

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>WILMINGTON HEALTH, PLLC 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>WILMINGTON HEALTH, PLLC</u> <u>1202 MEDICAL CENTER DRIVE</u> <u>WILMINGTON, NC 28401</u>	1b Three-digit plan number (PN) ▶ <u>001</u>	1c Effective date of plan <u>11/01/1984</u>	
	2b Employer Identification Number (EIN) <u>56-1980160</u>	2c Plan Sponsor's telephone number <u>910-341-3480</u>	
	2d Business code (see instructions) <u>621111</u>		

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	10/08/2023	JEFF JAMES
	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 1290
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) 1041
a(2) Total number of active participants at the end of the plan year		6a(2) 1079
b Retired or separated participants receiving benefits		6b 2
c Other retired or separated participants entitled to future benefits.....		6c 270
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d 1351
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e 5
f Total. Add lines 6d and 6e		6f 1356
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item).....		6g 1257
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....		6h 59
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: 2A 2E 2F 2G 2J 2K 2R 2S 2T 3D		
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:		
9a Plan funding arrangement (check all that apply)		9b Plan benefit arrangement (check all that apply)
(1) ☒ Insurance	(1) ☒ Insurance	
(2) ☐ Code section 412(e)(3) insurance contracts	(2) ☐ Code section 412(e)(3) insurance contracts	
(3) ☒ Trust	(3) ☒ Trust	
(4) ☐ General assets of the sponsor	(4) ☐ General assets of the sponsor	
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)		
a Pension Schedules		b General Schedules
(1) ☒ R (Retirement Plan Information)	(1) ☒ H (Financial Information)	
(2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary	(2) ☐ I (Financial Information – Small Plan)	
(3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	(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 WILMINGTON HEALTH, PLLC RETIREMENT PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 WILMINGTON HEALTH, PLLC	D Employer Identification Number (EIN) 56-1980160

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 NEW YORK LIFE INSURANCE COMPANY
--

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
13-5582869	66915	47913669	1	01/01/2022	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
0	0

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part II

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	
6 Contracts With Allocated Funds:			
a State the basis of premium rates ▶ PER CONTRACT			
b Premiums paid to carrier		6b	13710
c Premiums due but unpaid at the end of the year		6c	
d If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount..... Specify nature of costs ▶		6d	
e Type of contract: (1) ☒ individual policies (2) ☐ group deferred annuity (3) ☐ other (specify) ▶			
f If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ ☐			
7 Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)			
a Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee (3) ☐ guaranteed investment (4) ☐ other ▶			
b Balance at the end of the previous year		7b	
c Additions: (1) Contributions deposited during the year		7c(1)	
(2) Dividends and credits.....		7c(2)	
(3) Interest credited during the year.....		7c(3)	
(4) Transferred from separate account.....		7c(4)	
(5) Other (specify below)		7c(5)	
▶			
(6) Total additions.....		7c(6)	
d Total of balance and additions (add lines 7b and 7c(6)).		7d	
e Deductions:			
(1) Disbursed from fund to pay benefits or purchase annuities during year		7e(1)	
(2) Administration charge made by carrier.....		7e(2)	
(3) Transferred to separate account.....		7e(3)	
(4) Other (specify below)		7e(4)	
▶			
(5) Total deductions.....		7e(5)	
f Balance at the end of the current year (subtract line 7e(5) from line 7d)		7f	

Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:

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

10 Nonexperience-rated contracts:

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

Part IV Provision of Information

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

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

SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		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 WILMINGTON HEALTH, PLLC RETIREMENT PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 WILMINGTON HEALTH, PLLC	D Employer Identification Number (EIN) 56-1980160	

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
MATRIX FINANCIAL SOLUTIONS
20-1591048

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
MATRIX TRUST COMPANY
75-3182674

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

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--

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

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

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

MILLIMAN, INC.

91-0675641

(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 17 36 38 50 59 64 70	NONE	254548	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

MERRILL LYNCH

PO BOX 2016
LAKEWOOD, NJ 08701

(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?
27 50	NONE	142028	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

NEW YORK LIFE LIFE INSURANCE CO.

51 MADISON AVENUE
NEW YORK, NY 10010

(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?
23 53	NONE	13720	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE H (Form 5500) 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>WILMINGTON HEALTH, PLLC RETIREMENT PLAN</u>	B Three-digit plan number (PN) ►	<u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>WILMINGTON HEALTH, PLLC</u>	D Employer Identification Number (EIN) <u>56-1980160</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	1637	64830
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions.....	1b(1)	1908995	1891868
(2) Participant contributions.....	1b(2)		1644
(3) Other.....	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit).....	1c(1)	7484295	4144757
(2) U.S. Government securities	1c(2)	180776	369501
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	15558	60771
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	0	
(B) Common.....	1c(4)(B)	6173325	5162137
(5) Partnership/joint venture interests	1c(5)	20200	30312
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants).....	1c(7)		
(8) Participant loans.....	1c(8)	879459	820901
(9) Value of interest in common/collective trusts.....	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts.....	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds).....	1c(13)	114966840	100568109
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other	1c(15)		

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	131631085	113114830

Liabilities

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

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	131631085	113114830
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Part II Income and Expense Statement

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

Income

		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)	3899937	
(B) Participants	2a(1)(B)	4625541	
(C) Others (including rollovers)	2a(1)(C)	535369	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		9060847
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)	46191	
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		46191
(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	3777252	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		3777252
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		0
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		-22746133
c Other income	2c		-4193463
d Total income. Add all income amounts in column (b) and enter total	2d		-14055306
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	4046910	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		4046910
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		3083
h Interest expense	2h		
i Administrative expenses: (1) Professional fees	2i(1)	410956	
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)		
(4) Other	2i(4)		
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		410956
j Total expenses. Add all expense amounts in column (b) and enter total	2j		4460949
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d	2k		-18516255
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name: **FORVIS LLP**

(2) EIN: **44-0160260**

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

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

Part IV Compliance Questions

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

During the plan year:

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

	Yes	No	Amount
4a		X	

	Yes	No	Amount
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)			
4b		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)			
4c		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)			
4d		X	
e Was this plan covered by a fidelity bond?	X		500000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
4f		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?			
4g		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?			
4h		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
4i	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)			
4j		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?			
4k		X	
l Has the plan failed to provide any benefit when due under the plan?			
4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)			
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 WILMINGTON HEALTH, PLLC RETIREMENT PLAN		B Three-digit plan number (PN) ► 001
C Plan sponsor's name as shown on line 2a of Form 5500 WILMINGTON HEALTH, PLLC		D Employer Identification Number (EIN) 56-1980160
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): 75-3182674		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year.....		3
Part II Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)		
4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ☐ Yes ☐ No ☐ N/A If the plan is a defined benefit plan, go to line 8.		
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.		
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived).....		6a
b Enter the amount contributed by the employer to the plan for this plan year.....		6b
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....		6c
If you completed line 6c, skip lines 8 and 9.		
7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ☐ Yes ☐ No ☐ N/A		
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ☐ Yes ☐ No ☐ N/A		
Part III Amendments		
9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box..... ☐ Increase ☐ Decrease ☐ Both ☐ No		
Part IV ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.		
10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?.....		☐ Yes ☐ No
11 a Does the ESOP hold any preferred stock?.....		☐ Yes ☐ No
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.).....		☐ Yes ☐ No
12 Does the ESOP hold any stock that is not readily tradable on an established securities market?.....		☐ Yes ☐ No
For Paperwork Reduction Act Notice, see the Instructions for Form 5500.		
Schedule R (Form 5500) 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 _____



Wilmington Health, PLLC Retirement Plan

**Independent Auditor's Report, Financial Statements,
and Supplementary Information**

December 31, 2022 and 2021



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Independent Auditor's Report

Retirement Plan Committee
Wilmington Health, PLLC Retirement Plan
Wilmington, NC

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

We have performed audits of the financial statements of Wilmington Health, PLLC 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 statements 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 year ended December 31, 2022, and the related notes to the financial statements (the financial statements).

Management, having determined it is permissible in the circumstances, has elected to have the audits of the financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our 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 Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained certifications from a qualified institution 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.

Opinion

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

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

Basis for Opinion

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

Responsibilities of Management

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

In performing an audit in accordance with GAAS, we:

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

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

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

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

Other Matters - Supplemental Schedule Required by ERISA

The supplemental schedule of assets (held at the end of the year) as of December 31, 2022 listed in the table of contents is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion:

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

FORVIS, LLP

Charlotte, NC
October 5, 2023

Wilmington Health, PLLC Retirement Plan
Statements of Net Assets Available for Benefits
December 31, 2022 and 2021

	<u>2022</u>	<u>2021</u>
ASSETS		
Investments at fair value	<u>\$ 110,335,587</u>	<u>\$ 128,840,994</u>
Receivables:		
Participant contributions	1,644	-
Employer contributions	1,891,868	1,908,995
Notes receivable from participants	<u>820,901</u>	<u>879,459</u>
	<u>2,714,413</u>	<u>2,788,454</u>
Cash	<u>64,830</u>	<u>1,637</u>
Net assets available for benefits	<u><u>\$ 113,114,830</u></u>	<u><u>\$ 131,631,085</u></u>

Wilmington Health, PLLC Retirement Plan
Statement of Changes in Net Assets Available for Benefits
Year Ended December 31, 2022

	<u>2022</u>
Additions to net assets attributed to:	
Investment income:	
Interest and dividends	<u>\$ 3,777,252</u>
Interest income on notes receivables from participants	<u>46,191</u>
Contributions:	
Participant	4,625,541
Employer	3,899,937
Rollovers	535,369
	<u>9,060,847</u>
Total additions	<u>12,884,290</u>
Deductions from net assets attributed to:	
Net depreciation in fair value of investments	26,939,596
Benefits paid to participants	4,049,993
Administrative expenses	410,956
	<u>31,400,545</u>
Total deductions	<u>31,400,545</u>
Net change	(18,516,255)
Net assets available for benefits:	
Beginning of year	<u>131,631,085</u>
End of year	<u><u>\$ 113,114,830</u></u>

Notes to Financial Statements

1. Description of Plan

The following description of the Wilmington Health, PLLC Retirement Plan (the “Plan”) provides only general information. Participants should refer to the Plan document for a more complete description of the Plan’s provisions.

