

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 multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.) ☒ a single-employer plan ☐ a DFE (specify) _____
B This return/report is:	☐ the first return/report ☐ the final return/report ☐ an amended return/report ☐ a short plan year return/report (less than 12 months)
C If the plan is a collectively-bargained plan, check here.	☐
D Check box if filing under:	☒ Form 5558 ☐ automatic extension ☐ the DFVC program ☐ special extension (enter description)
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>TOLEDO CLINIC, INC. EMPLOYEES' 401(K) PROFIT SHARING PLAN AND TRUST</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">1b Three-digit plan number (PN) ▶</td> <td style="width: 20%; text-align: center;"><u>002</u></td> </tr> <tr> <td colspan="2">1c Effective date of plan <u>01/01/1974</u></td> </tr> </table>	1b Three-digit plan number (PN) ▶	<u>002</u>	1c Effective date of plan <u>01/01/1974</u>	
1b Three-digit plan number (PN) ▶	<u>002</u>				
1c Effective date of plan <u>01/01/1974</u>					
2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) <u>TOLEDO CLINIC, INC.</u> <u>4235 SECOR ROAD</u> <u>TOLEDO, OH 43623</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>2b Employer Identification Number (EIN) <u>34-0936207</u></td> </tr> <tr> <td>2c Plan Sponsor's telephone number <u>419-473-3561</u></td> </tr> <tr> <td>2d Business code (see instructions) <u>621111</u></td> </tr> </table>	2b Employer Identification Number (EIN) <u>34-0936207</u>	2c Plan Sponsor's telephone number <u>419-473-3561</u>	2d Business code (see instructions) <u>621111</u>	
2b Employer Identification Number (EIN) <u>34-0936207</u>					
2c Plan Sponsor's telephone number <u>419-473-3561</u>					
2d Business code (see instructions) <u>621111</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.	10/17/2022	CHARLES KOPITKE
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

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

Form 5500 (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	1769
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)	1519
a(2) Total number of active participants at the end of the plan year		6a(2)	1540
b Retired or separated participants receiving benefits.....		6b	4
c Other retired or separated participants entitled to future benefits		6c	299
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d	1843
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e	2
f Total. Add lines 6d and 6e		6f	1845
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)		6g	1556
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested		6h	47
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: 2E 2F 2G 2J 2R 2S 2T			
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:			
9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor		9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)			
a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary		b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☐ <u>0</u> A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☒ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)	

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

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

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

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

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

Receipt Confirmation Code _____

SCHEDULE C (Form 5500) 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 TOLEDO CLINIC, INC. EMPLOYEES' 401(K) PROFIT SHARING PLAN AND TRUST	B Three-digit plan number (PN) ▶	002
C Plan sponsor's name as shown on line 2a of Form 5500 TOLEDO CLINIC, INC.	D Employer Identification Number (EIN) 34-0936207	

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
ONEAMERICA RETIREMENT SERVICES LLC
46-5378846

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

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

ONEAMERICA RETIREMENT SERVICES LLC

46-5378846

(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 37 38 50 64	NONE	148232	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

PREMIER BANK

34-1746771

(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?
26 50	NONE	77818	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

KOVITZ INVESTMENT GROUP PARTNERS

47-5657416

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 50	NONE	34666	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

RAYMOND JAMES

P.O. BOX 23641
ST. PETERSBURG, FL 33742-9968

(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?
26 50	NONE	22648	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

TDC INVESTMENET ADVISORY SERVICES

1440 ARROWHEAD DR
MAUMEE, OH 43537-4016

(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?
26 50	NONE	15304	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

TD AMERITRADE

PO BOX 2226
OMAHA, NE 68103-2226

(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?
26 50	NONE	9284	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

LPL FINANCIAL

28300 KENSINGTON LANE
SUITE 100
PERRYSBURG, OH 43551

(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?
26 50	NONE	7451	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

BMO HARRIS BANK NA

36-2085229

(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?
19 21 25 28 52 62 68	NONE	0	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☒ No ☐

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

MATRIX TRUST COMPANY NA

75-3182674

(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?
19 21 25 62	NONE	0	Yes ☒ No ☐	Yes ☒ No ☐	0	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
BMO HARRIS BANK NA	19 21 25 28 52 62 68	0
(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.	
ONEAMERICA RETIREMENT SERVICES, LLC 46-5378846	ONEAMERICA HAS A REVENUE SHARING AGREEMENT WITH BMO HARRIS BANK N.A. 2.25 BASIS POINTS ON MARKET VALUE ANNUALIZED MONTHLY. 28 BASIS POINTS ON BMO STABLE VALUE FUND CL I ANNUALIZED MONTHLY.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
MATRIX TRUST COMPANY NA	19 21 25 62	0
(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.	
ONEAMERICA RETIREMENT SERVICES, LLC 46-5378846	SEE ATTACHED	
(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
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(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:

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

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

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

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

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 <u>01/01/2021</u> and ending <u>12/31/2021</u>		
A Name of plan <u>TOLEDO CLINIC, INC. EMPLOYEES' 401(K) PROFIT SHARING PLAN AND TRUST</u>	B Three-digit plan number (PN) ►	<u>002</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>TOLEDO CLINIC, INC.</u>	D Employer Identification Number (EIN) <u>34-0936207</u>	

Part I	Asset and Liability Statement
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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	69953	170434
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	273206	101009
(2) Participant contributions.....	1b(2)	110699	66641
(3) Other	1b(3)	25570	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)	125638	116955
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)	1464120	1344721
(9) Value of interest in common/collective trusts.....	1c(9)	9419906	9295307
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts.....	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	136237648	146590738
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other.....	1c(15)	71547889	76771251

		(a) Beginning of Year	(b) End of Year
1d	Employer-related investments:		
(1)	Employer securities.....	1d(1)	
(2)	Employer real property.....	1d(2)	
e	Buildings and other property used in plan operation	1e	
f	Total assets (add all amounts in lines 1a through 1e)	1f	219274629 234457056
Liabilities			
g	Benefit claims payable	1g	
h	Operating payables	1h	
i	Acquisition indebtedness.....	1i	
j	Other liabilities.....	1j	
k	Total liabilities (add all amounts in lines 1g through 1j)	1k	0 0
Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	219274629 234457056

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.

		(a) Amount	(b) Total
Income			
a	Contributions:		
(1)	Received or receivable in cash from: (A) Employers	2a(1)(A)	6766356
	(B) Participants	2a(1)(B)	6407440
	(C) Others (including rollovers).....	2a(1)(C)	1473544
(2)	Noncash contributions.....	2a(2)	
(3)	Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)	14647340
b	Earnings on investments:		
(1)	Interest:		
	(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	
	(B) U.S. Government securities	2b(1)(B)	
	(C) Corporate debt instruments	2b(1)(C)	
	(D) Loans (other than to participants)	2b(1)(D)	
	(E) Participant loans.....	2b(1)(E)	77498
	(F) Other	2b(1)(F)	4210
	(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)	81708
(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)	8818953
	(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)	8818953
(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)	-14470
	(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)	-14470

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		74558
(7) Net investment gain (loss) from pooled separate accounts.....	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts.....	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds).....	2b(10)		13159284
c Other income.....	2c		13032734
d Total income. Add all income amounts in column (b) and enter total.....	2d		49800107
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	34291807	
(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)		34291807
f Corrective distributions (see instructions).....	2f		
g Certain deemed distributions of participant loans (see instructions).....	2g		
h Interest expense.....	2h		
i Administrative expenses: (1) Professional fees.....	2i(1)	325873	
(2) Contract administrator fees.....	2i(2)		
(3) Investment advisory and management fees.....	2i(3)		
(4) Other.....	2i(4)		
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		325873
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		34617680
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d.....	2k		15182427
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: GILMORE, JASION & MAHLER, LTD.

(2) EIN: 34-1827159

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		500000
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.)	X		
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.	X		
4n	X		
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 TOLEDO CLINIC, INC. EMPLOYEES' 401(K) PROFIT SHARING PLAN AND TRUST	B Three-digit plan number (PN) ► 002
C Plan sponsor's name as shown on line 2a of Form 5500 TOLEDO CLINIC, INC.	D Employer Identification Number (EIN) 34-0936207

Part I	Distributions
---------------	----------------------

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

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1	0
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 39-6436442 75-3182674		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year	3	

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

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)?	☐ Yes	☐ No	☐ N/A
If the plan is a defined benefit plan, go to line 8.			
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.			
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)	6a		
b Enter the amount contributed by the employer to the plan for this plan year	6b		
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount)	6c		
If you completed line 6c, skip lines 8 and 9.			
7 Will the minimum funding amount reported on line 6c be met by the funding deadline?	☐ Yes	☐ No	☐ N/A
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change?	☐ Yes	☐ No	☐ N/A

Part III	Amendments
-----------------	-------------------

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

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

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

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 _____

**TOLEDO CLINIC, INC.
EMPLOYEES' 401(K) PROFIT SHARING PLAN & TRUST**

**FINANCIAL STATEMENTS
AND SUPPLEMENTAL SCHEDULE
WITH INDEPENDENT AUDITOR'S REPORT**

**DECEMBER 31, 2021 AND 2020
AND FOR THE YEAR ENDED DECEMBER 31, 2021**

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INDEPENDENT AUDITOR'S REPORT

Investment Review Committee and Plan Participants
Toledo Clinic, Inc. Employees' 401(k) Profit Sharing Plan
Toledo, Ohio

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

We have performed an audit of the financial statements of Toledo Clinic, Inc. Employees' 401(k) Profit Sharing 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 to the financial statements (2021 financial statements).

Management, having determined it is permissible in the circumstances, has elected to have the audit of the 2021 financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audit need not extend to any statements or information related to assets held for investment of the Plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

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

Opinion on the 2021 Financial Statements

In our opinion, based on our audit and on the procedures performed as described in the Auditor's Responsibilities for the Audit of the 2021 Financial Statements section:

- The amounts and disclosures in the accompanying 2021 financial statements, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America (U.S. GAAP).
- The information in the accompanying 2021 financial statements related to assets held by and certified to by qualified institutions agrees to, or is derived from, in all material respects, the information prepared and certified by institutions that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion on the 2021 Financial Statements

We conducted our audit in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the 2021 Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

GJMLTD.COM

TOLEDO OFFICE:
1785 INDIAN WOOD CIRCLE
MAUMEE OH 43537-4010

PHONE: 419.794.2000
FAX: 419.794.2090

FINDLAY OFFICE:
551 LAKE CASCADES PKWY
PO BOX 1106
FINDLAY OH 45839-1106

PHONE: 419.423.4481
FAX: 419.423.4865

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Responsibilities of Management for the 2021 Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with U.S. GAAP, 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 within one year after the date that the financial statements are issued or 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

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit of the 2021 Financial Statements section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if, there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

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

Our audit did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the 2021 financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of U.S. GAAP.

Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with U.S. GAAP.

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

Other Matters

2021 Supplemental Schedule Required by ERISA

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

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

In our opinion:

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

Auditor's Report on the 2020 Financial Statements

We were engaged to audit the 2020 financial statements of the Plan. As permitted by 29 CFR 2520.103-8 of the DOL'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 information certified by a qualified institution. In our report dated September 23, 2021, we indicated that (a) because of the significance of the information that we did not audit, we were not able 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, and (b) the form and content of the information included in the 2020 financial statements other than that derived from the certified information were presented in compliance with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

Gilmore Jasion Mahler, LTD

Maumee, Ohio
October 14, 2022

TOLEDO CLINIC, INC.
EMPLOYEES' 401(K) PROFIT SHARING PLAN & TRUST
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
December 31, 2021 and 2020

	<u>2021</u>	<u>2020</u>
Assets		
Participant directed investments, at fair value	\$ 232,944,685	\$ 217,364,845
Receivables:		
Employer contributions	101,009	273,206
Participant contributions	66,641	110,699
Investment income	0	61,759
Notes receivable from participants	1,344,721	1,464,120
Total receivables	<u>1,512,371</u>	<u>1,909,784</u>
Net assets available for benefits	<u><u>\$ 234,457,056</u></u>	<u><u>\$ 219,274,629</u></u>

The accompanying notes are an integral part of these financial statements.

TOLEDO CLINIC, INC.
EMPLOYEES' 401(K) PROFIT SHARING PLAN & TRUST
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
For the Year Ended December 31, 2021

Additions to net assets attributed to:

Investment income:

Interest and dividends	\$ 10,884,177
Net appreciation in fair value of investments	24,191,092
Total investment income	<u>35,075,269</u>

Interest income on notes receivable from participants	77,498
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Contributions:

Employer	6,766,356
Participants	6,407,440
Rollovers	1,473,544
Total contributions	<u>14,647,340</u>

Total additions	49,800,107
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Deductions from net assets attributed to:

Benefits paid to participants	34,291,807
Administrative expenses	325,873
Total deductions	<u>34,617,680</u>

Net increase	15,182,427
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Net assets available for benefits:

Beginning of year	219,274,629
End of year	<u><u>\$ 234,457,056</u></u>

The accompanying notes are an integral part of these financial statements.

TOLEDO CLINIC, INC.
EMPLOYEES' 401(K) PROFIT SHARING PLAN & TRUST
NOTES TO FINANCIAL STATEMENTS
December 31, 2021 and 2020

Note 1-Description of plan

The following description of the Toledo Clinic, Inc. Employees' 401(k) Profit Sharing Plan & Trust (the Plan) provides only general information. Participants should refer to the plan agreement and plan amendments for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan established for the sole purpose of providing retirement benefits to the employees of the Toledo Clinic, Inc. (the Company). The Plan covers all full-time employees of the Company who have completed sixty days of service and one year of service for employer contributions. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended (ERISA).

Any participant may elect to have his or her account balance placed in a segregated account and direct the investment of the account balance. The account balances of participants are adjusted periodically, as follows:

- a) Annually for a pro rata share, subject to certain limitations, of the Company contributions in the proportion that the compensation paid to each participant during such year bears to the aggregate compensation paid to all participants during such year.
- b) As they occur for all gains and losses of a participant's non-self-directed account.
- c) Quarterly for all gains or losses allocated to self-directed participants' accounts based on balances at the beginning of the quarter.

Any participant may direct the trustee to purchase insurance contracts for the participant. The trust is the owner of all such insurance contracts. Upon retirement, life insurance policies must be converted to an insurance contract which will afford no further life insurance protection for the participant. The cost of any such insurance contract purchased is charged to the account of the participant for whom such contract is purchased. Investments in insurance contracts are valued at the cash surrender value.

Plan Amendments

The Plan has implemented certain requirements by the Coronavirus Aid, Relief, and Economic Security Act (the CARES Act) and the Setting Every Community Up for Retirement Enhancement Act of 2019 (the SECURE Act), which laws change the Plan to, among others, allow certain eligible individuals to receive coronavirus-related relief for loan repayment, suspend required minimum distributions, and delay the commencement date for required minimum distributions. Written amendments to the Plan to reflect these operational changes will be adopted at a later date in accordance with applicable laws and Internal Revenue Service (IRS) guidance.

TOLEDO CLINIC, INC.
EMPLOYEES' 401(K) PROFIT SHARING PLAN & TRUST
NOTES TO FINANCIAL STATEMENTS—CONTINUED
December 31, 2021 and 2020

Note 1—Description of plan—continued

Contributions

Participants may contribute annually up to 100% of their pretax compensation. The Company contributes such amounts as are determined annually at the discretion of the Company's Board of Directors. The Plan includes an auto-enrollment provision whereby all newly eligible employees are automatically enrolled in the Plan unless they affirmatively elect not to participate in the Plan. Automatically enrolled participants have their deferral rate set at 3% of eligible compensation and their contributions invested in a target retirement date fund until changed by the participant. Aggregate contributions may not exceed the maximum amount allowable as a deduction for federal income tax purposes. Participants may also contribute amounts representing distributions from other qualified plans (rollover).

