

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 2022 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2022 or fiscal plan year beginning <u>01/01/2022</u> and ending <u>12/31/2022</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>MCLAREN EMPLOYEES' 403(B) RETIREMENT PLAN</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>MCLAREN HEALTH CARE CORP.</u> <u>ONE MCLAREN PARKWAY</u> <u>GRAND BLANC, MI 48439</u>	1b Three-digit plan number (PN) ▶	<u>002</u>	
	1c Effective date of plan	<u>10/01/2004</u>	
	2b Employer Identification Number (EIN)	<u>38-2397643</u>	
	2c Plan Sponsor's telephone number	<u>810-342-1100</u>	
	2d Business code (see instructions)	<u>622000</u>	

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	09/22/2023	DONNA AHO
	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 (2022)
v. 220413

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 25806
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) 21255
a(2) Total number of active participants at the end of the plan year		6a(2) 18797
b Retired or separated participants receiving benefits		6b 375
c Other retired or separated participants entitled to future benefits.....		6c 5336
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d 24508
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e 92
f Total. Add lines 6d and 6e		6f 24600
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item).....		6g 23654
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....		6h 105
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: 2M 2L 2F 2G 3H 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) ☒ 1 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 2022 Form M-1 annual report. If the plan was not required to file the 2022 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

SCHEDULE A (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Insurance Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ► File as an attachment to Form 5500. ► Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	OMB No. 1210-0110 2022 This Form is Open to Public Inspection
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For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022		
A Name of plan MCLAREN EMPLOYEES' 403(B) RETIREMENT PLAN	B Three-digit plan number (PN) ►	002
C Plan sponsor's name as shown on line 2a of Form 5500 MCLAREN HEALTH CARE CORP.	D Employer Identification Number (EIN) 38-2397643	

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

(a) Name of insurance carrier MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY
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(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
04-1590850	65935	766260-01	3864	09/10/2022	12/31/2022

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

3 Persons receiving commissions and fees. (Complete as many entries as needed to report all persons).
(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

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

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

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

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

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

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information

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

4	Current value of plan's interest under this contract in the general account at year end.....	4	
5	Current value of plan's interest under this contract in separate accounts at year end.....	5	11726983

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

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

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

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

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

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

b Balance at the end of the previous year **7b** 112570813

c	Additions: (1) Contributions deposited during the year	7c(1)	6336297	
	(2) Dividends and credits.....	7c(2)	0	
	(3) Interest credited during the year.....	7c(3)	2242658	
	(4) Transferred from separate account.....	7c(4)	27382430	
	(5) Other (specify below)	7c(5)	1732793	

▶ LOAN REPAYMENT(S), FORFEITURES

(6) Total additions..... **7c(6)** 37694178

d Total of balance and additions (add lines **7b** and **7c(6)**)..... **7d** 150264991

e Deductions:

(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	16061456
(2) Administration charge made by carrier.....	7e(2)	60224
(3) Transferred to separate account.....	7e(3)	6777048
(4) Other (specify below)	7e(4)	314627

▶ LN DISTRIB

(5) Total deductions..... **7e(5)** 23213355

f Balance at the end of the current year (subtract line **7e(5)** from line **7d**)..... **7f** 127051636

Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:

a Premiums: (1) Amount received	9a(1)		
(2) Increase (decrease) in amount due but unpaid	9a(2)		
(3) Increase (decrease) in unearned premium reserve	9a(3)		
(4) Earned ((1) + (2) - (3))		9a(4)	0
b Benefit charges (1) Claims paid	9b(1)		
(2) Increase (decrease) in claim reserves	9b(2)		
(3) Incurred claims (add (1) and (2))		9b(3)	0
(4) Claims charged		9b(4)	
c Remainder of premium: (1) Retention charges (on an accrual basis) --			
(A) Commissions	9c(1)(A)		
(B) Administrative service or other fees	9c(1)(B)		
(C) Other specific acquisition costs	9c(1)(C)		
(D) Other expenses	9c(1)(D)		
(E) Taxes	9c(1)(E)		
(F) Charges for risks or other contingencies	9c(1)(F)		
(G) Other retention charges	9c(1)(G)		
(H) Total retention		9c(1)(H)	0
(2) Dividends or retroactive rate refunds. (These amounts were ☐ paid in cash, or ☐ credited.)		9c(2)	
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement		9d(1)	
(2) Claim reserves		9d(2)	
(3) Other reserves		9d(3)	
e Dividends or retroactive rate refunds due. (Do not include amount entered in line 9c(2).)		9e	

10 Nonexperience-rated contracts:

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

Part IV Provision of Information

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

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

SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2022
		This Form is Open to Public Inspection.

For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022		
A Name of plan MCLAREN EMPLOYEES' 403(B) RETIREMENT PLAN	B Three-digit plan number (PN) ▶	002
C Plan sponsor's name as shown on line 2a of Form 5500 MCLAREN HEALTH CARE CORP.	D Employer Identification Number (EIN) 38-2397643	

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

EMPOWER ANNUITY INSURANCE COMPANY O

84-0467907

(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 50 64	NONE	250125	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☒ No ☐

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

QDRO CONSULTANTS COMPANY, LLC

34-1820650

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
16 50	NONE	2400	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

EMPOWER ADVISORY GROUP, LLC

84-1532243

(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	346	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE D (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration	DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2022 This Form is Open to Public Inspection.
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For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022		
A Name of plan MCLAREN EMPLOYEES' 403(B) RETIREMENT PLAN	B Three-digit plan number (PN) ►	002
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 MCLAREN HEALTH CARE CORP.	D Employer Identification Number (EIN) 38-2397643	

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)
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a Name of MTIA, CCT, PSA, or 103-12 IE: TIAA REAL ESTATE		
b Name of sponsor of entity listed in (a): TIAA-CREF		
c EIN-PN 13-1624203-004	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 5242431
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 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 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 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 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 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 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
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
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
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
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
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
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
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
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
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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 2022 This Form is Open to Public Inspection
For calendar plan year 2022 or fiscal plan year beginning <u>01/01/2022</u> and ending <u>12/31/2022</u>		
A Name of plan <u>MCLAREN EMPLOYEES' 403(B) RETIREMENT PLAN</u>		B Three-digit plan number (PN) <u>002</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>MCLAREN HEALTH CARE CORP.</u>		D Employer Identification Number (EIN) <u>38-2397643</u>

Part I Asset and Liability Statement			
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.			
Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash.....	1a	0	0
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions.....	1b(1)	932117	940442
(2) Participant contributions.....	1b(2)	116353	0
(3) Other.....	1b(3)	0	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit).....	1c(1)	0	0
(2) U.S. Government securities	1c(2)	0	0
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	0
(B) All other	1c(3)(B)	0	0
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	0	0
(B) Common.....	1c(4)(B)	0	0
(5) Partnership/joint venture interests	1c(5)	0	0
(6) Real estate (other than employer real property)	1c(6)	0	0
(7) Loans (other than to participants).....	1c(7)	0	0
(8) Participant loans.....	1c(8)	10673106	9940944
(9) Value of interest in common/collective trusts.....	1c(9)	0	0
(10) Value of interest in pooled separate accounts	1c(10)	13448508	11726983
(11) Value of interest in master trust investment accounts.....	1c(11)	0	0
(12) Value of interest in 103-12 investment entities	1c(12)	0	0
(13) Value of interest in registered investment companies (e.g., mutual funds).....	1c(13)	1542331003	1260472140
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)	152964203	166667025
(15) Other	1c(15)	0	0

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)	0	0
(2) Employer real property	1d(2)	0	0
e Buildings and other property used in plan operation	1e	0	0
f Total assets (add all amounts in lines 1a through 1e)	1f	1720465290	1449747534

Liabilities

g Benefit claims payable	1g	0	0
h Operating payables	1h	0	0
i Acquisition indebtedness	1i	0	0
j Other liabilities	1j	0	0
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	1720465290	1449747534
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Part II Income and Expense Statement