General

The Plan is a defined contribution plan covering substantially all employees of Wilmington Health, PLLC (the “Company”). The Retirement Plan Committee of the Company controls and manages the operation and administration of the Plan. Matrix Trust Company (“Matrix”) serves as the trustee of the Plan. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (“ERISA”).

Contributions

Each year, participants may contribute compensation, as defined in the Plan document, subject to certain Internal Revenue Code (“IRC”) limitation. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. Covered employees are eligible to participate for purposes of salary deferrals on their date of hire and are automatically enrolled at 3% of eligible compensation as a pre-tax deferral. Covered employees are eligible to participate for purposes of safe harbor, matching and profit-sharing contributions upon one year of service. Under current elections, the Company contributes a 3% safe harbor non-elective contribution of base compensation for all eligible participants, regardless of whether they decided to participate in the pre-tax savings portion of the Plan.

Company contributions are discretionary. In 2022 and 2021, the Company made discretionary profit-sharing contributions for all eligible participants where the contribution percentage of base compensation was dependent upon the employee group classification as determined by the Company in the amount of \$1,891,868 and \$1,908,995 respectively. Contributions are subject to certain limitations.

Investment Options

Participants direct the investment of their accounts into various investment options offered by the Plan. The Plan currently offers various money market funds, common stock, preferred stock, mutual funds, exchange-traded funds, and various bond funds. In addition, participants may utilize an individual self-directed brokerage option, through which participants are able to invest in a variety of securities including limited partnerships in accordance with the Plan document.

Participant Accounts

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

Vesting

Participants are immediately vested in their contributions and the Company's safe harbor contributions, plus actual earnings thereon. Vesting in the Company's discretionary profit-sharing contribution portion of their accounts plus actual earnings thereon is based on years of continuous service. Participants are vested in such contributions at 20% after two years of credited service and an additional 20% each year thereafter. A participant is 100 percent vested after six years of credited services.

Payment of Benefits

On termination of service due to death, disability retirement, or for other reasons, a participant may elect to receive an amount equal to the value of the participant's vested interest in his or her account in a lump-sum amount, or various installments, as provided by the Plan. Amounts contributed on a before-tax basis may only be withdrawn upon demonstration of financial hardship, disability, or when a participant attains age 59 ½.

Forfeitures

At December 31, 2022 and 2021, forfeited non-vested accounts totaled \$13 and \$135, respectively. These accounts may be used to reduce future Company contribution and administration expenses. During 2022, \$30,097 of forfeitures were used to reduce Company contributions.

Notes Receivable from Participants

Participants may borrow from their accounts a minimum of \$1,000 up to a maximum equal to the lesser of 50% of their vested account balance or \$50,000. The loans are secured by the balance in the participant's account and bear interest at rates which are commensurate with local prevailing rates as determined by the Plan administrator. At December 31, 2022, outstanding loans bore interest rates ranging from 4.25% to 9.50% and mature through 2027. Principal and interest are paid ratably through payroll deductions.

2. Summary of Significant Accounting Policies

Basis of Accounting

The financial statements of the Plan are prepared on the accrual basis of accounting in conformity with accounting principles generally accepted in the United States of America ("U.S. GAAP").

Estimates

The preparation of financial statements in conformity with U.S. GAAP requires management to make estimates and assumptions that affect certain reported amounts of assets, liabilities and changes therein, and disclosure of contingent assets and liabilities. Accordingly, actual results may differ from those estimates and assumptions.

Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Plan management determines the Plan's valuation policies utilizing information provided by the trustees. See Note 3 for discussion of fair value measurements.

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

Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balance plus accrued but unpaid interest. Delinquent participant loans are recorded as distributions based on the Plan document.

Payment of Benefits

Benefits are recorded upon distribution.

Administrative expenses

The Plan's administrative expenses are paid by either the Plan or the Company, as provided by the Plan document. Certain administrative functions are performed by employees of the Company. No such employee receives compensation from the Plan. Expenses relating to specific participant transactions (notes receivable and distributions) are charged directly to the participants account.

Subsequent Events

The Plan has evaluated subsequent events through October 5, 2023, the date the financial statements were available to be issued.

3. Fair Value Measurements

Fair value, as defined under U.S. GAAP, is an exit price representing the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. U.S. GAAP establishes a three-tier fair value hierarchy which prioritizes the inputs used in measuring fair value. These tiers include:

- Level 1:** Observable inputs such as quoted prices in active markets.
- Level 2:** Inputs other than quoted prices in active markets that are either directly or indirectly observable.
- Level 3:** Unobservable inputs about which little or no market data exists, therefore requiring an entity to develop its own assumptions.

Assets and liabilities are classified in their entirety based on the lowest level of input that is significant to the fair value measurement. The Plan's assessment of the significance of a particular input to the fair value measurement requires judgment and may affect the valuation of fair value assets and liabilities and their placement within the fair value hierarchy levels.

There have been no changes in the methodologies used at December 31, 2022 and 2021. The following is a description of the valuation methodologies used for assets measured at fair value:

Money market funds

Money market funds are public investment vehicles for which quoted prices are available and these amounts are based on transacted values.

Common stocks

Common stocks in the Plan are publicly traded investments and are valued daily at the closing price reported on the active market on which the individual securities are traded.

Preferred stock

Preferred stock may have any combination of features not possessed by common stock including properties of both an equity and a debt instrument and is generally considered a hybrid instrument.

Mutual funds

Mutual funds are publicly traded investments at the daily closing price and reported on the active market on which the funds are traded.

Exchange-traded funds

Exchange-traded funds are a type of investment fund and exchange-traded product, as they are traded on stock exchanges. Exchange-traded funds are similar in many ways to mutual funds, except that exchange-traded funds are bought and sold throughout the day on stock exchanges.

Bond funds

These investments are valued using pricing models maximizing the use of observable inputs for similar securities. This includes basing the value on yields currently available on comparable securities of issuers with similar credit ratings. When quoted prices are not available for identical or similar bonds, those corporate bonds are valued under a discounted cash flow approach that maximizes observable inputs, such as current yields or similar instruments, but includes adjustments for certain risks that may not be observable, such as credit and liquidity risks.

Self-directed accounts

Accounts primarily consist of mutual funds and common stocks that are valued on the basis of readily determinable market prices.

Limited partnerships

Valued at fair value based on the applicable ending capital balance indicated on the individual K-1 and valuation as provided by the investment manager. Disclosure of unobservable inputs to fair value measurement have not been included for the limited partnerships because quantitative unobservable inputs are not developed by the Plan when measuring fair value and have not been made available to the Plan by the third-party valuation consultant. These investments are classified within Level 3 of the valuation hierarchy.

Certificates of deposit

Valued at the closing price reported on the active market on which the individual securities are traded. These investments are classified within Level 2 of the valuation hierarchy.

Wilmington Health, PLLC Retirement Plan
Notes to Financial Statements

The following tables set forth by level within the fair value hierarchy the Plan's assets accounted for at fair value on a recurring basis as of December 31, 2022 and 2021.

Assets at Fair Value as of December 31, 2022				
	Level 1	Level 2	Level 3	Total
Money market funds	\$ 3,618,968	\$ -	\$ -	\$ 3,618,968
Common stock	5,162,137	-	-	5,162,137
Mutual funds	96,137,516	-	-	96,137,516
Exchange-traded funds	4,430,593	-	-	4,430,593
Bond funds	430,272	-	-	430,272
Limited partnerships	-	-	30,312	30,312
Certificates of deposit	525,789	-	-	525,789
Total	<u>\$110,305,275</u>	<u>\$ -</u>	<u>\$ 30,312</u>	<u>\$110,335,587</u>

Assets at Fair Value as of December 31, 2021				
	Level 1	Level 2	Level 3	Total
Money market funds	\$ 7,484,295	\$ -	\$ -	\$ 7,484,295
Common stock	6,173,325	-	-	6,173,325
Mutual funds	109,724,963	-	-	109,724,963
Exchange-traded funds	5,241,877	-	-	5,241,877
Bond funds	196,334	-	-	196,334
Limited partnerships	-	-	20,200	20,200
Total	<u>\$128,820,794</u>	<u>\$ -</u>	<u>\$ 20,200</u>	<u>\$128,840,994</u>

The Plan assets include \$64,830 and \$1,637 in non-interest bearing cash that is not included in a level at December 31, 2022 and 2021, respectively.