Participant accounts

Each participant's account is credited with the participant's contributions, the Company's contributions and allocations of plan earnings. Plan earnings are allocated based on the participant's share of net earnings or losses of their respective elected investment options. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account. Participant accounts are allocated amongst the investment options as directed by the participants.

Notes receivable from participants

Participants may borrow from their fund accounts a minimum of \$1,000 up to a maximum of \$50,000 or 50% of the fair value of the non-forfeitable accrued benefit, for a term not to exceed five years, unless the loan is used to acquire a principal residence, for which the term may be up to a reasonable period. The interest rate is prime plus 1% on the non-residential loans 5 years or less and prime plus 2% for loans used to acquire a principal residence. Repayments are made in equal bi-monthly, or monthly installments of principal and interest. The loans are secured by the balance in the participant's account. Such loans and related income are included in the participant's account.

Pursuant to the CARES Act, Plan participants could request a delay of note repayments for repayments that occurred between March 27, 2020 and December 31, 2020 for one year. The participant's note would be re-amortized and include any interest accrued during the period of delay. In addition, Plan participants were permitted to borrow up to \$100,000 or 100% of their vested account balance, whichever is less. The ability to request a delay in note repayments and the extended note amounts under the CARES Act ceased as of December 31, 2020.

Retirement benefits

Upon retirement, death or disability, if earlier, the balance in the participant's individual account is distributed to the participant or his beneficiary in a form having the effect of a qualified joint and survivor annuity, unless the participant elects to receive the benefits in: 1) a lump sum, 2) equal installments over a period not to exceed 20 years, or 3) a single life qualified annuity. In the event a participant's vested benefit is less than \$5,000 at time of termination and a distribution election is not made, the full value of the account will be rolled into an individual retirement fund. If the participant balances do not exceed \$1,000 the distribution is paid in the form of a lump sum cash payment as administratively feasible.

TOLEDO CLINIC, INC.
EMPLOYEES' 401(K) PROFIT SHARING PLAN & TRUST
NOTES TO FINANCIAL STATEMENTS—CONTINUED
December 31, 2021 and 2020

Note 1—Description of plan—continued

Retirement benefits—continued

Pursuant to the CARES Act, participants who were currently receiving required minimum distributions were offered the option to waive their 2020 distribution and participants who were due to receive their first required distribution in 2020 had their distribution automatically waived. Additionally, the CARES Act permitted Plan participants to request up to \$100,000 in coronavirus-related distributions, with repayment terms of up to three years. The ability to request special waivers with respect to required minimum distributions and coronavirus-related distributions under the CARES Act ceased as of December 31, 2020.

Vesting

Participants are immediately vested in their 401(k) deferral contributions, special non-elective contributions, rollover contributions, and voluntary contributions plus actual earnings thereon. The Company's profit sharing contribution portion of their accounts plus earnings thereon is 100% vested after three years of credited service.

Termination of the plan

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants will become 100% vested in their accounts. Any unallocated assets of the Plan shall be allocated to participant accounts and distributed in such a manner as the Company may determine.

Forfeitures

At December 31, 2021 and 2020, forfeited non-vested accounts totaled \$41,630 and \$72,791, respectively. Forfeitures are first used to reduce employer contributions and then will pay administrative expenses of the Plan.

Administrative expenses

The Company pays the administrative expenses of the Plan, unless the expenses relate to specific investment directions of the participant. Administrative expenses that are paid by the Company are excluded from these financial statements. Fees related to the administration of notes receivable from participants and payments of benefits are charged directly to the participant's account and are included in administrative expenses.

Plan administration

BMO Harris Bank, N.A. (the Former Trustee) served as the Plan's trustee to administer the Plan's assets from January 1, 2021 to October 31, 2021. Matrix Trust Company (the Current Trustee) served as the Plan's trustee to administer the Plan's assets from August 13, 2021 to December 31, 2021. OneAmerica Retirement Services LLC serves as the Plan's record-keeper and provides investment services.

TOLEDO CLINIC, INC.
EMPLOYEES' 401(K) PROFIT SHARING PLAN & TRUST
NOTES TO FINANCIAL STATEMENTS—CONTINUED
December 31, 2021 and 2020

Note 2—Summary of significant accounting policies

Basis of accounting

The Plan maintains its records on the accrual basis, whereby income is recognized when earned and expenses are recognized when the obligations are incurred. Benefits payments are recorded when paid.

Notes receivable from participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Delinquent notes receivable from participants are recorded as a distribution based upon the terms of the plan document.

Investment valuation and income recognition

Investments held by the Plan are stated at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 4 for further discussion and disclosures related to fair value measurements.

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

Contributions

Employee salary deferrals and employer contributions are included in income during the period the related salary is earned.

Use of estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and disclosure of contingent assets and liabilities. Actual results could differ from those estimates.

Subsequent events

The Company has evaluated subsequent events through October 14, 2022, the date the financial statements were available to be issued and have determined that there are no subsequent events that require disclosure.

TOLEDO CLINIC, INC.
EMPLOYEES' 401(K) PROFIT SHARING PLAN & TRUST
NOTES TO FINANCIAL STATEMENTS—CONTINUED
December 31, 2021 and 2020

Note 3-Investments

All investment information disclosed in the accompanying financial statements and supplemental schedule, including investments held and notes receivable from participants at December 31, 2021 and 2020, and net realized and unrealized appreciation (depreciation) in fair value of investments, interest, dividends and interest income on notes receivable from participants for the year ended December 31, 2021, were obtained or derived from information supplied to the Plan Administrator and certified by the Current Trustee as of December 31, 2021 and for the period from August 13, 2021 to December 31, 2021, and the Former Trustee as of December 31, 2020 and for the period from January 1, 2021 through October 31, 2021, as complete and accurate in accordance with Section 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information has not been examined by independent auditors.

Note 4-Fair value measurements

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1) and the lowest priority to unobservable inputs (level 3). The three levels of the fair value hierarchy under Financial Accounting Standards Board Accounting Standards Codification Topic, Fair Value Measurement, are described as follows:

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

Level 2. Inputs to the valuation methodology include:

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

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

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

TOLEDO CLINIC, INC.
EMPLOYEES' 401(K) PROFIT SHARING PLAN & TRUST
NOTES TO FINANCIAL STATEMENTS—CONTINUED
December 31, 2021 and 2020

Note 4—Fair value measurements—continued

Following is a description of the valuation methodologies used for assets measured at fair value. As of December 31, 2021, the Plan changed its investment methodology of common/collective trust funds to classify such investments as Level 2 within the fair value hierarchy. Prior to December 31, 2021, the Plan classified such investments at net asset value using the practical expedient available under Subtopic 820-10. This change in classification was retrospectively applied to investments held at December 31, 2020. There have been no other changes in the methodology used at December 31, 2021 and 2020.

Money Market Funds – valued at amortized cost which approximates fair value.

Common Stocks and Preferred Stocks – certain common stocks and preferred stocks are valued at the closing price reported in the active market in which the individual security is traded. If a quoted market price is not available, the stocks are valued at a multiple of the current earnings less an appropriate discount. The multiple of similar companies is based on current market prices.

Mutual funds, exchanged traded funds, and limited partnerships – these are valued at quoted market prices, which represent the Net Asset Value (NAV) of shares held by the Plan at year end. The NAV is based on the fair value of the underlying investments held by the fund, less its liabilities.

Common/collective trust funds – valued daily at the NAV of units of a collective trust. The NAV of these accounts is based on the market value of its underlying investments held by the fund less its liabilities. These funds are required to publish their daily net asset value and to transact at that price.

Insurance policies – life insurance policies are recorded at the cash surrender value of the life insurance policies, as determined by the issuer of the insurance policy. Independent appraisals of certain partnership interests that are not valued on an annual basis are revalued at the time they are disbursed from the Plan, therefore the values of the partnership interests are subject to fluctuation.

The methods described above may produce a fair value calculation that may not be 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 and assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

TOLEDO CLINIC, INC.
EMPLOYEES' 401(K) PROFIT SHARING PLAN & TRUST
NOTES TO FINANCIAL STATEMENTS—CONTINUED
December 31, 2021 and 2020

Note 4—Fair value measurements—continued

The following table sets forth, by level, within the fair value hierarchy, the Plan's assets carried at fair value:

Description	Total	Fair Value Measurements at December 31, 2021		
		Using		
		Level (1)	Level (2)	Level (3)
Money market funds	\$ 5,342,535	\$ 5,342,535	\$ 0	\$ 0
Common and preferred stocks	34,587,233	34,586,775	458	
Mutual funds	175,897,933	175,897,933		
Exchange traded funds	5,823,023	5,823,023		
Limited partnerships	116,955	116,955		
Common/collective trust funds	9,609,213		9,609,213	
Insurance policies	1,567,793		1,567,793	
Total investments in the fair value hierarchy	<u>\$ 232,944,685</u>	<u>\$ 221,767,221</u>	<u>\$ 11,177,464</u>	<u>\$ 0</u>

Description	Total	Fair Value Measurements at December 31, 2020		
		Using		
		Level (1)	Level (2)	Level (3)
Money market funds	\$ 6,996,331	\$ 0	\$ 6,996,331	\$ 0
Common and preferred stocks	25,323,446	24,953,975	369,471	
Mutual funds	170,677,758	170,528,092	149,666	
Exchange traded funds	3,291,720	3,291,720		
Limited partnerships	84,375	84,375		
Common/collective trust funds	9,419,906		9,419,906	
Insurance policies	1,571,309		1,571,309	
Total investments in the fair value hierarchy	<u>\$ 217,364,845</u>	<u>\$ 198,858,162</u>	<u>\$ 18,506,683</u>	<u>\$ 0</u>

TOLEDO CLINIC, INC.
EMPLOYEES' 401(K) PROFIT SHARING PLAN & TRUST
NOTES TO FINANCIAL STATEMENTS—CONTINUED
December 31, 2021 and 2020

Note 5—Income tax status

The Plan obtained its latest determination letter on July 1, 2002, in which the Internal Revenue Service stated that the Plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code (IRC). The Plan has been amended since receiving the determination letter. However, the Plan Administrator and the Plan's tax counsel believe the Plan is currently designed and being operated in compliance with the applicable requirements of the IRC. Therefore, no provision for income taxes has been included in the Plan's financial statements.

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

Note 6—Related party transactions and party in interest transactions

Certain Plan investments are managed by the Current Trustee and Former Trustee as of December 31, 2021 and 2020. As such, these transactions qualify as party in interest transactions. The Plan made direct payments to the Current Trustee and Former Trustee and other investment managers and consultants in the amount of \$325,873 during 2021.

Notes receivable from participants also qualify as party-in-interest transactions. Notes receivable from participants totaled \$1,344,721 and \$1,464,120 as of December 31, 2021 and 2020, respectively. Interest received on notes receivable from participants totaled \$77,498 during 2021.

Note 7—Risks and uncertainties

The Plan invests in various investment securities. Investment securities are exposed to various risks, such as interest rate, market and credit risk. 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 change could materially affect participants' account balances and the amounts reported in the statements of net assets available for benefits.

SUPPLEMENTAL SCHEDULE

TOLEDO CLINIC, INC.
EMPLOYEES' 401(K) PROFIT SHARING PLAN & TRUST
SCHEDULE H, LINE 4(i) - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
Employer Identification No.: 34-0936207 Plan No: 002
December 31, 2021

(a)/(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest Collateral, Par and Maturity Value	(d) Cost	(e) Current Value
* Various	Participant directed brokerage accounts	**	\$ 231,259,937
* Various	Participant directed limited partnerships	**	116,955
* Various	Participant directed insurance policies	**	1,567,793
* Participant loans	Participant loans, various maturities with interest rates ranging from 4.25% to 6.50%	0	<u>1,344,721</u>
		Total	<u>\$ 234,289,406</u>

* *Party in interest*

** *Cost information is not required as investments are
participant directed*

Fee Schedule and Disclosures OneAmerica

TOLEDO CLINIC, INC. EMPLOYEES' 401(K) PROFIT SHARING PLAN (the "Plan")

This fee schedule pertains to the services ("Services") covered in the Client Agreement with Matrix Trust Company ("Matrix Trust"), and is intended as the service provider disclosure statement to fiduciaries that have the authority to enter into, extend, or renew Matrix Trust's provision of services to the Plan. If you are in receipt of this schedule and are not the responsible Plan fiduciary under 29 C.F.R. Sec. 2550.408b-2 ("408(b)(2)"), please forward this disclosure to that fiduciary's attention.

If Matrix Trust's appointment is as a directed (non-discretionary) trustee, with regard to providing services to the Plan, Matrix Trust is serving in a limited fiduciary capacity under ERISA. If Matrix Trust's appointment is not as trustee, Matrix Trust is not serving in a fiduciary capacity under ERISA except to the extent that Matrix Trust explicitly agrees to and acknowledges its fiduciary capacity.

TRUST/CUSTODY SERVICES

Annual Market Value Fees:

Plan With Total Assets of Less Than \$100MM	2 basis points (on assets other than Conditionally Accepted)
Plan With Total Assets Over \$100MM	1 basis point (on assets other than Conditionally Accepted)
Conditionally Accepted Assets ¹	15 basis points

Annual Trustee Fees: (includes custodial services)

Plans with mutual funds <u>only</u>	\$ 750 per plan
Plans with mutual funds <u>and</u> IDAs	\$ 1,500 per plan
Plans with mutual funds, IDAs and Conditionally Accepted Assets	\$ 2,500 per plan

Annual Custodian Fee	\$ 500 per plan
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DISBURSEMENT-RELATED SERVICES

One-time Check or Wire	\$ 5 each (includes Forms 1099R, 1099M, W-2)
One-time ACH Transfers	\$ 3 each (includes Forms 1099R, 1099M, W-2)
Recurring Check or ACH Transfer	\$ 3 each (includes Forms 1099R, 1099M, W-2)
Stop Payment	\$ 20 each
Form 1099 Replacement	\$ 0 each

ADDITIONAL SERVICES

Unitization Annual Fee ²	\$ 2,750 per NAV (in addition to the Annual Market Value Fees listed above)
1041 Informational Tax Letter	\$ 500 per letter
990T Preparation and Filing	\$ 1,000 per filing
ASC 820 Report	Included
Extraordinary Services	\$ 100 per hour
Termination Fee	\$ 500 per plan
Fund Service Fee Collection Services	Included - 100% pass through
Self-Directed Brokerage Account (SDBA):	
Initial Account Set-Up Fee	\$ 75 each new SDBA
Waived for TDA accounts and existing IDAs for implementation process	
Annual Account Fee @ connected broker	\$ 100 each (in addition to the Annual Market Value Fees listed above)
Waived for TD Ameritrade accounts	
Annual Account Fee @ non-connected broker	\$ 400 each (in addition to the Annual Market Values Fee listed above)

TERMS, CONDITIONS AND REQUIRED DISCLOSURES

The Plan's third-party administrator may impose administration fees, which are in addition to the afore-mentioned fees. The afore-mentioned fees do not include investment manager or consultant fees. The afore-mentioned fees do not include any brokerage or other sub-custodian commissions, unless otherwise noted. The afore-mentioned fees also do not include mutual fund sales charges/loads or brokerage commissions imposed by broker-dealers or mutual fund families. An applicable mutual fund prospectus or statement of additional information may provide for the waiver of plan level mutual fund sales charges/loads. In order for the fees to be included, the Plan Sponsor or the Responsible Plan Fiduciary or a person identified by the Plan Sponsor or the Responsible Plan Fiduciary to act as the Authorized Person (the "Authorized Person") may be required to complete additional documentation. The afore-mentioned fees also do not include real estate appraisal fees, annual inspection costs, insurance premiums or other like costs associated with any real property that may be held in the account.

