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 D (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration	DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2021 This Form is Open to Public Inspection.
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For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021

A Name of plan <u>THE RETIREMENT SAVINGS PLAN</u>	B Three-digit plan number (PN) ►	<u>004</u>
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>THE NEW YORK-PRESBYTERIAN HOSPITAL</u>	D Employer Identification Number (EIN) <u>13-3957095</u>	

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)
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a Name of MTIA, CCT, PSA, or 103-12 IE: <u>TIAA REAL ESTATE</u>				
b Name of sponsor of entity listed in (a): <u>TIAA-CREF</u>				
c EIN-PN <u>13-1624203-004</u>	d Entity code <u>P</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>20897331</u>		
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>GOVERNMENT FIXED FUND</u>				
b Name of sponsor of entity listed in (a): <u>TRANSAMERICA FINANCIAL LIFE INS.CO</u>				
c EIN-PN <u>36-6071399-009</u>	d Entity code <u>P</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>92335</u>		
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>MEDLEY MONEY MARKET VCA-11</u>				
b Name of sponsor of entity listed in (a): <u>PRUDENTIAL INSURANCE COMPANY OF AMERICA</u>				
c EIN-PN <u>22-1211670-025</u>	d Entity code <u>P</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>108229</u>		
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>DIVERSIFIED BOND ACCOUNT VCA-24</u>				
b Name of sponsor of entity listed in (a): <u>PRUDENTIAL INSURANCE COMPANY OF AMERICA</u>				
c EIN-PN <u>22-1211670-083</u>	d Entity code <u>P</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>332773</u>		
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>GOVERNMENT INCOME ACCOUNT VCA-24</u>				
b Name of sponsor of entity listed in (a): <u>PRUDENTIAL INSURANCE COMPANY OF AMERICA</u>				
c EIN-PN <u>22-1211670-084</u>	d Entity code <u>P</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>303957</u>		
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>FLEXIBLE MANAGED ACCOUNT VCA-24</u>				
b Name of sponsor of entity listed in (a): <u>PRUDENTIAL INSURANCE COMPANY OF AMERICA</u>				
c EIN-PN <u>22-1211670-086</u>	d Entity code <u>P</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>111750</u>		
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>CONSERVATIVE BALANCE ACCOUNT VCA-24</u>				
b Name of sponsor of entity listed in (a): <u>PRUDENTIAL INSURANCE COMPANY OF AMERICA</u>				
c EIN-PN <u>22-1211670-087</u>	d Entity code <u>P</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>347757</u>		

a Name of MTIA, CCT, PSA, or 103-12 IE: STOCK INDEX ACCOUNT VCA-24

b Name of sponsor of entity listed in (a): PRUDENTIAL INSURANCE COMPANY OF AMERICA

c EIN-PN 22-1211670-070	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1919324
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a Name of MTIA, CCT, PSA, or 103-12 IE: CAPITAL GROWTH VCA-10

b Name of sponsor of entity listed in (a): PRUDENTIAL INSURANCE COMPANY OF AMERICA

c EIN-PN 22-1211670-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 642817
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a Name of MTIA, CCT, PSA, or 103-12 IE: EQUITY ACCOUNT VCA-24

b Name of sponsor of entity listed in (a): PRUDENTIAL INSURANCE COMPANY OF AMERICA

c EIN-PN 22-1211670-069	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 740951
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a Name of MTIA, CCT, PSA, or 103-12 IE: GLOBAL ACCOUNT VCA-24

b Name of sponsor of entity listed in (a): PRUDENTIAL INSURANCE COMPANY OF AMERICA

c EIN-PN 22-1211670-071	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 388784
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a Name of MTIA, CCT, PSA, or 103-12 IE:

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

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

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

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

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

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

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

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

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

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

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

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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Part II Information on Participating Plans (to be completed by DFEs)

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

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

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2021 This Form is Open to Public Inspection
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For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021		
A Name of plan THE RETIREMENT SAVINGS PLAN	B Three-digit plan number (PN)	004
C Plan sponsor's name as shown on line 2a of Form 5500 THE NEW YORK-PRESBYTERIAN HOSPITAL	D Employer Identification Number (EIN) 13-3957095	

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)	5508575	4228521
(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)	106424594	21295811
(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)	28382335	32168967
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)	22827815	25886008
(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)	2862524411	3497862989
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)	247508148	239417416
(15) Other.....	1c(15)	12897146	14851964

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities.....	1d(1)		
(2) Employer real property.....	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	3286073024	3835711676

Liabilities

g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness.....	1i		
j Other liabilities.....	1j	3070034	2663567
k Total liabilities (add all amounts in lines 1g through 1j)	1k	3070034	2663567

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	3283002990	3833048109
---	-----------	------------	------------

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)	16577469	
(B) Participants	2a(1)(B)	267515546	
(C) Others (including rollovers).....	2a(1)(C)	26203318	
(2) Noncash contributions.....	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		310296333
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	4894	
(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)	1537888	
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		1542782
(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)	82639474	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		82639474
(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)		3959964
(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)		360092247
c Other income.....	2c		
d Total income. Add all income amounts in column (b) and enter total.....	2d		758530800
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	203106929	
(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)		203106929
f Corrective distributions (see instructions).....	2f		
g Certain deemed distributions of participant loans (see instructions).....	2g		3250140
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)	2128612	
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		2128612
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		208485681
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d.....	2k		550045119
l Transfers of assets:			
(1) To this plan.....	2l(1)		
(2) From this plan.....	2l(2)		

Part III Accountant's Opinion

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

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

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

b Check the appropriate box(es) to indicate whether the IQPA performed an ERISA section 103(a)(3)(C) audit. Check both boxes (1) and (2) if the audit was performed pursuant to both 29 CFR 2520.103-8 and 29 CFR 2520.103-12(d). Check box (3) if pursuant to neither.

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

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

(1) Name: ERNST & YOUNG LLP

(2) EIN: 34-6565596

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

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

Part IV Compliance Questions

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

During the plan year:

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

	Yes	No	Amount
4a		X	

	Yes	No	Amount
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)			
4b		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)			
4c		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)			
4d		X	
e Was this plan covered by a fidelity bond?	X		25000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
4f		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?			
4g		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?			
4h		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
4i	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)			
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) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2021 This Form is Open to Public Inspection.
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For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021

A Name of plan THE RETIREMENT SAVINGS PLAN	B Three-digit plan number (PN) ► 004
C Plan sponsor's name as shown on line 2a of Form 5500 THE NEW YORK-PRESBYTERIAN HOSPITAL	D Employer Identification Number (EIN) 13-3957095

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

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1	0
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 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
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9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box.....	☐ Increase	☐ Decrease	☐ Both	☐ No
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Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.
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10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?	☐ Yes	☐ No
11 a Does the ESOP hold any preferred stock?	☐ Yes	☐ No
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.)	☐ Yes	☐ No
12 Does the ESOP hold any stock that is not readily tradable on an established securities market?	☐ Yes	☐ No

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

Schedule R (Form 5500) 2021
v. 201209

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 _____

FINANCIAL STATEMENTS AND
SUPPLEMENTAL SCHEDULE

The Retirement Savings Plan
December 31, 2021 and 2020
and Year Ended December 31, 2021
With Report of Independent Auditors

Ernst & Young LLP



The Retirement Savings Plan
Financial Statements and Supplemental Schedule

December 31, 2021 and 2020 and
Year Ended December 31, 2021

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Report of Independent Auditors

The Board of Trustees
The New York and Presbyterian Hospital

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit for the 2021 Financial Statements

We were engaged to perform an audit of the financial statements of The Retirement Savings Plan (the 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 (collectively referred to as the “financial statements”).

Management, having determined it is permissible in the circumstances, has elected to have the audit of the 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 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 Department of Labor’s Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

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

Disclaimer of Opinion on the 2021 Financial Statements

We do not express an opinion on the accompanying financial statements of the Plan. Because of the significance of the matter described in the Basis for Disclaimer of Opinion on the 2021 Financial Statements section of our report, we have not been able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion on the financial statements.

Basis for Disclaimer of Opinion on the 2021 Financial Statements

The Plan has not maintained sufficient accounting records and supporting documents relating to certain annuity contracts and custodial accounts issued to current and former employees prior to January 1, 2009. Accordingly, we were unable to apply auditing procedures sufficient to determine the extent to which the financial statements may have been affected by these conditions.

Responsibilities of Management for the 2021 Financial Statements

Management is responsible for the preparation and fair presentation of the 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 that 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.

Auditor's Responsibilities for the Audit of the 2021 Financial Statements

Our responsibility is to conduct an audit of the Plan's financial statements in accordance with auditing standards generally accepted in the United States of America and to issue an auditor's report. However, because of the matter described in the Basis for Disclaimer of Opinion on the 2021 Financial Statements section of our report, we were not able to obtain sufficient appropriate evidence to provide a basis for an audit opinion on these financial statements.

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.

Other Matters

Supplemental Schedules Required by ERISA

The supplemental schedule of assets (held at end of year) as of December 31, 2021 (referred to as the “supplemental schedule”), is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor’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.

Because of the significance of the matter described in the Basis for Disclaimer of Opinion on the 2021 Financial Statements section of our report, it is inappropriate to and we do not express an opinion on the supplemental schedule.

Auditor’s Report on the 2020 Financial Statements

We were engaged to audit the financial statements of the Plan as of and for the year ended December 31, 2020. As permitted by 29 CFR 2520.103-8 of the Department of Labor’s Rules and Regulations for Reporting and Disclosure under ERISA, the plan administrator instructed us not to perform and we did not perform any auditing procedures with respect to the investment information certified by qualified institutions. Further, the Plan has not maintained sufficient accounting records and supporting documents relating to certain annuity contracts and custodial accounts issued to current and former employees prior to January 1, 2009. In our report dated October 15, 2021, we indicated that because of the significance on the information that we did not audit, we were unable to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion and accordingly, we did not express an opinion on the 2020 financial statements.

Ernst + Young LLP

October 13, 2022

The Retirement Savings Plan

Statements of Net Assets Available for Benefits

	December 31	
	2021	2020
Assets		
Investments, at fair value:		
Cash equivalents and money market funds	\$ 21,404,040	\$ 106,533,729
Mutual funds	3,087,488,820	2,587,448,675
Self-directed brokerage accounts	14,851,964	12,897,146
Pooled separate/variable annuity accounts	325,543,298	292,991,498
Guaranteed investment contracts	98,829,558	101,769,223
Total investments, at fair value	<u>3,548,117,680</u>	<u>3,101,640,271</u>
Fully benefit-responsive guaranteed investment contracts, at contract value	251,196,508	150,541,843
Employer contributions receivable	4,228,521	5,508,575
Participant notes receivable	32,168,967	28,382,335
Total assets	<u>3,835,711,676</u>	<u>3,286,073,024</u>
Liabilities		
Due to TIAA-CREF	2,663,567	3,070,034
Total liabilities	<u>2,663,567</u>	<u>3,070,034</u>
Net assets available for benefits	<u><u>\$ 3,833,048,109</u></u>	<u><u>\$ 3,283,002,990</u></u>

See accompanying notes.

The Retirement Savings Plan

Statement of Changes in Net Assets Available for Benefits

Year Ended December 31, 2021

Additions

Interest and dividends	\$ 82,644,368
Employee contributions	267,515,546
Employer contributions	16,577,469
Rollover contributions	26,203,318
Interest on participant notes receivable	1,537,888
Total additions	<u>394,478,589</u>

Deductions

Benefits paid to participants	203,106,929
Deemed distributed loans	3,250,140
Administrative expenses	2,128,612
Total deductions	<u>208,485,681</u>

Net realized and unrealized appreciation in fair value of investments	<u>364,052,211</u>
Net increase in net assets available for benefits	550,045,119

Net assets available for benefits, beginning of year	<u>3,283,002,990</u>
Net assets available for benefits, end of year	<u><u>\$ 3,833,048,109</u></u>

See accompanying notes.

The Retirement Savings Plan

Notes to Financial Statements

December 31, 2021

1. Background and Significant Accounting Policies

The Retirement Savings Plan (the Plan) is a tax deferred annuity plan covering eligible employees of The New York and Presbyterian Hospital (NYPH), NewYork-Presbyterian/Queens (NYP/Queens), NewYork-Presbyterian/Brooklyn Methodist (NYP/BM), Hudson Valley Hospital Center d/b/a NewYork-Presbyterian/Hudson Valley Hospital (NYP/HV), MSO of Kings County, LLC (MSO) and certain affiliated entities. The Plan's sponsor is NYPH.

Coronavirus Disease 2019 Pandemic

On March 11, 2020, the World Health Organization designated the Coronavirus Disease 2019 (COVID-19) outbreak as a global pandemic. Federal, state and local government policies resulted in a substantial portion of the population remaining at home and forced the closure of certain businesses. The global economic uncertainty associated with COVID-19 has resulted in significant volatility in global financial markets. This volatility has affected, and may continue to affect, the value of the Plan's net assets available for benefits. The effects of economic and market conditions subsequent to December 31, 2021, are not reflected in these financial statements and the future impact on the Plan's net assets available for benefits cannot be reasonably estimated due to uncertainty regarding the duration and scope of the pandemic and other changing market conditions.

In response to COVID-19, the Coronavirus Aid, Relief and Economic Security Act (the CARES Act) was signed into law on March 27, 2020. The CARES Act includes various provisions that temporarily ease rules around distributions and loans in 2020 for eligible plan participants in reaction to the economic conditions during the COVID-19 pandemic. Management reviewed and implemented certain provisions of the CARES Act related to loan payment deferrals, distributions and withdrawals from the Plan.

The Retirement Savings Plan

Notes to Financial Statements (continued)

1. Background and Significant Accounting Policies (continued)

The following is a summary of the Plan's significant accounting policies:

Basis of Accounting: The Plan maintains its financial records on the accrual basis of accounting.

Investment Valuation and Income Recognition: Investments consist of cash equivalents and money market funds, mutual funds, self-directed brokerage accounts, pooled separate/variable annuity accounts and guaranteed investment contracts. Investments held by the Plan (except for certain guaranteed investment contracts) are stated at fair value. Fair value is defined as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date (an exit price). See Note 7 for further disclosures related to fair value measurements.

The Plan's variable annuity accounts are held by Teachers Insurance and Annuity Association and College Retirement Equities Fund (collectively, TIAA-CREF), Prudential Insurance Company of America, Transamerica Financial Life Insurance Company (TFLIC), Transamerica Retirement Solutions Corporation (Transamerica), and Lincoln Life and Annuity Company of New York. Variable annuity accounts are investment portfolios that offer periodic payment options for participants. The value of future payments is based on performance of the investment portfolio. Investment portfolios for variable annuity accounts typically consist of equity securities, fixed income and short-term investments, depending upon the objective of each variable annuity account. The aforementioned entities determine the net asset value of variable annuity accounts daily, and they are audited on an annual basis.

The Plan invests in the following fully benefit-responsive guaranteed investment contracts: Prudential Guaranteed Long Term Fund Investment (GLT), TIAA Traditional Group Supplemental Retirement Annuity (the GSRA), Lincoln Guaranteed Fixed Interest Account (LGFIA), and Lincoln Stable Value M16. These investment contracts are recorded at contract value (see Note 4). 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. Contract value represents contributions plus earnings, less participant withdrawals and administrative expenses.

The Retirement Savings Plan

Notes to Financial Statements (continued)

1. Background and Significant Accounting Policies (continued)

The Plan also invests in the TIAA Traditional Non Benefit Responsive Retirement Annuity (the Retirement Annuity), a guaranteed investment contract. The Retirement Annuity guarantees principal and a specified interest rate, with the opportunity for additional amounts determined annually by TIAA-CREF's Board of Trustees. Certain restrictions limit participant access to funds. Participants are unable to receive lump-sum cash withdrawals from the Retirement Annuity and transfers must be spread over a ten-year period. Given the limitations on participant access to the fund, management does not consider the Retirement Annuity to be fully benefit-responsive. The Retirement Annuity is reported at fair value in the statements of net assets available for benefits. The Plan also invests in certain other guaranteed investment contracts which are not considered to be fully benefit-responsive and, accordingly, are reported at fair value in the statements of net assets available for benefits.

All investment transactions are recorded on the dates such trades take place. The realized gain or loss resulting from these transactions is the difference between the proceeds received and the average historical cost of the assets sold. The change in the difference between the fair value and the cost of investments held, plus net realized gains or losses, is reported in the accompanying statement of changes in net assets available for benefits as net realized and unrealized appreciation in fair value of investments. Interest income is recorded as earned. Dividends are recorded on the ex-dividend date.

Participant Notes Receivable: Participant notes receivable represent participant loans that are recorded at their unpaid principal balance, plus any accrued but unpaid interest. Interest income on participant loans receivable is recorded when it is earned. Related fees are recorded as administrative expenses and are expensed when they are incurred. No allowance for credit losses has been recorded at December 31, 2021 and 2020. If a participant ceases to make loan repayments and the plan administrator deems the participant loan to be a distribution, the participant loan balance is reduced, and a benefit payment is recorded.

Participant loans from TIAA-CREF are funded directly by TIAA-CREF (rather than funded by the participant's account in the Plan). The balance of a participant's loan from TIAA-CREF is guaranteed by the participant's Plan assets. If a participant defaults on the loan, the amount of Plan assets that guarantee the participant loan will become payable to TIAA-CREF. All participant loans in the Plan from TIAA-CREF as of December 31, 2021 and 2020 are in default (see Note 8).

The Retirement Savings Plan

Notes to Financial Statements (continued)

1. Background and Significant Accounting Policies (continued)

Contributions: Employee and employer contributions are recognized when earned.

Payment of Benefits: Benefits are recorded when paid.

Use of Estimates: The preparation of the financial statements in accordance with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the amounts reported in the financial statements and accompanying notes and supplemental schedule. Actual results could differ from those estimates.

2. Description of the Plan

The following brief description of the Plan is provided for general information purposes only. Participants should refer to The Retirement Saving Plan's amended plan document for more complete information.

General

The Plan covers eligible employees of NYPH, NYP/BM, NYP/Queens, NYP/HV, MSO, New York-Presbyterian Medical Group/Westchester, Kings Physician Services, P.C., and other participating employers. Effective July 1, 2021, Westchester Medical Practice, P.C. (d/b/a NewYork-Presbyterian Medical Group/Hudson Valley) became a participating employer under the Plan. A participant of the Plan, as amended, will be deemed eligible upon hiring. Effective January 1, 2012, the Plan adopted an automatic enrollment provision whereby an eligible employee becomes a participant at the time of hire. Upon enrollment, eligible participant's deferral is set at 6% of eligible compensation until changed by the participant. Certain employees are excluded from the automatic enrollment provision.

The Plan, which was established and became effective May 1, 1989, was amended and restated effective January 1, 2009. The amended Plan prohibits employee contributions to any vendor that existed prior to January 1, 2008. The Plan was further amended effective in September 2019 to add Prudential Insurance Company of America (Prudential) as the primary recordkeeper and trustee to the Plan. Subsequently, employee and employer contributions may only be made to Prudential and Lincoln Life and Annuity Company of New York, the recordkeepers. Participants may elect to transfer assets to Prudential or allow assets to remain with certain prior vendors. Assets of the Plan in existence prior to January 1, 2008 are maintained and the transactions therein are executed by other vendors.

The Retirement Savings Plan

Notes to Financial Statements (continued)

2. Description of the Plan (continued)

Recordkeeping and custody of all funds are performed by Prudential.

The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended (ERISA).

Contributions

Each year, participants may contribute up to 75% of pretax annual compensation, as defined by the Plan. Participants may also make Roth 403(b) deferrals and Roth rollover contributions and contribute amounts representing distributions from other qualified plans. All contributions are subject to certain limitations by the Internal Revenue Code (the Code). Participants are immediately vested in their contributions plus actual earnings thereon. Participants direct their elective contributions into various investment options offered by the Plan and can change their investment options on a daily basis.

Participant Accounts

Each participant's account is credited with the participant's contributions, participant's investment income/loss, and is charged with an allocation of administrative expenses. Plan earnings are allocated based on the participant's share of net earnings or losses of their respective elected investment options. Allocations of administrative expenses are based on the participant's 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.

Participant Notes Receivable

Active participants in the Plan may borrow from their accounts a minimum of \$1,000 and up to a maximum equal to the lesser of \$50,000 or 50% of their account balance. Loan terms range from 1 to 5 years or up to 15 years for the purchase of a primary residence. The \$50,000 limit is reduced by the participant's highest outstanding loan balance during the preceding 12-month period. A participant may only have one outstanding loan at any point in time. The loans bear interest at a rate equal to the Prime Rate at the time of issuance. The loans are secured by the balance in the participant's account. If a participant terminates employment with NYPH or other participating employers, they may continue to make loan payments through a preauthorized agreement. If a loan is not repaid, it will automatically be treated as a deemed distribution to the participant after the end of the calendar quarter following the quarter in which the repayment was due.

The Retirement Savings Plan

Notes to Financial Statements (continued)

2. Description of the Plan (continued)

Payment of Benefits

In-service withdrawals are available in certain limited circumstances, as defined by the Plan. Hardship withdrawals are allowed for participants incurring an immediate and heavy financial need, as defined by the Plan. Hardship withdrawals are strictly regulated by the Internal Revenue Service (the IRS) and a participant must exhaust all available loan options and available distributions prior to requesting a hardship withdrawal.

Normal retirement is upon attainment of 65 years of age. A participant may remain employed past the normal retirement date and continue to contribute to the Plan. Upon retirement and having attained the normal retirement age, a participant will be entitled to 100% of the participant's account balance, beginning at a reasonable time after retirement. Upon separation from service with NYPH or other participating employers due to death, disability or termination, a participant may elect to receive an annuity, installment payments or a lump-sum payment. Benefit provisions for certain sub-plans are as described in the amended plan document. Participants should refer to the amended plan document for more information.

As mentioned in Note 1, the Plan implemented certain provisions of the CARES Act related to distributions from the Plan, which included allowing for delayed required minimum distributions and allowing special hardship distributions.