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

Income

a Contributions:			
(1) Received or receivable in cash from: (A) Employers.....	2a(1)(A)	49201571	
(B) Participants.....	2a(1)(B)	86138309	
(C) Others (including rollovers).....	2a(1)(C)	11114560	
(2) Noncash contributions.....	2a(2)	0	146454440
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	0	
(B) U.S. Government securities.....	2b(1)(B)	0	
(C) Corporate debt instruments.....	2b(1)(C)	0	
(D) Loans (other than to participants).....	2b(1)(D)	0	
(E) Participant loans.....	2b(1)(E)	871437	
(F) Other.....	2b(1)(F)	2346985	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		3218422
(2) Dividends: (A) Preferred stock.....	2b(2)(A)	0	
(B) Common stock.....	2b(2)(B)	0	
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)	48000746	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		48000746
(3) Rents.....	2b(3)		0
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds.....	2b(4)(A)	0	
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)	0	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result.....	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate.....	2b(5)(A)	0	
(B) Other.....	2b(5)(B)	0	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		0
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		-1416330
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		0
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		0
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		-321239356
c Other income	2c		94196
d Total income. Add all income amounts in column (b) and enter total	2d		-124887882
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	143375421	
(2) To insurance carriers for the provision of benefits	2e(2)	756417	
(3) Other	2e(3)	0	
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		144131838
f Corrective distributions (see instructions)	2f		2126
g Certain deemed distributions of participant loans (see instructions)	2g		676430
h Interest expense	2h		0
i Administrative expenses: (1) Professional fees	2i(1)	18772	
(2) Contract administrator fees	2i(2)	829584	
(3) Investment advisory and management fees	2i(3)	346	
(4) Other	2i(4)	170778	
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		1019480
j Total expenses. Add all expense amounts in column (b) and enter total	2j		145829874
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d	2k		-270717756
l Transfers of assets:			
(1) To this plan	2l(1)		0
(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: PLANTE MORAN

(2) EIN: 38-1357951

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		1000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
4f		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?			
4g		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?			
4h		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
4i	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)			
4j		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?			
4k		X	
l Has the plan failed to provide any benefit when due under the plan?			
4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)			
4m		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			
4n			

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

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

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

5c Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) ☐ Yes ☐ No ☐ Not determined

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year _____.

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2022 This Form is Open to Public Inspection.
For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022		
A Name of plan MCLAREN EMPLOYEES' 403(B) RETIREMENT PLAN		B Three-digit plan number (PN) ► 002
C Plan sponsor's name as shown on line 2a of Form 5500 MCLAREN HEALTH CARE CORP.		D Employer Identification Number (EIN) 38-2397643
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): 04-1590850		
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) 2022 v. 220413		

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that (1) contributed more than 5% of total contributions to the plan during the plan year or (2) was one of the top-ten highest contributors (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 _____

McLaren Employees' 403(b) Retirement Plan

Financial Report
December 31, 2022

McLaren Employees' 403(b) Retirement Plan

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Independent Auditor's Report

To the Plan Administrator
McLaren Employees' 403(b) Retirement Plan

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

We were engaged to perform audits of the financial statements of McLaren Employees' 403(b) Retirement 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, 2022 and 2021 and the related statement of changes in net assets available for benefits for the years then ended and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of the Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audits 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 certifications from qualified institutions as of December 31, 2022 and 2021 and for the years then ended stating that the certified investment information, as described in Note 4 to the financial statements, is complete and accurate.

Disclaimer of Opinion

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

Basis for Disclaimer of Opinion

As described in Note 3, the Plan has excluded from investments in the accompanying statement of net assets available for benefits certain annuity and custodial accounts issued to current and former employees prior to January 1, 2009, as permitted by the DOL's Field Assistance Bulletin No. 2009-02, *Annual Reporting Requirements for 403(b) Plans*. The investment income and distributions related to such accounts have also been excluded from the accompanying statement of changes in net assets available for benefits. The amount of these excluded annuity and custodial accounts and the related income and distributions are not determinable. Accounting principles generally accepted in the United States of America require that these accounts and the related income and distributions be included in the accompanying financial statements. The Plan has not maintained sufficient accounting records and supporting documents relating to these annuity and custodial accounts issued to current and former employees prior to January 1, 2009. Accordingly, we were unable to apply auditing procedures sufficiently to determine the extent to which the financial statements may have been affected by these conditions.

To the Plan Administrator
McLaren Employees' 403(b) Retirement Plan

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with 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 that may become due to such participants.

Auditor's Responsibilities for the Audits of the Financial Statements

Our responsibility is to conduct the audits of McLaren Employees' 403(b) Retirement Plan's financial statements in accordance with auditing standards generally accepted in the United States of America and to issue an auditor's report. However, because of the matter described in the *Basis for Disclaimer of Opinion* section of our report, we were not able to obtain sufficient appropriate evidence to provide a basis for an audit opinion on these financial statements.

We are required to be independent of the Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audits.

Supplemental Schedule Required by ERISA

The supplemental schedule of assets held at end of year as of December 31, 2022 is presented for the purpose of additional analysis and is not a required part of the financial statements but is supplemental 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. Because of the significance of the matter described in the *Basis for Disclaimer of Opinion* section, it is inappropriate to and we do not express an opinion on the supplemental schedule referred to above.

Plante & Moreau, PLLC

Flint, Michigan
September 15, 2023

McLaren Employees' 403(b) Retirement Plan

Statement of Net Assets Available for Benefits

	December 31, 2022 and 2021	
	2022	2021
Assets		
Participant-directed investments at fair value (Note 6)	\$ 1,297,771,347	\$ 1,582,154,847
Participant-directed investments at contract value - Unallocated insurance contracts (Note 7)	141,094,801	126,588,867
Total participant-directed investments	1,438,866,148	1,708,743,714
Employer contributions receivable	940,442	1,048,470
Participant notes receivable	9,940,944	10,673,106
Net Assets Available for Benefits	\$ 1,449,747,534	\$ 1,720,465,290

McLaren Employees' 403(b) Retirement Plan

Statement of Changes in Net Assets Available for Benefits

Years Ended December 31, 2022 and 2021

	2022	2021
Additions to Net Assets		
Contributions:		
Employee	\$ 86,138,309	\$ 80,517,930
Employer	49,201,571	46,710,995
Rollovers	11,114,560	15,520,254
Total contributions	146,454,440	142,749,179
Investment income (loss):		
Interest and dividends	50,610,319	65,631,177
Net realized and unrealized (losses) gains on investments	(322,676,779)	125,066,579
Total investment (loss) income	(272,066,460)	190,697,756
Interest from participant notes receivable	724,138	640,605
Total additions to net assets - Net	(124,887,882)	334,087,540
Deductions from Net Assets		
Benefits paid directly to participants or beneficiaries	144,810,394	145,992,219
Administrative expenses	1,019,480	1,049,678
Total deductions from net assets	145,829,874	147,041,897
Net (Decrease) Increase before Other Changes	(270,717,756)	187,045,643
Transfers In (Note 8)	-	81,679,767
Net (Decrease) Increase	(270,717,756)	268,725,410
Net Assets Available for Benefits		
Beginning of year	1,720,465,290	1,451,739,880
End of year	<u><u>\$ 1,449,747,534</u></u>	<u><u>\$ 1,720,465,290</u></u>

December 31, 2022 and 2021

Note 1 - Plan Description

The following description of McLaren Employees' 403(b) Retirement Plan (the "Plan") provides only general information. Participants should refer to the plan agreement for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan covering all eligible employees of McLaren Health Care Corporation (the "Corporation") and its participating subsidiaries. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Contributions

The Plan provides for employee salary 403(b) contributions up to a maximum of 85 percent of annual compensation subject to maximum tax-deferred limitations established by the Internal Revenue Code (IRC). Employees are eligible to begin employee deferral contributions on their date of employment. Participants may also make contributions to the Plan in the form of a rollover of funds from another qualified plan.