The fees listed in the Trust/Custody Services section are charged on a per plan basis and include:

- Electronically transmitted transactions
- Asset transfer and set-up in one account per plan
- Quarterly and annual statement (maximum of two duplicate sets)
- Proxy delivery to the Responsible Plan Fiduciary or other designated party
- Wire receipts for employer and employee contributions and master note loan repayments (if applicable)
- Interest, dividend, and capital gains posting; processing of capital changes (splits, reorganizations, etc.)

Additional fees may be charged for:

- Extraordinary services
- Checks received with insufficient funds
- Overnight mailing (\$25 per mailing)

Fees are billed quarterly in arrears directly to OneAmerica. Asset based fees will be calculated utilizing a daily average balance for the invoice period. To the extent Matrix Trust fees are paid by the account, the fees represent direct compensation paid to Matrix Trust. To the extent that Matrix Trust fees are paid by OneAmerica or the Plan Sponsor and not reimbursed by plan assets, the fees do not represent direct or indirect compensation paid to Matrix Trust for purposes of 408(b)(2). Matrix Trust fees outstanding for more than 90 days from the billing date may be deducted directly from the account.

I. INDIRECT COMPENSATION

Matrix Trust may receive indirect compensation in connection with Services:

- in the form of "float" income, and
- through its affiliate(s) and/or other parties as described below, and to the extent applicable, with respect to Investment Related Administrative Fee Services, Brokerage Accounts, Retirement Cash Account, ModelTool(K)it™, Level Compensation Services, ETF Trading Services, ETF/Closed End Fund Trading Services, Stale Dated Check Services, and Proceeds of Corrective Transactions.

A. CASH SUB-ACCOUNTING SERVICES/FLOAT INCOME

Matrix Trust also provides sub-accounting services to certain banking institutions, with respect to cash held on a short-term basis in their omnibus accounts. With respect to the Plan, this may occur where, for example, Plan funds are awaiting investment, distribution or other processing. As described below under the section titled: "Matrix Trust - Float Disclosure for Employee Benefit Plans," Matrix Trust may derive compensation from the use of this short-term cash, which is referred to as "float income." Currently, Matrix Trust has arrangements with two banks – JP Morgan Chase and TD Bank – under which the banks pay float income to Matrix Trust in exchange for its sub-accounting services. Float income is reflected as an earnings credit or service fee on monthly bank invoices.

The exact amount of float income credited from these two banks to Matrix Trust cannot be described in precise terms, because the rate of float income paid fluctuates over time (it generally tracks the Federal Funds Rate), and it is also impossible to predict exactly how much Plan cash will be held on a short-term basis, and for how long. Please refer to the section below titled "Matrix Trust - Float Disclosure for Employee Benefit Plans" for more information.

B. MATRIX TRUST - FLOAT DISCLOSURE FOR EMPLOYEE BENEFIT PLANS**1. Additional Compensation Attributable to Float**

Matrix Trust may derive compensation from the use of cash held on behalf of client plans pending investment, distribution or other processing. This compensation is referred to as "float". The disclosures contained in the following paragraphs have been prepared in accordance with U.S. Department of Labor guidance contained in Field Assistance Bulletin 2002-3 concerning service provider float disclosure obligations to employee benefit plan customers.

In connection with Matrix Trust's provision of services to plan customers, Matrix Trust maintains various banking arrangements to facilitate movements of cash as necessary to process plan customer transactions, including arrangements with one or more banks. Under these arrangements, cash may be held in general or "omnibus" bank accounts established by or at the direction of Matrix Trust, pending investment, trade settlement, or the presentment of distribution checks for payment. These accounts generate float earnings for Matrix Trust. The proportionate share of those earnings attributable to the funds of a particular plan constitutes compensation that is paid by the plan and retained by Matrix Trust in connection with Matrix Trust's services and is in addition to any other fees or compensation payable under the service arrangement.

As of the date of this disclosure, Matrix Trust's only banking arrangements described above are with JPMorgan Chase, N.A. and TD Bank, N.A, both of which are unaffiliated institutions to Matrix Trust.

The paragraphs below describe the specific circumstances under which float will be earned and retained, the time frames applicable to float earnings periods, and a general description of the rate of float earnings.

2. Circumstances and Time Frames During Which Float May Be Earned

a) Contributions

Plans direct cash contributions to Matrix Trust through a demand deposit account Matrix Trust maintains for that purpose. Matrix Trust credits the amount of a plan's cash contribution to the plan's Matrix Trust account ("**Client Account**") on the business day it is received. If the Client Account uses a cash sweep, the cash contribution is swept from the demand deposit account and invested on the plan's behalf on the next business day. Matrix Trust earns float on the cash contribution between the business day of deposit and the next business day. A "business day" is a day on which the New York Stock Exchange is open for business.

If a Client Account does not use a cash sweep, Matrix Trust earns float on the cash contribution from the business day of deposit until Matrix Trust receives investment instructions from the plan and the investment transaction settles. Upon Matrix Trust's receipt of investment instructions in good order, settlement of mutual fund trades generally occurs within one business day and settlement of individual securities trades (*i.e.*, stocks and bonds) generally occurs within three business days.

b) Purchases of Securities for the Client Account

When Matrix Trust receives instructions, in good order and in accordance with prescribed procedures, to purchase a security for a Client Account, Matrix Trust places the purchase trade order that same business day if the instructions are received prior to Matrix Trust trading cut-off times. If instructions are received after the Matrix Trust trading cut-off times, the purchase trade order is placed on the next business day.

When Matrix Trust settles a purchase trade order for a Client Account, Client Account assets required to pay for the purchase are transferred to a demand deposit account maintained by Matrix Trust on the trade settlement date. When a purchase trade order is cancelled or rejected, the funds previously set aside to pay for the purchase are re-credited to the Client Account and either invested through the cash sweep, if applicable, or retained in the deposit account pending other investment instructions, as described above.

c) Sales of Securities for the Client Account

When Matrix Trust receives instructions, in good order and in accordance with prescribed procedures, to sell a security for a Client Account, Matrix Trust places the sale trade order that same business day if the instructions are received prior to Matrix Trust trading cut-off times. If instructions are received after the Matrix Trust trading cut-off times, the sale trade order will be placed on the next business day.

When Matrix Trust places or settles a sale trade for a Client Account, the Client Account receives the sales proceeds on the trade settlement date. If the Client Account does not use a sweep, Matrix Trust will earn float from the date Matrix Trust receives the sale settlement proceeds until Matrix Trust receives instructions to reinvest the sale proceeds as described above.

d) Payments from Client Accounts

Matrix Trust may earn float when it issues checks on behalf of plans including checks for (i) distributions to participants and/or beneficiaries, (ii) participant loan distributions, or (iii) fees paid to plan service providers. Matrix Trust does not earn float when payments or distributions are made by direct deposit (ACH) or by a federal funds wire transfer.

Matrix Trust will mail a distribution check to a plan participant or beneficiary on the payable date (the date printed on the check). On the same day, Matrix Trust debits the Client Account in the amount of the check. Matrix Trust will earn float on the amount of the check from the date the check is issued until the date the check is presented and paid.

Where Matrix Trust has been directed to establish periodic or recurring distribution checks, such payments are typically mailed to plan participants and beneficiaries prior to the payable date (for example, periodic payments are mailed six business days prior to the payable date). Matrix Trust debits the Client Account in the amount of the checks on the payable date. Matrix Trust is able to mail the checks before assets are withdrawn from the Client Account and sold because periodic distributions are of a predictable amount (generally a set dollar amount each payment cycle). Matrix Trust will only earn float on the amount of the check from the date the check is payable until the date check is presented and paid.

On a periodic basis, Matrix Trust will notify clients of outstanding periodic and lump sum distribution checks that Matrix Trust has issued. If an originally-issued check is reported lost or missing, Matrix Trust will re-issue the check upon receipt

of direction from the client and/or other authorized party to instruct on the account. If the participant or beneficiary does not negotiate the check within a reasonable time, Matrix Trust reserves the right to re-credit (redeposit) the payment to the Client Account and to invest these funds at the direction of a Client Account fiduciary, or to disburse the funds as directed or otherwise in accordance with applicable law.

3. Rate On Float Earnings

The rate at which Matrix Trust earns float over the time periods described above is generally comparable to the effective Federal Funds Rate as reported in the Wall Street Journal over the applicable time frame.

C. INVESTMENT RELATED ADMINISTRATIVE FEE SERVICES (if elected and to the extent applicable)

Where Matrix Trust has been so authorized, Matrix Trust through its affiliate and registered broker dealer, MSCS Financial Services Division of Broadridge Business Process Outsourcing, LLC ("**MSCS Financial**"), may receive fees from certain investment companies, mutual funds, stable value funds, guaranteed investment contracts, guaranteed annuity contracts and similar investment vehicles (the "**Funds**") in the form of 12b-1 fees or firm concessions (*i.e.*, finders fees), or in the form of shareholder servicing, sub-transfer agent and sub-accounting fees ("**Mutual Fund Fees**").

Matrix Trust will pass through 100% of Mutual Fund Fees to OneAmerica. The amount of such Mutual Fund Fees as paid by the Funds is subject to change at any time.

If the Plan is trading on Matrix Trust's trading platform and Mutual Fund Fees are available for the plan investment options selected for the Plan, available Mutual Fund Fees are identified on the Plan fund list in the Sub-TA and 12b-1 columns for each investment option listed and is paid by the investment provider offering the fund.

D. CERTAIN BROKERAGE ACCOUNTS (if elected and to the extent applicable)

If your Plan offers a self-directed brokerage account ("**SDBA**") option to Plan participants, SDBA balances remain subject to the services and fees described under other sections of this schedule, to the extent applicable.

Also, where the named Fiduciary of the Plan and/or its authorized representative(s) has directed Matrix Trust to establish an SDBA that is a TD Ameritrade Brokerage Account, pursuant to an agreement with TD Ameritrade, Matrix Settlement and Clearing Services, LLC ("**MSCS**") will provide account reconciliation services, account set-up and maintenance, movement of cash between the Plan's core accounts and SDBAs, and related administrative tasks. For these services and others, MSCS will receive quarterly, in arrears, an amount equal to 0.0175% (1.75 basis points) of the value of Plan assets in the TD Ameritrade SDBAs during such quarter, based on the average of the Plan assets held in the SDBAs on the last business day of each month in the applicable quarter. This rate shall apply for the calendar quarter ending March 2020 and shall decrease as follows to 0.01% (1 basis point) for the calendar quarter ending June 2020, then 0.0075% (0.75 basis points) for the calendar quarter ending September 2020, then 0.005% (0.5 basis points) for the calendar quarter ending December 2020 with subsequent quarters to be calculated at the rate of 0.00375% (0.375 basis points). **TD Ameritrade pays these fees to MSCS.**

In all cases, the fees described above do not include brokerage commissions or other fees payable to TD Ameritrade, or other SDBA provider, who are unaffiliated with Matrix Trust, MSCS and MSCS Financial.

E. RETIREMENT CASH ACCOUNT (if elected and to the extent applicable)

Matrix Trust receives fees with respect to the Retirement Cash Account, to the extent permitted by Applicable Rules, for providing services with respect to the account and the accountholders. Specifically, as provided under an agreement with JPMorgan Chase Bank, N.A. ("**JPMCB**"), Matrix Trust receives a servicing fee in exchange for providing sub-accounting and support services, processing transactions and reconciling aggregate account activity with respect to funds deposited in the Retirement Cash Account with JPMCB. The servicing fee is deducted by Matrix Trust from the total interest paid to Matrix Trust by JPMCB, and is the difference between the total interest rate paid to Matrix Trust by JPMCB and the stated interest rate paid to plan participants on their investments in the Retirement Cash Account. In other words, the servicing fees paid to Matrix Trust reduce the interest rate paid to plan participants by a corresponding amount.

At each rate of total interest paid by JPMCB (from 0.00% up to 5.00%), the share of such total interest that is credited as the "stated rate" of interest to plan participants on their Retirement Cash Account balances, and the share of such total interest that is retained by Matrix Trust as its servicing fees, are set forth under a pre-established rate table. Such servicing fees are based on the average daily deposit balances in the Retirement Cash Account. The rate of the servicing fee that Matrix Trust receives may exceed the interest rate or effective yield the depositors receive from the Retirement Cash Account. No portion of these servicing fees will reduce or offset the fees otherwise due to Matrix Trust unless required by Applicable Rules. "Applicable Rules" means all applicable federal and state laws, rules and regulations, rules of any self-regulatory organization, and the constitution and applicable rules, regulations, customs, and usages of the exchange or market and its clearinghouse. Unless stated otherwise in Schedule 1, other than the applicable fees charged on plan custody accounts, there are no separate charges, fees (other than the servicing fee described above), or commissions paid to Matrix Trust or its affiliates as a result of, or otherwise in connection with, the Retirement Cash Account.

For more specific information, the current interest rate payable at any given time will be available online at:
<https://www.broadridge.com/resource/matrix-trust-company>.

A copy of the full rate table and the current interest rate payable at any given time may be obtained by calling Matrix Trust Client Services at 888-947-3472.

Current Retirement Cash Account disclosures and rates payable are likewise available online at:
<https://www.broadridge.com/assets/pdf/broadridge-msb-retirement-cash-account.pdf>.

As of December 1, 2020, the total rate of interest being paid by JPMCB is 0.28%, and as provided in the rate table, this means that Matrix Trust's servicing fees are equal to 0.20%. However, as the total interest rate paid by JPMCB increases, the servicing fees will likewise increase, and if the total interest rate paid by JPMCB decreases, the servicing fees will likewise decrease. While the full rate table is available and accessible (as explained above), it is very voluminous. However, the following summarizes the general ranges of the stated interest rates paid to Plan participants and Matrix Trust's servicing fees at various rates of total interest, as determined under the rate table:

When the total rate of interest paid (annually) by JPMCB is between:	The stated interest rate paid to plan participants ranges from:	The servicing fees retained by Matrix Trust ranges from:
0.00% and 0.50%	0.00% and 0.13%	0.00% and 0.37%
0.51% and 1.00%	0.13% and 0.25%	0.38% and 0.75%
1.01% and 2.00%	0.26% and 0.50%	0.75% and 1.50%
2.01% and 3.00%	0.51% and 1.23%	1.50% and 1.77%
3.01% and 4.00%	1.23% and 1.90%	1.78% and 2.10%
4.01% and 5.00%	1.91% and 2.63%	2.10% and 2.37%

Based upon the total rates of interest paid by JPMCB in recent periods, and the total rates of interest that Matrix Trust generally expects that JPMCB would intend to pay in the future, a reasonable estimate of the servicing fees retained by Matrix Trust would usually be between 0% and 2.37%. However, we should emphasize that Matrix Trust cannot control or predict the total interest rates payable by JPMCB in the future, which makes it impossible to predict the rate of Servicing Fees we will receive at any given time. Therefore, to help you make a fully informed decision about whether to utilize (or continue utilizing) the Retirement Cash Account at any given time, we strongly recommend that you access the online materials or contact Matrix Trust Client Services as described above, to be provided with more detailed information.