Administrative Expenses

Custodial fees to the Plan's custodians, legal fees and certain consulting fees are paid directly from the Plan's assets. Expenses relating to purchases, sales or transfers of the Plan's investments are charged to the particular investment fund to which expenses relate. Accounting fees and fees for other services rendered are paid by the Plan sponsor; such expenses are excluded from the accompanying financial statements.

Plan Termination

NYPH is the plan administrator. Although it has not expressed any intent to do so, NYPH has the right to amend or terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants' accounts will be distributed in accordance with the Plan agreement.

The Retirement Savings Plan

Notes to Financial Statements (continued)

3. Investments

All investments held in the Plan are participant-directed. See Note 7 for the composition of investments held in the Plan.

Certain investment and participant notes receivable information disclosed in the accompanying financial statements and supplemental schedule, including investments at fair value, guaranteed investment contracts at contract value and participant notes receivable at December 31, 2021 and 2020, and net realized and unrealized appreciation in fair value of investments, interest and dividends, and interest on participant notes receivable for the year ended December 31, 2021, was obtained or derived from information provided to the plan administrator and certified as complete and accurate by Fidelity Management Trust Company, Prudential, Prudential Bank & Trust, FSB, Lincoln Life and Annuity Company of New York, and Transamerica Retirement Solutions Corporation, the custodians of the Plan, and TIAA-CREF, as an insurance company, and as recordkeeper for TIAA-CREF Trust Company, FSB.

4. Fully Benefit-Responsive Investment Contracts

As described in Note 1, the Plan invests in the GLT, GSRA, LGFIA, and Lincoln Stable Value M16, which are fully benefit-responsive investment contracts. The issuers maintain the contributions for participant withdrawals and administrative expenses. The issuers are contractually obligated to repay the principal and a specified interest rate that is guaranteed to the Plan as further described below.

The GLT and GSRA do not have a maturity date or penalties for early withdrawals. Certain events limit the ability of the Plan to transact at contract value with the insurance company and the financial institution issuer. Such events include, but are not limited to, a merger, layoffs, bankruptcy, full or partial Plan termination and early retirement incentive programs. For GLT specifically, a plan sponsor initiated termination of the contract is an event that could limit the ability of the Plan to transact at contract value paid within 90 days. In this instance, contract value would be paid over time or, at the plan sponsor's discretion, paid immediately after applying a market value adjustment. The plan administrator does not believe that the occurrence of any such events that would limit the Plan's ability to transact at contract value with participants is probable.

The Retirement Savings Plan

Notes to Financial Statements (continued)

4. Fully Benefit-Responsive Investment Contracts (continued)

The contract issuers for the LGFIA and Lincoln Stable Value M16 are contractually obligated to repay the principal and interest at specified interest rates that are guaranteed to the Plan. The crediting rate for the LGFIA is based on a formula established by the contract issuer but may not be less than 4.5%; the crediting rate is reviewed on an annual basis for resetting. The crediting rate for the Lincoln Stable Value M16 is based on a formula established by the contract issuer but may not be less 1.0%, depending on the date at which a participant's contribution was invested in the fund; the crediting rate is reviewed on an annual basis for resetting. The LGFIA and Lincoln Stable Value M16 contracts cannot be terminated before the respective scheduled maturity dates.

The Plan's ability to receive amounts due in accordance with fully benefit-responsive investment contracts is dependent on the third-party issuers' ability to meet their financial obligations. The issuers' ability to meet their contractual obligations may be affected by future economic and regulatory developments.

Certain events might limit the ability of the Plan to transact at contract value with the contract issuers. Examples of such events include the following:

- The Plan's failure to qualify under Section 401(a) of the Code or the failure of the trust to be tax-exempt under Section 501(a) of the Code
- Premature termination of a contract
- Plan termination or merger
- Changes to the Plan's prohibition on competing investment options
- Bankruptcy of the plan sponsor or other plan sponsor events (e.g., divestitures or spinoffs of a subsidiary) that significantly affect the Plan's normal operations

The Retirement Savings Plan

Notes to Financial Statements (continued)

4. Fully Benefit-Responsive Investment Contracts (continued)

In addition, certain events allow an issuer to terminate its contract with the Plan and settle at an amount different from contract value. Examples of such events include the following:

- An uncured violation of the Plan's investment guidelines
- A breach of material obligation under the contract
- A material misrepresentation
- A material amendment to the agreements without the consent of the issuer

The plan administrator does not believe that the occurrence of any such events that would limit the ability of the Plan to transact at contract value with the contract issuers and that also would limit the ability of the Plan to transact at contract value with the participants is probable.

5. Risks and Uncertainties

The Plan invests in various investment securities. Investment securities are exposed to various risks, such as interest rate, market volatility and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statements of net assets available for benefits.

Effective January 1, 2009, the IRS issued final regulations for purposes of determining common control for qualified retirement plans sponsored by tax-exempt organizations. In general, tax-exempt entities that are under common control are treated as one entity for certain of the requirements of qualified plans. The regulations determine control based on facts and circumstances; for this purpose, common control would exist if, among other situations, at least 80% of the directors or trustees of one organization were either representatives of, or directly or indirectly controlled by, another organization. These regulations could have an effect on the operations of NYPH and its related entities' retirement plans and the responsibilities of those entities for associated liabilities, although such effects are uncertain at this time.

The Retirement Savings Plan

Notes to Financial Statements (continued)

6. Income Tax Status

The underlying volume submitter specimen plan has received an advisory letter from the IRS dated August 2, 2017, stating that the written form of the underlying specimen plan is qualified under Section 403(b) of the Code. Any employer adopting this form of the plan will be considered to have a plan qualified under Section 403(b) of the Code and, therefore, the related custodial accounts are tax-exempt. Once qualified, the Plan is required to operate in conformity with the Code to maintain its qualified status. The plan administrator believes the Plan is being operated in compliance with the applicable requirements of the Code and, therefore, believes the Plan is qualified and the related custodial accounts are tax-exempt.

Accounting principles generally accepted in the United States of America require the plan administrator to evaluate uncertain tax positions taken by the Plan. The financial statement effects of a tax position are recognized when the position is more likely than not, based on the technical merits, to be sustained upon examination by the IRS. The plan administrator has analyzed the tax positions taken by the Plan and has concluded that as of December 31, 2021, there are no uncertain tax positions taken or expected to be taken. The Plan has recognized no interest or penalties related to uncertain tax positions. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax period in progress.

7. Fair Value Measurements

Fair value is defined as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date (i.e., an exit price). The fair value framework establishes a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets and liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). The three levels of the fair value hierarchy are described below:

- Level 1 – Unadjusted quoted prices in active markets that are accessible to the reporting entity at the measurement date for identical assets and liabilities.
- Level 2 – Inputs other than quoted prices in active markets for identical assets and liabilities that are observable either directly or indirectly for substantially the full term of the asset or liability. Level 2 inputs include the following:
 - Quoted prices for similar assets and liabilities in active markets
 - Quoted prices for identical or similar assets or liabilities in markets that are not active

The Retirement Savings Plan

Notes to Financial Statements (continued)

7. Fair Value Measurements (continued)

- Observable inputs other than quoted prices that are used in the valuation of the assets or liabilities (e.g., interest rate and yield curve quotes at commonly quoted intervals)
- Inputs that are derived principally from or corroborated by observable market data by correlation or other means
- Level 3 – Unobservable inputs for the asset or liability (i.e., supported by little or no market activity). Level 3 inputs include management’s own assumptions about the assumptions that market participants would use in pricing the asset or liability (including assumptions about risk).

The level in the fair value hierarchy within which the fair value measurement is classified is determined based upon the lowest level of input that is significant to the fair value measurement in its entirety.

Financial assets carried at fair value are classified in the table below in one of the three categories described above as of December 31, 2021 and 2020:

	December 31, 2021			
	Level 1	Level 2	Level 3	Total
Cash equivalents and money market funds	\$ 21,404,040	\$ –	\$ –	\$ 21,404,040
Mutual funds	3,087,488,820	–	–	3,087,488,820
Self-directed brokerage accounts	14,851,964	–	–	14,851,964
Pooled separate/variable annuity accounts ^(a)	304,052,259	–	–	304,052,259
Guaranteed investment contracts	–	–	98,829,558	98,829,558
	<u>\$ 3,427,797,083</u>	<u>\$ –</u>	<u>\$ 98,829,558</u>	<u>3,526,626,641</u>
Assets measured at net asset value:				
Pooled separate/variable annuity accounts ^(a)				21,491,039
				<u>\$ 3,548,117,680</u>

The Retirement Savings Plan

Notes to Financial Statements (continued)

7. Fair Value Measurements (continued)

	December 31, 2020			
	Level 1	Level 2	Level 3	Total
Cash equivalents and money market funds	\$ 106,533,729	\$ —	\$ —	\$ 106,533,729
Mutual funds	2,587,448,675	—	—	2,587,448,675
Self-directed brokerage accounts	12,897,146	—	—	12,897,146
Pooled separate/variable annuity accounts ^(a)	272,944,901	—	—	272,944,901
Guaranteed investment contracts	—	—	101,769,223	101,769,223
	<u>\$ 2,979,824,451</u>	<u>\$ —</u>	<u>\$ 101,769,223</u>	<u>3,081,593,674</u>

Assets measured at net asset value:

Pooled separate/variable annuity accounts ^(a)	20,046,597
	<u>\$ 3,101,640,271</u>

^(a) This category includes highly diversified investments in equity securities, fixed income instruments, short-term investments, real estate properties and real estate-related investments in accordance with each portfolio's objectives. These investments share the common goal of favorable long-term return. There are currently no liquidity or redemption restrictions or unfunded commitments on these investments.

At December 31, 2021 and 2020, the application of valuation techniques applied to similar assets and liabilities has been consistent. The following is a description of the valuation methodologies used for assets measured at fair value:

- Cash equivalents and money market funds: Fair value is based upon quoted market prices in active markets for identical assets.
- Mutual funds: Fair value is based upon quoted market prices in active markets for identical assets.
- Self-directed brokerage accounts: Such accounts include mutual funds and exchange-traded funds, all of which are valued at the closing price reported in an active market.
- Pooled separate/variable annuity accounts: Certain pooled separate/variable annuity accounts are valued based upon the unit price as determined on a daily basis. Other pooled separate/variable annuity accounts are reported at fair value using the net asset value as a practical expedient. Each pooled separate/variable annuity account's valuation is based on quoted market prices of underlying assets and other valuation considerations.

The Retirement Savings Plan

Notes to Financial Statements (continued)

7. Fair Value Measurements (continued)

- Guaranteed investment contracts: Fair value is determined using techniques consistent with the income approach by using a discounted cash flow analysis with consideration of the creditworthiness of the issuers. The fair value for these guaranteed investment contracts approximates the contract value. Contract value for these guaranteed investment contracts represents accumulated cash contributions and interest credited to the Plan's contracts, less any withdrawals.

The methods described above may produce a fair value that is not indicative of net realizable value or reflective of future fair values. Furthermore, while the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different estimate of fair value at the reporting date.

The following is a summary of changes in the fair value of the Plan's Level 3 assets for the year ended December 31, 2021:

Balance, beginning of year	\$ 101,769,223
Interest income	2,555,914
Purchases	4,457,640
Sales	(9,953,219)
Balance, end of year	<u>\$ 98,829,558</u>

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

The Plan holds certain investments managed by the custodians of the Plan and TIAA-CREF. These transactions qualify as party-in-interest transactions; however, they are exempt from the prohibited transactions rules under ERISA.

The Plan has approximately \$2.7 million and \$3.1 million due to TIAA-CREF at December 31, 2021 and 2020, respectively, related to defaulted participant loans that are payable to TIAA-CREF from certain Plan assets used to guarantee the participant loans (see Note 1). Such amounts are distributed to TIAA-CREF upon the related participant's separation from service with NYPH due to death, disability, retirement or termination.

The Retirement Savings Plan

Notes to Financial Statements (continued)

9. Subsequent Events

Subsequent events have been evaluated through October 13, 2022, which is the date the financial statements were available to be issued. Effective October 1, 2022, NYP/BM was merged with and into NYPH, with NYPH as the surviving corporation acquiring all assets and liabilities of NYP/BM. Prior to October 1, 2022, NYP Community Programs, Inc. (Community Programs) was the sole member of NYP/BM; NYPH is the sole member of Community Programs. Community Programs was disestablished as the active parent of NYP/BM effective October 1, 2022. As of April 1, 2022, Empower Annuity Insurance Company of America (EAIC), formerly known as Great-West Life & Annuity Insurance Company, the parent company of Empower Retirement, LLC (Empower) acquired the full-service retirement business of Prudential Financial Inc. EAIC became the primary recordkeeper and trustee of the Plan. No other subsequent events have occurred that require disclosure in or adjustment to the financial statements.

Supplemental Schedule

The Retirement Savings Plan

EIN 13-3957095 Plan #004

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

December 31, 2021

Identity of Issuer	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
Mutual Funds			
Lincoln National Life*	ABS VPS Global Thematic Growth	**	\$ 586,013
Lincoln National Life*	ABS VPS Growth	**	747,485
Lincoln National Life*	AF EuroPacific Growth Fund R4	**	2,719,548
Lincoln National Life*	AF EuroPacific Growth Fund R6	**	40,547,409
Lincoln National Life*	American Century VP Balanced	**	575,299
Lincoln National Life*	American Funds Global Growth	**	1,014,286
Lincoln National Life*	American Funds Growth Fund	**	5,783,435
Lincoln National Life*	American Funds Growth Income	**	1,289,207
Lincoln National Life*	American Funds International	**	835,985
Lincoln National Life*	BlackRock Global Allocation Fund, Inc.	**	91,055
College Retirement Equities Fund*	Columbia Small Cap Value IZ	**	498,385
Lincoln National Life*	Delaware VIP Small Cap Value Fund	**	471,490
	Deutsche Alternative Asset Allocation		
Deutsche Asset & Wealth Management	VIP	**	682
DFA Securities, LLC	DFA Emerging Markets Core Equity I	**	9,918,049
Fidelity Investments*	Fidelity 500 Index Premium Class	**	13,218,375
Lincoln National Life*	Fidelity Asset Manager	**	930,254
Lincoln National Life*	Fidelity Asset Manager 20%	**	740,009
Lincoln National Life*	Fidelity Asset Manager 30%	**	200,549
Lincoln National Life*	Fidelity Asset Manager 40%	**	406,743
Lincoln National Life*	Fidelity Asset Manager 50%	**	2,594,984
Lincoln National Life*	Fidelity Asset Manager 60%	**	62,005
Lincoln National Life*	Fidelity Asset Manager 70%	**	3,196,890
Lincoln National Life*	Fidelity Asset Manager 85%	**	777,796
Fidelity Investments*	Fidelity Balanced Fund	**	3,751,788
Fidelity Investments*	Fidelity Blue Chip Growth Fund	**	32,971,760
Fidelity Investments*	Fidelity Blue Chip Value Fund	**	325,457
Fidelity Investments*	Fidelity Canada Fund	**	108,638
Fidelity Investments*	Fidelity Capital & Income Fund	**	1,400,877
Fidelity Investments*	Fidelity Capital Appreciation Fund	**	2,527,653
Fidelity Investments*	Fidelity China Region Fund	**	191,163
	Fidelity Conservative Income Bond		
Fidelity Investments*	Fund	**	15,272
Lincoln National Life*	Fidelity Contrafund Fund	**	37,334,720
Fidelity Investments*	Fidelity Convertible Securities Fund	**	445,651
Fidelity Investments*	Fidelity Corporate Bond Fund	**	390,649
Fidelity Investments*	Fidelity Disciplined Equity Fund	**	1,379,941

The Retirement Savings Plan

EIN 13-3957095 Plan #004

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

December 31, 2021

Identity of Issuer	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
Mutual Funds (continued)			
Fidelity Investments*	Fidelity Diversified International Fund	**	\$ 1,624,490
Fidelity Investments*	Fidelity Dividend Growth	**	1,324,684
	Fidelity Emerging Markets Discover		
Fidelity Investments*	Fund	**	25,214
Fidelity Investments*	Fidelity Emerging Asia Fund	**	382,583
Fidelity Investments*	Fidelity Emerging Markets Fund	**	315,654
Fidelity Investments*	Fidelity Emerging Market Index Fund	**	330,816
	Fidelity Environmental and Alternative		
Fidelity Investments*	Energy Fund	**	283,120
Fidelity Investments*	Fidelity Equity Dividend Income Fund	**	1,070,030
Fidelity Investments*	Fidelity Equity Income Fund	**	2,829,328
Fidelity Investments*	Fidelity Europe Fund	**	924,576
	Fidelity Extended Market Index Fund –		
Fidelity Investments*	Premium Class	**	540,991
Fidelity Investments*	Fidelity Fund	**	4,016,047
	Fidelity Float Retirement High Income		
Fidelity Investments*	Fund	**	117,996
Fidelity Investments*	Fidelity Focused High Income Fund	**	145,482
Fidelity Investments*	Fidelity Focused Stock Fund	**	643,291
Fidelity Investments*	Fidelity Freedom 2005 Fund	**	41,590
Fidelity Investments*	Fidelity Freedom 2010 Fund	**	796,001
Fidelity Investments*	Fidelity Freedom 2015 Fund	**	1,182,244
Fidelity Investments*	Fidelity Freedom 2020 Fund	**	5,450,297
Fidelity Investments*	Fidelity Freedom 2025 Fund	**	6,490,574
Fidelity Investments*	Fidelity Freedom 2030 Fund	**	8,568,252
Fidelity Investments*	Fidelity Freedom 2035 Fund	**	3,565,106
Fidelity Investments*	Fidelity Freedom 2040 Fund	**	3,101,936
Fidelity Investments*	Fidelity Freedom 2045 Fund	**	266,531
Fidelity Investments*	Fidelity Freedom 2050 Fund	**	168,855
Fidelity Investments*	Fidelity Freedom 2055 Fund	**	25,858
Fidelity Investments*	Fidelity Freedom 2065 Fund	**	419
Fidelity Investments*	Fidelity Freedom Income Fund	**	489,625
Fidelity Investments*	Fidelity Global Commodity Stock Fund	**	15,880
Fidelity Investments*	Fidelity Global Credit Fund	**	9,902
	Fidelity Global Ex U.S. Index Fund –		
Fidelity Investments*	Premium Class	**	10,814

The Retirement Savings Plan

EIN 13-3957095 Plan #004

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

December 31, 2021

Identity of Issuer	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
Mutual Funds (continued)			
Fidelity Investments*	Fidelity GNMA Fund	**	\$ 775,010
Fidelity Investments*	Fidelity Global Equity Income Fund	**	27,835
Fidelity Investments*	Fidelity Global High Income Fund	**	24,282
Fidelity Investments*	Fidelity Government Income Fund	**	519,223
Fidelity Investments*	Fidelity Growth Portfolio	**	4,097,522
Fidelity Investments*	Fidelity Growth & Income Fund	**	6,910,913
Fidelity Investments*	Fidelity Growth Company Fund	**	23,646,524
Fidelity Investments*	Fidelity Growth Discovery Fund	**	862,105
Fidelity Investments*	Fidelity Growth Strategies Fund	**	4,076,358
Fidelity Investments*	Fidelity High Income Fund	**	394,937
	Fidelity Inflation-Protected Bond Index		
Fidelity Investments*	Fund – Premium Class	**	485,646
Fidelity Investments*	Fidelity Intermediate Bond Fund	**	875,673
	Fidelity Intermediate Government		
Fidelity Investments*	Income Fund	**	92,374
	Fidelity Intermediate Treasury Bond		
Fidelity Investments*	Index Fund – Premium Class	**	334,521
	Fidelity International Capital		
Fidelity Investments*	Appreciation Fund	**	426,474
Fidelity Investments*	Fidelity International Discovery Fund	**	499,081
	Fidelity International Enhanced Index		
Fidelity Investments*	Fund	**	26,386
Fidelity Investments*	Fidelity International Growth Fund	**	49,466
	Fidelity International Index Fund –		
Fidelity Investments*	Premium Class	**	558,877
Fidelity Investments*	Fidelity International Real Estate Fund	**	105,219
Fidelity Investments*	Fidelity International Small Cap Fund	**	145,856
	Fidelity International Small Cap		
Fidelity Investments*	Opportunity Fund	**	79,347
Fidelity Investments*	Fidelity International Value Fund	**	42,425
Fidelity Investments*	Fidelity Investment Grade Bond Fund	**	1,582,967
Fidelity Investments*	Fidelity Japan Fund	**	77,461
Fidelity Investment*	Fidelity Japan Smaller Companies Fund	**	114,677
	Fidelity Large Cap Core Enhanced		
Fidelity Investment*	Index Fund	**	13,537
	Fidelity Large Cap Growth Enhanced		
Fidelity Investments*	Index Fund	**	111,115