The Plan provides for employer matching contributions of 50 percent of the participant's deferred contribution, not to exceed 6 percent of the employee's compensation. The Plan also provides for employer fixed contributions of 2 to 5.5 percent of the participant's annual compensation, based on employee group. Employees become eligible for employer contributions after completing one year of service.

Participant Accounts

Each participant's account is credited with the participant's contributions and allocations of the Corporation's contributions and plan earnings and charged with an allocation of administrative expenses. Allocations are based on participants' account balances to reflect the effect of income or loss from the particular investment funds and expenses paid by the Plan. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account. Participants may direct the investment of their account balances into various investment options offered by the Plan.

Participant Notes Receivable

Participants may borrow from their accounts subject to certain maximum and minimum amounts prescribed in the Plan and in the Internal Revenue Code. Participant notes receivable are collateralized by the participant's account balance and bear interest at a market rate.

Vesting

Participants hired prior to January 1, 2014 are immediately 100 percent vested in employee and employer contributions and any income or loss thereon.

For participants hired on or after January 1, 2014, if employment is terminated prior to the early or normal retirement date for any reason other than the participant's death or permanent disability, the participant is entitled to an amount equal to his or her vested interest in the employer contributions determined in accordance with the following vesting schedule:

<u>Years of Service</u>	<u>Vesting Interest</u>
Less than 2	- %
2 or more	100

December 31, 2022 and 2021

Note 1 - Plan Description (Continued)

Payment of Benefits

Upon termination of service, a participant may elect to receive either a lump-sum amount, partial payments, periodic payments equal to the value of his or her account, or an annuity amount. If the participant's vested accrued benefit is equal to or less than \$5,000 at the time of the participant's termination from service, the amount will be distributed in a single payment. Certain amounts invested in the TIAA Traditional Annuity could not have been distributed in a lump sum (see the redemption restrictions below).

Redemption Restrictions

Certain contracts under the TIAA Traditional Annuity investment had limits on the ability of the participants to transfer or withdraw from the fund. Transfers from the Retirement Annuity (RA) and Transfer Payout Annuity (TPA) contracts must have been paid out in 10 annual installments. Withdrawals from the RA contract must have been paid out in 10 annual installments. The Retirement Annuity Minimum Distribution Option (RA MDO) contract allowed participants to take the required minimum distributions for the year. The remaining contracts under the TIAA Traditional Annuity investment did not have restrictions related to transfers and withdrawals.

Forfeitures

If a participant is not fully vested on his or her termination date, the nonvested amount of the account is forfeited. Forfeitures are used to reduce future employer contributions.

Termination

While it has not expressed any intent to do so, the Corporation has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions set forth in the plan document and ERISA. Upon termination of the Plan, participants become 100 percent vested in their account balances.

Party-in-interest Transactions

Various administrative fees are paid directly by the plan sponsor, McLaren Health Care Corporation, on behalf of the Plan.

Additionally, the Plan invests in certain investments managed by Empower Trust Company (Empower Trust), Empower Annuity Insurance Company of America (EAICA) (formerly known as Great-West Life & Annuity Insurance Company), Massachusetts Mutual Life Insurance Company (MassMutual), The Lincoln National Life Insurance Company (Lincoln), Equitable Life Insurance Company (Equitable), and Teachers Insurance and Annuity Association of America (TIAA) and College Retirement Equities Fund (CREF) (collectively, TIAA-CREF), or their affiliates. EAICA, Empower Trust, MassMutual, Lincoln, Equitable, and TIAA-CREF are service providers of the Plan; therefore, these transactions qualify as party-in-interest transactions, as defined under ERISA guidelines.

Note 2 - Summary of Significant Accounting Policies

Investment Valuation

The Plan's investments are stated at fair value except as noted below.

December 31, 2022 and 2021

Note 2 - Summary of Significant Accounting Policies (Continued)

The TIAA Traditional Annuity is a guaranteed annuity contract issued by Teachers Insurance and Annuity Association that invests in the general assets of TIAA. TIAA considers the following subcontracts to be non-benefit responsive: Retirement Annuity, Interest Payment (IP), and Transfer Payout Annuity. TIAA considers the following subcontracts to be benefit responsive: Supplemental Retirement Annuity (SRA) and Group Supplemental Retirement Annuity (GSRA). The non-benefit-responsive portion of these contracts is recorded at fair value. Since there are no specific securities in TIAA's general account related to these contracts, contract value is the best estimate of fair value for the non-benefit-responsive portion of this contract. Contract value represents principal invested, plus interest earned, less any withdrawals. The benefit-responsive portion of these contracts and other fully benefit-responsive unallocated contracts are valued at contract value. Contract value represents principal invested, plus interest earned, less any withdrawals.

The Capital Preservation Account (CPA), AXA Guaranteed Interest Account (GIA), and Lincoln Fixed Account (FA) are unallocated insurance contracts with MassMutual, Equitable, and Lincoln, respectively. The CPA, GIA, and FA are valued at contract value. Contract value represents deposits made to the contract, plus earnings at guaranteed crediting rates, less withdrawals and fees.

The pooled separate accounts and registered investment companies are valued at net asset value per share (NAV) or its equivalent of the funds, which is based on the fair value of the funds' underlying assets. There were no redemption restrictions or unfunded commitments on these investments.

All other investments are valued based on quoted market prices. See Note 6 for additional information.

Benefit Payments

Benefits are recorded when paid. There were benefit payments requested but not paid (due to redemption restrictions) totaling \$3,935,361 and \$4,334,327 as of December 31, 2022 and 2021, respectively.

Participant Notes Receivable

Participant notes receivable are recorded at their unpaid principal balances plus any accrued interest. Participant notes receivable are written off when deemed uncollectible.

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of additions and deductions during the reporting period. Actual results could differ from those estimates.

Risks and Uncertainties

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

Subsequent Events

The financial statements and related disclosures include evaluation of events up through and including September 15, 2023, which is the date the financial statements were available to be issued.

In May 2023, McLaren St. Luke's Hospital was closed and all employees were terminated. This closure led to an increase in plan distributions during 2023.

December 31, 2022 and 2021

Note 3 - Excluded Investments

The Plan has excluded from investments in the accompanying statement of net assets available for benefits as of December 31, 2022 and 2021 certain annuity and custodial accounts issued to current and former employees prior to January 1, 2009, as permitted by the Department of Labor's Field Assistance Bulletin No. 2009-02, *Annual Reporting Requirements for 403(b) Plans*. The investment income and distributions related to such accounts have also been excluded from the accompanying statement of changes in net assets available for benefits. The amount of these excluded annuity and custodial accounts and the related income and distributions are not determinable. Accounting principles generally accepted in the United States of America require that these accounts and the related income and distributions be included in the accompanying financial statements.

Note 4 - Certified Information

MassMutual, Empower Trust, Reliance Trust Company (Reliance), Lincoln, Equitable, and TIAA-CREF held the Plan's investments and participant notes receivable and executed all related transactions. The investment and participant notes receivable balances and related income and losses included in the accompanying financial statements and supplemental schedule of assets held at end of year are based solely on information certified by Empower Trust; Reliance; EAICA, on behalf of MassMutual; Lincoln; Equitable; and TIAA-CREF.

The Plan has excluded certain assets from the statement of net assets available for benefits at December 31, 2022 and 2021 (see Note 3).

Note 5 - Tax Status

The Internal Revenue Service (IRS) is not currently accepting applications for individual 403(b) plan determination letters. The plan administrator believes that the Plan is designed and is currently being operated in compliance with applicable requirements of Internal Revenue Code Section 403(b). Therefore, no provision for income taxes has been included in the Plan's financial statements.

Note 6 - Fair Value Measurements

Accounting standards require certain assets and liabilities be reported at fair value in the financial statements and provide a framework for establishing that fair value. The framework for determining fair value is based on a hierarchy that prioritizes the valuation techniques and inputs used to measure fair value.

Level 1

Fair values determined by Level 1 inputs use quoted prices in active markets for identical assets that the Plan has the ability to access.