F. MODELTOOL(K)IT™ SERVICES (if elected and to the extent applicable)

Where the named Fiduciary of the Plan and/or its authorized representative(s) has entered into an agreement to subscribe to ModelTool(k)it™ ("MTK") for the Plan, a total annual fee of 0.025% (2.5 basis points), the ModelTool(k)it™ Platform Fee, charged monthly in arrears applies to the market value of assets covered under the MTK agreement. This fee is deducted directly from the Plan account from the assets covered under the MTK agreement. Of the total fee, a third-party subcontractor of MSCS, Envestnet Retirement Services ("ERS") receives approximately (no less than) 0.02% (2.0 basis points) as its compensation for providing services detailed in the Plan's MTK agreement, and MSCS itself will retain approximately (no more than) 0.005% (0.5 basis points) for facilitating MTK as a service on the MSCS trading platform. All other applicable services and fees will continue to apply, except that if investments subject to the MTK agreement generate Mutual Fund Fees, MSCS Financial will collect such Mutual Fund Fees as compensation, but Matrix Trust will credit back Administrative Fees in an amount equal to one hundred percent (100%) of such Mutual Fund Fees to the TPA.

G. LEVEL COMPENSATION SERVICES (if elected and to the extent applicable)

Where the named Fiduciary of the Plan has engaged a broker (registered representative) whose firm utilizes the Matrix Trust Level Compensation Services, in addition to any other applicable services and fees, MSCS Financial will serve as Broker of Record for investment transactions, and will retain up to 0.02% (2 basis points) of the Plan's total assets, with such fees coming from any 12b-1 fees and shareholder servicing ("Level Compensation Fees") it collects from Funds on behalf of the broker. For certain Plans whose investment lineup pays differing compensation per investment, brokers may receive Level Compensation Fees based on an approximate weighted average ("Weighted Average") of fees paid by or on behalf of Funds. Where Weighted Average is in place, MSCS Financial may retain an overage in the amount fees received from or on behalf of the Funds. This overage amount may be an amount up to 0.05% (5 basis points) of Plan assets because Weighted Average Level Compensation Fee percentages are set by MSCS on 0.05% (5 basis point) increments. If you have engaged an investment adviser for your plan whose firm utilizes the RIA Remittance Services of the MSCS Level Compensation Services, in addition to any other applicable services and fees, MSCS will be paid a fee of up to 0.015% (1.5 basis points) of the Plan's total assets (also referenced as "Level Compensation Fees"). With respect to brokers, the Level Compensation Fees are in exchange for MSCS Financial's administrative services in collecting and distributing Level

Compensation Fees to the broker. With respect to investment advisers, the Level Compensation fees are in exchange for MSCS's administrative services in collecting from the TPA and distributing to the investment adviser the adviser's advisory fees (*i.e.*, facilitating RIA fee remittance services). Per the agreement setting forth the Level Compensation Services between MSCS and the broker-dealer or investment advisory firm, this compensation is deducted from Level Compensation Fees as received from the Plan's Funds.

H. ETF/CLOSED END FUND TRADING SERVICES (if elected and to the extent applicable)

In addition to all other applicable services and fees, if the Plan offers one or more exchange-traded funds ("**ETFs**") and/or closed end funds ("**CEFs**") as investment options to Plan participants, a third-party subcontractor of MSCS, Virtu Americas LLC ("**Virtu**") (formerly known as "**Knight Capital Group**" or "**KCG**") receives certain commissions for executing ETF/CEF trades processed on the MSCS trading platform (per the agreement between Matrix Trust/MSCS and the TPA). Per the agreement between Matrix Trust/MSCS and the TPA, the commissions paid to Virtu are generally deducted directly from the Plan account (*i.e.*, "netted" from the ETF/CEF trade) unless, per the agreement between Matrix Trust/MSCS and the TPA, the TPA is invoiced for such charges instead. Virtu's commission charges, as the executing ETF/CEF broker, are:

- \$0.01 per share per ETF/CEF trade received by MSCS prior to 3:00 pm Eastern Time, or one (1) hour prior to market close, with market on close execution; or
- \$0.005 per share per ETF/CEF trade processed during market hours (with pricing changing throughout the trading day).

MSCS (along with Matrix Trust and MSCS Financial) does not retain any of Virtu's commissions described above; rather, Virtu receives 100% of these additional ETF/CEF commissions. However, Virtu's commissions are in addition to, not in lieu of, all other applicable fees, including but without limitation the Administrative Fees described above under the heading "Investment Related Administrative Fee Services".

ETF/CEF trade instructions may be received by MSCS after market close. When this occurs, the transaction will be processed the following business day. Because the price of an investment may change between the receipt of instructions and the execution of instructions, a transaction may result in either a shortfall or an excess. If the transaction results in a shortfall, Matrix Trust will promptly cover the shortfall to the extent necessary to process the transaction based on the price that would have been paid or realized by the Plan had the transaction been processed on the day Matrix received instruction. If the transaction results in an excess, Matrix Trust will retain the amount of the excess in a suspense account to be applied to future shortfalls.

I. STALE DATED CHECK SERVICES

Matrix Trust provides services to assist with the resolution of Plan participants' stale dated checks, as directed by an Authorized Person. Where the named Fiduciary of the Plan and/or its authorized representative(s) has elected to utilize certain services to assist in the resolution of participant related stale dated checks, a subcontractor to Matrix Trust and MSCS, PBI Research Services, Pension Benefit Information, LLC ("**PBI**"), receives \$40 per check as direct compensation which is deducted directly from the Plan (*i.e.*, from the stale check amount). This compensation to PBI is for its services which includes conducting a search, related communications, and distributing funds to affected Plan participants. All float income to Matrix Trust will cease with respect to the stopped check from the time the check is stopped, but float income related to the period beginning with the issuance of the distribution check through the date the check was stopped will be retained by Matrix Trust.

J. PROCEEDS OF CORRECTIVE TRANSACTIONS

Matrix Trust receives investment instructions and, although rare, occasional errors in the instructions themselves or the processing of instructions may occur. The causes of such errors may include, but are not necessarily limited to, entry of an erroneous trade ("buy" vs. "sell," or vice versa), dollar amount or number of shares, incorrect identification of the security, duplication of orders (such as, instructions entered more than once), or untimely transmittal of instructions. When an error is discovered, action is taken to correct the transaction in a manner intended to avoid or minimize harm or disruption to the Plan. Because the price of an investment may change between the processing of erroneous instructions and the execution of corrective instructions, a corrective transaction may result in either a shortfall or an excess. If the error originates with Matrix Trust and the corrective transaction results in a shortfall, Matrix Trust will promptly cover the shortfall to the extent necessary to process the transaction based on the price that would have been paid or realized by the Plan had the transaction been processed as instructed. If the corrective transaction results in an excess, Matrix Trust will retain the amount of the excess in a suspense account to be applied to future shortfalls resulting from trade errors. Consistent with positions expressed by the U.S. Department of Labor, any such excess proceeds may be treated as compensation to Matrix Trust for its services. The amount of any such compensation cannot be predicted in advance, but generally is not expected to be material over time.

II. NON-MONETARY COMPENSATION

Matrix Trust and MSCS Financial maintain policies that place limits on the circumstances under which gifts, travel and entertainment may be accepted by employees. **Other than for modest gifts given or received in the normal course of business, employees are not permitted to receive gifts from clients and vendors.** Under the 408(b)(2) regulation, a service provider's acceptance of these non-monetary items may involve the receipt of indirect compensation from a plan where the value attributable to the plan, on a pro rata

basis, exceeds \$250 over the term of the plan's contract with the service provider. In light of the policies, Matrix Trust does not anticipate that the value of any such non-monetary items will approach the \$250 threshold with respect to the plan.

III. MISCELLANEOUS

Matrix Trust reserves the right to decline acceptance of any Plan assets not discussed during the original account acceptance process. Matrix Trust reserves the right to amend this fee schedule at any time with a 30 day advance written notice to the Plan Sponsor, or such other time period as specified within the Client Agreement covering the Services.

(a)	(b)	(c)	(d)	(e)
IDENTITY OF ISSUE, BORROWER, LESSOR OR SIMILAR PARTY	QUANTITY	DESCRIPTION OF INVESTMENT including maturity date, rate of interest, collateral, par or maturity value	COST	CURRENT VALUE
Insurance Company General Account				
Corporate Stocks (Other Than Employer Securities) – Common				
1847 Goedecker Inc	60,000.000	1847 Goedecker Inc	147,000.00	144,000.00
1Life Healthcare Inc	500.000	1Life Healthcare Inc	11,585.00	8,785.00
Abbott Laboratories	2,045.000	Abbott Laboratories	255,873.10	287,813.30
Abbvie Inc	1,250.000	Abbvie Inc	148,961.50	169,250.00
Abiomed Inc	50.000	Abiomed Inc	16,196.50	17,958.50
Acuity Brands	315.000	Acuity Brands	57,103.20	66,691.80
Adobe Inc	100.000	Adobe Inc	63,694.00	56,706.00
Advanced Emissions Solutions	50,000.000	Advanced Emissions Solutions	346,500.00	331,000.00
Advanced Micro Devices	1,850.000	Advanced Micro Devices	198,958.00	266,215.00
AdvanSix Inc	8.000	AdvanSix Inc	289.60	378.00
Agnico-Eagle Mines Ltd F	150.000	Agnico-Eagle Mines Ltd F	8,392.50	7,971.00
Air Products & Chemicals Inc	200.000	Air Products & Chemicals Inc	56,282.00	60,852.00
Airbnb Inc Class A	100.000	Airbnb Inc Class A	14,857.00	16,649.00
Alamos Gold Inc	504.000	Alamos Gold Inc	3,659.04	3,875.76
Albemarle Corp	415.000	Albemarle Corp	91,527.75	97,014.55
Alexandria Real Estate	300.000	Alexandria Real Estate	61,947.00	66,888.00
Alibaba Group Holding-Sp ADR	3,800.000	Alibaba Group Holding-Sp ADR	652,428.00	451,402.00
Align Technology Inc.	100.000	Align Technology Inc.	69,075.00	65,718.00
Alj Regional Holdings Inc	63,000.000	Alj Regional Holdings Inc	93,910.00	114,660.00
Alpha Metallurgical Resource	100.000	Alpha Metallurgical Resource	6,286.19	6,105.00
Alphabet Inc CL A	270.000	Alphabet Inc CL A	740,773.70	782,200.80
Alphabet Inc Cl C	84.000	Alphabet Inc Cl C	231,149.49	243,061.56
Altria Group Inc	250.000	Altria Group Inc	12,140.00	11,847.50
Amazon Com Inc	544.000	Amazon Com Inc	1,767,379.69	1,813,880.96
American Airlines Group Inc	3,500.000	American Airlines Group Inc	67,690.00	62,860.00
American Tower REIT Inc	43.000	American Tower REIT Inc	12,177.60	12,577.50
American Well Corp-Class A	1,000.000	American Well Corp-Class A	10,440.00	6,040.00
Amgen Inc	490.000	Amgen Inc	113,262.00	110,235.30
Anthem Inc	175.000	Anthem Inc	66,540.25	81,119.50
Apple Inc	24,390.000	Apple Inc	3,655,705.78	4,330,932.30
Archer Daniels Midland	1,050.000	Archer Daniels Midland	63,294.00	70,969.50
Arrival Group Shs	2,000.000	Arrival Group Shs	21,700.00	14,840.00
Ascot Resources Ltd	6,000.000	Ascot Resources Ltd	5,336.40	5,763.00
Ashford Hospitality Trust Inc	8,000.000	Ashford Hospitality Trust Inc	101,280.00	76,800.00
AT&T Inc	4,760.000	AT&T Inc	133,878.92	117,096.00
Aurora Cannabis Inc	41.000	Aurora Cannabis Inc	69,300.00	221.81
Axon Enterprise Inc	500.000	Axon Enterprise Inc	25,012.50	78,500.00
Bank Of America Corp	10,625.000	Bank Of America Corp	436,901.25	472,706.25
Bank OZK	1,425.000	Bank OZK	60,149.25	66,305.25

Assets Held at End of Year
Toledo Clinic, Inc. Employees' 401(k) Profit Sharing Plan
a10643
CONSOLIDATED
Tax Number: 340936207
As of December 31, 2021

(a)	(b)	(c)	(d)	(e)
IDENTITY OF ISSUE, BORROWER, LESSOR OR SIMILAR PARTY	QUANTITY	DESCRIPTION OF INVESTMENT including maturity date, rate of interest, collateral, par or maturity value	COST	CURRENT VALUE
Barrick Gold Corp	200.000	Barrick Gold Corp	3,994.00	3,800.00
Bath & Body Works Inc	2.000	Bath & Body Works Inc	150.10	139.58
Baxter Intl Inc	210.000	Baxter Intl Inc	15,945.30	18,026.40
Beasley Broadcast Grp Inc A	30,000.000	Beasley Broadcast Grp Inc A	78,600.00	57,000.00
Becton Dickinson & Co	3.000	Becton Dickinson & Co	760.44	754.44
Benchmark Electronics Inc	1,200.000	Benchmark Electronics Inc	30,468.00	32,520.00
Berkshire Hathaway Inc Cl B	1,004.000	Berkshire Hathaway Inc Cl B	290,247.91	300,196.00
Berry Global Group Inc	500.000	Berry Global Group Inc	32,310.00	36,890.00
BHP Limited	115.000	BHP Limited	8,719.30	6,940.25
Biogen Inc	158.000	Biogen Inc	54,085.55	37,907.36
BlackRock 2001 Term Tr Inc	60.000	BlackRock 2001 Term Tr Inc	54,114.60	54,933.60
Blackrock Innovation & Growt	1,010.000	Blackrock Innovation & Growt	19,674.80	14,685.40
Blackstone Inc	2,075.000	Blackstone Inc	235,007.00	268,484.25
Blink Charging Co	800.000	Blink Charging Co	24,944.00	21,208.00
BMW Sponsored ADR	41.000	BMW Sponsored ADR	1,351.16	1,369.40
Boeing Company	1,550.000	Boeing Company	342,839.00	312,046.00
Bp Plc Spons Adr	2,751.000	Bp Plc Spons Adr	68,073.87	73,259.13
Brighthouse Financial Inc	56.000	Brighthouse Financial Inc	2,611.28	2,900.80
Bristol-Myers Squibb Co	4,085.000	Bristol-Myers Squibb Co	281,575.60	254,699.75
Broadcom Ltd	235.000	Broadcom Ltd	113,437.15	156,371.35
Canadian Pacific Railway	288.000	Canadian Pacific Railway	20,378.88	20,718.72
Canopy Growth Corp	2,020.000	Canopy Growth Corp	35,269.20	17,634.60
Capital One Financial Corp Com	525.000	Capital One Financial Corp Com	91,578.00	76,172.25
Cardinal Health Inc.	689.000	Cardinal Health Inc.	35,026.29	35,476.61
Carnival Corp.	1,500.000	Carnival Corp.	33,060.00	30,180.00
Caterpillar Inc	2,070.000	Caterpillar Inc	443,187.20	427,951.80
Cato Corp	5,700.000	Cato Corp	94,620.00	97,812.00
Celanese Corp Series A	550.000	Celanese Corp Series A	86,761.00	92,433.00
Change Healthcare Inc	2,400.000	Change Healthcare Inc	51,096.00	51,312.00
Channeladvisor Corp	200.000	Channeladvisor Corp	4,588.00	4,936.00
ChargePoint Holdings Inc	1,000.000	ChargePoint Holdings Inc	21,860.00	19,050.00
Cheniere Energy Inc	500.000	Cheniere Energy Inc	11,530.00	50,710.00
Chevron Corp	670.000	Chevron Corp	68,713.49	78,624.50
Christopher & Banks Corp	270,800.000	Christopher & Banks Corp	1,678.96	0.00
Cincinnati Financial Corp	345.000	Cincinnati Financial Corp	42,110.70	39,305.85
Cisco Systems Inc	2,800.000	Cisco Systems Inc	157,003.50	177,436.00
Citigroup Inc	3,599.000	Citigroup Inc	257,808.38	217,343.61
Citizens Financial Group	1,000.000	Citizens Financial Group	42,340.00	47,250.00
Cleveland Cliffs Inc	12,000.000	Cleveland Cliffs Inc	293,160.00	261,240.00
Cloudflare Inc Class A	7.000	Cloudflare Inc Class A	1,227.50	920.50
Co-Diagnostics Inc	500.000	Co-Diagnostics Inc	5,377.50	4,465.00
Coca-Cola Company	1,032.000	Coca-Cola Company	59,112.96	61,104.72
Cohu Inc.	1,300.000	Cohu Inc.	38,753.00	49,517.00
Coinbase Global Inc -Class A	200.000	Coinbase Global Inc -Class A	48,816.30	50,474.00
Comcast Corp Cl A	2,014.000	Comcast Corp Cl A	119,306.95	101,364.62
Comerica Inc.	850.000	Comerica Inc.	61,633.50	73,950.00
Consol Energy Inc	100.000	Consol Energy Inc	3,474.16	2,271.00
CoreCard Corp	30.000	CoreCard Corp	1,204.50	1,164.00
Corning Inc	2,000.000	Corning Inc	80,748.00	74,460.00
Costco Wholesale Corp-New	300.000	Costco Wholesale Corp-New	135,754.00	170,310.00
Cronos Group Inc	1,500.000	Cronos Group Inc	9,555.00	5,880.00
CrowdStrike Holdings Inc - A	40.000	CrowdStrike Holdings Inc - A	9,388.40	8,190.00
CSX Corp	600.000	CSX Corp	20,322.00	22,560.00
Cummins Inc	332.000	Cummins Inc	78,668.03	72,422.48
CVS Health Corp	1,862.000	CVS Health Corp	160,452.02	192,083.92
Danaher Corp Del	100.000	Danaher Corp Del	32,095.00	32,901.00
Davita Inc	150.000	Davita Inc	19,891.50	17,064.00
Deere & Co.	572.000	Deere & Co.	216,265.06	196,133.08