The Retirement Savings Plan

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

December 31, 2021

Identity of Issuer	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
Mutual Funds (continued)			
Fidelity Investments*	Fidelity Large Cap Stock Fund	**	\$ 473,079
	Fidelity Large Cap Value Enhanced		
Fidelity Investments*	Index Fund	**	62,912
Fidelity Investments*	Fidelity Latin America Fund	**	158,508
	Fidelity Leveraged Company Stock		
Fidelity Investments*	Fund	**	1,118,429
	Fidelity Limited Term Government		
Fidelity Investments*	Fund	**	9,231
	Fidelity Long-Term Treasury Bond		
Fidelity Investments*	Index Fund –Premium Class	**	90,488
Fidelity Investments*	Fidelity Low Priced Stock Fund	**	3,574,326
Fidelity Investments*	Fidelity Magellan Fund	**	21,895,688
Fidelity Investments*	Fidelity Mega Cap Stock Fund	**	319,663
Fidelity Investments*	Fidelity Mid Cap Enhanced Index Fund	**	33,110
Fidelity Investments*	Fidelity Mid Cap Index Fund	**	208,766
Fidelity Investments*	Fidelity Mid Cap Stock Fund	**	1,780,719
Fidelity Investments*	Fidelity Mid Cap Value Fund	**	440,591
Fidelity Investments*	Fidelity Mortgage Securities Fund	**	120,449
Fidelity Investments*	Fidelity Multi Asset Index Fund	**	295,218
Fidelity Investments*	Fidelity Nasdaq Composite Index Fund	**	1,691,506
Fidelity Investments*	Fidelity Natural Resources Fund	**	53,441
Fidelity Investments*	Fidelity New Markets Income Fund	**	467,887
Fidelity Investments*	Fidelity New Millennium Fund	**	3,695,250
Fidelity Investments*	Fidelity Nordic Fund	**	100,400
Fidelity Investments*	Fidelity OTC Portfolio	**	9,474,046
Fidelity Investments*	Fidelity Overseas Fund	**	2,084,117
Fidelity Investments*	Fidelity Pacific Basin Fund	**	1,010,429
Fidelity Investments*	Fidelity Puritan Fund	**	6,151,864
Fidelity Investments*	Fidelity Real Estate Income Fund	**	149,647
Fidelity Investments*	Fidelity Real Estate Index Fund	**	204,195
Fidelity Investments*	Fidelity Real Estate Investment Fund	**	982,378
Fidelity Investments*	Fidelity Select Automotive Portfolio	**	13,086
Fidelity Investments*	Fidelity Select Banking Fund	**	136,448
Fidelity Investments*	Fidelity Select Biotechnology Portfolio	**	2,695,198
	Fidelity Select Brokerage & Investment		
Fidelity Investments*	Management Portfolio	**	293,529
Fidelity Investments*	Fidelity Select Chemicals Fund	**	174,257

The Retirement Savings Plan

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

December 31, 2021

Identity of Issuer	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
Mutual Funds (continued)			
Fidelity Investments*	Fidelity Select Communications Services Fund	**	\$ 58,747
Fidelity Investments*	Fidelity Select Consumer Discretionary Portfolio	**	93,610
Fidelity Investments*	Fidelity Select Consumer Staples Portfolio	**	141,422
Fidelity Investments*	Fidelity Select Construction and Housing Portfolio	**	666,932
Fidelity Investments*	Fidelity Select Defense and Aerospace Fund	**	1,054,978
Fidelity Investments*	Fidelity Select Energy Portfolio	**	426,901
Fidelity Investments*	Fidelity Select Financial Services Portfolio	**	196,172
Fidelity Investments*	Fidelity Select FinTech Portfolio	**	126,249
Fidelity Investments*	Fidelity Select Gold Portfolio	**	918,279
Fidelity Investments*	Fidelity Select Health Care Fund	**	3,540,392
Fidelity Investments*	Fidelity Select Health Care Service Fund	**	281,550
Fidelity Investments*	Fidelity Select Industrials Fund	**	143,567
Fidelity Investments*	Fidelity Select Insurance Fund	**	19,599
Fidelity Investments*	Fidelity Select IT Services Portfolio	**	340,034
Fidelity Investments*	Fidelity Select Leisure Fund	**	85,581
Fidelity Investments*	Fidelity Select Materials Portfolio	**	174,790
Fidelity Investments*	Fidelity Select Med Technology & Devices Portfolio	**	1,981,546
Fidelity Investments*	Fidelity Select Pharmaceutical Portfolio	**	322,826
Fidelity Investments*	Fidelity Select Retailing Fund	**	313,681
Fidelity Investments*	Fidelity Select Semiconductors Portfolio	**	3,440,811
Fidelity Investments*	Fidelity Select Software and Computer Fund	**	1,099,793
Fidelity Investments*	Fidelity Select Tech Hardware Portfolio	**	1,387,520
Fidelity Investments*	Fidelity Select Technology Portfolio	**	7,693,785
Fidelity Investments*	Fidelity Select Telecomm Fund	**	246,948
Fidelity Investments*	Fidelity Select Transport Portfolio	**	137,767
Fidelity Investments*	Fidelity Select Utilities Portfolio	**	100,074
Fidelity Investments*	Fidelity Select Wireless Portfolio	**	150,933

The Retirement Savings Plan

EIN 13-3957095 Plan #004

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

December 31, 2021

Identity of Issuer	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
Mutual Funds (continued)			
Fidelity Investments*	Fidelity Short-Term Treasury Bond Index Fund – Premium Class	**	\$ 28,495
Fidelity Investments*	Fidelity Small Cap Discovery Fund	**	841,647
Fidelity Investments*	Fidelity Small Cap Enhanced Index Fund	**	48,243
Fidelity Investments*	Fidelity Small Cap Growth Fund	**	705,666
Fidelity Investments*	Fidelity Small Cap Index Fund – Premium Class	**	405,205
Fidelity Investments*	Fidelity Small Cap Stock Fund	**	1,021,270
Fidelity Investments*	Fidelity Small Cap Value Fund	**	492,744
Fidelity Investments*	Fidelity Stock Selector All Cap Value Fund	**	316,760
Fidelity Investments*	Fidelity Stock Selector Large Cap Value Fund	**	254,362
Fidelity Investments*	Fidelity Stock Selector Mid Cap	**	73,920
Fidelity Investments*	Fidelity Stock Selector Small Cap Fund	**	259,547
Fidelity Investments*	Fidelity Strategic Dividend & Income Fund	**	61,845
Fidelity Investments*	Fidelity Strategic Income Fund	**	504,747
Fidelity Investments*	Fidelity Strategic Real Return Fund	**	16,558
Fidelity Investments*	Fidelity Telecom and Utilities Fund	**	117,501
Fidelity Investments*	Fidelity Total Bond Fund	**	582,417
Fidelity Investments*	Fidelity Total Emerging Markets	**	30,369
Fidelity Investments*	Fidelity Total International Equity Fund	**	9,929
Fidelity Investments*	Fidelity Total Market Index Fund – Premium Class	**	1,081,746
Fidelity Investments*	Fidelity Trend Fund	**	229,690
Fidelity Investments*	Fidelity US Bond Index Fund	**	820,528
Fidelity Investments*	Fidelity Value Fund	**	2,448,139
Fidelity Investments*	Fidelity Value Discovery Fund	**	72,250
Fidelity Investments*	Fidelity Value Strategies Fund	**	40,542
Fidelity Investments*	Fidelity Worldwide Fund	**	364,658
Harbor Capital	Harbor Capital Appreciation Fund	**	160,171,193
Janus Henderson	Janus Henderson Global Research Fund	**	671,198

The Retirement Savings Plan

EIN 13-3957095 Plan #004

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

December 31, 2021

Identity of Issuer	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
Mutual Funds (continued)			
JP Morgan	JPMorgan Equity Income A	**	\$ 2,280,837
Lazard Asset Management	Lazard Emerging Markets Open	**	113,109
Lincoln National Life*	LSV Value Equity	**	53,883,331
Lincoln National Life*	Lincoln VIP Baron Inflation Protected	**	53,721
	Lincoln VIP Black Rock Advantage		
Lincoln National Life*	All Fund	**	23,204
	Lincoln VIP Black Rock Global Real		
Lincoln National Life*	Estate	**	52,319
	Lincoln VIP Blended Large Cap		
Lincoln National Life*	Growth Managed Volatility	**	387,437
	Lincoln VIP Blended Mid Cap Growth		
Lincoln National Life*	Managed Volatility	**	7,408
Lincoln National Life*	Lincoln VIP Bond Fund	**	809,956
Lincoln National Life*	Lincoln VIP Delaware Wealth Builder	**	18,626
	Lincoln VIP Delaware Divers Floating		
Lincoln National Life*	Rate	**	184
	Lincoln VIP Dimensional US Core		
Lincoln National Life*	Equity 1	**	697,724
	Lincoln VIP Global Conservative		
Lincoln National Life*	Allocation Manager	**	295,186
	Lincoln VIP Global Growth Allocation		
Lincoln National Life*	Manager	**	520,461
	Lincoln VIP Global Moderate		
Lincoln National Life*	Allocation Manager	**	264,927
Lincoln National Life*	Lincoln VIP Global Income	**	43,155
	Lincoln VIP JPMorgan Retirement		
Lincoln National Life*	Income	**	99,301
	Lincoln VIP JPMorgan Select Mid Cap		
Lincoln National Life*	Value MV	**	47,793
Lincoln National Life*	Lincoln VIP SSGA International Index	**	144,356
	Lincoln VIP SSGA International		
Lincoln National Life*	Managed Volatility	**	7,554
	Lincoln VIP SSGA Emerging Market		
Lincoln National Life*	100	**	111,364
	Lincoln VIP SSGA Global Tac		
Lincoln National Life*	Allocation Managed Volatility Fund	**	121,175
Lincoln National Life*	Lincoln VIP T. Rowe Price 2010	**	14

The Retirement Savings Plan

EIN 13-3957095 Plan #004

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

December 31, 2021

Identity of Issuer	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
Mutual Funds (continued)			
Lincoln National Life*	Lincoln VIP T. Rowe Price 2020	**	\$ 360,589
Lincoln National Life*	Lincoln VIP T. Rowe Price 2030	**	351,542
Lincoln National Life*	Lincoln VIP T. Rowe Price 2040	**	104,703
Lincoln National Life*	Lincoln VIP T. Rowe Price 2050	**	25,312
	Lincoln VIP T. Rowe Price Structured		
Lincoln National Life*	Mid-Cap Growth Fund	**	1,108,645
Lincoln National Life*	Lincoln VIP Smid Cap Core Fund	**	521,633
	Lincoln VIP FT Global Equity		
Lincoln National Life*	Managed Volatility Fund	**	10,664
Neuberger Berman	Neuberger Berman Genesis R6 Fund	**	39,170,265
	Neuberger Berman Sustainable Equity		
Neuberger Berman	Fund	**	628,898
PIMCO	PIMCO Real Return Institutional Fund	**	27,664,927
Prudential Insurance Co. of America*	Prudential Capital Growth Account	**	642,817
	Prudential Conservative Balanced		
Prudential Insurance Co. of America*	Portfolio	**	347,757
Prudential Insurance Co. of America*	Prudential Equity Portfolio	**	740,951
Prudential Insurance Co. of America*	Prudential Flexible Managed Portfolio	**	111,750
Prudential Insurance Co. of America*	Prudential Global Portfolio	**	388,784
Prudential Insurance Co. of America*	Prudential Jennison Mc Grw Z	**	1,759,934
Prudential Insurance Co. of America*	Prudential Jennison Small Co Z	**	1,512,831
Prudential Insurance Co. of America*	Prudential Stock Index Portfolio	**	1,919,324
College Retirement Equities Fund*	T. Rowe Price Cap Appreciation Adv	**	3,019,110
College Retirement Equities Fund*	T. Rowe Price International Stock	**	923,043
College Retirement Equities Fund*	TIAA-CREF Lifecycle 2010	**	1,219,551
College Retirement Equities Fund*	TIAA-CREF Lifecycle 2015	**	1,049,100
College Retirement Equities Fund*	TIAA-CREF Lifecycle 2020	**	2,850,465
College Retirement Equities Fund*	TIAA-CREF Lifecycle 2025	**	3,397,047
College Retirement Equities Fund*	TIAA-CREF Lifecycle 2030	**	2,489,128
College Retirement Equities Fund*	TIAA-CREF Lifecycle 2035	**	2,360,739
College Retirement Equities Fund*	TIAA-CREF Lifecycle 2040	**	1,372,252
College Retirement Equities Fund*	TIAA-CREF Lifecycle 2045	**	907,228
College Retirement Equities Fund*	TIAA-CREF Lifecycle 2050	**	370,239
College Retirement Equities Fund*	TIAA-CREF Lifecycle 2055	**	20,592
TIAA-CREF*	TIAA-CREF Lifecycle Retirement Inc.	**	14,338
TIAA-CREF*	TIAA-CREF Mid-Cap Value	**	813,222
Vanguard	Vanguard Extended Market Index	**	101,987,467

The Retirement Savings Plan

EIN 13-3957095 Plan #004

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

December 31, 2021

Identity of Issuer	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
Mutual Funds (continued)			
Vanguard	Vanguard FTSE All World ex-US Index I	**	\$ 41,890,697
Vanguard	Vanguard Institutional Index Fund	**	218,864,721
Vanguard	Vanguard Index I	**	49,325,575
Vanguard	Vanguard Target Retirement 2015 Inv	**	82,306,699
Vanguard	Vanguard Target Retirement 2020 Inv	**	66,284,218
Vanguard	Vanguard Target Retirement 2025 Inv	**	369,273,116
Vanguard	Vanguard Target Retirement 2030 Inv	**	122,015,472
Vanguard	Vanguard Target Retirement 2035 Inv	**	361,979,487
Vanguard	Vanguard Target Retirement 2040 Inv	**	112,677,908
Vanguard	Vanguard Target Retirement 2045 Inv	**	379,594,295
Vanguard	Vanguard Target Retirement 2050 Inv	**	153,781,077
Vanguard	Vanguard Target Retirement 2055 Inv	**	249,834,198
Vanguard	Vanguard Target Retirement 2060 Inv	**	71,673,685
Vanguard	Vanguard Target Retirement 2065 Inv	**	6,598,787
Vanguard	Vanguard Target Retirement Income Fund	**	24,702,886
Total Mutual Funds			3,087,488,820
Self-Directed Brokerage			
Charles Schwab Institutional Personal Choice	Charles Schwab Institutional Personal Choice	**	14,462,401
Transamerica Personal Choice	Transamerica Personal Choice	**	389,563
Total Self-Directed Brokerage			14,851,964
Pooled Separate/Variable Annuity Accounts			
College Retirement Equities Fund*	CREF Bond Market	**	10,877,183
College Retirement Equities Fund*	CREF Equity Index	**	39,050,612
College Retirement Equities Fund*	CREF Global Equities	**	26,628,630
College Retirement Equities Fund*	CREF Growth	**	70,265,626
College Retirement Equities Fund*	CREF Inflation-Linked Bond	**	7,204,032
College Retirement Equities Fund*	CREF Stock	**	118,035,432
College Retirement Equities Fund*	CREF Social Choice	**	10,456,683
Lincoln National Life*	Delaware VIP Dvrs Income	**	376,301
Lincoln National Life*	Delaware VIP High Yield Series	**	441,174
Lincoln National Life*	Delaware VIP REIT Series	**	866,392

The Retirement Savings Plan

EIN 13-3957095 Plan #004

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

December 31, 2021

Identity of Issuer	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
Pooled Separate/Variable Annuity Accounts (continued)			
Lincoln National Life*	Delaware VIP Small Cap Value Fund	**	\$ 2,151,671
	Lincoln VIP Baron Growth		
Lincoln National Life*	Opportunity	**	9,361
	Lincoln VIP Mondrian International		
Lincoln National Life*	Value Fund	**	218,726
Lincoln National Life*	Lincoln VIP Social Awareness Fund	**	339,301
Lincoln National Life*	Lincoln VIP SSGA Bond Index Fund	**	27,703
	Lincoln VIP SSGA Small Cap Index		
Lincoln National Life*	Fund	**	1,670,172
Lincoln National Life*	Lincoln VIP SSGA S&P 500 Fund	**	9,622,074
Prudential Insurance Co. of America*	Prudential Diversified Bond Portfolio	**	332,773
	Prudential Government Income		
Prudential Insurance Co. of America*	Portfolio	**	303,957
College Retirement Equities Fund*	TIAA Real Estate	**	20,897,331
College Retirement Equities Fund*	TFLIC Balanced II Variable	**	406,472
Transamerica Financial Life Ins. Co.*	TFLIC Intermediate Bond Variable	**	130,704
	TFLIC Large Value Opportunities		
Transamerica Financial Life Ins. Co.*	Variable	**	696,519
	Transamerica Partners Funds Group		
Transamerica Financial Life Ins. Co.*	Calvert Fund	**	14,794
	Transamerica Partners Funds Group		
Transamerica Financial Life Ins. Co.*	High Quality Bond Fund	**	42,398
	Transamerica Partners Funds Group		
Transamerica Financial Life Ins. Co.*	Inflation Protected Securities Fund	**	83,930
	Transamerica Partners Funds Group		
Transamerica Financial Life Ins. Co.*	Intermediate Horizon	**	201,438
	Transamerica Partners Funds Group		
Transamerica Financial Life Ins. Co.*	Intermediate Long Horizon	**	98,236
	Transamerica Partners Funds Group		
Transamerica Financial Life Ins. Co.*	Intermediate Short Horizon	**	35,709
	Transamerica Partners Funds Group		
Transamerica Financial Life Ins. Co.*	International Equity Fund	**	165,374
	Transamerica Partners Funds Group		
Transamerica Financial Life Ins. Co.*	Large Core Fund	**	1,207,013

The Retirement Savings Plan

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

December 31, 2021

Identity of Issuer	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
Pooled Separate/Variable Annuity Accounts (continued)			
Transamerica Financial Life Ins. Co.*	Transamerica Partners Funds Group Large Growth Fund	**	\$ 2,685,577
Total Pooled Separate/Variable Annuity Accounts			325,543,298
Guaranteed Investment Contracts			
Prudential Insurance Co. of America*	Prudential Guaranteed Long Term Fund Investment	**	107,077,350
Lincoln National Life*	Lincoln Fixed Annuity Contract	**	51,121,326
Lincoln National Life*	Lincoln Guaranteed Fixed Interest Account	**	23,793,270
Lincoln National Life*	Lincoln Stable Value M16	**	3,438,966
Prudential Insurance Co. of America*	Prudential Guaranteed Interest Account	**	1,482,023
Transamerica Financial Life Ins. Co.*	TFLIC Fixed Fund	**	2,825,957
Transamerica Financial Life Ins. Co.*	TFLIC Government Fixed Fund	**	92,335
Transamerica Financial Life Ins. Co.*	TFLIC Stable Fund	**	462,169
College Retirement Equities Fund*	TIAA Traditional Non Benefit Responsive	**	42,845,748
College Retirement Equities Fund*	TIAA Traditional Group Supplement Retirement Annuity	**	116,886,922
Total Guaranteed Investment Contracts			350,026,066
Cash Equivalents and Money Market Funds			
College Retirement Equities Fund*	CREF Money Market	**	7,917,820
Fidelity Investments*	Fidelity Government Cash Reserves	**	5,754,169
Fidelity Investments*	Fidelity Government Money Market Fund	**	3,294,690
Fidelity Investments*	Fidelity Government Money Market PRM Fund	**	3,625,324
Fidelity Investments*	Fidelity Short-Term Bond Fund	**	105,864
Fidelity Investments*	Fidelity Treasury Only Money Market	**	344,183
Lincoln Employer account*	Cash	**	27,831

The Retirement Savings Plan

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

December 31, 2021

Identity of Issuer	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
Cash Equivalents and Money Market Funds (continued)			
Prudential Insurance Co. of America*	Prudential Government Money Market Portfolio	**	\$ 108,229
Transamerica Partners Funds Group*	Transamerica Partners Government Money Market Fund	**	225,930
Total Cash Equivalents and Money Market Funds			21,404,040
Total Investments			3,799,314,188
Participant notes receivable*	Varying maturity dates, with interest rates ranging from 3.25% to 6.50%		32,168,967
			<u>\$ 3,831,483,155</u>

* Party-in-interest to the Plan.

** All participant-directed investments – cost not required.

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FINANCIAL STATEMENTS AND
SUPPLEMENTAL SCHEDULE

The Retirement Savings Plan
December 31, 2021 and 2020
and Year Ended December 31, 2021
With Report of Independent Auditors

Ernst & Young LLP



The Retirement Savings Plan
Financial Statements and Supplemental Schedule

December 31, 2021 and 2020 and
Year Ended December 31, 2021

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Report of Independent Auditors

The Board of Trustees
The New York and Presbyterian Hospital

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit for the 2021 Financial Statements

We were engaged to perform an audit of the financial statements of The Retirement Savings Plan (the 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 (collectively referred to as the “financial statements”).

Management, having determined it is permissible in the circumstances, has elected to have the audit of the 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 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 Department of Labor’s Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

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

Disclaimer of Opinion on the 2021 Financial Statements

We do not express an opinion on the accompanying financial statements of the Plan. Because of the significance of the matter described in the Basis for Disclaimer of Opinion on the 2021 Financial Statements section of our report, we have not been able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion on the financial statements.

Basis for Disclaimer of Opinion on the 2021 Financial Statements

The Plan has not maintained sufficient accounting records and supporting documents relating to certain annuity contracts and custodial accounts issued to current and former employees prior to January 1, 2009. Accordingly, we were unable to apply auditing procedures sufficient to determine the extent to which the financial statements may have been affected by these conditions.

Responsibilities of Management for the 2021 Financial Statements

Management is responsible for the preparation and fair presentation of the 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 that 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.

Auditor's Responsibilities for the Audit of the 2021 Financial Statements

Our responsibility is to conduct an audit of the Plan's financial statements in accordance with auditing standards generally accepted in the United States of America and to issue an auditor's report. However, because of the matter described in the Basis for Disclaimer of Opinion on the 2021 Financial Statements section of our report, we were not able to obtain sufficient appropriate evidence to provide a basis for an audit opinion on these financial statements.

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.

Other Matters

Supplemental Schedules Required by ERISA

The supplemental schedule of assets (held at end of year) as of December 31, 2021 (referred to as the “supplemental schedule”), is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor’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.

Because of the significance of the matter described in the Basis for Disclaimer of Opinion on the 2021 Financial Statements section of our report, it is inappropriate to and we do not express an opinion on the supplemental schedule.

Auditor’s Report on the 2020 Financial Statements

We were engaged to audit the financial statements of the Plan as of and for the year ended December 31, 2020. As permitted by 29 CFR 2520.103-8 of the Department of Labor’s Rules and Regulations for Reporting and Disclosure under ERISA, the plan administrator instructed us not to perform and we did not perform any auditing procedures with respect to the investment information certified by qualified institutions. Further, the Plan has not maintained sufficient accounting records and supporting documents relating to certain annuity contracts and custodial accounts issued to current and former employees prior to January 1, 2009. In our report dated October 15, 2021, we indicated that because of the significance on the information that we did not audit, we were unable to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion and accordingly, we did not express an opinion on the 2020 financial statements.