The Plan recognizes transfers between the levels as of the actual date of the event or change in circumstances that caused the transfer. There were no gross transfers between the levels for the year ended December 31, 2022.

The following table illustrates the activity of Level 3 assets measured at fair value on a recurring basis from December 31, 2021 to December 31, 2022:

	Limited Partnerships
Fair Value at December 31, 2021	\$ 20,200
Unrealized gains	<u>10,112</u>
Fair Value at December 31, 2022	<u>\$ 30,312</u>

4. Unaudited Information Certified by Trustee

The accompanying financial statements include the following unaudited information as of December 31, 2022 and 2021 and for the year ended December 31, 2022 that was obtained from data prepared and certified to be complete and accurate by Matrix.

	<u>2022</u>	<u>2021</u>
Cash	<u>\$ 64,830</u>	<u>\$ 1,637</u>
Investments at fair value	<u>\$ 110,335,587</u>	<u>\$ 128,840,994</u>
Notes receivable	<u>\$ 820,901</u>	
Net depreciation	<u>\$ (26,939,596)</u>	
Interest and dividend income	<u>\$ 3,777,252</u>	
Interest income on notes	<u>\$ 46,191</u>	

5. Exempt Party-In-Interest Transactions

Certain Plan investments are managed by Matrix. Fees paid by the Plan for investment management services were included as a reduction of the return earned on each fund. Fees paid to Matrix by the Plan for administrative services were \$410,956 for the year ended December 31, 2022. These transactions qualify as exempt party-in-interest transactions under ERISA.

6. Plan Termination

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants will become 100% vested in their total account balance, including their portion of the Company's profit-sharing contributions.

7. Tax Status

The Plan has not obtained a determination letter from the Internal Revenue Service (the "IRS") stating that the Plan was in compliance with the applicable requirements of the IRC. The Plan is relying on the IRS approval of the non-standardized prototype plan that it is utilizing. The IRS has determined and informed the document sponsor by a letter dated March 31, 2014 that the prototype plan document was designed in accordance with applicable requirements. The Plan has been amended since receiving the letter. However, the Plan administrator believes that the Plan is currently designed and being operated in compliance with the applicable requirements of the IRC. Therefore, the Plan administrator believes that the Plan was qualified and the related trust was tax-exempt as of the financial statement date.

U.S. GAAP requires the Plan administrator to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. The Plan administrator has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2022 and 2021, there are no uncertain positions taken or expected to be taken that would require recognition of a liability or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

8. Risks and Uncertainties

The Plan invests in various investment securities. Investment securities, in general, are exposed to various risks, such as interest rate, credit, and overall market volatility. 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 statement of net assets available for benefits.

Supplementary Information

Wilmington Health, PLLC Retirement Plan
Schedule of Assets (Held at End of Year)
Schedule H, Line 4i
EIN: 56-1980160
December 31, 2022

Plan: 001

(a)	(b) Identity of Issuer, Borrower, Lessor or	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral	(d) Cost **	(e) Current
	Money Market Funds:			
	Allspring	Allspring Money Market Fund		\$ 30,000
	Federated	Federated Hermes Prime Cash Oblig WS		2,890,466
	Federated	Federated Hermes Treasury Oblig IS		46,084
	Fidelity	Fidelity Government Cash		68,179
	Raymond James	Raymond James Cash Account		69,964
	RBC	Bank Deposit Program		177,317
	Schwab	Schwab Cash Account		116,878
	TDA	TDA Money Market Deposit Account		27,284
	Wells Fargo	Wells Fargo Cash Account		192,796
				<u>3,618,968</u>
	Common Stock:			
	3m Co.	199 Shares Common Stock		23,864
	Abbott Laboratories	115 Shares Common Stock		12,626
	Abbvie Inc	113 Shares Common Stock		18,262
	Accenture PLC	39 Shares Common Stock		10,407
	Adobe Inc	32 Shares Common Stock		10,769
	Advance Auto Parts Inc	14 Shares Common Stock		2,058
	Advanced Micro Devices	2100 Shares Common Stock		136,017
	Aflac Inc	138 Shares Common Stock		9,928
	Air Products & Chemicals Inc	46 Shares Common Stock		14,180
	Alexandria Real Estate	7 Shares Common Stock		1,020
	Allstate Corp	300 Shares Common Stock		40,680
	Ally Financial Inc	125 Shares Common Stock		3,056
	Alphabet Inc CL A	798 Shares Common Stock		70,408
	Alphabet Inc CL C	1520 Shares Common Stock		134,870
	Amazon Com Inc	1596 Shares Common Stock		134,064
	American Express Co.	100.64 Shares Common Stock		14,870
	American Tower REIT Inc	57 Shares Common Stock		12,076
	Amerisourcebergen Corp.	177.011 Shares Common Stock		29,332
	Amgen Inc	44 Shares Common Stock		11,556
	Analog Devices Inc	180.47 Shares Common Stock		29,602
	AppHarvest Inc	2000 Shares Common Stock		1,135
	Apple Inc	4196.244 Shares Common Stock		545,218
	Arrow Financial Corp	1030 Shares Common Stock		34,917
	Arthur J Gallagher	14 Shares Common Stock		2,640
	Autodesk Inc	24 Shares Common Stock		4,485
	Automatic Data Processing	46 Shares Common Stock		10,988
	Avalonbay Communities Inc.	7 Shares Common Stock		1,131
	Avangrid Inc	271 Shares Common Stock		11,648
	Becton Dickinson & Co	112.308 Shares Common Stock		28,560
	Berkshire Hathaway Inc Cl B	330 Shares Common Stock		101,937
	Best Buy Co	22 Shares Common Stock		1,765
	BlackRock 2001 Term Tr Inc	21 Shares Common Stock		14,881
	Blackstone Inc	389 Shares Common Stock		28,860
	Booking Holdings Inc	14 Shares Common Stock		28,214
	Boston Properties Inc.	12 Shares Common Stock		811
	Bristol-Myers Squibb Co	106 Shares Common Stock		7,627
	Brookfield Asset Management Inc			
	CL A Voting Shs	412 Shares Common Stock		12,962
	Brookfield Asset Management Inc Ltd			
	CL A Lmt Vtg Shs	103 Shares Common Stock		2,953
	Capital One Financial Corp Com	21 Shares Common Stock		1,952
	Cardinal Health Inc.	168 Shares Common Stock		12,914
	Carmax Inc	558 Shares Common Stock		33,977
	Caterpillar Inc	150 Shares Common Stock		35,934
	Charles Schwab Corporation Portfolio Wilmi	653.31 Shares Common Stock		54,395

Wilmington Health, PLLC Retirement Plan
Schedule of Assets (Held at End of Year)
Schedule H, Line 4i
EIN: 56-1980160
December 31, 2022

Plan: 001

(Continued)

(a)	(b) Identity of Issuer, Borrower, Lessor or	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral	(d) Cost **	(e) Current
	Charter Communications New CI A	35 Shares Common Stock		11,869
	Check Point Software Techs Ltd	200 Shares Common Stock		25,232
	Chevron Corp	521 Shares Common Stock		93,514
	Chubb Ltd	65 Shares Common Stock		14,339
	Cigna Corp	12 Shares Common Stock		3,976
	Cisco Systems Inc	410 Shares Common Stock		19,532
	Citigroup Inc	298 Shares Common Stock		13,479
	Clorox Co.	116 Shares Common Stock		16,278
	CME Group Inc	22 Shares Common Stock		3,700
	Cms Energy Corp	36 Shares Common Stock		2,280
	Coca-Cola Company	245 Shares Common Stock		15,584
	Coherent Corp	307 Shares Common Stock		10,776
	Colgate-Palmolive	201 Shares Common Stock		15,837
	Comcast Corp CI A	799.086 Shares Common Stock		27,944
	Conagra Brands Inc	323 Shares Common Stock		12,500
	Conocophillips	79 Shares Common Stock		9,322
	Corning Inc	57 Shares Common Stock		1,821
	Costco Wholesale Corp-New	12 Shares Common Stock		5,478
	CVS Health Corp	594.9 Shares Common Stock		55,439
	Deere & Co.	8 Shares Common Stock		3,430
	Desktop Metal Inc	18500 Shares Common Stock		25,160
	Diamond Hill Investment Grp	20 Shares Common Stock		3,700
	Disney Walt Co	1375.864 Shares Common Stock		119,535
	Dominion Energy Inc	1602.514 Shares Common Stock		98,266
	Domino's Pizza Inc	70 Shares Common Stock		24,248
	Douglas Emmett Inc - W/I	300 Shares Common Stock		4,704
	Dover Corp	29 Shares Common Stock		3,927
	Duke Energy Corp	121 Shares Common Stock		12,462
	Eaton Corp PLC	22 Shares Common Stock		3,453
	Ebay Inc	419.707 Shares Common Stock		17,405
	Ecolab Inc	32 Shares Common Stock		4,658
	Eli Lilly & Company	8 Shares Common Stock		2,927
	Emerson Electric Co	217 Shares Common Stock		20,845
	Enbridge Inc	535 Shares Common Stock		20,919
	Enphase Energy Inc	180 Shares Common Stock		47,693
	Eog Resources Inc	42 Shares Common Stock		5,440
	Estee Lauder Cos CI A	25 Shares Common Stock		6,203
	Eversource Energy	67 Shares Common Stock		5,617
	Exxon-Mobil Corporation	113.216 Shares Common Stock		12,488
	Fidelity National Information	288.571 Shares Common Stock		19,580
	Fiserv Inc	59 Shares Common Stock		5,963
	Ford Motor Co New	11308.324 Shares Common Stock		131,516
	Freeport-Mcmoran Inc	500 Shares Common Stock		19,000
	General Dynamics Corp	98.126 Shares Common Stock		24,346
	General Mills	140 Shares Common Stock		11,739
	Gilead Sciences Inc	177 Shares Common Stock		15,195
	Goldman Sachs Group Inc	85 Shares Common Stock		29,187
	Grainger W W	8 Shares Common Stock		4,450
	Hartford Financial Services Group	36 Shares Common Stock		2,730
	Hermes Intl-Unsponsored ADR	50 Shares Common Stock		7,740
	Home Bancshares Inc	1250 Shares Common Stock		28,488
	Home Depot Incorporated	63 Shares Common Stock		19,899
	Honeywell International	200 Shares Common Stock		42,860
	Illinois Tool Works Inc.	170 Shares Common Stock		37,451
	Intl Business Machines Inc	17 Shares Common Stock		2,395
	Intuitive Surgical	171 Shares Common Stock		45,375
	IQVIA Holdings Inc	114 Shares Common Stock		23,357
	Johnson & Johnson	238 Shares Common Stock		42,043
	JPMorgan Chase & Co	426.784 Shares Common Stock		57,232