Assets Held at End of Year
Toledo Clinic, Inc. Employees' 401(k) Profit Sharing Plan
a10643
CONSOLIDATED
Tax Number: 340936207
As of December 31, 2021

(a)	(b)	(c)	(d)	(e)
IDENTITY OF ISSUE, BORROWER, LESSOR OR SIMILAR PARTY	QUANTITY	DESCRIPTION OF INVESTMENT including maturity date, rate of interest, collateral, par or maturity value	COST	CURRENT VALUE
Delta Air Lines Inc	7,725.000	Delta Air Lines Inc	291,655.10	301,893.00
Didi Global Inc	1,500.000	Didi Global Inc	12,470.00	7,470.00
Digital Realty Trust Inc	300.000	Digital Realty Trust Inc	48,486.00	53,061.00
Digital World Acquisition-A	145.000	Digital World Acquisition-A	9,654.10	7,457.35
Dillards Department Store	4,000.000	Dillards Department Store	776,200.00	980,080.00
Discovery Inc A	53.000	Discovery Inc A	1,339.23	1,247.62
Disney Walt Co	3,060.000	Disney Walt Co	535,040.30	473,963.40
Dollar General Corp	75.000	Dollar General Corp	17,838.00	17,687.25
Drdgold Ltd ADR	200.000	Drdgold Ltd ADR	1,882.00	1,696.00
Eaton Corp PLC	675.000	Eaton Corp PLC	113,180.75	116,653.50
Enersys Inc	600.000	Enersys Inc	45,957.66	47,436.00
Eog Resources Inc	1,300.000	Eog Resources Inc	85,761.00	115,479.00
Etsy Inc	1,200.000	Etsy Inc	232,384.00	262,728.00
Evoqua Water Technologies Co	500.000	Evoqua Water Technologies Co	19,070.00	23,375.00
Exact Sciences Corp	160.000	Exact Sciences Corp	14,889.60	12,452.80
Exxon-Mobil Corporation	1,742.000	Exxon-Mobil Corporation	96,829.98	106,592.98
Fannie Mae	10,000.000	Fannie Mae	10,400.00	8,201.00
Fedex Corp	225.000	Fedex Corp	62,518.50	58,194.00
Fifth Third Bancorp	1,875.000	Fifth Third Bancorp	71,031.75	81,656.25
First Liberty Power Corp (3/21/19)	10,000.000	First Liberty Power Corp (3/21/19)	0.00	0.00
First Majestic Silver Corp	1,550.000	First Majestic Silver Corp	18,150.50	17,220.50
First Merchants Corp	2,000.000	First Merchants Corp	83,240.00	83,780.00
Flagstar Bancorp Inc	2,000.000	Flagstar Bancorp Inc	97,700.00	95,880.00
Ford Motor Co New	31,000.000	Ford Motor Co New	403,160.00	643,870.00
Fresenius Med Care Ag	300.000	Fresenius Med Care Ag	12,240.00	9,738.00
Frmo Corp	258.000	Frmo Corp	2,690.94	3,276.60
Frontline Ltd USD	10,000.000	Frontline Ltd USD	74,900.00	70,700.00
Fubotv Inc	200.000	Fubotv Inc	4,802.00	3,104.00
Gap Inc.	100.000	Gap Inc.	1,660.95	1,765.00
Garrett Motion Inc	20.000	Garrett Motion Inc	152.60	160.60
General Electric Co	2,299.000	General Electric Co	275,724.19	217,186.53
General Motors Co	1,773.000	General Motors Co	90,890.05	103,950.99
Gentex Corp	2,000.000	Gentex Corp	62,960.00	69,700.00
Geron Corp	1,000.000	Geron Corp	1,280.00	1,220.00
Gilead Sciences Inc	1,575.000	Gilead Sciences Inc	114,758.25	114,360.75
Golden Star Resources (acquired 01/28/22)	400.000	Golden Star Resources (acquired 01/28/22)	920.00	1,532.00
Goldman Sachs Group Inc	295.000	Goldman Sachs Group Inc	119,871.75	112,852.25
Goodyear Tire And Rubber	2,400.000	Goodyear Tire And Rubber	37,848.00	51,168.00
Granite Creek Copper Ltd	20.000	Granite Creek Copper Ltd	2.90	2.79
Great Basin Gold Ltd (delisted 10/14/16)	3,000.000	Great Basin Gold Ltd (delisted 10/14/16)	0.00	0.00
Great Panther Silver Ltd	12,000.000	Great Panther Silver Ltd	5,316.00	2,630.40
Greenbrier Co's Inc.	1,125.000	Greenbrier Co's Inc.	49,443.75	51,626.25
Hallador Energy Co	35,000.000	Hallador Energy Co	80,950.00	86,100.00
Harrow Health Inc	255.000	Harrow Health Inc	2,215.95	2,203.20
Hecla Mng Co	887.000	Hecla Mng Co	5,215.56	4,630.14
Hercules Offshore Inc Escrow	380.000	Hercules Offshore Inc Escrow	0.00	0.00
HollyFrontier Corp (dino 03/15/22)	1,700.000	HollyFrontier Corp (dino 03/15/22)	50,490.00	55,726.00
Home Depot Incorporated	250.000	Home Depot Incorporated	82,332.50	103,752.50
Honda Motor Ltd Sponsored ADR	915.000	Honda Motor Ltd Sponsored ADR	29,078.70	26,031.75
Honeywell International	200.000	Honeywell International	46,748.00	41,702.00
Huntington Bancshares	2,640.000	Huntington Bancshares	39,194.40	40,708.80
Iamgold Corporation	21,480.000	Iamgold Corporation	50,692.80	67,232.40
Inovio Pharmaceuticals Inc	1,000.000	Inovio Pharmaceuticals Inc	8,450.00	4,990.00
Intel Corporation	5,580.000	Intel Corporation	294,794.10	287,370.00
Intellia Therapeutics Inc	70.000	Intellia Therapeutics Inc	10,741.50	8,276.80
International Paper	750.000	International Paper	41,959.46	35,235.00
Intl Business Machines Inc	325.000	Intl Business Machines Inc	44,322.95	43,439.50
Jefferies Financial Group Inc	32.000	Jefferies Financial Group Inc	1,343.64	1,241.60

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Johnson & Johnson	1,052.000	Johnson & Johnson	188,802.44	179,965.64
JPMorgan Chase & Co	1,710.000	JPMorgan Chase & Co	269,898.30	270,778.50
Juniper Networks Inc	1,900.000	Juniper Networks Inc	53,960.00	67,849.00
Keycorp	1,000.000	Keycorp	20,520.00	23,130.00
Kimco Realty Corp	1,400.000	Kimco Realty Corp	29,904.00	34,510.00
Kirkland Lake Gold Ltd (aem 02/09/22)	3,310.000	Kirkland Lake Gold Ltd (aem 02/09/22)	131,638.70	138,854.50
Kohl's Corp	1,050.000	Kohl's Corp	55,041.00	51,859.50
Kroger Co	740.000	Kroger Co	33,508.00	33,492.40
Kyndryl Holdings Inc	65.000	Kyndryl Holdings Inc	2,080.55	1,176.50
Lam Research Corp	200.000	Lam Research Corp	116,786.00	143,830.00
Lee Enterprises	11,817.000	Lee Enterprises	284,671.53	408,159.18
Lemonade Inc	100.000	Lemonade Inc	7,187.00	4,211.00
Limelight Networks Inc	600.000	Limelight Networks Inc	1,470.00	2,058.00
Lineage Cell Therapeutics Inc	1,000.000	Lineage Cell Therapeutics Inc	2,440.00	2,450.00
Lockheed Martin Corp	470.000	Lockheed Martin Corp	169,817.00	167,042.70
Lonza Group Ag Unspn Adr	100.000	Lonza Group Ag Unspn Adr	7,970.20	8,350.00
Lowes Co Inc	1,021.000	Lowes Co Inc	188,331.46	263,908.08
Lucid Group Inc	4,200.000	Lucid Group Inc	100,753.98	159,810.00
Lumentum Holdings Inc	700.000	Lumentum Holdings Inc	58,929.15	74,039.00
Lyft Inc A	500.000	Lyft Inc A	24,555.00	21,365.00
Macerich Co.	8,000.000	Macerich Co.	124,080.00	138,240.00
Macy's Inc	22,000.000	Macy's Inc	401,940.00	575,960.00
Mag Silver Corp	400.000	Mag Silver Corp	7,196.00	6,268.00
Mankind Corp	1,000.000	Mankind Corp	273.88	4,370.00
ManpowerGroup	485.000	ManpowerGroup	59,514.10	47,205.05
Marathon Oil Corp	25,000.000	Marathon Oil Corp	287,250.00	410,500.00
Markel Corp.	1.000	Markel Corp.	1,317.52	1,234.00
MarketWise Inc	92.000	MarketWise Inc	669.63	693.68
Marvell Technology Group Ltd	1,300.000	Marvell Technology Group Ltd	76,588.00	113,737.00
Mastec Inc	50.000	Mastec Inc	4,775.00	4,614.00
Match Group Inc	50.000	Match Group Inc	6,735.50	6,612.50
MDC Holding Inc	1,120.000	MDC Holding Inc	56,011.20	62,529.60
Medtronic PLC	200.000	Medtronic PLC	25,300.00	20,690.00
Merck & Company Inc	2,414.000	Merck & Company Inc	189,845.62	185,008.96
Meta Platforms Inc	1,450.000	Meta Platforms Inc	520,969.00	487,707.50
Metlife Inc	1,265.000	Metlife Inc	77,986.58	79,049.85
Micron Tech. Inc.	1,575.000	Micron Tech. Inc.	111,478.50	146,711.25
Microsoft Corporation	5,058.000	Microsoft Corporation	1,484,909.20	1,701,106.56
Moderna Inc	1,105.000	Moderna Inc	439,855.30	280,647.90
Mondelez International Inc	173.000	Mondelez International Inc	11,082.38	11,471.63
Nestle SA Sponsored ADR Registered (NSRGY)	200.000	Nestle SA Sponsored ADR Registered (N	25,240.00	28,074.00
Netapp Inc	1,035.000	Netapp Inc	83,585.85	95,209.65
Netflix Inc	400.000	Netflix Inc	207,168.00	240,976.00
New Gold Inc	900.000	New Gold Inc	981.00	1,350.00
New Pacific Holdings Corp	6,100.000	New Pacific Holdings Corp	20,252.00	17,934.00
Newmont Corp	164.000	Newmont Corp	9,653.04	10,171.28
Nextera Energy Inc	300.000	Nextera Energy Inc	25,185.00	28,008.00
Nike Inc.	800.000	Nike Inc.	136,528.00	133,336.00
Nio Inc - ADR	3,000.000	Nio Inc - ADR	114,300.00	95,040.00
Nippon Teleg & Tel Corp ADR	275.000	Nippon Teleg & Tel Corp ADR	7,276.50	7,537.75
Nordstrom Inc.	2,000.000	Nordstrom Inc.	59,739.70	45,240.00
Norfolk Southern Co.	410.000	Norfolk Southern Co.	109,914.30	122,061.10
Northern Dynasty Minerals	2,500.000	Northern Dynasty Minerals	953.50	815.50
Northisle Copper & Gold Inc	500.000	Northisle Copper & Gold Inc	89.50	168.05
Northrop Grumman Corp	100.000	Northrop Grumman Corp	34,822.00	38,707.00
NortonLifeLock Inc	1,550.000	NortonLifeLock Inc	40,218.00	40,269.00
Norwegian Cruise Line Holdin	1,500.000	Norwegian Cruise Line Holdin	35,445.00	31,110.00
Novavax Inc	250.000	Novavax Inc	57,327.50	35,767.50