Ernst + Young LLP

October 13, 2022

The Retirement Savings Plan

Statements of Net Assets Available for Benefits

	December 31	
	2021	2020
Assets		
Investments, at fair value:		
Cash equivalents and money market funds	\$ 21,404,040	\$ 106,533,729
Mutual funds	3,087,488,820	2,587,448,675
Self-directed brokerage accounts	14,851,964	12,897,146
Pooled separate/variable annuity accounts	325,543,298	292,991,498
Guaranteed investment contracts	98,829,558	101,769,223
Total investments, at fair value	<u>3,548,117,680</u>	<u>3,101,640,271</u>
Fully benefit-responsive guaranteed investment contracts, at contract value	251,196,508	150,541,843
Employer contributions receivable	4,228,521	5,508,575
Participant notes receivable	32,168,967	28,382,335
Total assets	<u>3,835,711,676</u>	<u>3,286,073,024</u>
Liabilities		
Due to TIAA-CREF	2,663,567	3,070,034
Total liabilities	<u>2,663,567</u>	<u>3,070,034</u>
Net assets available for benefits	<u><u>\$ 3,833,048,109</u></u>	<u><u>\$ 3,283,002,990</u></u>

See accompanying notes.

The Retirement Savings Plan

Statement of Changes in Net Assets Available for Benefits

Year Ended December 31, 2021

Additions

Interest and dividends	\$ 82,644,368
Employee contributions	267,515,546
Employer contributions	16,577,469
Rollover contributions	26,203,318
Interest on participant notes receivable	1,537,888
Total additions	<u>394,478,589</u>

Deductions

Benefits paid to participants	203,106,929
Deemed distributed loans	3,250,140
Administrative expenses	2,128,612
Total deductions	<u>208,485,681</u>

Net realized and unrealized appreciation in fair value of investments	<u>364,052,211</u>
Net increase in net assets available for benefits	550,045,119

Net assets available for benefits, beginning of year	<u>3,283,002,990</u>
Net assets available for benefits, end of year	<u><u>\$ 3,833,048,109</u></u>

See accompanying notes.

The Retirement Savings Plan

Notes to Financial Statements

December 31, 2021

1. Background and Significant Accounting Policies

The Retirement Savings Plan (the Plan) is a tax deferred annuity plan covering eligible employees of The New York and Presbyterian Hospital (NYPH), NewYork-Presbyterian/Queens (NYP/Queens), NewYork-Presbyterian/Brooklyn Methodist (NYP/BM), Hudson Valley Hospital Center d/b/a NewYork-Presbyterian/Hudson Valley Hospital (NYP/HV), MSO of Kings County, LLC (MSO) and certain affiliated entities. The Plan's sponsor is NYPH.

Coronavirus Disease 2019 Pandemic

On March 11, 2020, the World Health Organization designated the Coronavirus Disease 2019 (COVID-19) outbreak as a global pandemic. Federal, state and local government policies resulted in a substantial portion of the population remaining at home and forced the closure of certain businesses. The global economic uncertainty associated with COVID-19 has resulted in significant volatility in global financial markets. This volatility has affected, and may continue to affect, the value of the Plan's net assets available for benefits. The effects of economic and market conditions subsequent to December 31, 2021, are not reflected in these financial statements and the future impact on the Plan's net assets available for benefits cannot be reasonably estimated due to uncertainty regarding the duration and scope of the pandemic and other changing market conditions.

In response to COVID-19, the Coronavirus Aid, Relief and Economic Security Act (the CARES Act) was signed into law on March 27, 2020. The CARES Act includes various provisions that temporarily ease rules around distributions and loans in 2020 for eligible plan participants in reaction to the economic conditions during the COVID-19 pandemic. Management reviewed and implemented certain provisions of the CARES Act related to loan payment deferrals, distributions and withdrawals from the Plan.

The Retirement Savings Plan

Notes to Financial Statements (continued)

1. Background and Significant Accounting Policies (continued)

The following is a summary of the Plan's significant accounting policies:

Basis of Accounting: The Plan maintains its financial records on the accrual basis of accounting.

Investment Valuation and Income Recognition: Investments consist of cash equivalents and money market funds, mutual funds, self-directed brokerage accounts, pooled separate/variable annuity accounts and guaranteed investment contracts. Investments held by the Plan (except for certain guaranteed investment contracts) are stated at fair value. Fair value is defined as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date (an exit price). See Note 7 for further disclosures related to fair value measurements.

The Plan's variable annuity accounts are held by Teachers Insurance and Annuity Association and College Retirement Equities Fund (collectively, TIAA-CREF), Prudential Insurance Company of America, Transamerica Financial Life Insurance Company (TFLIC), Transamerica Retirement Solutions Corporation (Transamerica), and Lincoln Life and Annuity Company of New York. Variable annuity accounts are investment portfolios that offer periodic payment options for participants. The value of future payments is based on performance of the investment portfolio. Investment portfolios for variable annuity accounts typically consist of equity securities, fixed income and short-term investments, depending upon the objective of each variable annuity account. The aforementioned entities determine the net asset value of variable annuity accounts daily, and they are audited on an annual basis.

The Plan invests in the following fully benefit-responsive guaranteed investment contracts: Prudential Guaranteed Long Term Fund Investment (GLT), TIAA Traditional Group Supplemental Retirement Annuity (the GSRA), Lincoln Guaranteed Fixed Interest Account (LGFIA), and Lincoln Stable Value M16. These investment contracts are recorded at contract value (see Note 4). 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. Contract value represents contributions plus earnings, less participant withdrawals and administrative expenses.

The Retirement Savings Plan

Notes to Financial Statements (continued)

1. Background and Significant Accounting Policies (continued)

The Plan also invests in the TIAA Traditional Non Benefit Responsive Retirement Annuity (the Retirement Annuity), a guaranteed investment contract. The Retirement Annuity guarantees principal and a specified interest rate, with the opportunity for additional amounts determined annually by TIAA-CREF's Board of Trustees. Certain restrictions limit participant access to funds. Participants are unable to receive lump-sum cash withdrawals from the Retirement Annuity and transfers must be spread over a ten-year period. Given the limitations on participant access to the fund, management does not consider the Retirement Annuity to be fully benefit-responsive. The Retirement Annuity is reported at fair value in the statements of net assets available for benefits. The Plan also invests in certain other guaranteed investment contracts which are not considered to be fully benefit-responsive and, accordingly, are reported at fair value in the statements of net assets available for benefits.

All investment transactions are recorded on the dates such trades take place. The realized gain or loss resulting from these transactions is the difference between the proceeds received and the average historical cost of the assets sold. The change in the difference between the fair value and the cost of investments held, plus net realized gains or losses, is reported in the accompanying statement of changes in net assets available for benefits as net realized and unrealized appreciation in fair value of investments. Interest income is recorded as earned. Dividends are recorded on the ex-dividend date.

Participant Notes Receivable: Participant notes receivable represent participant loans that are recorded at their unpaid principal balance, plus any accrued but unpaid interest. Interest income on participant loans receivable is recorded when it is earned. Related fees are recorded as administrative expenses and are expensed when they are incurred. No allowance for credit losses has been recorded at December 31, 2021 and 2020. If a participant ceases to make loan repayments and the plan administrator deems the participant loan to be a distribution, the participant loan balance is reduced, and a benefit payment is recorded.

Participant loans from TIAA-CREF are funded directly by TIAA-CREF (rather than funded by the participant's account in the Plan). The balance of a participant's loan from TIAA-CREF is guaranteed by the participant's Plan assets. If a participant defaults on the loan, the amount of Plan assets that guarantee the participant loan will become payable to TIAA-CREF. All participant loans in the Plan from TIAA-CREF as of December 31, 2021 and 2020 are in default (see Note 8).

The Retirement Savings Plan

Notes to Financial Statements (continued)

1. Background and Significant Accounting Policies (continued)

Contributions: Employee and employer contributions are recognized when earned.

Payment of Benefits: Benefits are recorded when paid.

Use of Estimates: The preparation of the financial statements in accordance with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the amounts reported in the financial statements and accompanying notes and supplemental schedule. Actual results could differ from those estimates.

2. Description of the Plan

The following brief description of the Plan is provided for general information purposes only. Participants should refer to The Retirement Saving Plan's amended plan document for more complete information.

General

The Plan covers eligible employees of NYPH, NYP/BM, NYP/Queens, NYP/HV, MSO, New York-Presbyterian Medical Group/Westchester, Kings Physician Services, P.C., and other participating employers. Effective July 1, 2021, Westchester Medical Practice, P.C. (d/b/a NewYork-Presbyterian Medical Group/Hudson Valley) became a participating employer under the Plan. A participant of the Plan, as amended, will be deemed eligible upon hiring. Effective January 1, 2012, the Plan adopted an automatic enrollment provision whereby an eligible employee becomes a participant at the time of hire. Upon enrollment, eligible participant's deferral is set at 6% of eligible compensation until changed by the participant. Certain employees are excluded from the automatic enrollment provision.

The Plan, which was established and became effective May 1, 1989, was amended and restated effective January 1, 2009. The amended Plan prohibits employee contributions to any vendor that existed prior to January 1, 2008. The Plan was further amended effective in September 2019 to add Prudential Insurance Company of America (Prudential) as the primary recordkeeper and trustee to the Plan. Subsequently, employee and employer contributions may only be made to Prudential and Lincoln Life and Annuity Company of New York, the recordkeepers. Participants may elect to transfer assets to Prudential or allow assets to remain with certain prior vendors. Assets of the Plan in existence prior to January 1, 2008 are maintained and the transactions therein are executed by other vendors.

The Retirement Savings Plan

Notes to Financial Statements (continued)

2. Description of the Plan (continued)

Recordkeeping and custody of all funds are performed by Prudential.

The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended (ERISA).

Contributions

Each year, participants may contribute up to 75% of pretax annual compensation, as defined by the Plan. Participants may also make Roth 403(b) deferrals and Roth rollover contributions and contribute amounts representing distributions from other qualified plans. All contributions are subject to certain limitations by the Internal Revenue Code (the Code). Participants are immediately vested in their contributions plus actual earnings thereon. Participants direct their elective contributions into various investment options offered by the Plan and can change their investment options on a daily basis.

Participant Accounts

Each participant's account is credited with the participant's contributions, participant's investment income/loss, and is charged with an allocation of administrative expenses. Plan earnings are allocated based on the participant's share of net earnings or losses of their respective elected investment options. Allocations of administrative expenses are based on the participant's 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.

Participant Notes Receivable

Active participants in the Plan may borrow from their accounts a minimum of \$1,000 and up to a maximum equal to the lesser of \$50,000 or 50% of their account balance. Loan terms range from 1 to 5 years or up to 15 years for the purchase of a primary residence. The \$50,000 limit is reduced by the participant's highest outstanding loan balance during the preceding 12-month period. A participant may only have one outstanding loan at any point in time. The loans bear interest at a rate equal to the Prime Rate at the time of issuance. The loans are secured by the balance in the participant's account. If a participant terminates employment with NYPH or other participating employers, they may continue to make loan payments through a preauthorized agreement. If a loan is not repaid, it will automatically be treated as a deemed distribution to the participant after the end of the calendar quarter following the quarter in which the repayment was due.

The Retirement Savings Plan

Notes to Financial Statements (continued)

2. Description of the Plan (continued)

Payment of Benefits

In-service withdrawals are available in certain limited circumstances, as defined by the Plan. Hardship withdrawals are allowed for participants incurring an immediate and heavy financial need, as defined by the Plan. Hardship withdrawals are strictly regulated by the Internal Revenue Service (the IRS) and a participant must exhaust all available loan options and available distributions prior to requesting a hardship withdrawal.

Normal retirement is upon attainment of 65 years of age. A participant may remain employed past the normal retirement date and continue to contribute to the Plan. Upon retirement and having attained the normal retirement age, a participant will be entitled to 100% of the participant's account balance, beginning at a reasonable time after retirement. Upon separation from service with NYPH or other participating employers due to death, disability or termination, a participant may elect to receive an annuity, installment payments or a lump-sum payment. Benefit provisions for certain sub-plans are as described in the amended plan document. Participants should refer to the amended plan document for more information.

As mentioned in Note 1, the Plan implemented certain provisions of the CARES Act related to distributions from the Plan, which included allowing for delayed required minimum distributions and allowing special hardship distributions.

Administrative Expenses

Custodial fees to the Plan's custodians, legal fees and certain consulting fees are paid directly from the Plan's assets. Expenses relating to purchases, sales or transfers of the Plan's investments are charged to the particular investment fund to which expenses relate. Accounting fees and fees for other services rendered are paid by the Plan sponsor; such expenses are excluded from the accompanying financial statements.

Plan Termination

NYPH is the plan administrator. Although it has not expressed any intent to do so, NYPH has the right to amend or terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants' accounts will be distributed in accordance with the Plan agreement.

The Retirement Savings Plan

Notes to Financial Statements (continued)

3. Investments

All investments held in the Plan are participant-directed. See Note 7 for the composition of investments held in the Plan.

Certain investment and participant notes receivable information disclosed in the accompanying financial statements and supplemental schedule, including investments at fair value, guaranteed investment contracts at contract value and participant notes receivable at December 31, 2021 and 2020, and net realized and unrealized appreciation in fair value of investments, interest and dividends, and interest on participant notes receivable for the year ended December 31, 2021, was obtained or derived from information provided to the plan administrator and certified as complete and accurate by Fidelity Management Trust Company, Prudential, Prudential Bank & Trust, FSB, Lincoln Life and Annuity Company of New York, and Transamerica Retirement Solutions Corporation, the custodians of the Plan, and TIAA-CREF, as an insurance company, and as recordkeeper for TIAA-CREF Trust Company, FSB.

4. Fully Benefit-Responsive Investment Contracts

As described in Note 1, the Plan invests in the GLT, GSRA, LGFIA, and Lincoln Stable Value M16, which are fully benefit-responsive investment contracts. The issuers maintain the contributions for participant withdrawals and administrative expenses. The issuers are contractually obligated to repay the principal and a specified interest rate that is guaranteed to the Plan as further described below.

The GLT and GSRA do not have a maturity date or penalties for early withdrawals. Certain events limit the ability of the Plan to transact at contract value with the insurance company and the financial institution issuer. Such events include, but are not limited to, a merger, layoffs, bankruptcy, full or partial Plan termination and early retirement incentive programs. For GLT specifically, a plan sponsor initiated termination of the contract is an event that could limit the ability of the Plan to transact at contract value paid within 90 days. In this instance, contract value would be paid over time or, at the plan sponsor's discretion, paid immediately after applying a market value adjustment. The plan administrator does not believe that the occurrence of any such events that would limit the Plan's ability to transact at contract value with participants is probable.

The Retirement Savings Plan

Notes to Financial Statements (continued)

4. Fully Benefit-Responsive Investment Contracts (continued)

The contract issuers for the LGFIA and Lincoln Stable Value M16 are contractually obligated to repay the principal and interest at specified interest rates that are guaranteed to the Plan. The crediting rate for the LGFIA is based on a formula established by the contract issuer but may not be less than 4.5%; the crediting rate is reviewed on an annual basis for resetting. The crediting rate for the Lincoln Stable Value M16 is based on a formula established by the contract issuer but may not be less 1.0%, depending on the date at which a participant's contribution was invested in the fund; the crediting rate is reviewed on an annual basis for resetting. The LGFIA and Lincoln Stable Value M16 contracts cannot be terminated before the respective scheduled maturity dates.

The Plan's ability to receive amounts due in accordance with fully benefit-responsive investment contracts is dependent on the third-party issuers' ability to meet their financial obligations. The issuers' ability to meet their contractual obligations may be affected by future economic and regulatory developments.

Certain events might limit the ability of the Plan to transact at contract value with the contract issuers. Examples of such events include the following:

- The Plan's failure to qualify under Section 401(a) of the Code or the failure of the trust to be tax-exempt under Section 501(a) of the Code
- Premature termination of a contract
- Plan termination or merger
- Changes to the Plan's prohibition on competing investment options
- Bankruptcy of the plan sponsor or other plan sponsor events (e.g., divestitures or spinoffs of a subsidiary) that significantly affect the Plan's normal operations

The Retirement Savings Plan

Notes to Financial Statements (continued)

4. Fully Benefit-Responsive Investment Contracts (continued)

In addition, certain events allow an issuer to terminate its contract with the Plan and settle at an amount different from contract value. Examples of such events include the following:

- An uncured violation of the Plan's investment guidelines
- A breach of material obligation under the contract
- A material misrepresentation
- A material amendment to the agreements without the consent of the issuer

The plan administrator does not believe that the occurrence of any such events that would limit the ability of the Plan to transact at contract value with the contract issuers and that also would limit the ability of the Plan to transact at contract value with the participants is probable.

5. Risks and Uncertainties

The Plan invests in various investment securities. Investment securities are exposed to various risks, such as interest rate, market volatility and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statements of net assets available for benefits.

Effective January 1, 2009, the IRS issued final regulations for purposes of determining common control for qualified retirement plans sponsored by tax-exempt organizations. In general, tax-exempt entities that are under common control are treated as one entity for certain of the requirements of qualified plans. The regulations determine control based on facts and circumstances; for this purpose, common control would exist if, among other situations, at least 80% of the directors or trustees of one organization were either representatives of, or directly or indirectly controlled by, another organization. These regulations could have an effect on the operations of NYPH and its related entities' retirement plans and the responsibilities of those entities for associated liabilities, although such effects are uncertain at this time.

The Retirement Savings Plan

Notes to Financial Statements (continued)

6. Income Tax Status

The underlying volume submitter specimen plan has received an advisory letter from the IRS dated August 2, 2017, stating that the written form of the underlying specimen plan is qualified under Section 403(b) of the Code. Any employer adopting this form of the plan will be considered to have a plan qualified under Section 403(b) of the Code and, therefore, the related custodial accounts are tax-exempt. Once qualified, the Plan is required to operate in conformity with the Code to maintain its qualified status. The plan administrator believes the Plan is being operated in compliance with the applicable requirements of the Code and, therefore, believes the Plan is qualified and the related custodial accounts are tax-exempt.

Accounting principles generally accepted in the United States of America require the plan administrator to evaluate uncertain tax positions taken by the Plan. The financial statement effects of a tax position are recognized when the position is more likely than not, based on the technical merits, to be sustained upon examination by the IRS. The plan administrator has analyzed the tax positions taken by the Plan and has concluded that as of December 31, 2021, there are no uncertain tax positions taken or expected to be taken. The Plan has recognized no interest or penalties related to uncertain tax positions. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax period in progress.

7. Fair Value Measurements

Fair value is defined as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date (i.e., an exit price). The fair value framework establishes a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets and liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). The three levels of the fair value hierarchy are described below:

- Level 1 – Unadjusted quoted prices in active markets that are accessible to the reporting entity at the measurement date for identical assets and liabilities.
- Level 2 – Inputs other than quoted prices in active markets for identical assets and liabilities that are observable either directly or indirectly for substantially the full term of the asset or liability. Level 2 inputs include the following:
 - Quoted prices for similar assets and liabilities in active markets
 - Quoted prices for identical or similar assets or liabilities in markets that are not active

The Retirement Savings Plan

Notes to Financial Statements (continued)

7. Fair Value Measurements (continued)

- Observable inputs other than quoted prices that are used in the valuation of the assets or liabilities (e.g., interest rate and yield curve quotes at commonly quoted intervals)
- Inputs that are derived principally from or corroborated by observable market data by correlation or other means
- Level 3 – Unobservable inputs for the asset or liability (i.e., supported by little or no market activity). Level 3 inputs include management’s own assumptions about the assumptions that market participants would use in pricing the asset or liability (including assumptions about risk).

The level in the fair value hierarchy within which the fair value measurement is classified is determined based upon the lowest level of input that is significant to the fair value measurement in its entirety.

Financial assets carried at fair value are classified in the table below in one of the three categories described above as of December 31, 2021 and 2020:

	December 31, 2021			
	Level 1	Level 2	Level 3	Total
Cash equivalents and money market funds	\$ 21,404,040	\$ –	\$ –	\$ 21,404,040
Mutual funds	3,087,488,820	–	–	3,087,488,820
Self-directed brokerage accounts	14,851,964	–	–	14,851,964
Pooled separate/variable annuity accounts ^(a)	304,052,259	–	–	304,052,259
Guaranteed investment contracts	–	–	98,829,558	98,829,558
	<u>\$ 3,427,797,083</u>	<u>\$ –</u>	<u>\$ 98,829,558</u>	<u>3,526,626,641</u>
Assets measured at net asset value:				
Pooled separate/variable annuity accounts ^(a)				21,491,039
				<u>\$ 3,548,117,680</u>

The Retirement Savings Plan

Notes to Financial Statements (continued)

7. Fair Value Measurements (continued)

	December 31, 2020			
	Level 1	Level 2	Level 3	Total
Cash equivalents and money market funds	\$ 106,533,729	\$ —	\$ —	\$ 106,533,729
Mutual funds	2,587,448,675	—	—	2,587,448,675
Self-directed brokerage accounts	12,897,146	—	—	12,897,146
Pooled separate/variable annuity accounts ^(a)	272,944,901	—	—	272,944,901
Guaranteed investment contracts	—	—	101,769,223	101,769,223
	<u>\$ 2,979,824,451</u>	<u>\$ —</u>	<u>\$ 101,769,223</u>	<u>3,081,593,674</u>

Assets measured at net asset value:

Pooled separate/variable annuity accounts ^(a)	20,046,597
	<u>\$ 3,101,640,271</u>

^(a) This category includes highly diversified investments in equity securities, fixed income instruments, short-term investments, real estate properties and real estate-related investments in accordance with each portfolio's objectives. These investments share the common goal of favorable long-term return. There are currently no liquidity or redemption restrictions or unfunded commitments on these investments.