Level 2

Fair values determined by Level 2 inputs use other inputs that are observable, either directly or indirectly. These Level 2 inputs include quoted prices for similar assets in active markets, quoted prices for identical or similar assets in markets that are not active, and inputs other than quoted prices that are observable for the asset.

Level 3

Level 3 inputs are unobservable inputs, including inputs that are available in situations where there is little, if any, market activity for the related asset.

In instances where inputs used to measure fair value fall into different levels of the fair value hierarchy, fair value measurements in their entirety are categorized based on the lowest level input that is significant to the valuation. The Plan's assessment of the significance of particular inputs to these fair value measurements requires judgment and considers factors specific to each asset.

McLaren Employees' 403(b) Retirement Plan

Notes to Financial Statements

December 31, 2022 and 2021

Note 6 - Fair Value Measurements (Continued)

The Plan has excluded certain assets from the statement of net assets available for benefits at December 31, 2022 and 2021 (see Note 3). The following tables present information about the Plan's included assets measured at fair value on a recurring basis at December 31, 2022 and 2021:

Assets Measured at Fair Value on a Recurring Basis at December 31, 2022			
	Investments (at Fair Value)	Level 1	Level 2
Mutual funds	\$ 1,220,828,700	\$ 1,220,828,700	\$ -
Unallocated insurance contracts	25,572,224	-	25,572,224
Total	1,246,400,924	\$ 1,220,828,700	\$ 25,572,224
Investments measured at NAV:			
Pooled separate accounts:			
Equity instruments (1)	6,054,893		
Fixed-income investments (2)	86,192		
Balanced investments (3)	343,469		
Real estate (4)	2,172,192		
Registered investment companies:			
Equity instruments (1)	30,777,450		
Fixed-income investments (2)	9,043,192		
Balanced investments (3)	1,426,452		
Short-term investments (5)	1,466,583		
Total investment fair value	\$ 1,297,771,347		
Assets Measured at Fair Value on a Recurring Basis at December 31, 2021			
	Investments (at Fair Value)	Level 1	Level 2
Mutual funds	\$ 1,490,989,850	\$ 1,490,989,850	\$ -
Unallocated insurance contracts	26,375,336	-	26,375,336
Total	1,517,365,186	\$ 1,490,989,850	\$ 26,375,336
Investment measured at NAV:			
Pooled separate accounts:			
Equity instruments (1)	8,012,397		
Fixed-income investments (2)	99,508		
Balanced investments (3)	433,027		
Real estate (4)	4,903,576		
Registered investment companies:			
Equity instruments (1)	44,088,518		
Fixed-income investments (2)	4,155,807		
Balanced investments (3)	1,750,998		
Balanced investments (5)	1,345,830		
Total investment fair value	\$ 1,582,154,847		

- (1) This class represents investments in actively managed pooled separate accounts and registered investment companies that invest primarily in equity securities, which may include common stocks, options, and futures.

December 31, 2022 and 2021

Note 6 - Fair Value Measurements (Continued)

- (2) This class represents investments in actively managed pooled separate accounts and registered investment companies that invest in a variety of fixed-income investments, which may include corporate bonds, both U.S. and non-U.S. municipal securities, interest rate swaps, options, and futures.
- (3) This class represents investments in actively managed pooled separate accounts and registered investment companies with investments in both equity and debt securities. The investments may include common stock, corporate bonds, U.S. and non-U.S. municipal securities, interest rate swaps, options, and futures.
- (4) This class represents investments in actively managed pooled separate account with investments in real estate. The investments may include real estate property or real estate investment trusts.
- (5) This class represents investments in an actively managed registered investment company that invests primarily in money markets, with the object of providing high current income consistent with the preservation of capital and the maintenance of liquidity.

Note 7 - Investment Contracts

MassMutual, Equitable, and Lincoln

The Plan has benefit-responsive investment contracts with MassMutual, Equitable, and Lincoln. MassMutual maintains the contributions to the unallocated insurance contract account in a market value separate account investment option with a general investment account guarantee. Equitable maintains contributions to the unallocated insurance contract account in its general account. Lincoln maintains contributions to the unallocated insurance contract account in its fixed account. All insurance contract accounts are credited with earnings on the underlying investments and charged for participant withdrawals and administrative expenses. The investment contract issuer is contractually obligated to repay the principal and a specified interest rate that is guaranteed to the Plan.

There are no reserves against contract value for credit risk of the contract issuer or otherwise. For the MassMutual contract, interest crediting rates are reviewed on a quarterly basis for resetting. For the Equitable and Lincoln contracts, interest crediting rates are reviewed on a semiannual basis for resetting. The rate is declared monthly, with interest credited on a daily basis at an annual effective rate. When establishing interest crediting rates for these products, MassMutual, Equitable, and Lincoln consider many factors, including current economic and market conditions, the general interest rate environment, and both the expected and actual experience of a reference portfolio within the issuer's general account. Each contract is subject to a minimum rate under the respective contracts, varying from a maximum of 3.00 percent and a minimum of 1.00 percent.

TIAA-CREF

Based on the terms of the contracts, a portion of the TIAA Traditional Annuity is considered benefit responsive. The benefit-responsive portion totaled \$2,901,574 and \$2,897,656 at December 31, 2022 and 2021, respectively. The investment contract issuer is contractually obligated to repay the principal and a specified interest rate that is guaranteed to the Plan.

Interest is credited on contract balances using a vintages approach. Under this methodology, TIAA groups the dollars it receives over defined time periods into vintages and determines a crediting rate for the applicable vintage. Interest crediting rates are determined during the accumulation phase of the applicable declaration year. When establishing interest crediting rates for this product, TIAA considers many factors, including the net investment earnings rate of the TIAA assets supporting that vintage, administrative expenses during the time period, and required contingency reserves. The minimum crediting rate for the SRA and GSRA benefit-responsive contracts is generally 3.00 percent, but in some recent contracts it is between 1.00 percent and 3.00 percent.

December 31, 2022 and 2021

Note 7 - Investment Contracts (Continued)

Generally, there are no events that could limit the ability of the Plan to transact at contract value paid within 90 days or, in rare circumstances, contract value paid over time. There are no events that allow the issuer to terminate the contract and that require the plan sponsor to settle an amount different than contract value paid either within 90 days or over time.

As described in Note 2, because the contract is fully benefit responsive, contract value is the relevant measurement attribute for that portion of the net assets attributable to these investment contracts. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investments at contract value.

Note 8 - Plan Merger

St. Luke's Hospital Retirement Savings Plan was merged with the Plan effective June 30, 2021. Accordingly, assets of approximately \$81,700,000 were transferred into the Plan during 2021.