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Nvidia Corp	600.000	Nvidia Corp	120,915.00	176,466.00
Okta Inc	40.000	Okta Inc	9,272.80	8,966.80
Old National Bancorp/In	2,000.000	Old National Bancorp/In	33,220.00	36,240.00
OptimizeRX Corp	66.000	OptimizeRX Corp	3,896.64	4,099.26
Oracle Corp	810.000	Oracle Corp	73,633.75	70,640.10
Orange SA	1,000.000	Orange SA	93,415.00	10,550.00
Orezone Gold Corp	750.000	Orezone Gold Corp	720.00	712.50
Organon & Co	411.000	Organon & Co	14,520.18	12,514.95
Ormat Technologies Inc	60.000	Ormat Technologies Inc	4,042.20	4,758.00
Osisko Mining Inc	4,000.000	Osisko Mining Inc	8,761.60	12,065.08
Overseas Shipholding Group-A	40,482.000	Overseas Shipholding Group-A	84,899.08	76,106.16
Palantir Technologies Inc A	1,500.000	Palantir Technologies Inc A	36,485.00	27,315.00
Pan American Silver Cap	1,893.000	Pan American Silver Cap	48,261.92	47,268.21
Paypal Holdings Inc	300.000	Paypal Holdings Inc	68,734.84	56,574.00
Pepsico Inc	625.000	Pepsico Inc	98,687.50	108,568.75
Perdoceo Education Corp	63.000	Perdoceo Education Corp	668.43	740.88
Pfizer Incorporated	9,865.000	Pfizer Incorporated	497,166.80	582,528.25
Philip Morris International	250.000	Philip Morris International	25,625.00	23,750.00
Pinnacle West Cap Corp	750.000	Pinnacle West Cap Corp	60,112.50	52,942.50
Pinterest Inc- Class A	1,000.000	Pinterest Inc- Class A	56,100.00	36,350.00
Pioneer Natural Resources Co	500.000	Pioneer Natural Resources Co	4,220.00	90,940.00
Pnc Financial Svc Group	390.000	Pnc Financial Svc Group	73,507.50	78,202.80
Powerfleet Inc	390.000	Powerfleet Inc	2,655.90	1,848.60
Premier Financial Corp	1,200.000	Premier Financial Corp	35,592.00	37,092.00
Procter & Gamble Co	400.000	Procter & Gamble Co	57,544.00	65,432.00
Prudential Finl Inc	925.000	Prudential Finl Inc	98,803.00	100,122.00
Qualcomm	1,275.000	Qualcomm	185,610.75	233,159.25
QuantumScape Corp	1,000.000	QuantumScape Corp	20,230.00	22,190.00
Quest Diagnostics Inc	200.000	Quest Diagnostics Inc	30,456.00	34,602.00
Quipt Home Medical Corp	700.000	Quipt Home Medical Corp	4,074.00	3,927.00
Radius Health Inc	53.000	Radius Health Inc	722.39	366.76
Ramaco Resources Inc	100.000	Ramaco Resources Inc	1,637.99	1,360.00
Raytheon Technologies Corp	966.000	Raytheon Technologies Corp	83,665.26	83,133.96
Redfin Corp	100.000	Redfin Corp	4,931.00	3,839.00
Regency Centers Corp	500.000	Regency Centers Corp	32,285.00	37,675.00
Resideo Technologies Inc	33.000	Resideo Technologies Inc	1,009.14	858.99
RH	50.000	RH	33,000.00	26,797.00
Rhythm Pharmaceuticals Inc	115.000	Rhythm Pharmaceuticals Inc	1,497.30	1,147.70
Rivian Automotive Inc-A	500.000	Rivian Automotive Inc-A	55,624.99	51,845.00
Roblox Corp -Class A	100.000	Roblox Corp -Class A	12,500.00	10,316.00
Roche Hldg Ltd -Spons Adr	500.000	Roche Hldg Ltd -Spons Adr	25,150.00	25,845.00
Roku Inc	50.000	Roku Inc	17,829.00	11,410.00
Royal Caribbean Cruises Ltd Is	385.000	Royal Caribbean Cruises Ltd Is	29,267.70	29,606.50
Royal Dutch Shell PLC ADR A (780259305 01/31/22)	200.000	Royal Dutch Shell PLC ADR A (78025930	7,942.00	8,680.00
Royal Gold Inc	58.000	Royal Gold Inc	6,389.68	6,102.18
Royalty Pharma Plc- Cl A	500.000	Royalty Pharma Plc- Cl A	19,545.00	19,925.00
Salesforce.Com Inc	100.000	Salesforce.Com Inc	24,920.00	25,413.00
Sandstorm Gold Ltd	3,009.000	Sandstorm Gold Ltd	20,070.03	18,655.80
Sanofi - Aventis Sa Adr	900.000	Sanofi - Aventis Sa Adr	47,103.00	45,090.00
Sasol Ltd Spons Adr	165.000	Sasol Ltd Spons Adr	2,326.50	2,706.00
Sea Ltd-ADR	500.000	Sea Ltd-ADR	154,135.00	111,855.00
Seadrill Ltd (delisted 02/23/22)	1.000	Seadrill Ltd (delisted 02/23/22)	0.27	0.13
Seagate Technology	650.000	Seagate Technology	58,636.50	73,437.00
Seritage Growth Prop- A Reit	89.000	Seritage Growth Prop- A Reit	1,338.12	1,181.03
Shopify Inc - A	25.000	Shopify Inc - A	37,225.00	34,434.75
Siemens AG ADR	550.000	Siemens AG ADR	45,980.00	47,630.00
Silver Dragon Resources	256,339.000	Silver Dragon Resources	0.00	0.00
Silvercorp Metals Inc	1,500.000	Silvercorp Metals Inc	6,090.00	5,640.00

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Silvercrest Metals Inc	1,630.000	Silvercrest Metals Inc	12,273.90	12,893.30
Silvergate Capital Corp-Cl A	24.000	Silvergate Capital Corp-Cl A	2,342.88	3,556.80
Simulations Plus Inc	34.000	Simulations Plus Inc	1,498.04	1,608.20
Sirius XM Holdings Inc	11,000.000	Sirius XM Holdings Inc	41,745.00	69,850.00
SmileDirectClub Inc CL A	2,000.000	SmileDirectClub Inc CL A	9,620.00	4,700.00
Smucker J. M. Co. New	325.000	Smucker J. M. Co. New	44,073.25	44,141.50
Snap On Inc	275.000	Snap On Inc	62,130.75	59,229.50
Sono Group Nv	400.000	Sono Group Nv	10,198.60	3,852.00
Southwestern Energy Co	3,000.000	Southwestern Energy Co	12,690.00	13,980.00
Sprouts Farmers Markets Inc	2.000	Sprouts Farmers Markets Inc	48.64	59.36
SSR Mining Inc	3,000.000	SSR Mining Inc	48,240.00	53,100.00
Staar Surgical Co New	50.000	Staar Surgical Co New	5,906.34	4,565.00
Starbucks Corp.	600.000	Starbucks Corp.	70,524.00	70,182.00
Stryker Corporation	150.000	Stryker Corporation	40,137.00	40,113.00
Supernova Partners Acquisi A (rgti 03/02/22)	1,000.000	Supernova Partners Acquisi A (rgti 03	10,900.00	10,290.00
Sylvamo Corp	67.000	Sylvamo Corp	2,312.78	1,868.63
Synchronoss Technologies Inc	75,000.000	Synchronoss Technologies Inc	186,750.00	183,000.00
T-Mobile US Inc	700.000	T-Mobile US Inc	98,481.00	81,186.00
Takeda Pharmaceutical Co ADR	2,456.000	Takeda Pharmaceutical Co ADR	40,916.96	33,475.28
Tapestry Inc	900.000	Tapestry Inc	37,827.00	36,540.00
Target Corp	335.000	Target Corp	86,157.75	77,532.40
Teck Cominco Ltd Cl B	61.000	Teck Cominco Ltd Cl B	1,311.50	1,758.02
Tesla Inc	171.000	Tesla Inc	119,921.66	180,709.38
The Bank of New York Mellon Corp	550.000	The Bank of New York Mellon Corp	29,441.50	31,944.00
The Geo Group Inc	50,000.000	The Geo Group Inc	426,500.00	387,500.00
The Kraft Heinz Co	57.000	The Kraft Heinz Co	2,160.87	2,046.30
The Mosaic Co	950.000	The Mosaic Co	29,894.00	37,325.50
Tilray Brands Inc	1,198.000	Tilray Brands Inc	15,717.76	8,421.94
Tjx Companies	100.000	Tjx Companies	7,035.00	7,592.00
TotalEnergies SE	575.000	TotalEnergies SE	25,351.75	28,439.50
Transocean Ltd	110,000.000	Transocean Ltd	341,000.00	303,600.00
Truist Financial Corp	750.000	Truist Financial Corp	42,142.50	43,912.50
Tutor Perini Corp	500.000	Tutor Perini Corp	6,730.55	6,185.00
Twitter Inc	3,300.000	Twitter Inc	207,504.00	142,626.00
Tyson Foods Inc Cl A	875.000	Tyson Foods Inc Cl A	70,700.00	76,265.00
Uber Technologies Inc	5,000.000	Uber Technologies Inc	205,000.00	209,650.00
Ulta Salon Cosmetics & Fragrance Inc	250.000	Ulta Salon Cosmetics & Fragrance Inc	90,185.00	103,085.00
United Airlines Holdings Inc	200.000	United Airlines Holdings Inc	9,260.00	8,756.00
United Insurance Holdings Co	70,000.000	United Insurance Holdings Co	260,625.45	303,800.00
United Parcel Service	200.000	United Parcel Service	39,414.00	42,868.00
Unitedhealth Group Inc	175.000	Unitedhealth Group Inc	73,011.75	87,874.50
US Bancorp - Del	2,050.000	US Bancorp - Del	118,044.81	115,148.50
Vale SA ADR	3,000.000	Vale SA ADR	60,990.00	42,060.00
Veritiv Corp	3.000	Veritiv Corp	247.35	367.71
Verizon Communications	2,364.000	Verizon Communications	132,305.56	122,833.44
ViacomCBS Inc (para 02/17/22)	34.000	ViacomCBS Inc (para 02/17/22)	1,325.83	1,026.12
Viatis Inc	697.000	Viatis Inc	10,294.69	9,430.41
Victoria Gold Corp	1,160.000	Victoria Gold Corp	13,920.00	13,086.33
Visa Inc Class A Shares	695.000	Visa Inc Class A Shares	159,480.55	150,613.45
Vista Gold Corp	900.000	Vista Gold Corp	718.65	638.55
Volkswagen Ag-Pfd	50.000	Volkswagen Ag-Pfd	11,904.67	10,049.36
Wabtec	19.000	Wabtec	1,681.31	1,750.09
Walmart Inc	4,495.000	Walmart Inc	677,409.00	650,381.55
Welltower Inc	1,500.000	Welltower Inc	128,055.00	128,655.00
Western Copper And Gold Corp	1,000.000	Western Copper And Gold Corp	1,720.00	1,560.00
Western Union Co	500.000	Western Union Co	11,165.00	8,920.00
WestRock	650.000	WestRock	32,662.50	28,834.00
Wheaton Precious Metals Corp	665.000	Wheaton Precious Metals Corp	29,346.45	28,548.45

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Whirlpool Corp.	325.000	Whirlpool Corp.	73,207.25	76,264.50
Whitehorse Gold Corp	237.000	Whitehorse Gold Corp	244.11	93.14
Xpeng Inc ADR	500.000	Xpeng Inc ADR	18,935.00	25,165.00
Yamana Gold Inc	1,140.000	Yamana Gold Inc	4,959.00	4,810.80
Zimmer Biomet Holdings Inc	400.000	Zimmer Biomet Holdings Inc	55,278.60	50,816.00
Zynga Inc	3,000.000	Zynga Inc	24,630.00	19,200.00
Pan American Silver Corp Cvr	586	Pan American Silver Corp Cvr	468.80	456.32
Parker Drilling Co-Cw24	2,034.000	Parker Drilling Co-Cw24	78.31	2.03
Phi Group Inc-Cw22	20,209.000	Phi Group Inc-Cw22	0.00	0.00
Partnership / Join Venture Interests				
Cedar Fair LP Unit	900.000	Cedar Fair LP Unit	40,644.00	45,054.00
Cheniere Energy Partners LP	500.000	Cheniere Energy Partners LP	21,190.00	21,120.00
Enterprise Products Pptns LP	1,600.000	Enterprise Products Pptns LP	35,552.00	35,136.00
KKR & Co Inc Cl A	210.000	KKR & Co Inc Cl A	15,990.30	15,645.00
Participant Loans				
Master Participant Loan	1,344,721.01	Master Participant Loan Interest rate range 4.25% - 7.25%	1,344,721.01	1,344,721.01
Value of Interest in Common / Collective Trusts				
* OneAmerica Stable Value Z	9,295,306.520	OneAmerica Stable Value Z	9,295,306.52	9,295,306.52
Value of Interest in Pooled Separate Accounts				
Unit Ft Cap Str Buy-Write 49	6,135.000	Unit Ft Cap Str Buy-Write 49	64,838.96	65,214.44
Unit Ft Cap Str Buy-Write 55	9,950.000	Unit Ft Cap Str Buy-Write 55	102,372.56	103,990.44
Unit Ft Dow Target 10 Sep 21	10,373.000	Unit Ft Dow Target 10 Sep 21	100,996.97	103,207.20
Unit Ft Intl Cap Strength 49	3,726.000	Unit Ft Intl Cap Strength 49	40,485.22	41,493.85
Value of Interest in Registered Investment Companies				
Aberdeen Standard Physical Platinum Shares ETF	155.000	Aberdeen Standard Physical Platinum S	14,418.10	13,934.50
Alger Mid Cap Focus-Z	494.767	Alger Mid Cap Focus-Z	10,916.89	9,227.40
Alger Small Cap Focus Z	352.879	Alger Small Cap Focus Z	10,595.11	9,372.47
Allspring Special Mid Cap Value Fund Institutional	346.265	Allspring Special Mid Cap Value Fund	17,840.23	17,496.77
Altaba Inc Escrow	500.000	Altaba Inc Escrow	0.00	2,965.00
Amana Developing World-Inst	7,447.288	Amana Developing World-Inst	101,404.70	102,102.32
Amana Growth Fund	3,048.687	Amana Growth Fund	211,259.08	224,200.44
Amana Growth Institutional	33,644.344	Amana Growth Institutional	2,345,366.46	2,485,307.69
Amana Income Fund	3,261.677	Amana Income Fund	210,877.91	215,205.45
Amana Income Fund - Ins	1,232.026	Amana Income Fund - Ins	79,070.80	80,562.18
American 2040 Target Retirement A	3,079.474	American 2040 Target Retirement A	63,501.65	63,467.96
American Funds American Balanced F1	320.056	American Funds American Balanced F1	10,543.83	10,702.67
American Funds Dev World G&I Cl A	1,523.091	American Funds Dev World G&I Cl A	19,614.93	18,977.71
American Funds Europacific Growth A	14,527.537	American Funds Europacific Growth A	1,011,094.25	941,239.12
American Funds Europacific Growth F2	1,226.987	American Funds Europacific Growth F2	86,000.00	79,238.82
American Funds Fundamental Invs A	979.096	American Funds Fundamental Invs A	75,126.01	74,372.13
American Funds Growth Fund of Amer A	1,910.216	American Funds Growth Fund of Amer A	143,106.52	141,929.05
American Funds SMALLCAP World A	674.805	American Funds SMALLCAP World A	58,552.48	54,004.64
American Funds Washington Mutual A	134,624.856	American Funds Washington Mutual A	7,750,381.40	8,143,457.54
AMG Yackman Focused I	5,018.373	AMG Yackman Focused I	107,155.63	106,038.22
Angel Oak Multi-Strategy Income Instl	1,049.146	Angel Oak Multi-Strategy Income Instl	10,879.29	10,785.22
Ark Autonomous Technology & Robotics ETF	1,000.000	Ark Autonomous Technology & Robotics	78,520.00	77,010.00
Ark Fintech Innovation ETF	1,500.000	Ark Fintech Innovation ETF	75,840.00	61,275.00