At December 31, 2021 and 2020, the application of valuation techniques applied to similar assets and liabilities has been consistent. The following is a description of the valuation methodologies used for assets measured at fair value:

- Cash equivalents and money market funds: Fair value is based upon quoted market prices in active markets for identical assets.
- Mutual funds: Fair value is based upon quoted market prices in active markets for identical assets.
- Self-directed brokerage accounts: Such accounts include mutual funds and exchange-traded funds, all of which are valued at the closing price reported in an active market.
- Pooled separate/variable annuity accounts: Certain pooled separate/variable annuity accounts are valued based upon the unit price as determined on a daily basis. Other pooled separate/variable annuity accounts are reported at fair value using the net asset value as a practical expedient. Each pooled separate/variable annuity account's valuation is based on quoted market prices of underlying assets and other valuation considerations.

The Retirement Savings Plan

Notes to Financial Statements (continued)

7. Fair Value Measurements (continued)

- Guaranteed investment contracts: Fair value is determined using techniques consistent with the income approach by using a discounted cash flow analysis with consideration of the creditworthiness of the issuers. The fair value for these guaranteed investment contracts approximates the contract value. Contract value for these guaranteed investment contracts represents accumulated cash contributions and interest credited to the Plan's contracts, less any withdrawals.

The methods described above may produce a fair value that is not indicative of net realizable value or reflective of future fair values. Furthermore, while the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different estimate of fair value at the reporting date.

The following is a summary of changes in the fair value of the Plan's Level 3 assets for the year ended December 31, 2021:

Balance, beginning of year	\$ 101,769,223
Interest income	2,555,914
Purchases	4,457,640
Sales	(9,953,219)
Balance, end of year	<u>\$ 98,829,558</u>

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

The Plan holds certain investments managed by the custodians of the Plan and TIAA-CREF. These transactions qualify as party-in-interest transactions; however, they are exempt from the prohibited transactions rules under ERISA.

The Plan has approximately \$2.7 million and \$3.1 million due to TIAA-CREF at December 31, 2021 and 2020, respectively, related to defaulted participant loans that are payable to TIAA-CREF from certain Plan assets used to guarantee the participant loans (see Note 1). Such amounts are distributed to TIAA-CREF upon the related participant's separation from service with NYPH due to death, disability, retirement or termination.

The Retirement Savings Plan

Notes to Financial Statements (continued)

9. Subsequent Events

Subsequent events have been evaluated through October 13, 2022, which is the date the financial statements were available to be issued. Effective October 1, 2022, NYP/BM was merged with and into NYPH, with NYPH as the surviving corporation acquiring all assets and liabilities of NYP/BM. Prior to October 1, 2022, NYP Community Programs, Inc. (Community Programs) was the sole member of NYP/BM; NYPH is the sole member of Community Programs. Community Programs was disestablished as the active parent of NYP/BM effective October 1, 2022. As of April 1, 2022, Empower Annuity Insurance Company of America (EAIC), formerly known as Great-West Life & Annuity Insurance Company, the parent company of Empower Retirement, LLC (Empower) acquired the full-service retirement business of Prudential Financial Inc. EAIC became the primary recordkeeper and trustee of the Plan. No other subsequent events have occurred that require disclosure in or adjustment to the financial statements.

Supplemental Schedule

The Retirement Savings Plan

EIN 13-3957095 Plan #004

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

December 31, 2021

Identity of Issuer	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
Mutual Funds			
Lincoln National Life*	ABS VPS Global Thematic Growth	**	\$ 586,013
Lincoln National Life*	ABS VPS Growth	**	747,485
Lincoln National Life*	AF EuroPacific Growth Fund R4	**	2,719,548
Lincoln National Life*	AF EuroPacific Growth Fund R6	**	40,547,409
Lincoln National Life*	American Century VP Balanced	**	575,299
Lincoln National Life*	American Funds Global Growth	**	1,014,286
Lincoln National Life*	American Funds Growth Fund	**	5,783,435
Lincoln National Life*	American Funds Growth Income	**	1,289,207
Lincoln National Life*	American Funds International	**	835,985
Lincoln National Life*	BlackRock Global Allocation Fund, Inc.	**	91,055
College Retirement Equities Fund*	Columbia Small Cap Value IZ	**	498,385
Lincoln National Life*	Delaware VIP Small Cap Value Fund	**	471,490
	Deutsche Alternative Asset Allocation		
Deutsche Asset & Wealth Management	VIP	**	682
DFA Securities, LLC	DFA Emerging Markets Core Equity I	**	9,918,049
Fidelity Investments*	Fidelity 500 Index Premium Class	**	13,218,375
Lincoln National Life*	Fidelity Asset Manager	**	930,254
Lincoln National Life*	Fidelity Asset Manager 20%	**	740,009
Lincoln National Life*	Fidelity Asset Manager 30%	**	200,549
Lincoln National Life*	Fidelity Asset Manager 40%	**	406,743
Lincoln National Life*	Fidelity Asset Manager 50%	**	2,594,984
Lincoln National Life*	Fidelity Asset Manager 60%	**	62,005
Lincoln National Life*	Fidelity Asset Manager 70%	**	3,196,890
Lincoln National Life*	Fidelity Asset Manager 85%	**	777,796
Fidelity Investments*	Fidelity Balanced Fund	**	3,751,788
Fidelity Investments*	Fidelity Blue Chip Growth Fund	**	32,971,760
Fidelity Investments*	Fidelity Blue Chip Value Fund	**	325,457
Fidelity Investments*	Fidelity Canada Fund	**	108,638
Fidelity Investments*	Fidelity Capital & Income Fund	**	1,400,877
Fidelity Investments*	Fidelity Capital Appreciation Fund	**	2,527,653
Fidelity Investments*	Fidelity China Region Fund	**	191,163
	Fidelity Conservative Income Bond		
Fidelity Investments*	Fund	**	15,272
Lincoln National Life*	Fidelity Contrafund Fund	**	37,334,720
Fidelity Investments*	Fidelity Convertible Securities Fund	**	445,651
Fidelity Investments*	Fidelity Corporate Bond Fund	**	390,649
Fidelity Investments*	Fidelity Disciplined Equity Fund	**	1,379,941

The Retirement Savings Plan

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

December 31, 2021

Identity of Issuer	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
Mutual Funds (continued)			
Fidelity Investments*	Fidelity Diversified International Fund	**	\$ 1,624,490
Fidelity Investments*	Fidelity Dividend Growth	**	1,324,684
	Fidelity Emerging Markets Discover		
Fidelity Investments*	Fund	**	25,214
Fidelity Investments*	Fidelity Emerging Asia Fund	**	382,583
Fidelity Investments*	Fidelity Emerging Markets Fund	**	315,654
Fidelity Investments*	Fidelity Emerging Market Index Fund	**	330,816
	Fidelity Environmental and Alternative		
Fidelity Investments*	Energy Fund	**	283,120
Fidelity Investments*	Fidelity Equity Dividend Income Fund	**	1,070,030
Fidelity Investments*	Fidelity Equity Income Fund	**	2,829,328
Fidelity Investments*	Fidelity Europe Fund	**	924,576
	Fidelity Extended Market Index Fund –		
Fidelity Investments*	Premium Class	**	540,991
Fidelity Investments*	Fidelity Fund	**	4,016,047
	Fidelity Float Retirement High Income		
Fidelity Investments*	Fund	**	117,996
Fidelity Investments*	Fidelity Focused High Income Fund	**	145,482
Fidelity Investments*	Fidelity Focused Stock Fund	**	643,291
Fidelity Investments*	Fidelity Freedom 2005 Fund	**	41,590
Fidelity Investments*	Fidelity Freedom 2010 Fund	**	796,001
Fidelity Investments*	Fidelity Freedom 2015 Fund	**	1,182,244
Fidelity Investments*	Fidelity Freedom 2020 Fund	**	5,450,297
Fidelity Investments*	Fidelity Freedom 2025 Fund	**	6,490,574
Fidelity Investments*	Fidelity Freedom 2030 Fund	**	8,568,252
Fidelity Investments*	Fidelity Freedom 2035 Fund	**	3,565,106
Fidelity Investments*	Fidelity Freedom 2040 Fund	**	3,101,936
Fidelity Investments*	Fidelity Freedom 2045 Fund	**	266,531
Fidelity Investments*	Fidelity Freedom 2050 Fund	**	168,855
Fidelity Investments*	Fidelity Freedom 2055 Fund	**	25,858
Fidelity Investments*	Fidelity Freedom 2065 Fund	**	419
Fidelity Investments*	Fidelity Freedom Income Fund	**	489,625
Fidelity Investments*	Fidelity Global Commodity Stock Fund	**	15,880
Fidelity Investments*	Fidelity Global Credit Fund	**	9,902
	Fidelity Global Ex U.S. Index Fund –		
Fidelity Investments*	Premium Class	**	10,814

The Retirement Savings Plan

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

December 31, 2021

Identity of Issuer	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
Mutual Funds (continued)			
Fidelity Investments*	Fidelity GNMA Fund	**	\$ 775,010
Fidelity Investments*	Fidelity Global Equity Income Fund	**	27,835
Fidelity Investments*	Fidelity Global High Income Fund	**	24,282
Fidelity Investments*	Fidelity Government Income Fund	**	519,223
Fidelity Investments*	Fidelity Growth Portfolio	**	4,097,522
Fidelity Investments*	Fidelity Growth & Income Fund	**	6,910,913
Fidelity Investments*	Fidelity Growth Company Fund	**	23,646,524
Fidelity Investments*	Fidelity Growth Discovery Fund	**	862,105
Fidelity Investments*	Fidelity Growth Strategies Fund	**	4,076,358
Fidelity Investments*	Fidelity High Income Fund	**	394,937
	Fidelity Inflation-Protected Bond Index		
Fidelity Investments*	Fund – Premium Class	**	485,646
Fidelity Investments*	Fidelity Intermediate Bond Fund	**	875,673
	Fidelity Intermediate Government		
Fidelity Investments*	Income Fund	**	92,374
	Fidelity Intermediate Treasury Bond		
Fidelity Investments*	Index Fund – Premium Class	**	334,521
	Fidelity International Capital		
Fidelity Investments*	Appreciation Fund	**	426,474
Fidelity Investments*	Fidelity International Discovery Fund	**	499,081
	Fidelity International Enhanced Index		
Fidelity Investments*	Fund	**	26,386
Fidelity Investments*	Fidelity International Growth Fund	**	49,466
	Fidelity International Index Fund –		
Fidelity Investments*	Premium Class	**	558,877
Fidelity Investments*	Fidelity International Real Estate Fund	**	105,219
Fidelity Investments*	Fidelity International Small Cap Fund	**	145,856
	Fidelity International Small Cap		
Fidelity Investments*	Opportunity Fund	**	79,347
Fidelity Investments*	Fidelity International Value Fund	**	42,425
Fidelity Investments*	Fidelity Investment Grade Bond Fund	**	1,582,967
Fidelity Investments*	Fidelity Japan Fund	**	77,461
Fidelity Investment*	Fidelity Japan Smaller Companies Fund	**	114,677
	Fidelity Large Cap Core Enhanced		
Fidelity Investment*	Index Fund	**	13,537
	Fidelity Large Cap Growth Enhanced		
Fidelity Investments*	Index Fund	**	111,115

The Retirement Savings Plan

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

December 31, 2021

Identity of Issuer	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
Mutual Funds (continued)			
Fidelity Investments*	Fidelity Large Cap Stock Fund	**	\$ 473,079
	Fidelity Large Cap Value Enhanced		
Fidelity Investments*	Index Fund	**	62,912
Fidelity Investments*	Fidelity Latin America Fund	**	158,508
	Fidelity Leveraged Company Stock		
Fidelity Investments*	Fund	**	1,118,429
	Fidelity Limited Term Government		
Fidelity Investments*	Fund	**	9,231
	Fidelity Long-Term Treasury Bond		
Fidelity Investments*	Index Fund –Premium Class	**	90,488
Fidelity Investments*	Fidelity Low Priced Stock Fund	**	3,574,326
Fidelity Investments*	Fidelity Magellan Fund	**	21,895,688
Fidelity Investments*	Fidelity Mega Cap Stock Fund	**	319,663
Fidelity Investments*	Fidelity Mid Cap Enhanced Index Fund	**	33,110
Fidelity Investments*	Fidelity Mid Cap Index Fund	**	208,766
Fidelity Investments*	Fidelity Mid Cap Stock Fund	**	1,780,719
Fidelity Investments*	Fidelity Mid Cap Value Fund	**	440,591
Fidelity Investments*	Fidelity Mortgage Securities Fund	**	120,449
Fidelity Investments*	Fidelity Multi Asset Index Fund	**	295,218
Fidelity Investments*	Fidelity Nasdaq Composite Index Fund	**	1,691,506
Fidelity Investments*	Fidelity Natural Resources Fund	**	53,441
Fidelity Investments*	Fidelity New Markets Income Fund	**	467,887
Fidelity Investments*	Fidelity New Millennium Fund	**	3,695,250
Fidelity Investments*	Fidelity Nordic Fund	**	100,400
Fidelity Investments*	Fidelity OTC Portfolio	**	9,474,046
Fidelity Investments*	Fidelity Overseas Fund	**	2,084,117
Fidelity Investments*	Fidelity Pacific Basin Fund	**	1,010,429
Fidelity Investments*	Fidelity Puritan Fund	**	6,151,864
Fidelity Investments*	Fidelity Real Estate Income Fund	**	149,647
Fidelity Investments*	Fidelity Real Estate Index Fund	**	204,195
Fidelity Investments*	Fidelity Real Estate Investment Fund	**	982,378
Fidelity Investments*	Fidelity Select Automotive Portfolio	**	13,086
Fidelity Investments*	Fidelity Select Banking Fund	**	136,448
Fidelity Investments*	Fidelity Select Biotechnology Portfolio	**	2,695,198
	Fidelity Select Brokerage & Investment		
Fidelity Investments*	Management Portfolio	**	293,529
Fidelity Investments*	Fidelity Select Chemicals Fund	**	174,257

The Retirement Savings Plan

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

December 31, 2021

Identity of Issuer	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
Mutual Funds (continued)			
Fidelity Investments*	Fidelity Select Communications Services Fund	**	\$ 58,747
Fidelity Investments*	Fidelity Select Consumer Discretionary Portfolio	**	93,610
Fidelity Investments*	Fidelity Select Consumer Staples Portfolio	**	141,422
Fidelity Investments*	Fidelity Select Construction and Housing Portfolio	**	666,932
Fidelity Investments*	Fidelity Select Defense and Aerospace Fund	**	1,054,978
Fidelity Investments*	Fidelity Select Energy Portfolio	**	426,901
Fidelity Investments*	Fidelity Select Financial Services Portfolio	**	196,172
Fidelity Investments*	Fidelity Select FinTech Portfolio	**	126,249
Fidelity Investments*	Fidelity Select Gold Portfolio	**	918,279
Fidelity Investments*	Fidelity Select Health Care Fund	**	3,540,392
Fidelity Investments*	Fidelity Select Health Care Service Fund	**	281,550
Fidelity Investments*	Fidelity Select Industrials Fund	**	143,567
Fidelity Investments*	Fidelity Select Insurance Fund	**	19,599
Fidelity Investments*	Fidelity Select IT Services Portfolio	**	340,034
Fidelity Investments*	Fidelity Select Leisure Fund	**	85,581
Fidelity Investments*	Fidelity Select Materials Portfolio	**	174,790
Fidelity Investments*	Fidelity Select Med Technology & Devices Portfolio	**	1,981,546
Fidelity Investments*	Fidelity Select Pharmaceutical Portfolio	**	322,826
Fidelity Investments*	Fidelity Select Retailing Fund	**	313,681
Fidelity Investments*	Fidelity Select Semiconductors Portfolio	**	3,440,811
Fidelity Investments*	Fidelity Select Software and Computer Fund	**	1,099,793
Fidelity Investments*	Fidelity Select Tech Hardware Portfolio	**	1,387,520
Fidelity Investments*	Fidelity Select Technology Portfolio	**	7,693,785
Fidelity Investments*	Fidelity Select Telecomm Fund	**	246,948
Fidelity Investments*	Fidelity Select Transport Portfolio	**	137,767
Fidelity Investments*	Fidelity Select Utilities Portfolio	**	100,074
Fidelity Investments*	Fidelity Select Wireless Portfolio	**	150,933

The Retirement Savings Plan

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

December 31, 2021

Identity of Issuer	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
Mutual Funds (continued)			
Fidelity Investments*	Fidelity Short-Term Treasury Bond Index Fund – Premium Class	**	\$ 28,495
Fidelity Investments*	Fidelity Small Cap Discovery Fund	**	841,647
Fidelity Investments*	Fidelity Small Cap Enhanced Index Fund	**	48,243
Fidelity Investments*	Fidelity Small Cap Growth Fund	**	705,666
Fidelity Investments*	Fidelity Small Cap Index Fund – Premium Class	**	405,205
Fidelity Investments*	Fidelity Small Cap Stock Fund	**	1,021,270
Fidelity Investments*	Fidelity Small Cap Value Fund	**	492,744
Fidelity Investments*	Fidelity Stock Selector All Cap Value Fund	**	316,760
Fidelity Investments*	Fidelity Stock Selector Large Cap Value Fund	**	254,362
Fidelity Investments*	Fidelity Stock Selector Mid Cap	**	73,920
Fidelity Investments*	Fidelity Stock Selector Small Cap Fund	**	259,547
Fidelity Investments*	Fidelity Strategic Dividend & Income Fund	**	61,845
Fidelity Investments*	Fidelity Strategic Income Fund	**	504,747
Fidelity Investments*	Fidelity Strategic Real Return Fund	**	16,558
Fidelity Investments*	Fidelity Telecom and Utilities Fund	**	117,501
Fidelity Investments*	Fidelity Total Bond Fund	**	582,417
Fidelity Investments*	Fidelity Total Emerging Markets	**	30,369
Fidelity Investments*	Fidelity Total International Equity Fund	**	9,929
Fidelity Investments*	Fidelity Total Market Index Fund – Premium Class	**	1,081,746
Fidelity Investments*	Fidelity Trend Fund	**	229,690
Fidelity Investments*	Fidelity US Bond Index Fund	**	820,528
Fidelity Investments*	Fidelity Value Fund	**	2,448,139
Fidelity Investments*	Fidelity Value Discovery Fund	**	72,250
Fidelity Investments*	Fidelity Value Strategies Fund	**	40,542
Fidelity Investments*	Fidelity Worldwide Fund	**	364,658
Harbor Capital	Harbor Capital Appreciation Fund	**	160,171,193
Janus Henderson	Janus Henderson Global Research Fund	**	671,198

The Retirement Savings Plan

EIN 13-3957095 Plan #004

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

December 31, 2021

Identity of Issuer	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
Mutual Funds (continued)			
JP Morgan	JPMorgan Equity Income A	**	\$ 2,280,837
Lazard Asset Management	Lazard Emerging Markets Open	**	113,109
Lincoln National Life*	LSV Value Equity	**	53,883,331
Lincoln National Life*	Lincoln VIP Baron Inflation Protected	**	53,721
	Lincoln VIP Black Rock Advantage		
Lincoln National Life*	All Fund	**	23,204
	Lincoln VIP Black Rock Global Real		
Lincoln National Life*	Estate	**	52,319
	Lincoln VIP Blended Large Cap		
Lincoln National Life*	Growth Managed Volatility	**	387,437
	Lincoln VIP Blended Mid Cap Growth		
Lincoln National Life*	Managed Volatility	**	7,408
Lincoln National Life*	Lincoln VIP Bond Fund	**	809,956
Lincoln National Life*	Lincoln VIP Delaware Wealth Builder	**	18,626
	Lincoln VIP Delaware Divers Floating		
Lincoln National Life*	Rate	**	184
	Lincoln VIP Dimensional US Core		
Lincoln National Life*	Equity 1	**	697,724
	Lincoln VIP Global Conservative		
Lincoln National Life*	Allocation Manager	**	295,186
	Lincoln VIP Global Growth Allocation		
Lincoln National Life*	Manager	**	520,461
	Lincoln VIP Global Moderate		
Lincoln National Life*	Allocation Manager	**	264,927
Lincoln National Life*	Lincoln VIP Global Income	**	43,155
	Lincoln VIP JPMorgan Retirement		
Lincoln National Life*	Income	**	99,301
	Lincoln VIP JPMorgan Select Mid Cap		
Lincoln National Life*	Value MV	**	47,793
Lincoln National Life*	Lincoln VIP SSGA International Index	**	144,356
	Lincoln VIP SSGA International		
Lincoln National Life*	Managed Volatility	**	7,554
	Lincoln VIP SSGA Emerging Market		
Lincoln National Life*	100	**	111,364
	Lincoln VIP SSGA Global Tac		
Lincoln National Life*	Allocation Managed Volatility Fund	**	121,175
Lincoln National Life*	Lincoln VIP T. Rowe Price 2010	**	14