Wilmington Health, PLLC Retirement Plan
Schedule of Assets (Held at End of Year)
Schedule H, Line 4i
EIN: 56-1980160
December 31, 2022

Plan: 001

(Continued)

(a)	(b) Identity of Issuer, Borrower, Lessor or	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral	(d) Cost **	(e) Current
	Kellogg Co.	152 Shares Common Stock		10,828
	Kimberly Clark	92 Shares Common Stock		12,489
	L3Harris Technologies Inc Portfolio Wilmi	40 Shares Common Stock		8,328
	Lam Research Corp	4 Shares Common Stock		1,681
	Linde PLC	130 Shares Common Stock		42,403
	Lockheed Martin Corp	17.066 Shares Common Stock		8,303
	Lowes Co Inc	82 Shares Common Stock		16,338
	Lvmh Moet Hennessy Adr	50 Shares Common Stock		7,244
	Markel Corp.	15 Shares Common Stock		19,762
	Marsh & McLennan Inc.	7 Shares Common Stock		1,158
	Mastercard Inc A	199.005 Shares Common Stock		69,200
	Mcdonalds Corp	42 Shares Common Stock		11,068
	Mckesson Hboc Inc	12.305 Shares Common Stock		4,616
	Medtronic PLC	127 Shares Common Stock		9,870
	Merck & Company Inc	243 Shares Common Stock		26,961
	Meta Platforms Inc	696 Shares Common Stock		83,757
	Metlife Inc	41 Shares Common Stock		2,967
	Microsoft Corporation	1158.801 Shares Common Stock		277,904
	Mondelez International Inc	365 Shares Common Stock		24,327
	Moody's Corp	70 Shares Common Stock		19,503
	Morgan Stanley	60 Shares Common Stock		5,101
	National Retail Properties Inc	300 Shares Common Stock		13,728
	Ncino Opco Inc	500 Shares Common Stock		13,220
	Netflix Inc	39 Shares Common Stock		11,500
	Newell Brands Inc	800 Shares Common Stock		10,464
	Nextera Energy Inc	402 Shares Common Stock		33,607
	Nike Inc.	154 Shares Common Stock		18,020
	Norfolk Southern Co.	55 Shares Common Stock		13,553
	Northern Trust Corp	9 Shares Common Stock		796
	Northrop Grumman Corp	5 Shares Common Stock		2,728
	Novartis Ag Sponsored Adr	216.45 Shares Common Stock		19,636
	Nvidia Corp	1153.084 Shares Common Stock		168,512
	NXP Semiconductors Nv	19 Shares Common Stock		3,003
	O Reilly Automotive Inc	72 Shares Common Stock		60,770
	Old Dominion Freight Line	47 Shares Common Stock		13,338
	Omnicom Group	67.832 Shares Common Stock		5,533
	Oracle Corp	491.676 Shares Common Stock		40,190
	Organon & Co	10 Shares Common Stock		279
	Packaging Corp Amer	97 Shares Common Stock		12,407
	Parker Hannifin Corp	9 Shares Common Stock		2,619
	Paychex Inc	77 Shares Common Stock		8,898
	Pepsico Inc	298.792 Shares Common Stock		53,980
	Pfizer Incorporated	306 Shares Common Stock		15,679
	Philip Morris International	224.309 Shares Common Stock		22,702
	Phillips 66	94 Shares Common Stock		9,784
	Pnc Financial Svc Group	22 Shares Common Stock		3,475
	PPG Industries Inc	64 Shares Common Stock		8,047
	Procter & Gamble Co	150 Shares Common Stock		22,734
	Progressive Corp	20 Shares Common Stock		2,594
	Prologis Inc	19 Shares Common Stock		2,142
	Prudential Finl Inc	200 Shares Common Stock		19,892
	Public Service Enterprise Group Inc.	30 Shares Common Stock		1,838
	Qualcomm	100 Shares Common Stock		10,994
	Raytheon Technologies Corp	156.383 Shares Common Stock		15,782
	Republic Svcs Inc	15 Shares Common Stock		1,935
	Salesforce Inc	231 Shares Common Stock		30,628
	Sanofi - Aventis Sa Adr	213.104 Shares Common Stock		10,321
	Seagate Technology	28 Shares Common Stock		1,473
	Sherwin Williams	45 Shares Common Stock		10,680

(a)	(b) Identity of Issuer, Borrower, Lessor or	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral	(d) Cost **	(e) Current
	Smucker J. M. Co. New	79 Shares Common Stock		12,518
	Southern Company	168 Shares Common Stock		11,997
	Starbucks Corp.	1095.982 Shares Common Stock		108,721
	Sysco Corp	205 Shares Common Stock		15,672
	T Rowe Price & Assoc Inc	141 Shares Common Stock		15,377
	Taiwan Semiconductor-Sp ADR	257.811 Shares Common Stock		19,204
	Take Two Interactive	90 Shares Common Stock		9,372
	Target Corp	46 Shares Common Stock		6,856
	Teledyne Inc Portfolio Wilmi	125 Shares Common Stock		49,989
	Texas Instruments Inc	19 Shares Common Stock		3,139
	The Bank of New York Mellon Corp	208.726 Shares Common Stock		9,501
	Tjx Companies	59 Shares Common Stock		4,696
	Toronto Dominion Bank New	300 Shares Common Stock		19,428
	Truist Financial Corp	306 Shares Common Stock		13,167
	Uber Technologies Inc	196 Shares Common Stock		4,847
	Unilever Plc Spon ADR New	631.344 Shares Common Stock		31,788
	United Parcel Service	172 Shares Common Stock		29,900
	Unitedhealth Group Inc	63.835 Shares Common Stock		33,844
	US Bancorp - Del	180 Shares Common Stock		7,850
	Ventas Inc	25 Shares Common Stock		1,126
	Verizon Communications	350 Shares Common Stock		13,790
	Virgin Galactic Holdings Inc	5001 Shares Common Stock		17,403
	Visa Inc Class A Shares	216.92 Shares Common Stock		45,067
	Vornado Realty Trust Com	200 Shares Common Stock		4,162
	Walmart Inc	279 Shares Common Stock		39,559
	Waste Management Inc	615.187 Shares Common Stock		96,511
	WEC Energy Group Inc	73 Shares Common Stock		6,844
	Wells Fargo & Co New	272.707 Shares Common Stock		11,260
	Williams Sonoma Inc	306.691 Shares Common Stock		35,245
	WPP PLC ADR	55.961 Shares Common Stock		2,751
	Xcel Energy Inc	46 Shares Common Stock		3,225
	Zoetis Inc	300 Shares Common Stock		43,964
				<u>5,162,137</u>
	Mutual Funds:			
	Allspring	Allspring Special Mid Cap Value Fund R6		936,422
	Allspring	Allspring Special Small Cap Value Fund R6		1,700,294
	Altegris	Altegris AACA Opportunistic Real Estate Fund CI I		72,606
	American Funds	American Century Ultra R6		9,012,280
	American Funds	American Dev Wld G&I-F2		71,757
	American Funds	American Funds 2020 Trgt Date Retire R6		2,984,316
	American Funds	American Funds 2025 Trgt Date Retire R6		2,188,053
	American Funds	American Funds 2030 Trgt Date Retire R6		3,951,657
	American Funds	American Funds 2035 Trgt Date Retire R6		5,093,971
	American Funds	American Funds 2040 Trgt Date Retire R6		3,699,165
	American Funds	American Funds 2045 Trgt Date Retire R6		4,181,620
	American Funds	American Funds 2050 Trgt Date Retire R6		3,760,526
	American Funds	American Funds 2055 Trgt Date Retire R6		1,127,134
	American Funds	American Funds 2060 Trgt Date Retire R6		288,640
	American Fund	American Funds 2065 Trgt Date Retire R6		19,718
	American Fund	American Funds AMCAP F2		429,426
	American Fund	American Funds American Balanced F2		212,235
	American Fund	American Funds Bond Fund of Amer F2		146,319
	American Fund	American Funds Europacific Growth F2		330,257
	American Fund	American Funds Europacific Growth F3 Portfolio Wilmi		27,142
	American Fund	American Funds Europacific Growth R6		3,373,681
	American Fund	American Funds Growth Fund of Amer F2		90,776
	American Fund	American Funds Intl Gr and Inc F2		64,752