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Ark Genomic Revolution ETF	1,000.000	Ark Genomic Revolution ETF	80,180.00	61,240.00
Ark Innovation ETF	1,350.000	Ark Innovation ETF	156,833.00	127,696.50
Ark Next Generation Internet ETF	500.000	Ark Next Generation Internet ETF	71,925.00	59,290.00
Azzad Ethical Fund	11,328.926	Azzad Ethical Fund	236,326.75	215,136.30
Baron Real Estate Fund Retail Class	2,236.274	Baron Real Estate Fund Retail Class	88,406.85	89,987.67
BlackRock Advantage U.S. Total Market Fund A	5,328.606	BlackRock Advantage U.S. Total Market	138,732.44	136,572.17
BlackRock Emerging Markets Fund CI Instl	1,111.058	BlackRock Emerging Markets Fund CI In	35,425.55	33,331.74
BlackRock Event Driven Equity Instl	16,880.829	BlackRock Event Driven Equity Instl	166,107.35	167,457.82
BlackRock International Instl	3,687.145	BlackRock International Instl	88,759.25	81,596.52
BlackRock Mid-Cap Growth Equity Instl	2,391.980	BlackRock Mid-Cap Growth Equity Instl	108,351.91	114,671.52
BlackRock Systematic Multi-Strategy Instl	1,657.560	BlackRock Systematic Multi-Strategy I	17,443.00	17,321.50
BlackRock Tactical Opportunities Fund Instl	4,998.188	BlackRock Tactical Opportunities Fund	69,000.00	70,374.49
BlackRock Technology Opportunities Instl	732.175	BlackRock Technology Opportunities In	53,588.21	48,264.98
BlackRock Total Return Instl	2,941.671	BlackRock Total Return Instl	35,263.35	34,829.38
BMO Aggressive Allocation R6 (cpdi.x 1/21/22)	97,260.845	BMO Aggressive Allocation R6 (cpdi.x	955,250.41	886,046.30
BMO Balanced Allocation R6 (cphn.x 1/21/22)	3,358,980.908	BMO Balanced Allocation R6 (cphn.x 29	182,976.57	26,804,667.65
Bmo Growth Allocation Fd-R6 (cpdi.x 1/21/22)	258,175.601	Bmo Growth Allocation Fd-R6 (cpdi.x 12	745,211.10	2,506,885.09
Bmo Moderate Alloc Fd-R6 (cpdm.x 1/21/22)	272,511.652	Bmo Moderate Alloc Fd-R6 (cpdm.x 1/21	632,348.41	2,441,704.40
BNY Mellon Small/Mid Cap Growth Fund - CI A	3,036.527	BNY Mellon Small/Mid Cap Growth Fund	09,347.57	98,079.82
BNY Mellon Technology Growth Fund - CI A	1,078.352	BNY Mellon Technology Growth Fund - C	73,930.24	64,345.26
Calamos Market Neutral Income I	11,558.060	Calamos Market Neutral Income I	165,628.15	167,823.03
Cohen & Steers Preferred Sec & Inc I	9,690.961	Cohen & Steers Preferred Sec & Inc I	141,571.92	136,739.46
Columbia Small Cap Growth I	360.996	Columbia Small Cap Growth I	11,769.37	10,360.59
Columbia Small Cap Growth I3	413.071	Columbia Small Cap Growth I3	15,739.17	12,251.69
Columbia Total Return Bond Advisor	127,743.655	Columbia Total Return Bond Advisor	4,755,937.42	4,753,341.40
Conestoga Small Cap Investors	29,315.440	Conestoga Small Cap Investors	2,505,877.84	2,504,711.19
Consumer Staples Select Sector Spdr	150.000	Consumer Staples Select Sector Spdr	10,939.50	11,566.50
Davis NY Venture A	6,195.031	Davis NY Venture A	202,228.40	179,036.40
Davis Select Worldwide ETF	2,000.000	Davis Select Worldwide ETF	61,053.88	58,380.00
Delaware Emerging Markets Instl	67,627.352	Delaware Emerging Markets Instl	1,663,707.00	1,648,754.84
DFA Emerging Markets Core Equity I	13,869.280	DFA Emerging Markets Core Equity I	351,040.65	347,286.77
DFA Global Equity I	10,245.627	DFA Global Equity I	322,927.42	331,958.31
DFA Global Real Estate Securities Port	909.149	DFA Global Real Estate Securities Por	11,869.03	12,228.05
DFA International Core Equity I	60,530.962	DFA International Core Equity I	984,222.61	974,548.49
DFA Real Estate Securities I	3,157.025	DFA Real Estate Securities I	149,565.19	163,502.32
DFA Two-Year Global Fixed-Income I	16,117.879	DFA Two-Year Global Fixed-Income I	160,370.65	159,244.64
DFA US Core Equity 1 I	19,726.366	DFA US Core Equity 1 I	687,465.01	719,026.04
DFA US Core Equity 2 I	30,119.121	DFA US Core Equity 2 I	959,698.31	994,834.57
DFA US Small Cap Value I	81,649.982	DFA US Small Cap Value I	3,681,596.06	3,549,324.72
DFA US Vector Equity I	11,779.297	DFA US Vector Equity I	292,028.75	292,597.74
Dodge & Cox Income	56,802.300	Dodge & Cox Income	824,081.24	798,640.34
Dodge & Cox International Stock	560.596	Dodge & Cox International Stock	26,815.78	26,510.58
Doubleline Sh Enh Cape-I	12,370.421	Doubleline Sh Enh Cape-I	262,483.55	220,193.49
Eaton Vance Floating Rate A	4,064.506	Eaton Vance Floating Rate A	36,947.00	36,987.00
Eaton Vance Grtr India A	560.539	Eaton Vance Grtr India A	26,528.41	26,081.88
Eaton Vance Worldwide Health Sci A	8,436.788	Eaton Vance Worldwide Health Sci A	127,179.26	123,345.84
Energy Select Sector Spdr	1,187.000	Energy Select Sector Spdr	63,542.36	65,878.50
ETFMG Alternative Harvest	3,000.000	ETFMG Alternative Harvest	47,850.00	33,240.00
ETFMG Prime Mobile Payments ETF	250.000	ETFMG Prime Mobile Payments ETF	17,250.00	14,515.00
Fidelity Advisor International Small Cap Fund Class I	1,593.944	Fidelity Advisor International Small	55,005.65	51,835.06
Fidelity Advisor Stock Selector Mid Cap-Class I	2,028.338	Fidelity Advisor Stock Selector Mid C	99,821.57	92,066.26
Fidelity Advisor Stock Selector Mid Cap A	326.278	Fidelity Advisor Stock Selector Mid C	14,632.76	13,863.55
Fidelity Advisor Val St A	323.879	Fidelity Advisor Val St A	13,776.89	13,693.60
Fidelity Advisor® Intl Capital App I	2,769.148	Fidelity Advisor® Intl Capital App I	89,908.68	88,141.98
Fidelity Capital Apprec	4,464.755	Fidelity Capital Apprec	211,036.17	197,074.29
Fidelity Emerging Asia	2,884.275	Fidelity Emerging Asia	174,004.46	147,703.72
Fidelity Limited Term Bond	11,722.668	Fidelity Limited Term Bond	140,171.32	136,686.31
Fidelity Sel Fincl Svcs	7,271.153	Fidelity Sel Fincl Svcs	94,991.05	94,524.99

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Fidelity® Blue Chip Growth	282.694	Fidelity® Blue Chip Growth	54,530.00	51,908.27
Fidelity® Contrafund®	2,669.459	Fidelity® Contrafund®	51,164.22	50,079.05
Fidelity® Large Cap Value Index Prm Inst	1,360.944	Fidelity® Large Cap Value Index Prm I	22,213.13	22,237.82
Fidelity® Latin America	3,329.715	Fidelity® Latin America	70,049.62	63,697.45
Fidelity® Select Energy	1,299.907	Fidelity® Select Energy	37,691.70	45,912.72
Fidelity® Small Cap Index Instl Prem	388.359	Fidelity® Small Cap Index Instl Prem	10,633.51	10,703.17
Fidelity® Total Bond Fund	33,857.053	Fidelity® Total Bond Fund	380,594.80	374,459.01
Financial Select Sector Spdr	2,000.000	Financial Select Sector Spdr	76,420.00	78,100.00
First Eagle Global I	12,163.230	First Eagle Global I	825,343.18	788,907.10
First Eagle Overseas I	522.791	First Eagle Overseas I	14,260.80	13,555.97
First Trust Amex Bio Index	400.000	First Trust Amex Bio Index	67,128.00	64,784.00
First Trust Low Duration Opp	4,000.000	First Trust Low Duration Opp	202,920.00	199,960.00
First Trust MLP And Energy I	1,023.000	First Trust MLP And Energy I	7,508.82	7,416.75
FPA Crescent	536.476	FPA Crescent	21,844.51	19,854.98
FPA New Income	1,350.572	FPA New Income	13,546.08	13,465.20
Global X Silver Miners ETF	500.000	Global X Silver Miners ETF	17,500.00	18,340.00
Goldman Sachs Gr&incstra	2,280.353	Goldman Sachs Gr&incstra	38,789.59	37,283.77
GS Emer Mkt Eq Insights-Insv	8,647.230	GS Emer Mkt Eq Insights-Insv	101,239.26	84,051.08
Guggenheim Total Return Bond Instl	3,899.271	Guggenheim Total Return Bond Instl	114,213.53	111,363.18
Harbor International Investor	462.795	Harbor International Investor	22,357.95	21,663.43
Intl Growth & Income Fd F1	25.327	Intl Growth & Income Fd F1	1,045.92	996.62
Inv Balanced-Risk Alloc-A	6,338.785	Inv Balanced-Risk Alloc-A	73,535.66	61,422.83
Invesco American Franchise A	8,141.678	Invesco American Franchise A	242,179.91	204,844.62
Invesco Charter A	7,083.154	Invesco Charter A	145,724.34	136,634.04
Invesco Developing Markets Fund A	831.008	Invesco Developing Markets Fund A	43,210.60	39,738.80
Invesco Eqv International Equity A	3,604.642	Invesco Eqv International Equity A	116,732.26	97,685.80
Invesco International Diversified Fund A	2,986.567	Invesco International Diversified Fun	69,586.11	64,300.79
Invesco International Diversified Fund Y	3,902.117	Invesco International Diversified Fun	92,425.58	85,183.21
Invesco Nasdaq Next Gen 100	1,038.000	Invesco Nasdaq Next Gen 100	35,074.02	34,845.66
Invesco Qqq Trust Series I	1,169.000	Invesco Qqq Trust Series I	428,009.62	465,086.65
Invesco S&P 500 Equal Weight	1,339.000	Invesco S&P 500 Equal Weight	206,473.80	217,922.25
Invesco S&P 500 Quality Etf	700.000	Invesco S&P 500 Quality Etf	35,770.00	37,247.00
Invesco Senior Floating Rate Fund Y	13.955	Invesco Senior Floating Rate Fund Y	97.58	98.66
Invesco Solar Etf	100.000	Invesco Solar Etf	8,058.00	7,697.00
Invesco Wilderhill Clean Ene	50.000	Invesco Wilderhill Clean Ene	3,934.00	3,571.00
iShares Biotechnology ETF	535.000	iShares Biotechnology ETF	90,459.60	81,651.70
iShares Core S&P Mid-Cap ETF	100.000	iShares Core S&P Mid-Cap ETF	27,215.00	28,308.00
iShares Global Financials ETF	415.000	iShares Global Financials ETF	34,565.35	33,224.90
iShares GSCI Commodity Dynamic Roll Strategy ETF	2,316.000	iShares GSCI Commodity Dynamic Roll S	86,745.78	71,518.08
iShares iBoxx High Yield Corp	400.000	iShares iBoxx High Yield Corp	34,996.00	34,804.00
iShares MSCI EAFE Value ETF	3,295.000	iShares MSCI EAFE Value ETF	172,979.93	166,035.05
iShares MSCI South Korea ETF	30.000	iShares MSCI South Korea ETF	2,518.80	2,336.10
Ishares MSCI USA Min Vol Fac	446.000	Ishares MSCI USA Min Vol Fac	34,678.73	36,081.40
Ishares MSCI USA Momentum Fa	500.000	Ishares MSCI USA Momentum Fa	88,735.00	90,910.00
iShares Russell 2000 ETF	650.000	iShares Russell 2000 ETF	140,660.00	144,592.50
iShares TIPS Bond ETF	267.000	iShares TIPS Bond ETF	34,712.19	34,496.40
Ishares Trust Ishares Esg Aw	3,064.000	Ishares Trust Ishares Esg Aw	329,466.10	330,605.60
Janus Henderson Enterprise I	769.947	Janus Henderson Enterprise I	123,552.33	122,236.79
Janus Henderson Triton Fund T Shares	534.370	Janus Henderson Triton Fund T Shares	20,085.80	17,869.33
John Hancock Disciplined Value Mid Cap I	4,468.601	John Hancock Disciplined Value Mid Ca	124,287.46	123,690.88
JPMorgan US Government MMkt Investor	189.400	JPMorgan US Government MMkt Investor	189.40	189.40
Loomis Sayles Global Bond - Rtl	1,602.506	Loomis Sayles Global Bond - Rtl	28,054.26	26,377.25
Loomis Sayles Strategic Income Fund A	23,071.358	Loomis Sayles Strategic Income Fund A	331,036.57	327,382.57
Lord Abbett Short Duration Income I	26,522.999	Lord Abbett Short Duration Income I	111,126.08	110,070.45
Lyrical US Value Equity Institutional	300.100	Lyrical US Value Equity Institutional	6,761.43	6,902.30
MainStay MacKay High Yield Corporate Bond Fund A	28,665.261	MainStay MacKay High Yield Corporate	162,567.76	161,098.77
Mairs & Power Growth Inv	320.898	Mairs & Power Growth Inv	52,396.28	52,161.97
Mairs & Power Small Cap Fund	1,946.252	Mairs & Power Small Cap Fund	63,788.36	63,622.98