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

December 31, 2021

Identity of Issuer	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
Mutual Funds (continued)			
Lincoln National Life*	Lincoln VIP T. Rowe Price 2020	**	\$ 360,589
Lincoln National Life*	Lincoln VIP T. Rowe Price 2030	**	351,542
Lincoln National Life*	Lincoln VIP T. Rowe Price 2040	**	104,703
Lincoln National Life*	Lincoln VIP T. Rowe Price 2050	**	25,312
	Lincoln VIP T. Rowe Price Structured		
Lincoln National Life*	Mid-Cap Growth Fund	**	1,108,645
Lincoln National Life*	Lincoln VIP Smid Cap Core Fund	**	521,633
	Lincoln VIP FT Global Equity		
Lincoln National Life*	Managed Volatility Fund	**	10,664
Neuberger Berman	Neuberger Berman Genesis R6 Fund	**	39,170,265
	Neuberger Berman Sustainable Equity		
Neuberger Berman	Fund	**	628,898
PIMCO	PIMCO Real Return Institutional Fund	**	27,664,927
Prudential Insurance Co. of America*	Prudential Capital Growth Account	**	642,817
	Prudential Conservative Balanced		
Prudential Insurance Co. of America*	Portfolio	**	347,757
Prudential Insurance Co. of America*	Prudential Equity Portfolio	**	740,951
Prudential Insurance Co. of America*	Prudential Flexible Managed Portfolio	**	111,750
Prudential Insurance Co. of America*	Prudential Global Portfolio	**	388,784
Prudential Insurance Co. of America*	Prudential Jennison Mc Grw Z	**	1,759,934
Prudential Insurance Co. of America*	Prudential Jennison Small Co Z	**	1,512,831
Prudential Insurance Co. of America*	Prudential Stock Index Portfolio	**	1,919,324
College Retirement Equities Fund*	T. Rowe Price Cap Appreciation Adv	**	3,019,110
College Retirement Equities Fund*	T. Rowe Price International Stock	**	923,043
College Retirement Equities Fund*	TIAA-CREF Lifecycle 2010	**	1,219,551
College Retirement Equities Fund*	TIAA-CREF Lifecycle 2015	**	1,049,100
College Retirement Equities Fund*	TIAA-CREF Lifecycle 2020	**	2,850,465
College Retirement Equities Fund*	TIAA-CREF Lifecycle 2025	**	3,397,047
College Retirement Equities Fund*	TIAA-CREF Lifecycle 2030	**	2,489,128
College Retirement Equities Fund*	TIAA-CREF Lifecycle 2035	**	2,360,739
College Retirement Equities Fund*	TIAA-CREF Lifecycle 2040	**	1,372,252
College Retirement Equities Fund*	TIAA-CREF Lifecycle 2045	**	907,228
College Retirement Equities Fund*	TIAA-CREF Lifecycle 2050	**	370,239
College Retirement Equities Fund*	TIAA-CREF Lifecycle 2055	**	20,592
TIAA-CREF*	TIAA-CREF Lifecycle Retirement Inc.	**	14,338
TIAA-CREF*	TIAA-CREF Mid-Cap Value	**	813,222
Vanguard	Vanguard Extended Market Index	**	101,987,467

The Retirement Savings Plan

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

December 31, 2021

Identity of Issuer	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
Mutual Funds (continued)			
Vanguard	Vanguard FTSE All World ex-US Index I	**	\$ 41,890,697
Vanguard	Vanguard Institutional Index Fund	**	218,864,721
Vanguard	Vanguard Index I	**	49,325,575
Vanguard	Vanguard Target Retirement 2015 Inv	**	82,306,699
Vanguard	Vanguard Target Retirement 2020 Inv	**	66,284,218
Vanguard	Vanguard Target Retirement 2025 Inv	**	369,273,116
Vanguard	Vanguard Target Retirement 2030 Inv	**	122,015,472
Vanguard	Vanguard Target Retirement 2035 Inv	**	361,979,487
Vanguard	Vanguard Target Retirement 2040 Inv	**	112,677,908
Vanguard	Vanguard Target Retirement 2045 Inv	**	379,594,295
Vanguard	Vanguard Target Retirement 2050 Inv	**	153,781,077
Vanguard	Vanguard Target Retirement 2055 Inv	**	249,834,198
Vanguard	Vanguard Target Retirement 2060 Inv	**	71,673,685
Vanguard	Vanguard Target Retirement 2065 Inv	**	6,598,787
Vanguard	Vanguard Target Retirement Income Fund	**	24,702,886
Total Mutual Funds			3,087,488,820
Self-Directed Brokerage			
Charles Schwab Institutional Personal Choice	Charles Schwab Institutional Personal Choice	**	14,462,401
Transamerica Personal Choice	Transamerica Personal Choice	**	389,563
Total Self-Directed Brokerage			14,851,964
Pooled Separate/Variable Annuity Accounts			
College Retirement Equities Fund*	CREF Bond Market	**	10,877,183
College Retirement Equities Fund*	CREF Equity Index	**	39,050,612
College Retirement Equities Fund*	CREF Global Equities	**	26,628,630
College Retirement Equities Fund*	CREF Growth	**	70,265,626
College Retirement Equities Fund*	CREF Inflation-Linked Bond	**	7,204,032
College Retirement Equities Fund*	CREF Stock	**	118,035,432
College Retirement Equities Fund*	CREF Social Choice	**	10,456,683
Lincoln National Life*	Delaware VIP Dvrs Income	**	376,301
Lincoln National Life*	Delaware VIP High Yield Series	**	441,174
Lincoln National Life*	Delaware VIP REIT Series	**	866,392

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

December 31, 2021

Identity of Issuer	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
Pooled Separate/Variable Annuity Accounts (continued)			
Lincoln National Life*	Delaware VIP Small Cap Value Fund	**	\$ 2,151,671
	Lincoln VIP Baron Growth		
Lincoln National Life*	Opportunity	**	9,361
	Lincoln VIP Mondrian International		
Lincoln National Life*	Value Fund	**	218,726
Lincoln National Life*	Lincoln VIP Social Awareness Fund	**	339,301
Lincoln National Life*	Lincoln VIP SSGA Bond Index Fund	**	27,703
	Lincoln VIP SSGA Small Cap Index		
Lincoln National Life*	Fund	**	1,670,172
Lincoln National Life*	Lincoln VIP SSGA S&P 500 Fund	**	9,622,074
Prudential Insurance Co. of America*	Prudential Diversified Bond Portfolio	**	332,773
	Prudential Government Income		
Prudential Insurance Co. of America*	Portfolio	**	303,957
College Retirement Equities Fund*	TIAA Real Estate	**	20,897,331
College Retirement Equities Fund*	TFLIC Balanced II Variable	**	406,472
Transamerica Financial Life Ins. Co.*	TFLIC Intermediate Bond Variable	**	130,704
	TFLIC Large Value Opportunities		
Transamerica Financial Life Ins. Co.*	Variable	**	696,519
	Transamerica Partners Funds Group		
Transamerica Financial Life Ins. Co.*	Calvert Fund	**	14,794
	Transamerica Partners Funds Group		
Transamerica Financial Life Ins. Co.*	High Quality Bond Fund	**	42,398
	Transamerica Partners Funds Group		
Transamerica Financial Life Ins. Co.*	Inflation Protected Securities Fund	**	83,930
	Transamerica Partners Funds Group		
Transamerica Financial Life Ins. Co.*	Intermediate Horizon	**	201,438
	Transamerica Partners Funds Group		
Transamerica Financial Life Ins. Co.*	Intermediate Long Horizon	**	98,236
	Transamerica Partners Funds Group		
Transamerica Financial Life Ins. Co.*	Intermediate Short Horizon	**	35,709
	Transamerica Partners Funds Group		
Transamerica Financial Life Ins. Co.*	International Equity Fund	**	165,374
	Transamerica Partners Funds Group		
Transamerica Financial Life Ins. Co.*	Large Core Fund	**	1,207,013

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

December 31, 2021

Identity of Issuer	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
Pooled Separate/Variable Annuity Accounts (continued)			
Transamerica Financial Life Ins. Co.*	Transamerica Partners Funds Group Large Growth Fund	**	\$ 2,685,577
Total Pooled Separate/Variable Annuity Accounts			325,543,298
Guaranteed Investment Contracts			
Prudential Insurance Co. of America*	Prudential Guaranteed Long Term Fund Investment	**	107,077,350
Lincoln National Life*	Lincoln Fixed Annuity Contract	**	51,121,326
Lincoln National Life*	Lincoln Guaranteed Fixed Interest Account	**	23,793,270
Lincoln National Life*	Lincoln Stable Value M16	**	3,438,966
Prudential Insurance Co. of America*	Prudential Guaranteed Interest Account	**	1,482,023
Transamerica Financial Life Ins. Co.*	TFLIC Fixed Fund	**	2,825,957
Transamerica Financial Life Ins. Co.*	TFLIC Government Fixed Fund	**	92,335
Transamerica Financial Life Ins. Co.*	TFLIC Stable Fund	**	462,169
College Retirement Equities Fund*	TIAA Traditional Non Benefit Responsive	**	42,845,748
College Retirement Equities Fund*	TIAA Traditional Group Supplement Retirement Annuity	**	116,886,922
Total Guaranteed Investment Contracts			350,026,066
Cash Equivalents and Money Market Funds			
College Retirement Equities Fund*	CREF Money Market	**	7,917,820
Fidelity Investments*	Fidelity Government Cash Reserves	**	5,754,169
Fidelity Investments*	Fidelity Government Money Market Fund	**	3,294,690
Fidelity Investments*	Fidelity Government Money Market PRM Fund	**	3,625,324
Fidelity Investments*	Fidelity Short-Term Bond Fund	**	105,864
Fidelity Investments*	Fidelity Treasury Only Money Market	**	344,183
Lincoln Employer account*	Cash	**	27,831

The Retirement Savings Plan

EIN 13-3957095 Plan #004

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

December 31, 2021

Identity of Issuer	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
Cash Equivalents and Money Market Funds (continued)			
Prudential Insurance Co. of America*	Prudential Government Money Market Portfolio	**	\$ 108,229
Transamerica Partners Funds Group*	Transamerica Partners Government Money Market Fund	**	<u>225,930</u>
Total Cash Equivalents and Money Market Funds			<u>21,404,040</u>
Total Investments			<u>3,799,314,188</u>
Participant notes receivable*	Varying maturity dates, with interest rates ranging from 3.25% to 6.50%		<u>32,168,967</u>
			<u><u>\$ 3,831,483,155</u></u>

* Party-in-interest to the Plan.

** All participant-directed investments – cost not required.

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FINANCIAL STATEMENTS AND
SUPPLEMENTAL SCHEDULE

The Retirement Savings Plan
December 31, 2021 and 2020
and Year Ended December 31, 2021
With Report of Independent Auditors

Ernst & Young LLP



The Retirement Savings Plan
Financial Statements and Supplemental Schedule

December 31, 2021 and 2020 and
Year Ended December 31, 2021

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Report of Independent Auditors

The Board of Trustees
The New York and Presbyterian Hospital

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit for the 2021 Financial Statements

We were engaged to perform an audit of the financial statements of The Retirement Savings Plan (the 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 (collectively referred to as the “financial statements”).

Management, having determined it is permissible in the circumstances, has elected to have the audit of the 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 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 Department of Labor’s Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

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

Disclaimer of Opinion on the 2021 Financial Statements

We do not express an opinion on the accompanying financial statements of the Plan. Because of the significance of the matter described in the Basis for Disclaimer of Opinion on the 2021 Financial Statements section of our report, we have not been able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion on the financial statements.

Basis for Disclaimer of Opinion on the 2021 Financial Statements

The Plan has not maintained sufficient accounting records and supporting documents relating to certain annuity contracts and custodial accounts issued to current and former employees prior to January 1, 2009. Accordingly, we were unable to apply auditing procedures sufficient to determine the extent to which the financial statements may have been affected by these conditions.

Responsibilities of Management for the 2021 Financial Statements

Management is responsible for the preparation and fair presentation of the 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 that 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.

Auditor's Responsibilities for the Audit of the 2021 Financial Statements

Our responsibility is to conduct an audit of the Plan's financial statements in accordance with auditing standards generally accepted in the United States of America and to issue an auditor's report. However, because of the matter described in the Basis for Disclaimer of Opinion on the 2021 Financial Statements section of our report, we were not able to obtain sufficient appropriate evidence to provide a basis for an audit opinion on these financial statements.

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.

Other Matters

Supplemental Schedules Required by ERISA

The supplemental schedule of assets (held at end of year) as of December 31, 2021 (referred to as the “supplemental schedule”), is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor’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.

Because of the significance of the matter described in the Basis for Disclaimer of Opinion on the 2021 Financial Statements section of our report, it is inappropriate to and we do not express an opinion on the supplemental schedule.

Auditor’s Report on the 2020 Financial Statements

We were engaged to audit the financial statements of the Plan as of and for the year ended December 31, 2020. As permitted by 29 CFR 2520.103-8 of the Department of Labor’s Rules and Regulations for Reporting and Disclosure under ERISA, the plan administrator instructed us not to perform and we did not perform any auditing procedures with respect to the investment information certified by qualified institutions. Further, the Plan has not maintained sufficient accounting records and supporting documents relating to certain annuity contracts and custodial accounts issued to current and former employees prior to January 1, 2009. In our report dated October 15, 2021, we indicated that because of the significance on the information that we did not audit, we were unable to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion and accordingly, we did not express an opinion on the 2020 financial statements.

Ernst + Young LLP

October 13, 2022

The Retirement Savings Plan

Statements of Net Assets Available for Benefits

	December 31	
	2021	2020
Assets		
Investments, at fair value:		
Cash equivalents and money market funds	\$ 21,404,040	\$ 106,533,729
Mutual funds	3,087,488,820	2,587,448,675
Self-directed brokerage accounts	14,851,964	12,897,146
Pooled separate/variable annuity accounts	325,543,298	292,991,498
Guaranteed investment contracts	98,829,558	101,769,223
Total investments, at fair value	<u>3,548,117,680</u>	<u>3,101,640,271</u>
Fully benefit-responsive guaranteed investment contracts, at contract value	251,196,508	150,541,843
Employer contributions receivable	4,228,521	5,508,575
Participant notes receivable	32,168,967	28,382,335
Total assets	<u>3,835,711,676</u>	<u>3,286,073,024</u>
Liabilities		
Due to TIAA-CREF	2,663,567	3,070,034
Total liabilities	<u>2,663,567</u>	<u>3,070,034</u>
Net assets available for benefits	<u><u>\$ 3,833,048,109</u></u>	<u><u>\$ 3,283,002,990</u></u>

See accompanying notes.

The Retirement Savings Plan

Statement of Changes in Net Assets Available for Benefits

Year Ended December 31, 2021

Additions

Interest and dividends	\$ 82,644,368
Employee contributions	267,515,546
Employer contributions	16,577,469
Rollover contributions	26,203,318
Interest on participant notes receivable	1,537,888
Total additions	<u>394,478,589</u>

Deductions

Benefits paid to participants	203,106,929
Deemed distributed loans	3,250,140
Administrative expenses	2,128,612
Total deductions	<u>208,485,681</u>

Net realized and unrealized appreciation in fair value of investments	<u>364,052,211</u>
Net increase in net assets available for benefits	550,045,119

Net assets available for benefits, beginning of year	<u>3,283,002,990</u>
Net assets available for benefits, end of year	<u><u>\$ 3,833,048,109</u></u>

See accompanying notes.

The Retirement Savings Plan

Notes to Financial Statements

December 31, 2021

1. Background and Significant Accounting Policies

The Retirement Savings Plan (the Plan) is a tax deferred annuity plan covering eligible employees of The New York and Presbyterian Hospital (NYPH), NewYork-Presbyterian/Queens (NYP/Queens), NewYork-Presbyterian/Brooklyn Methodist (NYP/BM), Hudson Valley Hospital Center d/b/a NewYork-Presbyterian/Hudson Valley Hospital (NYP/HV), MSO of Kings County, LLC (MSO) and certain affiliated entities. The Plan's sponsor is NYPH.

Coronavirus Disease 2019 Pandemic

On March 11, 2020, the World Health Organization designated the Coronavirus Disease 2019 (COVID-19) outbreak as a global pandemic. Federal, state and local government policies resulted in a substantial portion of the population remaining at home and forced the closure of certain businesses. The global economic uncertainty associated with COVID-19 has resulted in significant volatility in global financial markets. This volatility has affected, and may continue to affect, the value of the Plan's net assets available for benefits. The effects of economic and market conditions subsequent to December 31, 2021, are not reflected in these financial statements and the future impact on the Plan's net assets available for benefits cannot be reasonably estimated due to uncertainty regarding the duration and scope of the pandemic and other changing market conditions.

In response to COVID-19, the Coronavirus Aid, Relief and Economic Security Act (the CARES Act) was signed into law on March 27, 2020. The CARES Act includes various provisions that temporarily ease rules around distributions and loans in 2020 for eligible plan participants in reaction to the economic conditions during the COVID-19 pandemic. Management reviewed and implemented certain provisions of the CARES Act related to loan payment deferrals, distributions and withdrawals from the Plan.

The Retirement Savings Plan

Notes to Financial Statements (continued)

1. Background and Significant Accounting Policies (continued)

The following is a summary of the Plan's significant accounting policies:

Basis of Accounting: The Plan maintains its financial records on the accrual basis of accounting.

Investment Valuation and Income Recognition: Investments consist of cash equivalents and money market funds, mutual funds, self-directed brokerage accounts, pooled separate/variable annuity accounts and guaranteed investment contracts. Investments held by the Plan (except for certain guaranteed investment contracts) are stated at fair value. Fair value is defined as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date (an exit price). See Note 7 for further disclosures related to fair value measurements.

The Plan's variable annuity accounts are held by Teachers Insurance and Annuity Association and College Retirement Equities Fund (collectively, TIAA-CREF), Prudential Insurance Company of America, Transamerica Financial Life Insurance Company (TFLIC), Transamerica Retirement Solutions Corporation (Transamerica), and Lincoln Life and Annuity Company of New York. Variable annuity accounts are investment portfolios that offer periodic payment options for participants. The value of future payments is based on performance of the investment portfolio. Investment portfolios for variable annuity accounts typically consist of equity securities, fixed income and short-term investments, depending upon the objective of each variable annuity account. The aforementioned entities determine the net asset value of variable annuity accounts daily, and they are audited on an annual basis.

The Plan invests in the following fully benefit-responsive guaranteed investment contracts: Prudential Guaranteed Long Term Fund Investment (GLT), TIAA Traditional Group Supplemental Retirement Annuity (the GSRA), Lincoln Guaranteed Fixed Interest Account (LGFIA), and Lincoln Stable Value M16. These investment contracts are recorded at contract value (see Note 4). 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. Contract value represents contributions plus earnings, less participant withdrawals and administrative expenses.

The Retirement Savings Plan

Notes to Financial Statements (continued)

1. Background and Significant Accounting Policies (continued)

The Plan also invests in the TIAA Traditional Non Benefit Responsive Retirement Annuity (the Retirement Annuity), a guaranteed investment contract. The Retirement Annuity guarantees principal and a specified interest rate, with the opportunity for additional amounts determined annually by TIAA-CREF's Board of Trustees. Certain restrictions limit participant access to funds. Participants are unable to receive lump-sum cash withdrawals from the Retirement Annuity and transfers must be spread over a ten-year period. Given the limitations on participant access to the fund, management does not consider the Retirement Annuity to be fully benefit-responsive. The Retirement Annuity is reported at fair value in the statements of net assets available for benefits. The Plan also invests in certain other guaranteed investment contracts which are not considered to be fully benefit-responsive and, accordingly, are reported at fair value in the statements of net assets available for benefits.

All investment transactions are recorded on the dates such trades take place. The realized gain or loss resulting from these transactions is the difference between the proceeds received and the average historical cost of the assets sold. The change in the difference between the fair value and the cost of investments held, plus net realized gains or losses, is reported in the accompanying statement of changes in net assets available for benefits as net realized and unrealized appreciation in fair value of investments. Interest income is recorded as earned. Dividends are recorded on the ex-dividend date.

Participant Notes Receivable: Participant notes receivable represent participant loans that are recorded at their unpaid principal balance, plus any accrued but unpaid interest. Interest income on participant loans receivable is recorded when it is earned. Related fees are recorded as administrative expenses and are expensed when they are incurred. No allowance for credit losses has been recorded at December 31, 2021 and 2020. If a participant ceases to make loan repayments and the plan administrator deems the participant loan to be a distribution, the participant loan balance is reduced, and a benefit payment is recorded.

Participant loans from TIAA-CREF are funded directly by TIAA-CREF (rather than funded by the participant's account in the Plan). The balance of a participant's loan from TIAA-CREF is guaranteed by the participant's Plan assets. If a participant defaults on the loan, the amount of Plan assets that guarantee the participant loan will become payable to TIAA-CREF. All participant loans in the Plan from TIAA-CREF as of December 31, 2021 and 2020 are in default (see Note 8).

The Retirement Savings Plan

Notes to Financial Statements (continued)

1. Background and Significant Accounting Policies (continued)

Contributions: Employee and employer contributions are recognized when earned.

Payment of Benefits: Benefits are recorded when paid.

Use of Estimates: The preparation of the financial statements in accordance with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the amounts reported in the financial statements and accompanying notes and supplemental schedule. Actual results could differ from those estimates.

2. Description of the Plan

The following brief description of the Plan is provided for general information purposes only. Participants should refer to The Retirement Saving Plan's amended plan document for more complete information.

General

The Plan covers eligible employees of NYPH, NYP/BM, NYP/Queens, NYP/HV, MSO, New York-Presbyterian Medical Group/Westchester, Kings Physician Services, P.C., and other participating employers. Effective July 1, 2021, Westchester Medical Practice, P.C. (d/b/a NewYork-Presbyterian Medical Group/Hudson Valley) became a participating employer under the Plan. A participant of the Plan, as amended, will be deemed eligible upon hiring. Effective January 1, 2012, the Plan adopted an automatic enrollment provision whereby an eligible employee becomes a participant at the time of hire. Upon enrollment, eligible participant's deferral is set at 6% of eligible compensation until changed by the participant. Certain employees are excluded from the automatic enrollment provision.

The Plan, which was established and became effective May 1, 1989, was amended and restated effective January 1, 2009. The amended Plan prohibits employee contributions to any vendor that existed prior to January 1, 2008. The Plan was further amended effective in September 2019 to add Prudential Insurance Company of America (Prudential) as the primary recordkeeper and trustee to the Plan. Subsequently, employee and employer contributions may only be made to Prudential and Lincoln Life and Annuity Company of New York, the recordkeepers. Participants may elect to transfer assets to Prudential or allow assets to remain with certain prior vendors. Assets of the Plan in existence prior to January 1, 2008 are maintained and the transactions therein are executed by other vendors.