(a)	(b) Identity of Issuer, Borrower, Lessor or	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral	(d) Cost **	(e) Current
	American Fund	American Funds New World F2		43,250
	American Fund	American Funds SMALLCAP World F2		77,933
	American Fund	American Funds Washington Mutual F2		618,511
	Angel Oak	Angel Oak Multi-Strategy Income Instl		11,070
	Artisan	Artisan International Value Instl		1,373,829
	Baird	Baird Intermediate Bond Instl		29,843
	BlackRock	BlackRock Equity Dividend Instl		265,309
	BlackRock	BlackRock International Instl		68,713
	BlackRock	BlackRock Multi-Asset Income Instl		385,701
	BlackRock	BlackRock Strategic Income Opps Instl		226,509
	Brown	Brown Cap Mgt Intl Sm Co-Ins		16,292
	Center Coast	Center Coast Brookfield Midstream Focus I		27,532
	Cohen	Cohen & Steers Real Estate - Z		1,578,994
	Columbia	Columbia Dividend Income Fund Instl 3		6,063,952
	Davis Funds	Davis NY Venture A		462,477
	Dodge & Cox	Dodge & Cox Income CI I		50,089
	Dodge & Cox	Dodge & Cox International Stock CI I		20,940
	DoubleLine	DoubleLine Low Duration Bond I		11,422
	DoubleLine	DoubleLine Total Return Bond I		6,018
	Fidelity	Fidelity Advisor® High Income Advtg I		36,659
	Fidelity	Fidelity Advisor® Total Bond I		37,550
	Fidelity	Fidelity® 500 Index Institutional Prem		120,821
	First	First Eagle Global I		93,594
	Franklin	Franklin Sm Mid Cap Gr Adv		61,780
	GS	GS GQG Part Intl Opp-Inst		137,102
	Guggenheim	Guggenheim Total Return Bond Instl		11,152
	Harbor	Harbor High Yield Bond Ins		8,560
	Invesco	Invesco Developing Markets Fund Y		135,176
	Invesco	Invesco Health Care A		23,731
	ISA	ISA Toyota Financial		25,130
	Janus	Janus Henderson Balanced Fund N Shares		6,342,154
	JPMorgan	JPMorgan Emerging Markets Equity Fund CI L		26,566
	JPMorgan	JPMorgan Hedged Equity 2-I		34,256
	JPMorgan	JPMorgan Hedged Equity I		121,808
	JPMorgan	JPMorgan Large Cap Growth I Portfolio Wilmi		10,489
	Jpmorgan	Jpmorgan Mid Cap Growth-R6		2,520,528
	Legg Mason	Legg Mason ClearBridge Small Cap Growth Fund IS		512,285
	MainGate	MainGate MLP I		9,760
	MainStay	MainStay MacKay High Yield Corp Bd I		35,100
	Metropolitan West	Metropolitan West Total Return Bd I		166,214
	Metropolitan West	Metropolitan West Total Return Bd Plan		1,255,651
	Metropolitan West	Metropolitan West Unconstrained Bd I		219,398
	MFS	MFS Conservative Allocation Fund I		1,995,995
	MFS	Mfs Growth Allocation R4		9,015,624
	MFS	MFS Intl Growth I		26,893
	MFS	MFS® Emerging Markets Debt I		105,413
	MFS	MFS® Intl Diversification I		44,132
	MFS	MFS® New Discovery Value I		14,650
	MFS	MFS® Value I		312,238
	Morgan Stanley	Morgan Stanley Inst Global Opp I		49,181
	MSIF	MSIF International Opprt-I		51,063
	PF	PF Floating Rate Income-I		84,982
	PFG	PFG Br Equity Etf Strat-R		6,003
	PFG	PFG Equity Index Focus-R		14,990
	PFG	PFG Invesco Thematic ESG Strategy R		6,347
	PFG	PFG JP Morgan Tactical Aggressive Strategy R		26,244
	PFG	PFG MFS Aggressive Growth Strategy R		15,110
	PFG	PFG Sctr Eqty Bus Cycl-R		21,418
	PFS	PFS Af Growth Strategy-R		9,724

(a)	(b) Identity of Issuer, Borrower, Lessor or	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral	(d) Cost **	(e) Current
	PGIM	PGIM Short-Term Corporate Bond Z		31,256
	PIMCO	PIMCO Commodity Real Ret Strat Instl		36,235
	PIMCO	PIMCO Dynamic Bond Instl		219,546
	PIMCO	PIMCO High Yield Instl		54,831
	PIMCO	PIMCO Income Instl		1,767,032
	Principal	Principal Real Estate Securities Inst		29,636
	Royce	Royce Small-Cap Special Equity Fund		51,960
	Russell	Russell Inv Emerging Markets S		32,612
	Stone Ridge	Stone Ridge Reinsurance Risk Premium Interval Fund		18,803
	T. Row Price	T Rowe Pr Health Sciences-I		159,318
	T. Row Price	T. Rowe Price Blue Chip Growth		485,601
	T. Row Price	T. Rowe Price QM US Small-Cap Gr Eq I		22,193
	Vanguard	Vanguard 500 Index Admiral		7,556,704
	Vanguard	Vanguard Health Care Adm		19,741
	Vanguard	Vanguard Inflation-Protected Secs Adm		14,466
	Vanguard	Vanguard Mid-Cap Growth Index Admiral Portfolio Wilmi		60,532
	Vanguard	Vanguard Mid-Cap Value Index Admiral		132,124
	Vanguard	Vanguard Mid Cap Index Admiral		3,814,549
	Vanguard	Vanguard Real Estate Index Admiral		29,753
	Vanguard	Vanguard Short-Term Bond Index Adm		25,473
	Vanguard	Vanguard Small Cap Growth Index Admiral		28,187
	Vanguard	Vanguard Small Cap Index Adm		2,154,455
	Vanguard	Vanguard Total Bond Market Index Adm		348,237
	Virtus	Virtus Kar Sm-Mid/C Cor-I		108,013
	Virtus	Virtus Newfleet Multi-Sector S/T Bd I		15,003
	Virtus	Virtus Vontobel Emerging Markets Opps I		18,461
	Wasatch	Wasatch Emerging Markets Select Instl		56,193
				<u>96,137,516</u>
	Exchange-Traded Funds:			
	Aptus Collared Inc Opp ETF	8103 Shares ETF		233,609
	Aptus Defined Risk ETF	12298 Shares ETF		314,829
	Aptus Drawdown Managed Equity ETF	3461 Shares ETF		116,241
	Aptus Enhanced Yield ETF	6040 Shares ETF		151,423
	Cohen & Steers Infrastructure Fund	1000 Shares ETF		23,990
	Distillate Us Fundamental St	3184.574 Shares ETF		129,931
	Elevance Health Inc	33.79 Shares ETF		17,333
	Energy Select Sector Spdr	1929.436 Shares ETF		168,768
	First Trust Dorsey Wright Mo	2734.821 Shares ETF		78,243
	First Trust Enh Short Mat Fd	1084 Shares ETF		64,433
	First Trust Exchange Traded			
	Fd III Horizon Dmst	938.534 Shares ETF		31,005
	First Trust Exchange Traded Fund VI			
	Rising Div Achievers ETF	1390 Shares ETF		61,049
	First Trust Senior Loan ETF	483 Shares ETF		21,537
	First Trust Value Line Dividend Index Fund	949.367 Shares ETF		37,889
	Gabelli Dividend & Income Trust	1923.651 Shares ETF		39,646
	Graniteshares Gold Trust	6041 Shares ETF		109,040
	Horizon Kinetics Infl Benef	1401 Shares ETF		44,103
	Invesco 2024 Usd Em Mkt Debt	234 Shares ETF		5,631
	Invesco Bulletshares 2024 Co	274.802 Shares ETF		5,629
	Invesco Bulletshares 2024 High Yield			
	Corporate Bond ETF	252 Shares ETF		5,574
	Invesco Bulletshares 2025 Co	558 Shares ETF		11,238
	Invesco Bulletshares 2025 Hi	502.974 Shares ETF		11,121
	Invesco Bulletshares 2026 Hi	247 Shares ETF		5,561
	Invesco Qqq Trust Series 1 Portfolio Wilmi	75 Shares ETF		19,971