McLaren Employees' 403(b) Retirement Plan

Schedule of Assets Held at End of Year

Form 5500, Schedule H, Line 4i
 EIN 38-2397643, Plan No. 002
 December 31, 2022

(a)(b) Identity of Issuer	(c) Description of Investment	(d) Cost	(e) Current Value
Empower Trust Company, LLC	Mutual funds:		
	Loomis Sayles High Income Fund	*	\$ 7,954,806
	Wasatch Small Cap Growth Fund	*	15,224,814
	Gateway Fund	*	1,253,716
	PIMCO All Asset Fund	*	1,926,516
	Amer Beacon Stphns Md-CP GR Fd	*	23,506,655
	American Funds Euro Pacific Growth Fund	*	40,146,624
	American Funds New World Fund	*	11,481,890
	Amana Trust Growth Fund	*	22,712,342
	DoubleLine Total Return Bond Fund	*	69,617,302
	Vanguard Target Retirement 2020 Fund	*	50,624,071
	Vanguard Target Retirement 2025 Fund	*	94,028,366
	Vanguard Target Retirement 2030 Fund	*	116,124,183
	Vanguard Target Retirement 2035 Fund	*	100,460,853
	Vanguard Target Retirement 2040 Fund	*	96,593,752
	Vanguard Target Retirement 2045 Fund	*	67,905,498
	Vanguard Target Retirement 2050 Fund	*	70,421,350
	Vanguard Target Retirement 2055 Fund	*	39,188,321
	Vanguard Target Retirement 2060 Fund	*	14,855,151
	Vanguard Target Retirement Income Fund	*	19,175,908
	Vanguard Total International Stock Index Fund	*	12,260,902
	Vanguard Target Retirement 2065 Fund	*	2,772,202
	Dodge & Cox Stock Fund	*	57,632,076
	Harbor Capital Appreciation Fd	*	50,547,720
	Pzena Mid Cap Value Fund	*	22,152,830
	Vanguard Mid Cap Index Fund	*	12,862,912
	Vanguard Small Cap Index Fund	*	14,605,814
	Vanguard Institutional Index Fund	*	103,746,085
	Vanguard Total Bond Market Index Fund	*	20,370,269
	Vanguard Real Estate Index Fund	*	11,600,810
	US Government Money Market Fund	*	25,165
	Victory Sycamore Small Co Opportunity I	*	22,153,295
	Amer Funds Moderate G/I Portfolio R6	*	26,896,502
Equitable	Pooled separate accounts:		
	All Asset Growth Alternate Twenty	*	92,217
	AXA/AllianceBernstein Small Cap Growth	*	296,200
	AXA/Horizon Small Cap Value	*	6,374
	AXA/Loomis Sayles Growth	*	6,250
	AXA Aggressive Allocation	*	71,752
	AXA Global Eqty Managed Vol	*	41,837
	AXA Lg Cap Core Managed Vol	*	6,825
	AXA Lg Cap Grw Managed Vol	*	202,250
	AXA Lg Cap Val Managed Vol	*	254,465
	AXA Int Core Managed Vol	*	1,603
	AXA Int Val Managed Vol	*	687
	AXA Mid Cap Val Managed Vol	*	194,855
	AXA Moderate-Plus Allocation	*	24,533
	AXA Moderate Allocation Fund	*	318,936
	Charter Multi-Sector Bond	*	29,654
	Equitable/Aggressive Growth Strategy	*	12,454
	Equitable/American Centry MidCap Val	*	75,519
	Equitable/BlackRock Basic Value Equity	*	44,655
	Equitable/Capital Guardian Research	*	17,191
	Equitable/Common Stock Index Fund	*	2,607,123
	Equitable/Fidelity Instnl Am Large Cap	*	54,980
	Equitable/GAMCO Mergers & Acquisition	*	3,527
	Equitable/GAMCO Small Company Value	*	175,676
	Equitable/Goldman Sachs Mid Cap Value	*	7,448
	Equitable/Intermediate Government Bond	*	6,743

McLaren Employees' 403(b) Retirement Plan

Schedule of Assets Held at End of Year (Continued)

Form 5500, Schedule H, Line 4i
 EIN 38-2397643, Plan No. 002
 December 31, 2022

(a)(b) Identity of Issuer	(c) Description of Investment	(d) Cost	(e) Current Value
	Equitable/International Equity Index	*	\$ 106,529
	Equitable/Invesco Global Real Estate	*	86,927
	Equitable/JPMorgan Value Opportunities	*	101,595
	Equitable/Large Cap Growth Index	*	158,080
	Equitable/Lazard Emerging Markets Equity	*	19,253
	Equitable/Mid Cap Index	*	55,449
	Equitable/MFS International Growth	*	72,648
	Equitable/MFS International Value	*	139,005
	Equitable/MFS Mid Cap Focused Growth	*	170,840
	Equitable/MFS Technology	*	62,848
	Equitable/MFS Utilities	*	59,112
	Equitable/Morgan Stanley Mid Cap Growth	*	13,073
	Equitable/Morgan Stanley Small Cap Growth	*	1,334
	Equitable/Oppenheimer Global	*	4,790
	Equitable/Equity 500 Index	*	180,749
	Equitable/PIMCO Ultra Short Bond	*	5,504
	Equitable/Quality Bond PLUS	*	73,418
	Equitable/Small Company Index	*	8,372
	Equitable/T. Rowe Price Growth Stock	*	140,643
	Equitable/Wells Fargo Omega Growth	*	20,510
	Equitable/PIMCO Global Real Return	*	6,199
	Equitable/Money Market	*	7,319
	Equitable/Wellington Energy	*	4,495
	Invesco V.I. High Yield	*	9,685
	Ivy Funds VIP High Income	*	10,749
	Multimanager Aggressive Equity	*	338,475
	Multimanager Core Bond	*	6,031
	Multimanager Technology	*	67,168
	TIAA Real Estate	*	2,172,192
	Unallocated insurance contracts:		
Empower Annuity Insurance Company of America	MassMutual Capital Preservation Account	*	127,051,636
Equitable	Guaranteed Interest Account	*	11,056,030
TIAA-CREF	TIAA Traditional Annuity - Retirement Annuity (RA)	*	28,473,798
Lincoln	Fully benefit-responsive investment contract	*	85,561
	Registered investment companies:		
TIAA-CREF	Common collective trust funds	*	3,800,761
	CREF Equity Index	*	1,518,691
	Common collective trust funds	*	3,963,798
	CREF Growth	*	3,308,565
	CREF Inflation-Linked Bond	*	5,242,431
	Common collective trust funds	*	1,466,583
	Common collective trust funds	*	1,426,452
	CREF Stock	*	21,986,396
Participants	Participant notes receivable bearing interest at rates ranging from 4.25 to 9.25 percent	-	9,940,944
	Total		<u>\$ 1,448,807,092</u>

*Cost information not required

McLaren Employees' 403(b) Retirement Plan

Financial Report
December 31, 2022

McLaren Employees' 403(b) Retirement Plan

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Independent Auditor's Report

To the Plan Administrator
McLaren Employees' 403(b) Retirement Plan

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

We were engaged to perform audits of the financial statements of McLaren Employees' 403(b) Retirement 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, 2022 and 2021 and the related statement of changes in net assets available for benefits for the years then ended and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of the Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audits 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 certifications from qualified institutions as of December 31, 2022 and 2021 and for the years then ended stating that the certified investment information, as described in Note 4 to the financial statements, is complete and accurate.

Disclaimer of Opinion

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

Basis for Disclaimer of Opinion

As described in Note 3, the Plan has excluded from investments in the accompanying statement of net assets available for benefits certain annuity and custodial accounts issued to current and former employees prior to January 1, 2009, as permitted by the DOL's Field Assistance Bulletin No. 2009-02, *Annual Reporting Requirements for 403(b) Plans*. The investment income and distributions related to such accounts have also been excluded from the accompanying statement of changes in net assets available for benefits. The amount of these excluded annuity and custodial accounts and the related income and distributions are not determinable. Accounting principles generally accepted in the United States of America require that these accounts and the related income and distributions be included in the accompanying financial statements. The Plan has not maintained sufficient accounting records and supporting documents relating to these annuity and custodial accounts issued to current and former employees prior to January 1, 2009. Accordingly, we were unable to apply auditing procedures sufficiently to determine the extent to which the financial statements may have been affected by these conditions.

To the Plan Administrator
McLaren Employees' 403(b) Retirement Plan

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with 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 that may become due to such participants.

Auditor's Responsibilities for the Audits of the Financial Statements

Our responsibility is to conduct the audits of McLaren Employees' 403(b) Retirement Plan's financial statements in accordance with auditing standards generally accepted in the United States of America and to issue an auditor's report. However, because of the matter described in the *Basis for Disclaimer of Opinion* section of our report, we were not able to obtain sufficient appropriate evidence to provide a basis for an audit opinion on these financial statements.

We are required to be independent of the Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audits.

Supplemental Schedule Required by ERISA

The supplemental schedule of assets held at end of year as of December 31, 2022 is presented for the purpose of additional analysis and is not a required part of the financial statements but is supplemental 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. Because of the significance of the matter described in the *Basis for Disclaimer of Opinion* section, it is inappropriate to and we do not express an opinion on the supplemental schedule referred to above.