The Retirement Savings Plan

Notes to Financial Statements (continued)

2. Description of the Plan (continued)

Recordkeeping and custody of all funds are performed by Prudential.

The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended (ERISA).

Contributions

Each year, participants may contribute up to 75% of pretax annual compensation, as defined by the Plan. Participants may also make Roth 403(b) deferrals and Roth rollover contributions and contribute amounts representing distributions from other qualified plans. All contributions are subject to certain limitations by the Internal Revenue Code (the Code). Participants are immediately vested in their contributions plus actual earnings thereon. Participants direct their elective contributions into various investment options offered by the Plan and can change their investment options on a daily basis.

Participant Accounts

Each participant's account is credited with the participant's contributions, participant's investment income/loss, and is charged with an allocation of administrative expenses. Plan earnings are allocated based on the participant's share of net earnings or losses of their respective elected investment options. Allocations of administrative expenses are based on the participant's 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.

Participant Notes Receivable

Active participants in the Plan may borrow from their accounts a minimum of \$1,000 and up to a maximum equal to the lesser of \$50,000 or 50% of their account balance. Loan terms range from 1 to 5 years or up to 15 years for the purchase of a primary residence. The \$50,000 limit is reduced by the participant's highest outstanding loan balance during the preceding 12-month period. A participant may only have one outstanding loan at any point in time. The loans bear interest at a rate equal to the Prime Rate at the time of issuance. The loans are secured by the balance in the participant's account. If a participant terminates employment with NYPH or other participating employers, they may continue to make loan payments through a preauthorized agreement. If a loan is not repaid, it will automatically be treated as a deemed distribution to the participant after the end of the calendar quarter following the quarter in which the repayment was due.

The Retirement Savings Plan

Notes to Financial Statements (continued)

2. Description of the Plan (continued)

Payment of Benefits

In-service withdrawals are available in certain limited circumstances, as defined by the Plan. Hardship withdrawals are allowed for participants incurring an immediate and heavy financial need, as defined by the Plan. Hardship withdrawals are strictly regulated by the Internal Revenue Service (the IRS) and a participant must exhaust all available loan options and available distributions prior to requesting a hardship withdrawal.

Normal retirement is upon attainment of 65 years of age. A participant may remain employed past the normal retirement date and continue to contribute to the Plan. Upon retirement and having attained the normal retirement age, a participant will be entitled to 100% of the participant's account balance, beginning at a reasonable time after retirement. Upon separation from service with NYPH or other participating employers due to death, disability or termination, a participant may elect to receive an annuity, installment payments or a lump-sum payment. Benefit provisions for certain sub-plans are as described in the amended plan document. Participants should refer to the amended plan document for more information.

As mentioned in Note 1, the Plan implemented certain provisions of the CARES Act related to distributions from the Plan, which included allowing for delayed required minimum distributions and allowing special hardship distributions.

Administrative Expenses

Custodial fees to the Plan's custodians, legal fees and certain consulting fees are paid directly from the Plan's assets. Expenses relating to purchases, sales or transfers of the Plan's investments are charged to the particular investment fund to which expenses relate. Accounting fees and fees for other services rendered are paid by the Plan sponsor; such expenses are excluded from the accompanying financial statements.

Plan Termination

NYPH is the plan administrator. Although it has not expressed any intent to do so, NYPH has the right to amend or terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants' accounts will be distributed in accordance with the Plan agreement.

The Retirement Savings Plan

Notes to Financial Statements (continued)

3. Investments

All investments held in the Plan are participant-directed. See Note 7 for the composition of investments held in the Plan.

Certain investment and participant notes receivable information disclosed in the accompanying financial statements and supplemental schedule, including investments at fair value, guaranteed investment contracts at contract value and participant notes receivable at December 31, 2021 and 2020, and net realized and unrealized appreciation in fair value of investments, interest and dividends, and interest on participant notes receivable for the year ended December 31, 2021, was obtained or derived from information provided to the plan administrator and certified as complete and accurate by Fidelity Management Trust Company, Prudential, Prudential Bank & Trust, FSB, Lincoln Life and Annuity Company of New York, and Transamerica Retirement Solutions Corporation, the custodians of the Plan, and TIAA-CREF, as an insurance company, and as recordkeeper for TIAA-CREF Trust Company, FSB.

4. Fully Benefit-Responsive Investment Contracts

As described in Note 1, the Plan invests in the GLT, GSRA, LGFIA, and Lincoln Stable Value M16, which are fully benefit-responsive investment contracts. The issuers maintain the contributions for participant withdrawals and administrative expenses. The issuers are contractually obligated to repay the principal and a specified interest rate that is guaranteed to the Plan as further described below.

The GLT and GSRA do not have a maturity date or penalties for early withdrawals. Certain events limit the ability of the Plan to transact at contract value with the insurance company and the financial institution issuer. Such events include, but are not limited to, a merger, layoffs, bankruptcy, full or partial Plan termination and early retirement incentive programs. For GLT specifically, a plan sponsor initiated termination of the contract is an event that could limit the ability of the Plan to transact at contract value paid within 90 days. In this instance, contract value would be paid over time or, at the plan sponsor's discretion, paid immediately after applying a market value adjustment. The plan administrator does not believe that the occurrence of any such events that would limit the Plan's ability to transact at contract value with participants is probable.

The Retirement Savings Plan

Notes to Financial Statements (continued)

4. Fully Benefit-Responsive Investment Contracts (continued)

The contract issuers for the LGFIA and Lincoln Stable Value M16 are contractually obligated to repay the principal and interest at specified interest rates that are guaranteed to the Plan. The crediting rate for the LGFIA is based on a formula established by the contract issuer but may not be less than 4.5%; the crediting rate is reviewed on an annual basis for resetting. The crediting rate for the Lincoln Stable Value M16 is based on a formula established by the contract issuer but may not be less 1.0%, depending on the date at which a participant's contribution was invested in the fund; the crediting rate is reviewed on an annual basis for resetting. The LGFIA and Lincoln Stable Value M16 contracts cannot be terminated before the respective scheduled maturity dates.

The Plan's ability to receive amounts due in accordance with fully benefit-responsive investment contracts is dependent on the third-party issuers' ability to meet their financial obligations. The issuers' ability to meet their contractual obligations may be affected by future economic and regulatory developments.

Certain events might limit the ability of the Plan to transact at contract value with the contract issuers. Examples of such events include the following:

- The Plan's failure to qualify under Section 401(a) of the Code or the failure of the trust to be tax-exempt under Section 501(a) of the Code
- Premature termination of a contract
- Plan termination or merger
- Changes to the Plan's prohibition on competing investment options
- Bankruptcy of the plan sponsor or other plan sponsor events (e.g., divestitures or spinoffs of a subsidiary) that significantly affect the Plan's normal operations

The Retirement Savings Plan

Notes to Financial Statements (continued)

4. Fully Benefit-Responsive Investment Contracts (continued)

In addition, certain events allow an issuer to terminate its contract with the Plan and settle at an amount different from contract value. Examples of such events include the following:

- An uncured violation of the Plan's investment guidelines
- A breach of material obligation under the contract
- A material misrepresentation
- A material amendment to the agreements without the consent of the issuer

The plan administrator does not believe that the occurrence of any such events that would limit the ability of the Plan to transact at contract value with the contract issuers and that also would limit the ability of the Plan to transact at contract value with the participants is probable.

5. Risks and Uncertainties

The Plan invests in various investment securities. Investment securities are exposed to various risks, such as interest rate, market volatility and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statements of net assets available for benefits.

Effective January 1, 2009, the IRS issued final regulations for purposes of determining common control for qualified retirement plans sponsored by tax-exempt organizations. In general, tax-exempt entities that are under common control are treated as one entity for certain of the requirements of qualified plans. The regulations determine control based on facts and circumstances; for this purpose, common control would exist if, among other situations, at least 80% of the directors or trustees of one organization were either representatives of, or directly or indirectly controlled by, another organization. These regulations could have an effect on the operations of NYPH and its related entities' retirement plans and the responsibilities of those entities for associated liabilities, although such effects are uncertain at this time.

The Retirement Savings Plan

Notes to Financial Statements (continued)

6. Income Tax Status

The underlying volume submitter specimen plan has received an advisory letter from the IRS dated August 2, 2017, stating that the written form of the underlying specimen plan is qualified under Section 403(b) of the Code. Any employer adopting this form of the plan will be considered to have a plan qualified under Section 403(b) of the Code and, therefore, the related custodial accounts are tax-exempt. Once qualified, the Plan is required to operate in conformity with the Code to maintain its qualified status. The plan administrator believes the Plan is being operated in compliance with the applicable requirements of the Code and, therefore, believes the Plan is qualified and the related custodial accounts are tax-exempt.

Accounting principles generally accepted in the United States of America require the plan administrator to evaluate uncertain tax positions taken by the Plan. The financial statement effects of a tax position are recognized when the position is more likely than not, based on the technical merits, to be sustained upon examination by the IRS. The plan administrator has analyzed the tax positions taken by the Plan and has concluded that as of December 31, 2021, there are no uncertain tax positions taken or expected to be taken. The Plan has recognized no interest or penalties related to uncertain tax positions. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax period in progress.

7. Fair Value Measurements

Fair value is defined as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date (i.e., an exit price). The fair value framework establishes a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets and liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). The three levels of the fair value hierarchy are described below:

- Level 1 – Unadjusted quoted prices in active markets that are accessible to the reporting entity at the measurement date for identical assets and liabilities.
- Level 2 – Inputs other than quoted prices in active markets for identical assets and liabilities that are observable either directly or indirectly for substantially the full term of the asset or liability. Level 2 inputs include the following:
 - Quoted prices for similar assets and liabilities in active markets
 - Quoted prices for identical or similar assets or liabilities in markets that are not active

The Retirement Savings Plan

Notes to Financial Statements (continued)

7. Fair Value Measurements (continued)

- Observable inputs other than quoted prices that are used in the valuation of the assets or liabilities (e.g., interest rate and yield curve quotes at commonly quoted intervals)
- Inputs that are derived principally from or corroborated by observable market data by correlation or other means
- Level 3 – Unobservable inputs for the asset or liability (i.e., supported by little or no market activity). Level 3 inputs include management’s own assumptions about the assumptions that market participants would use in pricing the asset or liability (including assumptions about risk).

The level in the fair value hierarchy within which the fair value measurement is classified is determined based upon the lowest level of input that is significant to the fair value measurement in its entirety.

Financial assets carried at fair value are classified in the table below in one of the three categories described above as of December 31, 2021 and 2020:

	December 31, 2021			
	Level 1	Level 2	Level 3	Total
Cash equivalents and money market funds	\$ 21,404,040	\$ –	\$ –	\$ 21,404,040
Mutual funds	3,087,488,820	–	–	3,087,488,820
Self-directed brokerage accounts	14,851,964	–	–	14,851,964
Pooled separate/variable annuity accounts ^(a)	304,052,259	–	–	304,052,259
Guaranteed investment contracts	–	–	98,829,558	98,829,558
	<u>\$ 3,427,797,083</u>	<u>\$ –</u>	<u>\$ 98,829,558</u>	<u>3,526,626,641</u>
Assets measured at net asset value:				
Pooled separate/variable annuity accounts ^(a)				21,491,039
				<u>\$ 3,548,117,680</u>

The Retirement Savings Plan

Notes to Financial Statements (continued)

7. Fair Value Measurements (continued)

	December 31, 2020			
	Level 1	Level 2	Level 3	Total
Cash equivalents and money market funds	\$ 106,533,729	\$ —	\$ —	\$ 106,533,729
Mutual funds	2,587,448,675	—	—	2,587,448,675
Self-directed brokerage accounts	12,897,146	—	—	12,897,146
Pooled separate/variable annuity accounts ^(a)	272,944,901	—	—	272,944,901
Guaranteed investment contracts	—	—	101,769,223	101,769,223
	<u>\$ 2,979,824,451</u>	<u>\$ —</u>	<u>\$ 101,769,223</u>	<u>3,081,593,674</u>

Assets measured at net asset value:

Pooled separate/variable annuity accounts ^(a)	20,046,597
	<u>\$ 3,101,640,271</u>

^(a) This category includes highly diversified investments in equity securities, fixed income instruments, short-term investments, real estate properties and real estate-related investments in accordance with each portfolio's objectives. These investments share the common goal of favorable long-term return. There are currently no liquidity or redemption restrictions or unfunded commitments on these investments.

At December 31, 2021 and 2020, the application of valuation techniques applied to similar assets and liabilities has been consistent. The following is a description of the valuation methodologies used for assets measured at fair value:

- Cash equivalents and money market funds: Fair value is based upon quoted market prices in active markets for identical assets.
- Mutual funds: Fair value is based upon quoted market prices in active markets for identical assets.
- Self-directed brokerage accounts: Such accounts include mutual funds and exchange-traded funds, all of which are valued at the closing price reported in an active market.
- Pooled separate/variable annuity accounts: Certain pooled separate/variable annuity accounts are valued based upon the unit price as determined on a daily basis. Other pooled separate/variable annuity accounts are reported at fair value using the net asset value as a practical expedient. Each pooled separate/variable annuity account's valuation is based on quoted market prices of underlying assets and other valuation considerations.

The Retirement Savings Plan

Notes to Financial Statements (continued)

7. Fair Value Measurements (continued)

- Guaranteed investment contracts: Fair value is determined using techniques consistent with the income approach by using a discounted cash flow analysis with consideration of the creditworthiness of the issuers. The fair value for these guaranteed investment contracts approximates the contract value. Contract value for these guaranteed investment contracts represents accumulated cash contributions and interest credited to the Plan's contracts, less any withdrawals.

The methods described above may produce a fair value that is not indicative of net realizable value or reflective of future fair values. Furthermore, while the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different estimate of fair value at the reporting date.

The following is a summary of changes in the fair value of the Plan's Level 3 assets for the year ended December 31, 2021:

Balance, beginning of year	\$ 101,769,223
Interest income	2,555,914
Purchases	4,457,640
Sales	(9,953,219)
Balance, end of year	<u>\$ 98,829,558</u>

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

The Plan holds certain investments managed by the custodians of the Plan and TIAA-CREF. These transactions qualify as party-in-interest transactions; however, they are exempt from the prohibited transactions rules under ERISA.

The Plan has approximately \$2.7 million and \$3.1 million due to TIAA-CREF at December 31, 2021 and 2020, respectively, related to defaulted participant loans that are payable to TIAA-CREF from certain Plan assets used to guarantee the participant loans (see Note 1). Such amounts are distributed to TIAA-CREF upon the related participant's separation from service with NYPH due to death, disability, retirement or termination.

The Retirement Savings Plan

Notes to Financial Statements (continued)

9. Subsequent Events

Subsequent events have been evaluated through October 13, 2022, which is the date the financial statements were available to be issued. Effective October 1, 2022, NYP/BM was merged with and into NYPH, with NYPH as the surviving corporation acquiring all assets and liabilities of NYP/BM. Prior to October 1, 2022, NYP Community Programs, Inc. (Community Programs) was the sole member of NYP/BM; NYPH is the sole member of Community Programs. Community Programs was disestablished as the active parent of NYP/BM effective October 1, 2022. As of April 1, 2022, Empower Annuity Insurance Company of America (EAIC), formerly known as Great-West Life & Annuity Insurance Company, the parent company of Empower Retirement, LLC (Empower) acquired the full-service retirement business of Prudential Financial Inc. EAIC became the primary recordkeeper and trustee of the Plan. No other subsequent events have occurred that require disclosure in or adjustment to the financial statements.

Supplemental Schedule

The Retirement Savings Plan

EIN 13-3957095 Plan #004

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

December 31, 2021

Identity of Issuer	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
Mutual Funds			
Lincoln National Life*	ABS VPS Global Thematic Growth	**	\$ 586,013
Lincoln National Life*	ABS VPS Growth	**	747,485
Lincoln National Life*	AF EuroPacific Growth Fund R4	**	2,719,548
Lincoln National Life*	AF EuroPacific Growth Fund R6	**	40,547,409
Lincoln National Life*	American Century VP Balanced	**	575,299
Lincoln National Life*	American Funds Global Growth	**	1,014,286
Lincoln National Life*	American Funds Growth Fund	**	5,783,435
Lincoln National Life*	American Funds Growth Income	**	1,289,207
Lincoln National Life*	American Funds International	**	835,985
Lincoln National Life*	BlackRock Global Allocation Fund, Inc.	**	91,055
College Retirement Equities Fund*	Columbia Small Cap Value IZ	**	498,385
Lincoln National Life*	Delaware VIP Small Cap Value Fund	**	471,490
	Deutsche Alternative Asset Allocation		
Deutsche Asset & Wealth Management	VIP	**	682
DFA Securities, LLC	DFA Emerging Markets Core Equity I	**	9,918,049
Fidelity Investments*	Fidelity 500 Index Premium Class	**	13,218,375
Lincoln National Life*	Fidelity Asset Manager	**	930,254
Lincoln National Life*	Fidelity Asset Manager 20%	**	740,009
Lincoln National Life*	Fidelity Asset Manager 30%	**	200,549
Lincoln National Life*	Fidelity Asset Manager 40%	**	406,743
Lincoln National Life*	Fidelity Asset Manager 50%	**	2,594,984
Lincoln National Life*	Fidelity Asset Manager 60%	**	62,005
Lincoln National Life*	Fidelity Asset Manager 70%	**	3,196,890
Lincoln National Life*	Fidelity Asset Manager 85%	**	777,796
Fidelity Investments*	Fidelity Balanced Fund	**	3,751,788
Fidelity Investments*	Fidelity Blue Chip Growth Fund	**	32,971,760
Fidelity Investments*	Fidelity Blue Chip Value Fund	**	325,457
Fidelity Investments*	Fidelity Canada Fund	**	108,638
Fidelity Investments*	Fidelity Capital & Income Fund	**	1,400,877
Fidelity Investments*	Fidelity Capital Appreciation Fund	**	2,527,653
Fidelity Investments*	Fidelity China Region Fund	**	191,163
	Fidelity Conservative Income Bond		
Fidelity Investments*	Fund	**	15,272
Lincoln National Life*	Fidelity Contrafund Fund	**	37,334,720
Fidelity Investments*	Fidelity Convertible Securities Fund	**	445,651
Fidelity Investments*	Fidelity Corporate Bond Fund	**	390,649
Fidelity Investments*	Fidelity Disciplined Equity Fund	**	1,379,941

The Retirement Savings Plan

EIN 13-3957095 Plan #004

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

December 31, 2021

Identity of Issuer	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
Mutual Funds (continued)			
Fidelity Investments*	Fidelity Diversified International Fund	**	\$ 1,624,490
Fidelity Investments*	Fidelity Dividend Growth	**	1,324,684
	Fidelity Emerging Markets Discover		
Fidelity Investments*	Fund	**	25,214
Fidelity Investments*	Fidelity Emerging Asia Fund	**	382,583
Fidelity Investments*	Fidelity Emerging Markets Fund	**	315,654
Fidelity Investments*	Fidelity Emerging Market Index Fund	**	330,816
	Fidelity Environmental and Alternative		
Fidelity Investments*	Energy Fund	**	283,120
Fidelity Investments*	Fidelity Equity Dividend Income Fund	**	1,070,030
Fidelity Investments*	Fidelity Equity Income Fund	**	2,829,328
Fidelity Investments*	Fidelity Europe Fund	**	924,576
	Fidelity Extended Market Index Fund –		
Fidelity Investments*	Premium Class	**	540,991
Fidelity Investments*	Fidelity Fund	**	4,016,047
	Fidelity Float Retirement High Income		
Fidelity Investments*	Fund	**	117,996
Fidelity Investments*	Fidelity Focused High Income Fund	**	145,482
Fidelity Investments*	Fidelity Focused Stock Fund	**	643,291
Fidelity Investments*	Fidelity Freedom 2005 Fund	**	41,590
Fidelity Investments*	Fidelity Freedom 2010 Fund	**	796,001
Fidelity Investments*	Fidelity Freedom 2015 Fund	**	1,182,244
Fidelity Investments*	Fidelity Freedom 2020 Fund	**	5,450,297
Fidelity Investments*	Fidelity Freedom 2025 Fund	**	6,490,574
Fidelity Investments*	Fidelity Freedom 2030 Fund	**	8,568,252
Fidelity Investments*	Fidelity Freedom 2035 Fund	**	3,565,106
Fidelity Investments*	Fidelity Freedom 2040 Fund	**	3,101,936
Fidelity Investments*	Fidelity Freedom 2045 Fund	**	266,531
Fidelity Investments*	Fidelity Freedom 2050 Fund	**	168,855
Fidelity Investments*	Fidelity Freedom 2055 Fund	**	25,858
Fidelity Investments*	Fidelity Freedom 2065 Fund	**	419
Fidelity Investments*	Fidelity Freedom Income Fund	**	489,625
Fidelity Investments*	Fidelity Global Commodity Stock Fund	**	15,880
Fidelity Investments*	Fidelity Global Credit Fund	**	9,902
	Fidelity Global Ex U.S. Index Fund –		
Fidelity Investments*	Premium Class	**	10,814