(a)	(b) Identity of Issuer, Borrower, Lessor or	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral	(d) Cost **	(e) Current
	iShares 1-3 Year Treasury Bond	442 Shares ETF		35,877
	iShares 20+ Year Treasury Bond	60 Shares ETF		5,974
	iShares Core Msci Emerging	364.36 Shares ETF		17,016
	iShares Core S&P 500 ETF	88 Shares ETF		33,810
	iShares Core S&P Total US Stock Market ETF	2298.42 Shares ETF		194,906
	iShares Global Energy ETF	1239.825 Shares ETF		48,341
	iShares Ibonds Dec 2023 Term	630 Shares ETF		15,561
	iShares Ibonds Dec 2024 Term	650 Shares ETF		15,503
	iShares iBonds Dec 2025 Term	670 Shares ETF		15,598
	iShares MSCI Eafe Min Vol Fa	542.515 Shares ETF		34,496
	iShares MSCI Emerging Markets	600 Shares ETF		22,740
	iShares MSCI USA Min Vol Fac	1340.442 Shares ETF		96,646
	iShares MSCI USA Momentum Fa	120 Shares ETF		17,512
	iShares Preferred & Income Securities ETF	4000 Shares ETF		122,120
	iShares TIPS Bond ETF	724 Shares ETF		77,063
	JPMorgan Equity Premium Inco	1483 Shares ETF		80,809
	Knowledge Leaders Developed World ETF	1497.524 Shares ETF		54,022
	Nuveen Sr Income Fund	15000 Shares ETF		68,850
	Opus Small Cap Value ETF	3370 Shares ETF		104,415
	Pacer Us Cash Cows 100 Etf	1325 Shares ETF		61,281
	Schwab US Large Cap	3232 Shares ETF		145,925
	Schwab US Small Cap	487.991 Shares ETF		19,769
	Simplify Hedged Equity ETF	3941.558 Shares ETF		88,961
	SPDR Blackstone Senior Loan ETF	270.961 Shares ETF		11,082
	Spdr Bloomberg 1-3 Month T-B	380 Shares ETF		34,759
	SPDR GOLD TRUST GOLD SHS	170 Shares ETF		28,839
	SPDR NYSE Technology ETF	240 Shares ETF		23,249
	SPDR S&P 500 ETF Trust	90 Shares ETF		34,419
	Technology Select Sector Spdr	79 Shares ETF		9,831
	United States Brent Oil Fund	3076 Shares ETF		86,989
	Vanguard Dividend Apprec ETF	1956.986 Shares ETF		297,168
	Vanguard FTSE Developed Markets ETF	1089 Shares ETF		45,705
	Vanguard FTSE Emerging Market	2156 Shares ETF		84,041
	Vanguard FTSE European ETF	600 Shares ETF		33,264
	Vanguard Mid-Cap Value Index	1221.737 Shares ETF		165,228
	Vanguard Mid - Cap Growth Index	539 Shares ETF		96,891
	Vanguard Real Estate ETF	849 Shares ETF		70,026
	Vanguard Short-Term Tips Portfolio Wilmi	1122.053 Shares ETF		52,411
	Vanguard Short Term Bond ETF	925 Shares ETF		69,634
	Vanguard Small- Cap ETF	350 Shares ETF		64,239
	Vanguard Tot World Stk Index	1000 Shares ETF		86,190
	Vanguard Ultra Short Bond ETF	438 Shares ETF		21,462
	Vanguard Value ETF	215 Shares ETF		30,177
				4,430,593
	Corporate Bonds:			
	Abbvie Inc	\$12,000 Bond, Due 3/15/23, Interest 2.800%		11,952
	Goldman Sachs Group Inc	\$15,000 Bond; Due 3/15/23; Interest 5.000%		14,851
	JPMorgan Chase Financial	\$25,000 Bond, Due 5/9/24, Interest 12.050%		23,770
	Morgan Stanley Fin LLC	\$10,000 Bond, Due 5/23/24, Interest 0.000%		10,198
				60,771
	US Treasury Notes:			
	US Treasury	\$125,387 Inflation Indexed Bond; Due 1/15/2026; Interest 0.625%		120,820
	US Treasury	\$200,000 US Treasury Bill; Due 2/9/2023; Interest 0.000%		199,201
	US Treasury	\$50,000 US Treasury Noete; Due 2/15/24; Interest 2.750%		49,480
				369,501
	Self-directed accounts:			
	Cheniere Energy Partners LP	195.000 Shares		11,090
	Enterprise Products Partners	370.844 Shares		8,945
	Magellan Midstream	204.687 Shares		10,277
				30,312

(a)	(b) Identity of Issuer, Borrower, Lessor or	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral	(d) Cost **	(e) Current
	Certificates of Deposit			
	Beal Bank	Beal Bank 2.85% Due 5/24/23		198,894
	Safra National	Safra National Bank 3.050% Due 9/25/23		197,830
	Wells Fargo	Wells Fargo 4.5% Due 10/21/24		129,065
				<u>525,789</u>
*	Notes receivable from participants	4.25% - 9.50%; maturing March 2027		820,901
				<u>\$ 111,156,488</u>

* Party in interest

** Cost omitted for participant – directed investments

Wilmington Health, PLLC Retirement Plan
Schedule of Assets (Held at End of Year)
Schedule H, Line 4i
EIN: 56-1980160
December 31, 2022

Plan: 001

(a)	(b) Identity of Issuer, Borrower, Lessor or	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral	(d) Cost **	(e) Current
	Money Market Funds:			
	Allspring	Allspring Money Market Fund		\$ 30,000
	Federated	Federated Hermes Prime Cash Oblig WS		2,890,466
	Federated	Federated Hermes Treasury Oblig IS		46,084
	Fidelity	Fidelity Government Cash		68,179
	Raymond James	Raymond James Cash Account		69,964
	RBC	Bank Deposit Program		177,317
	Schwab	Schwab Cash Account		116,878
	TDA	TDA Money Market Deposit Account		27,284
	Wells Fargo	Wells Fargo Cash Account		192,796
				<u>3,618,968</u>
	Common Stock:			
	3m Co.	199 Shares Common Stock		23,864
	Abbott Laboratories	115 Shares Common Stock		12,626
	Abbvie Inc	113 Shares Common Stock		18,262
	Accenture PLC	39 Shares Common Stock		10,407
	Adobe Inc	32 Shares Common Stock		10,769
	Advance Auto Parts Inc	14 Shares Common Stock		2,058
	Advanced Micro Devices	2100 Shares Common Stock		136,017
	Aflac Inc	138 Shares Common Stock		9,928
	Air Products & Chemicals Inc	46 Shares Common Stock		14,180
	Alexandria Real Estate	7 Shares Common Stock		1,020
	Allstate Corp	300 Shares Common Stock		40,680
	Ally Financial Inc	125 Shares Common Stock		3,056
	Alphabet Inc CL A	798 Shares Common Stock		70,408
	Alphabet Inc CL C	1520 Shares Common Stock		134,870
	Amazon Com Inc	1596 Shares Common Stock		134,064
	American Express Co.	100.64 Shares Common Stock		14,870
	American Tower REIT Inc	57 Shares Common Stock		12,076
	Amerisourcebergen Corp.	177.011 Shares Common Stock		29,332
	Amgen Inc	44 Shares Common Stock		11,556
	Analog Devices Inc	180.47 Shares Common Stock		29,602
	AppHarvest Inc	2000 Shares Common Stock		1,135
	Apple Inc	4196.244 Shares Common Stock		545,218
	Arrow Financial Corp	1030 Shares Common Stock		34,917
	Arthur J Gallagher	14 Shares Common Stock		2,640
	Autodesk Inc	24 Shares Common Stock		4,485
	Automatic Data Processing	46 Shares Common Stock		10,988
	Avalonbay Communities Inc.	7 Shares Common Stock		1,131
	Avangrid Inc	271 Shares Common Stock		11,648
	Becton Dickinson & Co	112.308 Shares Common Stock		28,560
	Berkshire Hathaway Inc Cl B	330 Shares Common Stock		101,937
	Best Buy Co	22 Shares Common Stock		1,765
	BlackRock 2001 Term Tr Inc	21 Shares Common Stock		14,881
	Blackstone Inc	389 Shares Common Stock		28,860
	Booking Holdings Inc	14 Shares Common Stock		28,214
	Boston Properties Inc.	12 Shares Common Stock		811
	Bristol-Myers Squibb Co	106 Shares Common Stock		7,627
	Brookfield Asset Management Inc			
	CL A Voting Shs	412 Shares Common Stock		12,962
	Brookfield Asset Management Inc Ltd			
	CL A Lmt Vtg Shs	103 Shares Common Stock		2,953
	Capital One Financial Corp Com	21 Shares Common Stock		1,952
	Cardinal Health Inc.	168 Shares Common Stock		12,914
	Carmax Inc	558 Shares Common Stock		33,977
	Caterpillar Inc	150 Shares Common Stock		35,934
	Charles Schwab Corporation Portfolio Wilmi	653.31 Shares Common Stock		54,395

Wilmington Health, PLLC Retirement Plan
Schedule of Assets (Held at End of Year)
Schedule H, Line 4i
EIN: 56-1980160
December 31, 2022

Plan: 001

(Continued)