Plante & Moreau, PLLC

Flint, Michigan
September 15, 2023

McLaren Employees' 403(b) Retirement Plan

Statement of Net Assets Available for Benefits

	December 31, 2022 and 2021	
	2022	2021
Assets		
Participant-directed investments at fair value (Note 6)	\$ 1,297,771,347	\$ 1,582,154,847
Participant-directed investments at contract value - Unallocated insurance contracts (Note 7)	141,094,801	126,588,867
Total participant-directed investments	1,438,866,148	1,708,743,714
Employer contributions receivable	940,442	1,048,470
Participant notes receivable	9,940,944	10,673,106
Net Assets Available for Benefits	<u>\$ 1,449,747,534</u>	<u>\$ 1,720,465,290</u>

McLaren Employees' 403(b) Retirement Plan

Statement of Changes in Net Assets Available for Benefits

Years Ended December 31, 2022 and 2021

	2022	2021
Additions to Net Assets		
Contributions:		
Employee	\$ 86,138,309	\$ 80,517,930
Employer	49,201,571	46,710,995
Rollovers	11,114,560	15,520,254
Total contributions	146,454,440	142,749,179
Investment income (loss):		
Interest and dividends	50,610,319	65,631,177
Net realized and unrealized (losses) gains on investments	(322,676,779)	125,066,579
Total investment (loss) income	(272,066,460)	190,697,756
Interest from participant notes receivable	724,138	640,605
Total additions to net assets - Net	(124,887,882)	334,087,540
Deductions from Net Assets		
Benefits paid directly to participants or beneficiaries	144,810,394	145,992,219
Administrative expenses	1,019,480	1,049,678
Total deductions from net assets	145,829,874	147,041,897
Net (Decrease) Increase before Other Changes	(270,717,756)	187,045,643
Transfers In (Note 8)	-	81,679,767
Net (Decrease) Increase	(270,717,756)	268,725,410
Net Assets Available for Benefits		
Beginning of year	1,720,465,290	1,451,739,880
End of year	<u><u>\$ 1,449,747,534</u></u>	<u><u>\$ 1,720,465,290</u></u>

December 31, 2022 and 2021

Note 1 - Plan Description

The following description of McLaren Employees' 403(b) Retirement Plan (the "Plan") provides only general information. Participants should refer to the plan agreement for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan covering all eligible employees of McLaren Health Care Corporation (the "Corporation") and its participating subsidiaries. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Contributions

The Plan provides for employee salary 403(b) contributions up to a maximum of 85 percent of annual compensation subject to maximum tax-deferred limitations established by the Internal Revenue Code (IRC). Employees are eligible to begin employee deferral contributions on their date of employment. Participants may also make contributions to the Plan in the form of a rollover of funds from another qualified plan.

The Plan provides for employer matching contributions of 50 percent of the participant's deferred contribution, not to exceed 6 percent of the employee's compensation. The Plan also provides for employer fixed contributions of 2 to 5.5 percent of the participant's annual compensation, based on employee group. Employees become eligible for employer contributions after completing one year of service.

Participant Accounts

Each participant's account is credited with the participant's contributions and allocations of the Corporation's contributions and plan earnings and charged with an allocation of administrative expenses. Allocations are based on participants' account balances to reflect the effect of income or loss from the particular investment funds and expenses paid by the Plan. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account. Participants may direct the investment of their account balances into various investment options offered by the Plan.

Participant Notes Receivable

Participants may borrow from their accounts subject to certain maximum and minimum amounts prescribed in the Plan and in the Internal Revenue Code. Participant notes receivable are collateralized by the participant's account balance and bear interest at a market rate.

Vesting

Participants hired prior to January 1, 2014 are immediately 100 percent vested in employee and employer contributions and any income or loss thereon.

For participants hired on or after January 1, 2014, if employment is terminated prior to the early or normal retirement date for any reason other than the participant's death or permanent disability, the participant is entitled to an amount equal to his or her vested interest in the employer contributions determined in accordance with the following vesting schedule:

<u>Years of Service</u>	<u>Vesting Interest</u>
Less than 2	- %
2 or more	100

December 31, 2022 and 2021

Note 1 - Plan Description (Continued)

Payment of Benefits

Upon termination of service, a participant may elect to receive either a lump-sum amount, partial payments, periodic payments equal to the value of his or her account, or an annuity amount. If the participant's vested accrued benefit is equal to or less than \$5,000 at the time of the participant's termination from service, the amount will be distributed in a single payment. Certain amounts invested in the TIAA Traditional Annuity could not have been distributed in a lump sum (see the redemption restrictions below).

Redemption Restrictions

Certain contracts under the TIAA Traditional Annuity investment had limits on the ability of the participants to transfer or withdraw from the fund. Transfers from the Retirement Annuity (RA) and Transfer Payout Annuity (TPA) contracts must have been paid out in 10 annual installments. Withdrawals from the RA contract must have been paid out in 10 annual installments. The Retirement Annuity Minimum Distribution Option (RA MDO) contract allowed participants to take the required minimum distributions for the year. The remaining contracts under the TIAA Traditional Annuity investment did not have restrictions related to transfers and withdrawals.

Forfeitures

If a participant is not fully vested on his or her termination date, the nonvested amount of the account is forfeited. Forfeitures are used to reduce future employer contributions.

Termination

While it has not expressed any intent to do so, the Corporation has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions set forth in the plan document and ERISA. Upon termination of the Plan, participants become 100 percent vested in their account balances.

Party-in-interest Transactions

Various administrative fees are paid directly by the plan sponsor, McLaren Health Care Corporation, on behalf of the Plan.

Additionally, the Plan invests in certain investments managed by Empower Trust Company (Empower Trust), Empower Annuity Insurance Company of America (EAICA) (formerly known as Great-West Life & Annuity Insurance Company), Massachusetts Mutual Life Insurance Company (MassMutual), The Lincoln National Life Insurance Company (Lincoln), Equitable Life Insurance Company (Equitable), and Teachers Insurance and Annuity Association of America (TIAA) and College Retirement Equities Fund (CREF) (collectively, TIAA-CREF), or their affiliates. EAICA, Empower Trust, MassMutual, Lincoln, Equitable, and TIAA-CREF are service providers of the Plan; therefore, these transactions qualify as party-in-interest transactions, as defined under ERISA guidelines.

Note 2 - Summary of Significant Accounting Policies

Investment Valuation

The Plan's investments are stated at fair value except as noted below.

December 31, 2022 and 2021

Note 2 - Summary of Significant Accounting Policies (Continued)

The TIAA Traditional Annuity is a guaranteed annuity contract issued by Teachers Insurance and Annuity Association that invests in the general assets of TIAA. TIAA considers the following subcontracts to be non-benefit responsive: Retirement Annuity, Interest Payment (IP), and Transfer Payout Annuity. TIAA considers the following subcontracts to be benefit responsive: Supplemental Retirement Annuity (SRA) and Group Supplemental Retirement Annuity (GSRA). The non-benefit-responsive portion of these contracts is recorded at fair value. Since there are no specific securities in TIAA's general account related to these contracts, contract value is the best estimate of fair value for the non-benefit-responsive portion of this contract. Contract value represents principal invested, plus interest earned, less any withdrawals. The benefit-responsive portion of these contracts and other fully benefit-responsive unallocated contracts are valued at contract value. Contract value represents principal invested, plus interest earned, less any withdrawals.

The Capital Preservation Account (CPA), AXA Guaranteed Interest Account (GIA), and Lincoln Fixed Account (FA) are unallocated insurance contracts with MassMutual, Equitable, and Lincoln, respectively. The CPA, GIA, and FA are valued at contract value. Contract value represents deposits made to the contract, plus earnings at guaranteed crediting rates, less withdrawals and fees.

The pooled separate accounts and registered investment companies are valued at net asset value per share (NAV) or its equivalent of the funds, which is based on the fair value of the funds' underlying assets. There were no redemption restrictions or unfunded commitments on these investments.

All other investments are valued based on quoted market prices. See Note 6 for additional information.

Benefit Payments

Benefits are recorded when paid. There were benefit payments requested but not paid (due to redemption restrictions) totaling \$3,935,361 and \$4,334,327 as of December 31, 2022 and 2021, respectively.