The Retirement Savings Plan

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

December 31, 2021

Identity of Issuer	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
Mutual Funds (continued)			
Fidelity Investments*	Fidelity GNMA Fund	**	\$ 775,010
Fidelity Investments*	Fidelity Global Equity Income Fund	**	27,835
Fidelity Investments*	Fidelity Global High Income Fund	**	24,282
Fidelity Investments*	Fidelity Government Income Fund	**	519,223
Fidelity Investments*	Fidelity Growth Portfolio	**	4,097,522
Fidelity Investments*	Fidelity Growth & Income Fund	**	6,910,913
Fidelity Investments*	Fidelity Growth Company Fund	**	23,646,524
Fidelity Investments*	Fidelity Growth Discovery Fund	**	862,105
Fidelity Investments*	Fidelity Growth Strategies Fund	**	4,076,358
Fidelity Investments*	Fidelity High Income Fund	**	394,937
	Fidelity Inflation-Protected Bond Index		
Fidelity Investments*	Fund – Premium Class	**	485,646
Fidelity Investments*	Fidelity Intermediate Bond Fund	**	875,673
	Fidelity Intermediate Government		
Fidelity Investments*	Income Fund	**	92,374
	Fidelity Intermediate Treasury Bond		
Fidelity Investments*	Index Fund – Premium Class	**	334,521
	Fidelity International Capital		
Fidelity Investments*	Appreciation Fund	**	426,474
Fidelity Investments*	Fidelity International Discovery Fund	**	499,081
	Fidelity International Enhanced Index		
Fidelity Investments*	Fund	**	26,386
Fidelity Investments*	Fidelity International Growth Fund	**	49,466
	Fidelity International Index Fund –		
Fidelity Investments*	Premium Class	**	558,877
Fidelity Investments*	Fidelity International Real Estate Fund	**	105,219
Fidelity Investments*	Fidelity International Small Cap Fund	**	145,856
	Fidelity International Small Cap		
Fidelity Investments*	Opportunity Fund	**	79,347
Fidelity Investments*	Fidelity International Value Fund	**	42,425
Fidelity Investments*	Fidelity Investment Grade Bond Fund	**	1,582,967
Fidelity Investments*	Fidelity Japan Fund	**	77,461
Fidelity Investment*	Fidelity Japan Smaller Companies Fund	**	114,677
	Fidelity Large Cap Core Enhanced		
Fidelity Investment*	Index Fund	**	13,537
	Fidelity Large Cap Growth Enhanced		
Fidelity Investments*	Index Fund	**	111,115

The Retirement Savings Plan

EIN 13-3957095 Plan #004

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

December 31, 2021

Identity of Issuer	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
Mutual Funds (continued)			
Fidelity Investments*	Fidelity Large Cap Stock Fund	**	\$ 473,079
	Fidelity Large Cap Value Enhanced		
Fidelity Investments*	Index Fund	**	62,912
Fidelity Investments*	Fidelity Latin America Fund	**	158,508
	Fidelity Leveraged Company Stock		
Fidelity Investments*	Fund	**	1,118,429
	Fidelity Limited Term Government		
Fidelity Investments*	Fund	**	9,231
	Fidelity Long-Term Treasury Bond		
Fidelity Investments*	Index Fund –Premium Class	**	90,488
Fidelity Investments*	Fidelity Low Priced Stock Fund	**	3,574,326
Fidelity Investments*	Fidelity Magellan Fund	**	21,895,688
Fidelity Investments*	Fidelity Mega Cap Stock Fund	**	319,663
Fidelity Investments*	Fidelity Mid Cap Enhanced Index Fund	**	33,110
Fidelity Investments*	Fidelity Mid Cap Index Fund	**	208,766
Fidelity Investments*	Fidelity Mid Cap Stock Fund	**	1,780,719
Fidelity Investments*	Fidelity Mid Cap Value Fund	**	440,591
Fidelity Investments*	Fidelity Mortgage Securities Fund	**	120,449
Fidelity Investments*	Fidelity Multi Asset Index Fund	**	295,218
Fidelity Investments*	Fidelity Nasdaq Composite Index Fund	**	1,691,506
Fidelity Investments*	Fidelity Natural Resources Fund	**	53,441
Fidelity Investments*	Fidelity New Markets Income Fund	**	467,887
Fidelity Investments*	Fidelity New Millennium Fund	**	3,695,250
Fidelity Investments*	Fidelity Nordic Fund	**	100,400
Fidelity Investments*	Fidelity OTC Portfolio	**	9,474,046
Fidelity Investments*	Fidelity Overseas Fund	**	2,084,117
Fidelity Investments*	Fidelity Pacific Basin Fund	**	1,010,429
Fidelity Investments*	Fidelity Puritan Fund	**	6,151,864
Fidelity Investments*	Fidelity Real Estate Income Fund	**	149,647
Fidelity Investments*	Fidelity Real Estate Index Fund	**	204,195
Fidelity Investments*	Fidelity Real Estate Investment Fund	**	982,378
Fidelity Investments*	Fidelity Select Automotive Portfolio	**	13,086
Fidelity Investments*	Fidelity Select Banking Fund	**	136,448
Fidelity Investments*	Fidelity Select Biotechnology Portfolio	**	2,695,198
	Fidelity Select Brokerage & Investment		
Fidelity Investments*	Management Portfolio	**	293,529
Fidelity Investments*	Fidelity Select Chemicals Fund	**	174,257

The Retirement Savings Plan

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

December 31, 2021

Identity of Issuer	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
Mutual Funds (continued)			
Fidelity Investments*	Fidelity Select Communications Services Fund	**	\$ 58,747
Fidelity Investments*	Fidelity Select Consumer Discretionary Portfolio	**	93,610
Fidelity Investments*	Fidelity Select Consumer Staples Portfolio	**	141,422
Fidelity Investments*	Fidelity Select Construction and Housing Portfolio	**	666,932
Fidelity Investments*	Fidelity Select Defense and Aerospace Fund	**	1,054,978
Fidelity Investments*	Fidelity Select Energy Portfolio	**	426,901
Fidelity Investments*	Fidelity Select Financial Services Portfolio	**	196,172
Fidelity Investments*	Fidelity Select FinTech Portfolio	**	126,249
Fidelity Investments*	Fidelity Select Gold Portfolio	**	918,279
Fidelity Investments*	Fidelity Select Health Care Fund	**	3,540,392
Fidelity Investments*	Fidelity Select Health Care Service Fund	**	281,550
Fidelity Investments*	Fidelity Select Industrials Fund	**	143,567
Fidelity Investments*	Fidelity Select Insurance Fund	**	19,599
Fidelity Investments*	Fidelity Select IT Services Portfolio	**	340,034
Fidelity Investments*	Fidelity Select Leisure Fund	**	85,581
Fidelity Investments*	Fidelity Select Materials Portfolio	**	174,790
Fidelity Investments*	Fidelity Select Med Technology & Devices Portfolio	**	1,981,546
Fidelity Investments*	Fidelity Select Pharmaceutical Portfolio	**	322,826
Fidelity Investments*	Fidelity Select Retailing Fund	**	313,681
Fidelity Investments*	Fidelity Select Semiconductors Portfolio	**	3,440,811
Fidelity Investments*	Fidelity Select Software and Computer Fund	**	1,099,793
Fidelity Investments*	Fidelity Select Tech Hardware Portfolio	**	1,387,520
Fidelity Investments*	Fidelity Select Technology Portfolio	**	7,693,785
Fidelity Investments*	Fidelity Select Telecomm Fund	**	246,948
Fidelity Investments*	Fidelity Select Transport Portfolio	**	137,767
Fidelity Investments*	Fidelity Select Utilities Portfolio	**	100,074
Fidelity Investments*	Fidelity Select Wireless Portfolio	**	150,933

The Retirement Savings Plan

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

December 31, 2021

Identity of Issuer	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
Mutual Funds (continued)			
Fidelity Investments*	Fidelity Short-Term Treasury Bond Index Fund – Premium Class	**	\$ 28,495
Fidelity Investments*	Fidelity Small Cap Discovery Fund	**	841,647
Fidelity Investments*	Fidelity Small Cap Enhanced Index Fund	**	48,243
Fidelity Investments*	Fidelity Small Cap Growth Fund	**	705,666
Fidelity Investments*	Fidelity Small Cap Index Fund – Premium Class	**	405,205
Fidelity Investments*	Fidelity Small Cap Stock Fund	**	1,021,270
Fidelity Investments*	Fidelity Small Cap Value Fund	**	492,744
Fidelity Investments*	Fidelity Stock Selector All Cap Value Fund	**	316,760
Fidelity Investments*	Fidelity Stock Selector Large Cap Value Fund	**	254,362
Fidelity Investments*	Fidelity Stock Selector Mid Cap	**	73,920
Fidelity Investments*	Fidelity Stock Selector Small Cap Fund	**	259,547
Fidelity Investments*	Fidelity Strategic Dividend & Income Fund	**	61,845
Fidelity Investments*	Fidelity Strategic Income Fund	**	504,747
Fidelity Investments*	Fidelity Strategic Real Return Fund	**	16,558
Fidelity Investments*	Fidelity Telecom and Utilities Fund	**	117,501
Fidelity Investments*	Fidelity Total Bond Fund	**	582,417
Fidelity Investments*	Fidelity Total Emerging Markets	**	30,369
Fidelity Investments*	Fidelity Total International Equity Fund	**	9,929
Fidelity Investments*	Fidelity Total Market Index Fund – Premium Class	**	1,081,746
Fidelity Investments*	Fidelity Trend Fund	**	229,690
Fidelity Investments*	Fidelity US Bond Index Fund	**	820,528
Fidelity Investments*	Fidelity Value Fund	**	2,448,139
Fidelity Investments*	Fidelity Value Discovery Fund	**	72,250
Fidelity Investments*	Fidelity Value Strategies Fund	**	40,542
Fidelity Investments*	Fidelity Worldwide Fund	**	364,658
Harbor Capital	Harbor Capital Appreciation Fund	**	160,171,193
Janus Henderson	Janus Henderson Global Research Fund	**	671,198

The Retirement Savings Plan

EIN 13-3957095 Plan #004

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

December 31, 2021

Identity of Issuer	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
Mutual Funds (continued)			
JP Morgan	JPMorgan Equity Income A	**	\$ 2,280,837
Lazard Asset Management	Lazard Emerging Markets Open	**	113,109
Lincoln National Life*	LSV Value Equity	**	53,883,331
Lincoln National Life*	Lincoln VIP Baron Inflation Protected	**	53,721
	Lincoln VIP Black Rock Advantage		
Lincoln National Life*	All Fund	**	23,204
	Lincoln VIP Black Rock Global Real		
Lincoln National Life*	Estate	**	52,319
	Lincoln VIP Blended Large Cap		
Lincoln National Life*	Growth Managed Volatility	**	387,437
	Lincoln VIP Blended Mid Cap Growth		
Lincoln National Life*	Managed Volatility	**	7,408
Lincoln National Life*	Lincoln VIP Bond Fund	**	809,956
Lincoln National Life*	Lincoln VIP Delaware Wealth Builder	**	18,626
	Lincoln VIP Delaware Divers Floating		
Lincoln National Life*	Rate	**	184
	Lincoln VIP Dimensional US Core		
Lincoln National Life*	Equity 1	**	697,724
	Lincoln VIP Global Conservative		
Lincoln National Life*	Allocation Manager	**	295,186
	Lincoln VIP Global Growth Allocation		
Lincoln National Life*	Manager	**	520,461
	Lincoln VIP Global Moderate		
Lincoln National Life*	Allocation Manager	**	264,927
Lincoln National Life*	Lincoln VIP Global Income	**	43,155
	Lincoln VIP JPMorgan Retirement		
Lincoln National Life*	Income	**	99,301
	Lincoln VIP JPMorgan Select Mid Cap		
Lincoln National Life*	Value MV	**	47,793
Lincoln National Life*	Lincoln VIP SSGA International Index	**	144,356
	Lincoln VIP SSGA International		
Lincoln National Life*	Managed Volatility	**	7,554
	Lincoln VIP SSGA Emerging Market		
Lincoln National Life*	100	**	111,364
	Lincoln VIP SSGA Global Tac		
Lincoln National Life*	Allocation Managed Volatility Fund	**	121,175
Lincoln National Life*	Lincoln VIP T. Rowe Price 2010	**	14

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

December 31, 2021

Identity of Issuer	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
Mutual Funds (continued)			
Lincoln National Life*	Lincoln VIP T. Rowe Price 2020	**	\$ 360,589
Lincoln National Life*	Lincoln VIP T. Rowe Price 2030	**	351,542
Lincoln National Life*	Lincoln VIP T. Rowe Price 2040	**	104,703
Lincoln National Life*	Lincoln VIP T. Rowe Price 2050	**	25,312
	Lincoln VIP T. Rowe Price Structured		
Lincoln National Life*	Mid-Cap Growth Fund	**	1,108,645
Lincoln National Life*	Lincoln VIP Smid Cap Core Fund	**	521,633
	Lincoln VIP FT Global Equity		
Lincoln National Life*	Managed Volatility Fund	**	10,664
Neuberger Berman	Neuberger Berman Genesis R6 Fund	**	39,170,265
	Neuberger Berman Sustainable Equity		
Neuberger Berman	Fund	**	628,898
PIMCO	PIMCO Real Return Institutional Fund	**	27,664,927
Prudential Insurance Co. of America*	Prudential Capital Growth Account	**	642,817
	Prudential Conservative Balanced		
Prudential Insurance Co. of America*	Portfolio	**	347,757
Prudential Insurance Co. of America*	Prudential Equity Portfolio	**	740,951
Prudential Insurance Co. of America*	Prudential Flexible Managed Portfolio	**	111,750
Prudential Insurance Co. of America*	Prudential Global Portfolio	**	388,784
Prudential Insurance Co. of America*	Prudential Jennison Mc Grw Z	**	1,759,934
Prudential Insurance Co. of America*	Prudential Jennison Small Co Z	**	1,512,831
Prudential Insurance Co. of America*	Prudential Stock Index Portfolio	**	1,919,324
College Retirement Equities Fund*	T. Rowe Price Cap Appreciation Adv	**	3,019,110
College Retirement Equities Fund*	T. Rowe Price International Stock	**	923,043
College Retirement Equities Fund*	TIAA-CREF Lifecycle 2010	**	1,219,551
College Retirement Equities Fund*	TIAA-CREF Lifecycle 2015	**	1,049,100
College Retirement Equities Fund*	TIAA-CREF Lifecycle 2020	**	2,850,465
College Retirement Equities Fund*	TIAA-CREF Lifecycle 2025	**	3,397,047
College Retirement Equities Fund*	TIAA-CREF Lifecycle 2030	**	2,489,128
College Retirement Equities Fund*	TIAA-CREF Lifecycle 2035	**	2,360,739
College Retirement Equities Fund*	TIAA-CREF Lifecycle 2040	**	1,372,252
College Retirement Equities Fund*	TIAA-CREF Lifecycle 2045	**	907,228
College Retirement Equities Fund*	TIAA-CREF Lifecycle 2050	**	370,239
College Retirement Equities Fund*	TIAA-CREF Lifecycle 2055	**	20,592
TIAA-CREF*	TIAA-CREF Lifecycle Retirement Inc.	**	14,338
TIAA-CREF*	TIAA-CREF Mid-Cap Value	**	813,222
Vanguard	Vanguard Extended Market Index	**	101,987,467

The Retirement Savings Plan

EIN 13-3957095 Plan #004

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

December 31, 2021

Identity of Issuer	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
Mutual Funds (continued)			
Vanguard	Vanguard FTSE All World ex-US Index I	**	\$ 41,890,697
Vanguard	Vanguard Institutional Index Fund	**	218,864,721
Vanguard	Vanguard Index I	**	49,325,575
Vanguard	Vanguard Target Retirement 2015 Inv	**	82,306,699
Vanguard	Vanguard Target Retirement 2020 Inv	**	66,284,218
Vanguard	Vanguard Target Retirement 2025 Inv	**	369,273,116
Vanguard	Vanguard Target Retirement 2030 Inv	**	122,015,472
Vanguard	Vanguard Target Retirement 2035 Inv	**	361,979,487
Vanguard	Vanguard Target Retirement 2040 Inv	**	112,677,908
Vanguard	Vanguard Target Retirement 2045 Inv	**	379,594,295
Vanguard	Vanguard Target Retirement 2050 Inv	**	153,781,077
Vanguard	Vanguard Target Retirement 2055 Inv	**	249,834,198
Vanguard	Vanguard Target Retirement 2060 Inv	**	71,673,685
Vanguard	Vanguard Target Retirement 2065 Inv	**	6,598,787
Vanguard	Vanguard Target Retirement Income Fund	**	24,702,886
Total Mutual Funds			3,087,488,820
Self-Directed Brokerage			
Charles Schwab Institutional Personal Choice	Charles Schwab Institutional Personal Choice	**	14,462,401
Transamerica Personal Choice	Transamerica Personal Choice	**	389,563
Total Self-Directed Brokerage			14,851,964
Pooled Separate/Variable Annuity Accounts			
College Retirement Equities Fund*	CREF Bond Market	**	10,877,183
College Retirement Equities Fund*	CREF Equity Index	**	39,050,612
College Retirement Equities Fund*	CREF Global Equities	**	26,628,630
College Retirement Equities Fund*	CREF Growth	**	70,265,626
College Retirement Equities Fund*	CREF Inflation-Linked Bond	**	7,204,032
College Retirement Equities Fund*	CREF Stock	**	118,035,432
College Retirement Equities Fund*	CREF Social Choice	**	10,456,683
Lincoln National Life*	Delaware VIP Dvrs Income	**	376,301
Lincoln National Life*	Delaware VIP High Yield Series	**	441,174
Lincoln National Life*	Delaware VIP REIT Series	**	866,392

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

December 31, 2021

Identity of Issuer	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
Pooled Separate/Variable Annuity Accounts (continued)			
Lincoln National Life*	Delaware VIP Small Cap Value Fund	**	\$ 2,151,671
	Lincoln VIP Baron Growth		
Lincoln National Life*	Opportunity	**	9,361
	Lincoln VIP Mondrian International		
Lincoln National Life*	Value Fund	**	218,726
Lincoln National Life*	Lincoln VIP Social Awareness Fund	**	339,301
Lincoln National Life*	Lincoln VIP SSGA Bond Index Fund	**	27,703
	Lincoln VIP SSGA Small Cap Index		
Lincoln National Life*	Fund	**	1,670,172
Lincoln National Life*	Lincoln VIP SSGA S&P 500 Fund	**	9,622,074
Prudential Insurance Co. of America*	Prudential Diversified Bond Portfolio	**	332,773
	Prudential Government Income		
Prudential Insurance Co. of America*	Portfolio	**	303,957
College Retirement Equities Fund*	TIAA Real Estate	**	20,897,331
College Retirement Equities Fund*	TFLIC Balanced II Variable	**	406,472
Transamerica Financial Life Ins. Co.*	TFLIC Intermediate Bond Variable	**	130,704
	TFLIC Large Value Opportunities		
Transamerica Financial Life Ins. Co.*	Variable	**	696,519
	Transamerica Partners Funds Group		
Transamerica Financial Life Ins. Co.*	Calvert Fund	**	14,794
	Transamerica Partners Funds Group		
Transamerica Financial Life Ins. Co.*	High Quality Bond Fund	**	42,398
	Transamerica Partners Funds Group		
Transamerica Financial Life Ins. Co.*	Inflation Protected Securities Fund	**	83,930
	Transamerica Partners Funds Group		
Transamerica Financial Life Ins. Co.*	Intermediate Horizon	**	201,438
	Transamerica Partners Funds Group		
Transamerica Financial Life Ins. Co.*	Intermediate Long Horizon	**	98,236
	Transamerica Partners Funds Group		
Transamerica Financial Life Ins. Co.*	Intermediate Short Horizon	**	35,709
	Transamerica Partners Funds Group		
Transamerica Financial Life Ins. Co.*	International Equity Fund	**	165,374
	Transamerica Partners Funds Group		
Transamerica Financial Life Ins. Co.*	Large Core Fund	**	1,207,013

The Retirement Savings Plan

EIN 13-3957095 Plan #004

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

December 31, 2021

Identity of Issuer	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
Pooled Separate/Variable Annuity Accounts (continued)			
Transamerica Financial Life Ins. Co.*	Transamerica Partners Funds Group Large Growth Fund	**	\$ 2,685,577
Total Pooled Separate/Variable Annuity Accounts			325,543,298
Guaranteed Investment Contracts			
Prudential Insurance Co. of America*	Prudential Guaranteed Long Term Fund Investment	**	107,077,350
Lincoln National Life*	Lincoln Fixed Annuity Contract	**	51,121,326
Lincoln National Life*	Lincoln Guaranteed Fixed Interest Account	**	23,793,270
Lincoln National Life*	Lincoln Stable Value M16	**	3,438,966
Prudential Insurance Co. of America*	Prudential Guaranteed Interest Account	**	1,482,023
Transamerica Financial Life Ins. Co.*	TFLIC Fixed Fund	**	2,825,957
Transamerica Financial Life Ins. Co.*	TFLIC Government Fixed Fund	**	92,335
Transamerica Financial Life Ins. Co.*	TFLIC Stable Fund	**	462,169
College Retirement Equities Fund*	TIAA Traditional Non Benefit Responsive	**	42,845,748
College Retirement Equities Fund*	TIAA Traditional Group Supplement Retirement Annuity	**	116,886,922
Total Guaranteed Investment Contracts			350,026,066
Cash Equivalents and Money Market Funds			
College Retirement Equities Fund*	CREF Money Market	**	7,917,820
Fidelity Investments*	Fidelity Government Cash Reserves	**	5,754,169
Fidelity Investments*	Fidelity Government Money Market Fund	**	3,294,690
Fidelity Investments*	Fidelity Government Money Market PRM Fund	**	3,625,324
Fidelity Investments*	Fidelity Short-Term Bond Fund	**	105,864
Fidelity Investments*	Fidelity Treasury Only Money Market	**	344,183
Lincoln Employer account*	Cash	**	27,831

The Retirement Savings Plan

EIN 13-3957095 Plan #004

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

December 31, 2021

Identity of Issuer	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
Cash Equivalents and Money Market Funds (continued)			
Prudential Insurance Co. of America*	Prudential Government Money Market Portfolio	**	\$ 108,229
Transamerica Partners Funds Group*	Transamerica Partners Government Money Market Fund	**	225,930
Total Cash Equivalents and Money Market Funds			21,404,040
Total Investments			3,799,314,188
Participant notes receivable*	Varying maturity dates, with interest rates ranging from 3.25% to 6.50%		32,168,967
			<u>\$ 3,831,483,155</u>

* Party-in-interest to the Plan.

** All participant-directed investments – cost not required.

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