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Matthews India Investor	2,102.341	Matthews India Investor	63,193.46	59,222.95
Matthews Pacific Tiger Investor	1,336.657	Matthews Pacific Tiger Investor	43,680.63	36,811.53
Mfs Mass Inv Trust A	628.616	Mfs Mass Inv Trust A	26,729.47	26,194.43
Mfs Research Gr & Inc A	366.351	Mfs Research Gr & Inc A	17,561.31	17,423.65
MFS Total Return A	1,002.411	MFS Total Return A	22,469.19	21,541.81
MFS® Growth A	8,661.592	MFS® Growth A	1,509,661.57	1,560,385.80
MFS® Massachusetts Inv Gr Stk A	457.061	MFS® Massachusetts Inv Gr Stk A	19,704.73	19,493.65
Morgan Stanley Bank Deposit Program	43,979.410	Morgan Stanley Bank Deposit Program	43,979.41	43,979.41
Morgan Stanley Inst Growth I	417.531	Morgan Stanley Inst Growth I	41,515.02	31,018.38
Morgan Stanley Inst Intl Advtg I	224,110.709	Morgan Stanley Inst Intl Advtg I	6,910,848.84	6,790,554.48
NASDAQ Clean Edge Green Energy Index	1,000.000	NASDAQ Clean Edge Green Energy Index	63,050.00	67,970.00
Nationwide Inv Destinations Aggressive A	20,832.654	Nationwide Inv Destinations Aggressiv	225,078.29	218,742.87
Nexpoint Merger Arbitrage Fund Cl Z	1,733.488	Nexpoint Merger Arbitrage Fund Cl Z	35,804.00	35,155.14
Nuveen Oh Municipal Bond-A	32,845.233	Nuveen Oh Municipal Bond-A	394,455.94	392,828.99
Oakmark Equity And Income Investor	6,317.879	Oakmark Equity And Income Investor	226,389.95	216,576.89
Parnassus Core Equity Investor	5,526.041	Parnassus Core Equity Investor	351,194.47	350,406.26
Performance Trust Total Return	4,920.120	Performance Trust Total Return	114,120.38	111,834.33
PIMCO All Asset All Authority I2	4,671.521	PIMCO All Asset All Authority I2	41,117.27	38,586.76
PIMCO Dynamic Bond Fd I-2	1,009.547	PIMCO Dynamic Bond Fd I-2	10,822.19	10,731.48
PIMCO Gbl Bond Opp Fd INST	5,177.875	PIMCO Gbl Bond Opp Fd INST	55,443.10	53,798.12
PIMCO StocksPLUS® Small I2	3,896.574	PIMCO StocksPLUS® Small I2	43,357.17	40,836.10
PIMCO Total Return A	92,004.694	PIMCO Total Return A	959,509.79	944,888.21
Proshares Ultrashort Lehman 20+ Year	100.000	Proshares Ultrashort Lehman 20+ Year	1,742.00	1,689.00
Proshares Ultrashort Re	47.000	Proshares Ultrashort Re	696.31	556.48
Proshares Ultshrt Financials (skf 01/13/22)	37.000	Proshares Ultshrt Financials (skf 01/	344.10	305.99
Pzena Emerging Markets Value Instl	547.096	Pzena Emerging Markets Value Instl	6,924.68	6,335.37
Schwab Fundamental Em L/C	201.000	Schwab Fundamental Em L/C	6,738.53	6,228.99
Schwab Fundamental Intl S/C	68.000	Schwab Fundamental Intl S/C	2,696.18	2,542.52
Select Sector Consumer Discretionary Tr	100.000	Select Sector Consumer Discretionary	18,072.00	20,444.00
Select Sector Spdr Tr - Industrial	300.000	Select Sector Spdr Tr - Industrial	31,608.00	31,743.00
SPDR Port Lng Trm Corp Bnd	1,078.000	SPDR Port Lng Trm Corp Bnd	34,759.03	33,935.44
SPDR Portfolio Long Term Treasury ETF	1,637.000	SPDR Portfolio Long Term Treasury ETF	69,498.84	68,999.55
SPDR Portfolio S&P 500 ETF	5,026.000	SPDR Portfolio S&P 500 ETF	277,384.44	280,601.58
SPDR Portfolio S&P 600 Small Cap ETF	1,470.000	SPDR Portfolio S&P 600 Small Cap ETF	69,090.15	65,694.30
SPDR S&P 500 ETF Trust	1,696.000	SPDR S&P 500 ETF Trust	753,311.59	805,532.16
Sprott Physical Gold and Silver Trust	5,800.000	Sprott Physical Gold and Silver Trust	102,660.00	102,892.00
Sprott Physical Gold Trust	192.000	Sprott Physical Gold Trust	2,697.41	2,757.12
T. Rowe Price Capital Appreciation	8,395.696	T. Rowe Price Capital Appreciation	322,978.19	310,304.92
T. Rowe Price Dividend Growth	1,123.330	T. Rowe Price Dividend Growth	78,387.54	83,205.05
T. Rowe Price Emerging Markets Stock	3,282.852	T. Rowe Price Emerging Markets Stock	168,474.51	148,647.54
T. Rowe Price Equity Income	303.432	T. Rowe Price Equity Income	11,129.47	10,920.52
T. Rowe Price Growth Stock	173,819.575	T. Rowe Price Growth Stock	19,760,037.82	18,480,497.21
T. Rowe Price New Asia	9,206.709	T. Rowe Price New Asia	220,087.84	193,617.09
Technology Select Sector Spdr	75.000	Technology Select Sector Spdr	11,676.75	13,040.25
Templeton Global Bond A	101,549.501	Templeton Global Bond A	918,852.54	897,697.59
Tiaa Cref Lifecycle 2050-Rtr	4,423.165	Tiaa Cref Lifecycle 2050-Rtr	69,512.29	65,020.53
Transamerica Emer mkt Debt A	3,703.855	Transamerica Emer mkt Debt A	40,144.85	38,038.59
United States Oil Fund LP	1,250.000	United States Oil Fund LP	58,225.00	67,950.00
US Global Jets ETF	1,000.000	US Global Jets ETF	22,100.00	21,090.00
Vaneck Semiconductor Etf	150.000	Vaneck Semiconductor Etf	39,198.00	46,318.50
Vanguard 500 Index Admiral	2,257.645	Vanguard 500 Index Admiral	918,693.76	992,980.00
Vanguard Balanced Index Adm	710.933	Vanguard Balanced Index Adm	34,188.22	34,849.94
Vanguard Communication Service ETF	307.000	Vanguard Communication Service ETF	44,185.34	41,616.92
Vanguard Consumer Staples ETF	102.000	Vanguard Consumer Staples ETF	19,066.88	20,387.76
Vanguard Developed Markets Index Admiral	4,551.081	Vanguard Developed Markets Index Admi	78,489.86	74,819.77
Vanguard Dividend Apprec ETF	1,000.000	Vanguard Dividend Apprec ETF	162,210.00	171,750.00
Vanguard Em Mkt Gov Bnd-Adm	7,149.844	Vanguard Em Mkt Gov Bnd-Adm	143,561.38	138,849.97
Vanguard Emerging Mkts Stock Idx Adm	3,073.784	Vanguard Emerging Mkts Stock Idx Adm	130,056.43	126,025.14

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Vanguard Equity-Income Adm	1,438.056	Vanguard Equity-Income Adm	132,944.03	132,617.52
Vanguard FTSE All-Wld ex-US Idx Admiral	611.077	Vanguard FTSE All-Wld ex-US Idx Admir	23,647.87	23,300.37
Vanguard FTSE All-World ex-US Small-Cap Index Fund Admiral Shares	1,136.402	Vanguard FTSE All-World ex-US Small-C	38,012.37	37,569.45
Vanguard Gbl Wellington-Adm	1,583.442	Vanguard Gbl Wellington-Adm	51,509.45	51,794.39
Vanguard Global Min Vol-Adm	867.564	Vanguard Global Min Vol-Adm	25,758.12	25,645.19
Vanguard Growth ETF	185.000	Vanguard Growth ETF	55,401.95	59,366.50
Vanguard Growth Index Admiral	464.953	Vanguard Growth Index Admiral	70,423.71	76,786.99
Vanguard High-Yield Corporate Adm	23,661.171	Vanguard High-Yield Corporate Adm	141,547.14	140,783.97
Vanguard High-Yield Corporate Inv	9,465.956	Vanguard High-Yield Corporate Inv	56,601.94	56,322.44
Vanguard Index Tr Ext Market ETF	145.000	Vanguard Index Tr Ext Market ETF	26,784.25	26,514.70
Vanguard Inflation-Protected Secs Adm	604.443	Vanguard Inflation-Protected Secs Adm	17,526.00	17,190.36
Vanguard Inflation-Protected Secs Inv	5,098.517	Vanguard Inflation-Protected Secs Inv	75,334.78	73,877.51
Vanguard Info Tech ETF	44.000	Vanguard Info Tech ETF	18,367.96	20,159.48
Vanguard Institutional Index I	45,718.568	Vanguard Institutional Index I	17,874,322.86	18,552,137.71
Vanguard Instl Trgt Retire 2020 Instl (vtwn.x 2/11/22)	36,291.166	Vanguard Instl Trgt Retire 2020 Instl	1,018,483.38	991,111.74
Vanguard Instl Trgt Retire 2025 Instl (vttv.x 2/11/22)	212,216.168	Vanguard Instl Trgt Retire 2025 Instl	6,311,779.82	6,230,666.69
Vanguard Instl Trgt Retire 2030 Instl (vtth.x 2/11/22)	159,446.693	Vanguard Instl Trgt Retire 2030 Instl	4,915,701.11	4,888,635.61
Vanguard Instl Trgt Retire 2035 Instl (vtth.x 2/11/22)	107,235.415	Vanguard Instl Trgt Retire 2035 Instl	3,416,639.23	3,409,013.84
Vanguard Instl Trgt Retire 2040 Instl (vfor.x 2/11/22)	244,197.834	Vanguard Instl Trgt Retire 2040 Instl	8,037,710.54	8,056,086.54
Vanguard Instl Trgt Retire 2045 Instl (vtiv.x 2/11/22)	141,299.520	Vanguard Instl Trgt Retire 2045 Instl	4,791,024.01	4,814,074.65
Vanguard Instl Trgt Retire 2050 Instl (vffv.x 2/11/22)	82,395.375	Vanguard Instl Trgt Retire 2050 Instl	2,806,633.00	2,822,865.55
Vanguard Instl Trgt Retire 2055 Instl (vffv.x 2/11/22)	73,380.764	Vanguard Instl Trgt Retire 2055 Instl	2,505,609.42	2,520,629.24
Vanguard Instl Trgt Retire 2060 Instl (vtts.x 2/11/22)	10,025.632	Vanguard Instl Trgt Retire 2060 Instl	343,677.05	345,784.05
Vanguard Instl Trgt Retire 2065 Instl (vlxv.x 2/11/22)	1,485.044	Vanguard Instl Trgt Retire 2065 Instl	46,611.20	46,957.09
Vanguard Instl Trgt Retire Inc Instl (vtin.x 2/11/22)	121,444.882	Vanguard Instl Trgt Retire Inc Instl	3,072,291.34	3,002,117.48
Vanguard Interm-Term Bond Index Adm	35,621.657	Vanguard Interm-Term Bond Index Adm	437,231.05	423,541.50
Vanguard Interm-Term Invmt-Grade Inv	66.017	Vanguard Interm-Term Invmt-Grade Inv	677.05	656.87
Vanguard Long-Term Bond Index Fund Admiral Shares	1,991.919	Vanguard Long-Term Bond Index Fund Ad	31,908.60	31,213.37
Vanguard Long Term T/E Inv	0.006	Vanguard Long Term T/E Inv	0.07	0.07
Vanguard Materials ETF	150.000	Vanguard Materials ETF	27,795.00	29,532.00
Vanguard Mid-Cap ETF	170.000	Vanguard Mid-Cap ETF	41,107.70	43,310.90
Vanguard Mid-Cap Value Index Admiral	329.875	Vanguard Mid-Cap Value Index Admiral	23,481.33	25,677.47
Vanguard Mid Cap Index Admiral	14,942.117	Vanguard Mid Cap Index Admiral	4,523,162.40	4,713,640.23
Vanguard Real Estate Index Admiral	2,319.441	Vanguard Real Estate Index Admiral	347,163.78	381,014.57
Vanguard Short-Term Bond Index Adm	21,679.146	Vanguard Short-Term Bond Index Adm	233,237.92	230,015.74
Vanguard Short-Term Investment-Grade Adm	5,681.091	Vanguard Short-Term Investment-Grade	62,258.46	61,185.35
Vanguard Short-Term Investment-Grade Inv	23.727	Vanguard Short-Term Investment-Grade	178.32	255.54
Vanguard Small Cap Index Adm	14,277.146	Vanguard Small Cap Index Adm	1,534,604.63	1,547,214.31
Vanguard Small Cap Value Index Admiral	405.726	Vanguard Small Cap Value Index Admira	26,839.10	31,163.81
Vanguard STAR Inv	694.081	Vanguard STAR Inv	23,270.24	22,168.95
Vanguard Target Retirement 2050 Inv	1,400.927	Vanguard Target Retirement 2050 Inv	70,607.29	65,703.48
Vanguard Tot World Stk Index	101.000	Vanguard Tot World Stk Index	10,774.31	10,850.43
Vanguard Total Bond Market Index Adm	155,109.537	Vanguard Total Bond Market Index Adm	1,766,459.01	1,735,675.72
Vanguard Total Intl Bd Idx Admiral™	21,655.888	Vanguard Total Intl Bd Idx Admiral™	501,755.85	477,728.89
Vanguard Total Intl Stock Index Admiral	34,313.223	Vanguard Total Intl Stock Index Admir	1,208,208.68	1,173,512.23
Vanguard Total Stock Market ETF	1,650.000	Vanguard Total Stock Market ETF	377,074.50	398,376.00
Vanguard Total Stock Mkt Idx Adm	15,518.861	Vanguard Total Stock Mkt Idx Adm	1,690,812.63	1,824,397.30
Vanguard Trustees Equity Commodity Stra	1,953.672	Vanguard Trustees Equity Commodity St	62,450.91	53,608.76
Vanguard Utilities ETF	400.000	Vanguard Utilities ETF	60,264.00	62,560.00
Vanguard Value ETF	477.000	Vanguard Value ETF	69,200.78	70,171.47
Vanguard Wellesley® Income Admiral™	730.376	Vanguard Wellesley® Income Admiral™	52,877.15	51,221.27
Victory Mrkt Ntrl Inc-I	7,261.715	Victory Mrkt Ntrl Inc-I	69,302.42	66,639.85
Voya Multi-Manager International Sm Cp A	348.146	Voya Multi-Manager International Sm C	24,551.89	22,114.23
Wahed Ftse USA Shariah ETF	10,100.000	Wahed Ftse USA Shariah ETF	397,435.00	436,926.00
Western Asset Core Bd Funds-S	20,228.925	Western Asset Core Bd Funds-S	270,025.35	265,201.21
William Blair Small-Mid Cap Gr I	132,972.977	William Blair Small-Mid Cap Gr I	4,922,083.45	4,616,821.76
Wise Capital Fund	13,164.177	Wise Capital Fund	145,195.14	144,411.02

Assets Held at End of Year
Toledo Clinic, Inc. Employees' 401(k) Profit Sharing Plan
a10643
CONSOLIDATED
Tax Number: 340936207
As of December 31, 2021

(a)	(b)	(c)	(d)	(e)
IDENTITY OF ISSUE, BORROWER, LESSOR OR SIMILAR PARTY	QUANTITY	DESCRIPTION OF INVESTMENT including maturity date, rate of interest, collateral, par or maturity value	COST	CURRENT VALUE
Value of Funds Held in Insurance Co. General Account (Unallocated Contracts)				
Allianz Life Ins Company FBO Mehta, A. Contract #Av000431908 Anil Mehta	1.000	Allianz Life Ins Company FBO Mehta, A	55,084.11	55,084.11
Allianz Life Insurance Company FBO Mehta, A. Contract # Dav75552-85437	1.000	Allianz Life Insurance Company FBO Me	35,853.37	35,853.37
Allianz Life Insurance Company FBO Mehta, A. Contract Number Da010547	1.000	Allianz Life Insurance Company FBO Me	543,045.65	543,045.65
American Skandia Life Annuity FBO Naddaf, H. #E0444443 Issued 12/14/051	1.000	American Skandia Life Annuity FBO Nad	202,586.84	202,586.84
Crown Life Inc Pol# 2397624 FBO Mahboob, M. Life Of Mohammed Mahboob	1.000	Crown Life Inc Pol# 2397624 FBO Mahbo	53,205.24	53,205.24
Equitable Life Ins Co Of FBO Sternfeld, W. Iowa Pol #U036194 On The Life	1.000	Equitable Life Ins Co Of FBO Sternfel	0.00	0.00
Jackson Nat Life Insco FBO Ariss, S. Prev Reassure Amer Life 13010452	1.000	Jackson Nat Life Insco FBO Ariss, S.	144,205.75	144,205.75
Massmutual Odyssey Select FBO Annuitant: Margaret Morrin 570000774	1.000	Massmutual Odyssey Select FBO Annuita	110,292.50	110,292.50
Metlife Ins Co Var FBO Farber, S. Annuity Series Xc Contract 3201377387	1.000	Metlife Ins Co Var FBO Farber, S. Ann	316,522.63	316,522.63
New England Mutual Life Insco FBO Ariss, S. A Met Life Aff Pol #80892691	1.000	New England Mutual Life Insco FBO Ari	106,996.69	106,996.69
Total Value of Funds Held in Insurance Co. General Account (Unallocated Contracts)			1,567,792.78	1,567,792.78
TOTAL GENERAL INVESTMENTS			236,046,178.84	234,181,391.41