Participant Notes Receivable

Participant notes receivable are recorded at their unpaid principal balances plus any accrued interest. Participant notes receivable are written off when deemed uncollectible.

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of additions and deductions during the reporting period. Actual results could differ from those estimates.

Risks and Uncertainties

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

Subsequent Events

The financial statements and related disclosures include evaluation of events up through and including September 15, 2023, which is the date the financial statements were available to be issued.

In May 2023, McLaren St. Luke's Hospital was closed and all employees were terminated. This closure led to an increase in plan distributions during 2023.

December 31, 2022 and 2021

Note 3 - Excluded Investments

The Plan has excluded from investments in the accompanying statement of net assets available for benefits as of December 31, 2022 and 2021 certain annuity and custodial accounts issued to current and former employees prior to January 1, 2009, as permitted by the Department of Labor's Field Assistance Bulletin No. 2009-02, *Annual Reporting Requirements for 403(b) Plans*. The investment income and distributions related to such accounts have also been excluded from the accompanying statement of changes in net assets available for benefits. The amount of these excluded annuity and custodial accounts and the related income and distributions are not determinable. Accounting principles generally accepted in the United States of America require that these accounts and the related income and distributions be included in the accompanying financial statements.

Note 4 - Certified Information

MassMutual, Empower Trust, Reliance Trust Company (Reliance), Lincoln, Equitable, and TIAA-CREF held the Plan's investments and participant notes receivable and executed all related transactions. The investment and participant notes receivable balances and related income and losses included in the accompanying financial statements and supplemental schedule of assets held at end of year are based solely on information certified by Empower Trust; Reliance; EAICA, on behalf of MassMutual; Lincoln; Equitable; and TIAA-CREF.

The Plan has excluded certain assets from the statement of net assets available for benefits at December 31, 2022 and 2021 (see Note 3).

Note 5 - Tax Status

The Internal Revenue Service (IRS) is not currently accepting applications for individual 403(b) plan determination letters. The plan administrator believes that the Plan is designed and is currently being operated in compliance with applicable requirements of Internal Revenue Code Section 403(b). Therefore, no provision for income taxes has been included in the Plan's financial statements.

Note 6 - Fair Value Measurements

Accounting standards require certain assets and liabilities be reported at fair value in the financial statements and provide a framework for establishing that fair value. The framework for determining fair value is based on a hierarchy that prioritizes the valuation techniques and inputs used to measure fair value.

Level 1

Fair values determined by Level 1 inputs use quoted prices in active markets for identical assets that the Plan has the ability to access.

Level 2

Fair values determined by Level 2 inputs use other inputs that are observable, either directly or indirectly. These Level 2 inputs include quoted prices for similar assets in active markets, quoted prices for identical or similar assets in markets that are not active, and inputs other than quoted prices that are observable for the asset.

Level 3

Level 3 inputs are unobservable inputs, including inputs that are available in situations where there is little, if any, market activity for the related asset.

In instances where inputs used to measure fair value fall into different levels of the fair value hierarchy, fair value measurements in their entirety are categorized based on the lowest level input that is significant to the valuation. The Plan's assessment of the significance of particular inputs to these fair value measurements requires judgment and considers factors specific to each asset.

McLaren Employees' 403(b) Retirement Plan

Notes to Financial Statements

December 31, 2022 and 2021

Note 6 - Fair Value Measurements (Continued)

The Plan has excluded certain assets from the statement of net assets available for benefits at December 31, 2022 and 2021 (see Note 3). The following tables present information about the Plan's included assets measured at fair value on a recurring basis at December 31, 2022 and 2021:

Assets Measured at Fair Value on a Recurring Basis at December 31, 2022			
	Investments (at Fair Value)	Level 1	Level 2
Mutual funds	\$ 1,220,828,700	\$ 1,220,828,700	\$ -
Unallocated insurance contracts	25,572,224	-	25,572,224
Total	1,246,400,924	\$ 1,220,828,700	\$ 25,572,224
Investments measured at NAV:			
Pooled separate accounts:			
Equity instruments (1)	6,054,893		
Fixed-income investments (2)	86,192		
Balanced investments (3)	343,469		
Real estate (4)	2,172,192		
Registered investment companies:			
Equity instruments (1)	30,777,450		
Fixed-income investments (2)	9,043,192		
Balanced investments (3)	1,426,452		
Short-term investments (5)	1,466,583		
Total investment fair value	\$ 1,297,771,347		
Assets Measured at Fair Value on a Recurring Basis at December 31, 2021			
	Investments (at Fair Value)	Level 1	Level 2
Mutual funds	\$ 1,490,989,850	\$ 1,490,989,850	\$ -
Unallocated insurance contracts	26,375,336	-	26,375,336
Total	1,517,365,186	\$ 1,490,989,850	\$ 26,375,336
Investment measured at NAV:			
Pooled separate accounts:			
Equity instruments (1)	8,012,397		
Fixed-income investments (2)	99,508		
Balanced investments (3)	433,027		
Real estate (4)	4,903,576		
Registered investment companies:			
Equity instruments (1)	44,088,518		
Fixed-income investments (2)	4,155,807		
Balanced investments (3)	1,750,998		
Balanced investments (5)	1,345,830		
Total investment fair value	\$ 1,582,154,847		

- (1) This class represents investments in actively managed pooled separate accounts and registered investment companies that invest primarily in equity securities, which may include common stocks, options, and futures.

December 31, 2022 and 2021

Note 6 - Fair Value Measurements (Continued)

- (2) This class represents investments in actively managed pooled separate accounts and registered investment companies that invest in a variety of fixed-income investments, which may include corporate bonds, both U.S. and non-U.S. municipal securities, interest rate swaps, options, and futures.
- (3) This class represents investments in actively managed pooled separate accounts and registered investment companies with investments in both equity and debt securities. The investments may include common stock, corporate bonds, U.S. and non-U.S. municipal securities, interest rate swaps, options, and futures.
- (4) This class represents investments in actively managed pooled separate account with investments in real estate. The investments may include real estate property or real estate investment trusts.
- (5) This class represents investments in an actively managed registered investment company that invests primarily in money markets, with the object of providing high current income consistent with the preservation of capital and the maintenance of liquidity.

Note 7 - Investment Contracts

MassMutual, Equitable, and Lincoln

The Plan has benefit-responsive investment contracts with MassMutual, Equitable, and Lincoln. MassMutual maintains the contributions to the unallocated insurance contract account in a market value separate account investment option with a general investment account guarantee. Equitable maintains contributions to the unallocated insurance contract account in its general account. Lincoln maintains contributions to the unallocated insurance contract account in its fixed account. All insurance contract accounts are credited with earnings on the underlying investments and charged for participant withdrawals and administrative expenses. The investment contract issuer is contractually obligated to repay the principal and a specified interest rate that is guaranteed to the Plan.

There are no reserves against contract value for credit risk of the contract issuer or otherwise. For the MassMutual contract, interest crediting rates are reviewed on a quarterly basis for resetting. For the Equitable and Lincoln contracts, interest crediting rates are reviewed on a semiannual basis for resetting. The rate is declared monthly, with interest credited on a daily basis at an annual effective rate. When establishing interest crediting rates for these products, MassMutual, Equitable, and Lincoln consider many factors, including current economic and market conditions, the general interest rate environment, and both the expected and actual experience of a reference portfolio within the issuer's general account. Each contract is subject to a minimum rate under the respective contracts, varying from a maximum of 3.00 percent and a minimum of 1.00 percent.

TIAA-CREF

Based on the terms of the contracts, a portion of the TIAA Traditional Annuity is considered benefit responsive. The benefit-responsive portion totaled \$2,901,574 and \$2,897,656 at December 31, 2022 and 2021, respectively. The investment contract issuer is contractually obligated to repay the principal and a specified interest rate that is guaranteed to the Plan.