(a)	(b) Identity of Issuer, Borrower, Lessor or	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral	(d) Cost **	(e) Current
	Charter Communications New CI A	35 Shares Common Stock		11,869
	Check Point Software Techs Ltd	200 Shares Common Stock		25,232
	Chevron Corp	521 Shares Common Stock		93,514
	Chubb Ltd	65 Shares Common Stock		14,339
	Cigna Corp	12 Shares Common Stock		3,976
	Cisco Systems Inc	410 Shares Common Stock		19,532
	Citigroup Inc	298 Shares Common Stock		13,479
	Clorox Co.	116 Shares Common Stock		16,278
	CME Group Inc	22 Shares Common Stock		3,700
	Cms Energy Corp	36 Shares Common Stock		2,280
	Coca-Cola Company	245 Shares Common Stock		15,584
	Coherent Corp	307 Shares Common Stock		10,776
	Colgate-Palmolive	201 Shares Common Stock		15,837
	Comcast Corp CI A	799.086 Shares Common Stock		27,944
	Conagra Brands Inc	323 Shares Common Stock		12,500
	Conocophillips	79 Shares Common Stock		9,322
	Corning Inc	57 Shares Common Stock		1,821
	Costco Wholesale Corp-New	12 Shares Common Stock		5,478
	CVS Health Corp	594.9 Shares Common Stock		55,439
	Deere & Co.	8 Shares Common Stock		3,430
	Desktop Metal Inc	18500 Shares Common Stock		25,160
	Diamond Hill Investment Grp	20 Shares Common Stock		3,700
	Disney Walt Co	1375.864 Shares Common Stock		119,535
	Dominion Energy Inc	1602.514 Shares Common Stock		98,266
	Domino's Pizza Inc	70 Shares Common Stock		24,248
	Douglas Emmett Inc - W/I	300 Shares Common Stock		4,704
	Dover Corp	29 Shares Common Stock		3,927
	Duke Energy Corp	121 Shares Common Stock		12,462
	Eaton Corp PLC	22 Shares Common Stock		3,453
	Ebay Inc	419.707 Shares Common Stock		17,405
	Ecolab Inc	32 Shares Common Stock		4,658
	Eli Lilly & Company	8 Shares Common Stock		2,927
	Emerson Electric Co	217 Shares Common Stock		20,845
	Enbridge Inc	535 Shares Common Stock		20,919
	Enphase Energy Inc	180 Shares Common Stock		47,693
	Eog Resources Inc	42 Shares Common Stock		5,440
	Estee Lauder Cos CI A	25 Shares Common Stock		6,203
	Eversource Energy	67 Shares Common Stock		5,617
	Exxon-Mobil Corporation	113.216 Shares Common Stock		12,488
	Fidelity National Information	288.571 Shares Common Stock		19,580
	Fiserv Inc	59 Shares Common Stock		5,963
	Ford Motor Co New	11308.324 Shares Common Stock		131,516
	Freeport-Mcmoran Inc	500 Shares Common Stock		19,000
	General Dynamics Corp	98.126 Shares Common Stock		24,346
	General Mills	140 Shares Common Stock		11,739
	Gilead Sciences Inc	177 Shares Common Stock		15,195
	Goldman Sachs Group Inc	85 Shares Common Stock		29,187
	Grainger W W	8 Shares Common Stock		4,450
	Hartford Financial Services Group	36 Shares Common Stock		2,730
	Hermes Intl-Unsponsored ADR	50 Shares Common Stock		7,740
	Home Bancshares Inc	1250 Shares Common Stock		28,488
	Home Depot Incorporated	63 Shares Common Stock		19,899
	Honeywell International	200 Shares Common Stock		42,860
	Illinois Tool Works Inc.	170 Shares Common Stock		37,451
	Intl Business Machines Inc	17 Shares Common Stock		2,395
	Intuitive Surgical	171 Shares Common Stock		45,375
	IQVIA Holdings Inc	114 Shares Common Stock		23,357
	Johnson & Johnson	238 Shares Common Stock		42,043
	JPMorgan Chase & Co	426.784 Shares Common Stock		57,232

(a)	(b) Identity of Issuer, Borrower, Lessor or	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral	(d) Cost **	(e) Current
	Kellogg Co.	152 Shares Common Stock		10,828
	Kimberly Clark	92 Shares Common Stock		12,489
	L3Harris Technologies Inc Portfolio Wilmi	40 Shares Common Stock		8,328
	Lam Research Corp	4 Shares Common Stock		1,681
	Linde PLC	130 Shares Common Stock		42,403
	Lockheed Martin Corp	17.066 Shares Common Stock		8,303
	Lowes Co Inc	82 Shares Common Stock		16,338
	Lvmh Moet Hennessy Adr	50 Shares Common Stock		7,244
	Markel Corp.	15 Shares Common Stock		19,762
	Marsh & McLennan Inc.	7 Shares Common Stock		1,158
	Mastercard Inc A	199.005 Shares Common Stock		69,200
	Mcdonalds Corp	42 Shares Common Stock		11,068
	Mckesson Hboc Inc	12.305 Shares Common Stock		4,616
	Medtronic PLC	127 Shares Common Stock		9,870
	Merck & Company Inc	243 Shares Common Stock		26,961
	Meta Platforms Inc	696 Shares Common Stock		83,757
	Metlife Inc	41 Shares Common Stock		2,967
	Microsoft Corporation	1158.801 Shares Common Stock		277,904
	Mondelez International Inc	365 Shares Common Stock		24,327
	Moody's Corp	70 Shares Common Stock		19,503
	Morgan Stanley	60 Shares Common Stock		5,101
	National Retail Properties Inc	300 Shares Common Stock		13,728
	Ncino Opco Inc	500 Shares Common Stock		13,220
	Netflix Inc	39 Shares Common Stock		11,500
	Newell Brands Inc	800 Shares Common Stock		10,464
	Nextera Energy Inc	402 Shares Common Stock		33,607
	Nike Inc.	154 Shares Common Stock		18,020
	Norfolk Southern Co.	55 Shares Common Stock		13,553
	Northern Trust Corp	9 Shares Common Stock		796
	Northrop Grumman Corp	5 Shares Common Stock		2,728
	Novartis Ag Sponsored Adr	216.45 Shares Common Stock		19,636
	Nvidia Corp	1153.084 Shares Common Stock		168,512
	NXP Semiconductors Nv	19 Shares Common Stock		3,003
	O Reilly Automotive Inc	72 Shares Common Stock		60,770
	Old Dominion Freight Line	47 Shares Common Stock		13,338
	Omnicom Group	67.832 Shares Common Stock		5,533
	Oracle Corp	491.676 Shares Common Stock		40,190
	Organon & Co	10 Shares Common Stock		279
	Packaging Corp Amer	97 Shares Common Stock		12,407
	Parker Hannifin Corp	9 Shares Common Stock		2,619
	Paychex Inc	77 Shares Common Stock		8,898
	Pepsico Inc	298.792 Shares Common Stock		53,980
	Pfizer Incorporated	306 Shares Common Stock		15,679
	Philip Morris International	224.309 Shares Common Stock		22,702
	Phillips 66	94 Shares Common Stock		9,784
	Pnc Financial Svc Group	22 Shares Common Stock		3,475
	PPG Industries Inc	64 Shares Common Stock		8,047
	Procter & Gamble Co	150 Shares Common Stock		22,734
	Progressive Corp	20 Shares Common Stock		2,594
	Prologis Inc	19 Shares Common Stock		2,142
	Prudential Finl Inc	200 Shares Common Stock		19,892
	Public Service Enterprise Group Inc.	30 Shares Common Stock		1,838
	Qualcomm	100 Shares Common Stock		10,994
	Raytheon Technologies Corp	156.383 Shares Common Stock		15,782
	Republic Svcs Inc	15 Shares Common Stock		1,935
	Salesforce Inc	231 Shares Common Stock		30,628
	Sanofi - Aventis Sa Adr	213.104 Shares Common Stock		10,321
	Seagate Technology	28 Shares Common Stock		1,473
	Sherwin Williams	45 Shares Common Stock		10,680

(a)	(b) Identity of Issuer, Borrower, Lessor or	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral	(d) Cost **	(e) Current
	Smucker J. M. Co. New	79 Shares Common Stock		12,518
	Southern Company	168 Shares Common Stock		11,997
	Starbucks Corp.	1095.982 Shares Common Stock		108,721
	Sysco Corp	205 Shares Common Stock		15,672
	T Rowe Price & Assoc Inc	141 Shares Common Stock		15,377
	Taiwan Semiconductor-Sp ADR	257.811 Shares Common Stock		19,204
	Take Two Interactive	90 Shares Common Stock		9,372
	Target Corp	46 Shares Common Stock		6,856
	Teledyne Inc Portfolio Wilmi	125 Shares Common Stock		49,989
	Texas Instruments Inc	19 Shares Common Stock		3,139
	The Bank of New York Mellon Corp	208.726 Shares Common Stock		9,501
	Tjx Companies	59 Shares Common Stock		4,696
	Toronto Dominion Bank New	300 Shares Common Stock		19,428
	Truist Financial Corp	306 Shares Common Stock		13,167
	Uber Technologies Inc	196 Shares Common Stock		4,847
	Unilever Plc Spon ADR New	631.344 Shares Common Stock		31,788
	United Parcel Service	172 Shares Common Stock		29,900
	Unitedhealth Group Inc	63.835 Shares Common Stock		33,844
	US Bancorp - Del	180 Shares Common Stock		7,850
	Ventas Inc	25 Shares Common Stock		1,126
	Verizon Communications	350 Shares Common Stock		13,790
	Virgin Galactic Holdings Inc	5001 Shares Common Stock		17,403
	Visa Inc Class A Shares	216.92 Shares Common Stock		45,067
	Vornado Realty Trust Com	200 Shares Common Stock		4,162
	Walmart Inc	279 Shares Common Stock		39,559
	Waste Management Inc	615.187 Shares Common Stock		96,511
	WEC Energy Group Inc	73 Shares Common Stock		6,844
	Wells Fargo & Co New	272.707 Shares Common Stock		11,260
	Williams Sonoma Inc	306.691 Shares Common Stock		35,245
	WPP PLC ADR	55.961 Shares Common Stock		2,751
	Xcel Energy Inc	46 Shares Common Stock		3,225
	Zoetis Inc	300 Shares Common Stock		43,964
				<u>5,162,137</u>
	Mutual Funds:			
	Allspring	Allspring Special Mid Cap Value Fund R6		936,422
	Allspring	Allspring Special Small Cap Value Fund R6		1,700,294
	Altegris	Altegris AACA Opportunistic Real Estate Fund CI I		72,606
	American Funds	American Century Ultra R6		9,012,280
	American Funds	American Dev Wld G&I-F2		71,757
	American Funds	American Funds 2020 Trgt Date Retire R6		2,984,316
	American Funds	American Funds 2025 Trgt Date Retire R6		2,188,053
	American Funds	American Funds 2030 Trgt Date Retire R6		3,951,657
	American Funds	American Funds 2035 Trgt Date Retire R6		5,093,971
	American Funds	American Funds 2040 Trgt Date Retire R6		3,699,165
	American Funds	American Funds 2045 Trgt Date Retire R6		4,181,620
	American Funds	American Funds 2050 Trgt Date Retire R6		3,760,526
	American Funds	American Funds 2055 Trgt Date Retire R6		1,127,134
	American Funds	American Funds 2060 Trgt Date Retire R6		288,640
	American Fund	American Funds 2065 Trgt Date Retire R6		19,718
	American Fund	American Funds AMCAP F2		429,426
	American Fund	American Funds American Balanced F2		212,235
	American Fund	American Funds Bond Fund of Amer F2		146,319
	American Fund	American Funds Europacific Growth F2		330,257
	American Fund	American Funds Europacific Growth F3 Portfolio Wilmi		27,142
	American Fund	American Funds Europacific Growth R6		3,373,681
	American Fund	American Funds Growth Fund of Amer F2		90,776
	American Fund	American Funds Intl Gr and Inc F2		64,752