Interest is credited on contract balances using a vintages approach. Under this methodology, TIAA groups the dollars it receives over defined time periods into vintages and determines a crediting rate for the applicable vintage. Interest crediting rates are determined during the accumulation phase of the applicable declaration year. When establishing interest crediting rates for this product, TIAA considers many factors, including the net investment earnings rate of the TIAA assets supporting that vintage, administrative expenses during the time period, and required contingency reserves. The minimum crediting rate for the SRA and GSRA benefit-responsive contracts is generally 3.00 percent, but in some recent contracts it is between 1.00 percent and 3.00 percent.

December 31, 2022 and 2021

Note 7 - Investment Contracts (Continued)

Generally, there are no events that could limit the ability of the Plan to transact at contract value paid within 90 days or, in rare circumstances, contract value paid over time. There are no events that allow the issuer to terminate the contract and that require the plan sponsor to settle an amount different than contract value paid either within 90 days or over time.

As described in Note 2, because the contract is fully benefit responsive, contract value is the relevant measurement attribute for that portion of the net assets attributable to these investment contracts. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investments at contract value.

Note 8 - Plan Merger

St. Luke's Hospital Retirement Savings Plan was merged with the Plan effective June 30, 2021. Accordingly, assets of approximately \$81,700,000 were transferred into the Plan during 2021.

McLaren Employees' 403(b) Retirement Plan

Schedule of Assets Held at End of Year

Form 5500, Schedule H, Line 4i
 EIN 38-2397643, Plan No. 002
 December 31, 2022

(a)(b) Identity of Issuer	(c) Description of Investment	(d) Cost	(e) Current Value
Empower Trust Company, LLC	Mutual funds:		
	Loomis Sayles High Income Fund	*	\$ 7,954,806
	Wasatch Small Cap Growth Fund	*	15,224,814
	Gateway Fund	*	1,253,716
	PIMCO All Asset Fund	*	1,926,516
	Amer Beacon Stphns Md-CP GR Fd	*	23,506,655
	American Funds Euro Pacific Growth Fund	*	40,146,624
	American Funds New World Fund	*	11,481,890
	Amana Trust Growth Fund	*	22,712,342
	DoubleLine Total Return Bond Fund	*	69,617,302
	Vanguard Target Retirement 2020 Fund	*	50,624,071
	Vanguard Target Retirement 2025 Fund	*	94,028,366
	Vanguard Target Retirement 2030 Fund	*	116,124,183
	Vanguard Target Retirement 2035 Fund	*	100,460,853
	Vanguard Target Retirement 2040 Fund	*	96,593,752
	Vanguard Target Retirement 2045 Fund	*	67,905,498
	Vanguard Target Retirement 2050 Fund	*	70,421,350
	Vanguard Target Retirement 2055 Fund	*	39,188,321
	Vanguard Target Retirement 2060 Fund	*	14,855,151
	Vanguard Target Retirement Income Fund	*	19,175,908
	Vanguard Total International Stock Index Fund	*	12,260,902
	Vanguard Target Retirement 2065 Fund	*	2,772,202
	Dodge & Cox Stock Fund	*	57,632,076
	Harbor Capital Appreciation Fd	*	50,547,720
	Pzena Mid Cap Value Fund	*	22,152,830
	Vanguard Mid Cap Index Fund	*	12,862,912
	Vanguard Small Cap Index Fund	*	14,605,814
	Vanguard Institutional Index Fund	*	103,746,085
	Vanguard Total Bond Market Index Fund	*	20,370,269
	Vanguard Real Estate Index Fund	*	11,600,810
	US Government Money Market Fund	*	25,165
	Victory Sycamore Small Co Opportunity I	*	22,153,295
	Amer Funds Moderate G/I Portfolio R6	*	26,896,502
Equitable	Pooled separate accounts:		
	All Asset Growth Alternate Twenty	*	92,217
	AXA/AllianceBernstein Small Cap Growth	*	296,200
	AXA/Horizon Small Cap Value	*	6,374
	AXA/Loomis Sayles Growth	*	6,250
	AXA Aggressive Allocation	*	71,752
	AXA Global Eqty Managed Vol	*	41,837
	AXA Lg Cap Core Managed Vol	*	6,825
	AXA Lg Cap Grw Managed Vol	*	202,250
	AXA Lg Cap Val Managed Vol	*	254,465
	AXA Int Core Managed Vol	*	1,603
	AXA Int Val Managed Vol	*	687
	AXA Mid Cap Val Managed Vol	*	194,855
	AXA Moderate-Plus Allocation	*	24,533
	AXA Moderate Allocation Fund	*	318,936
	Charter Multi-Sector Bond	*	29,654
	Equitable/Aggressive Growth Strategy	*	12,454
	Equitable/American Centry MidCap Val	*	75,519
	Equitable/BlackRock Basic Value Equity	*	44,655
	Equitable/Capital Guardian Research	*	17,191
	Equitable/Common Stock Index Fund	*	2,607,123
	Equitable/Fidelity Instnl Am Large Cap	*	54,980
	Equitable/GAMCO Mergers & Acquisition	*	3,527
	Equitable/GAMCO Small Company Value	*	175,676
	Equitable/Goldman Sachs Mid Cap Value	*	7,448
	Equitable/Intermediate Government Bond	*	6,743

McLaren Employees' 403(b) Retirement Plan

Schedule of Assets Held at End of Year (Continued)

Form 5500, Schedule H, Line 4i
 EIN 38-2397643, Plan No. 002
 December 31, 2022

(a)(b) Identity of Issuer	(c) Description of Investment	(d) Cost	(e) Current Value
	Equitable/International Equity Index	*	\$ 106,529
	Equitable/Invesco Global Real Estate	*	86,927
	Equitable/JPMorgan Value Opportunities	*	101,595
	Equitable/Large Cap Growth Index	*	158,080
	Equitable/Lazard Emerging Markets Equity	*	19,253
	Equitable/Mid Cap Index	*	55,449
	Equitable/MFS International Growth	*	72,648
	Equitable/MFS International Value	*	139,005
	Equitable/MFS Mid Cap Focused Growth	*	170,840
	Equitable/MFS Technology	*	62,848
	Equitable/MFS Utilities	*	59,112
	Equitable/Morgan Stanley Mid Cap Growth	*	13,073
	Equitable/Morgan Stanley Small Cap Growth	*	1,334
	Equitable/Oppenheimer Global	*	4,790
	Equitable/Equity 500 Index	*	180,749
	Equitable/PIMCO Ultra Short Bond	*	5,504
	Equitable/Quality Bond PLUS	*	73,418
	Equitable/Small Company Index	*	8,372
	Equitable/T. Rowe Price Growth Stock	*	140,643
	Equitable/Wells Fargo Omega Growth	*	20,510
	Equitable/PIMCO Global Real Return	*	6,199
	Equitable/Money Market	*	7,319
	Equitable/Wellington Energy	*	4,495
	Invesco V.I. High Yield	*	9,685
	Ivy Funds VIP High Income	*	10,749
	Multimanager Aggressive Equity	*	338,475
	Multimanager Core Bond	*	6,031
	Multimanager Technology	*	67,168
	TIAA Real Estate	*	2,172,192
	Unallocated insurance contracts:		
Empower Annuity Insurance Company of America	MassMutual Capital Preservation Account	*	127,051,636
Equitable	Guaranteed Interest Account	*	11,056,030
TIAA-CREF	TIAA Traditional Annuity - Retirement Annuity (RA)	*	28,473,798
Lincoln	Fully benefit-responsive investment contract	*	85,561
	Registered investment companies:		
TIAA-CREF	Common collective trust funds	*	3,800,761
	CREF Equity Index	*	1,518,691
	Common collective trust funds	*	3,963,798
	CREF Growth	*	3,308,565
	CREF Inflation-Linked Bond	*	5,242,431
	Common collective trust funds	*	1,466,583
	Common collective trust funds	*	1,426,452
	CREF Stock	*	21,986,396
Participants	Participant notes receivable bearing interest at rates ranging from 4.25 to 9.25 percent	-	9,940,944
	Total		<u>\$ 1,448,807,092</u>

*Cost information not required