(a)	(b) Identity of Issuer, Borrower, Lessor or	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral	(d) Cost **	(e) Current
	American Fund	American Funds New World F2		43,250
	American Fund	American Funds SMALLCAP World F2		77,933
	American Fund	American Funds Washington Mutual F2		618,511
	Angel Oak	Angel Oak Multi-Strategy Income Instl		11,070
	Artisan	Artisan International Value Instl		1,373,829
	Baird	Baird Intermediate Bond Instl		29,843
	BlackRock	BlackRock Equity Dividend Instl		265,309
	BlackRock	BlackRock International Instl		68,713
	BlackRock	BlackRock Multi-Asset Income Instl		385,701
	BlackRock	BlackRock Strategic Income Opps Instl		226,509
	Brown	Brown Cap Mgt Intl Sm Co-Ins		16,292
	Center Coast	Center Coast Brookfield Midstream Focus I		27,532
	Cohen	Cohen & Steers Real Estate - Z		1,578,994
	Columbia	Columbia Dividend Income Fund Instl 3		6,063,952
	Davis Funds	Davis NY Venture A		462,477
	Dodge & Cox	Dodge & Cox Income CI I		50,089
	Dodge & Cox	Dodge & Cox International Stock CI I		20,940
	DoubleLine	DoubleLine Low Duration Bond I		11,422
	DoubleLine	DoubleLine Total Return Bond I		6,018
	Fidelity	Fidelity Advisor® High Income Advtg I		36,659
	Fidelity	Fidelity Advisor® Total Bond I		37,550
	Fidelity	Fidelity® 500 Index Institutional Prem		120,821
	First	First Eagle Global I		93,594
	Franklin	Franklin Sm Mid Cap Gr Adv		61,780
	GS	GS GQG Part Intl Opp-Inst		137,102
	Guggenheim	Guggenheim Total Return Bond Instl		11,152
	Harbor	Harbor High Yield Bond Ins		8,560
	Invesco	Invesco Developing Markets Fund Y		135,176
	Invesco	Invesco Health Care A		23,731
	ISA	ISA Toyota Financial		25,130
	Janus	Janus Henderson Balanced Fund N Shares		6,342,154
	JPMorgan	JPMorgan Emerging Markets Equity Fund CI L		26,566
	JPMorgan	JPMorgan Hedged Equity 2-I		34,256
	JPMorgan	JPMorgan Hedged Equity I		121,808
	JPMorgan	JPMorgan Large Cap Growth I Portfolio Wilmi		10,489
	Jpmorgan	Jpmorgan Mid Cap Growth-R6		2,520,528
	Legg Mason	Legg Mason ClearBridge Small Cap Growth Fund IS		512,285
	MainGate	MainGate MLP I		9,760
	MainStay	MainStay MacKay High Yield Corp Bd I		35,100
	Metropolitan West	Metropolitan West Total Return Bd I		166,214
	Metropolitan West	Metropolitan West Total Return Bd Plan		1,255,651
	Metropolitan West	Metropolitan West Unconstrained Bd I		219,398
	MFS	MFS Conservative Allocation Fund I		1,995,995
	MFS	Mfs Growth Allocation R4		9,015,624
	MFS	MFS Intl Growth I		26,893
	MFS	MFS® Emerging Markets Debt I		105,413
	MFS	MFS® Intl Diversification I		44,132
	MFS	MFS® New Discovery Value I		14,650
	MFS	MFS® Value I		312,238
	Morgan Stanley	Morgan Stanley Inst Global Opp I		49,181
	MSIF	MSIF International Opprt-I		51,063
	PF	PF Floating Rate Income-I		84,982
	PFG	PFG Br Equity Etf Strat-R		6,003
	PFG	PFG Equity Index Focus-R		14,990
	PFG	PFG Invesco Thematic ESG Strategy R		6,347
	PFG	PFG JP Morgan Tactical Aggressive Strategy R		26,244
	PFG	PFG MFS Aggressive Growth Strategy R		15,110
	PFG	PFG Sctr Eqty Bus Cycl-R		21,418
	PFS	PFS Af Growth Strategy-R		9,724

(a)	(b) Identity of Issuer, Borrower, Lessor or	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral	(d) Cost **	(e) Current
	PGIM	PGIM Short-Term Corporate Bond Z		31,256
	PIMCO	PIMCO Commodity Real Ret Strat Instl		36,235
	PIMCO	PIMCO Dynamic Bond Instl		219,546
	PIMCO	PIMCO High Yield Instl		54,831
	PIMCO	PIMCO Income Instl		1,767,032
	Principal	Principal Real Estate Securities Inst		29,636
	Royce	Royce Small-Cap Special Equity Fund		51,960
	Russell	Russell Inv Emerging Markets S		32,612
	Stone Ridge	Stone Ridge Reinsurance Risk Premium Interval Fund		18,803
	T. Row Price	T Rowe Pr Health Sciences-I		159,318
	T. Row Price	T. Rowe Price Blue Chip Growth		485,601
	T. Row Price	T. Rowe Price QM US Small-Cap Gr Eq I		22,193
	Vanguard	Vanguard 500 Index Admiral		7,556,704
	Vanguard	Vanguard Health Care Adm		19,741
	Vanguard	Vanguard Inflation-Protected Secs Adm		14,466
	Vanguard	Vanguard Mid-Cap Growth Index Admiral Portfolio Wilmi		60,532
	Vanguard	Vanguard Mid-Cap Value Index Admiral		132,124
	Vanguard	Vanguard Mid Cap Index Admiral		3,814,549
	Vanguard	Vanguard Real Estate Index Admiral		29,753
	Vanguard	Vanguard Short-Term Bond Index Adm		25,473
	Vanguard	Vanguard Small Cap Growth Index Admiral		28,187
	Vanguard	Vanguard Small Cap Index Adm		2,154,455
	Vanguard	Vanguard Total Bond Market Index Adm		348,237
	Virtus	Virtus Kar Sm-Mid/C Cor-I		108,013
	Virtus	Virtus Newfleet Multi-Sector S/T Bd I		15,003
	Virtus	Virtus Vontobel Emerging Markets Opps I		18,461
	Wasatch	Wasatch Emerging Markets Select Instl		56,193
				<u>96,137,516</u>
	Exchange-Traded Funds:			
	Aptus Collared Inc Opp ETF	8103 Shares ETF		233,609
	Aptus Defined Risk ETF	12298 Shares ETF		314,829
	Aptus Drawdown Managed Equity ETF	3461 Shares ETF		116,241
	Aptus Enhanced Yield ETF	6040 Shares ETF		151,423
	Cohen & Steers Infrastructure Fund	1000 Shares ETF		23,990
	Distillate Us Fundamental St	3184.574 Shares ETF		129,931
	Elevance Health Inc	33.79 Shares ETF		17,333
	Energy Select Sector Spdr	1929.436 Shares ETF		168,768
	First Trust Dorsey Wright Mo	2734.821 Shares ETF		78,243
	First Trust Enh Short Mat Fd	1084 Shares ETF		64,433
	First Trust Exchange Traded			
	Fd III Horizon Dmst	938.534 Shares ETF		31,005
	First Trust Exchange Traded Fund VI			
	Rising Div Achievers ETF	1390 Shares ETF		61,049
	First Trust Senior Loan ETF	483 Shares ETF		21,537
	First Trust Value Line Dividend Index Fund	949.367 Shares ETF		37,889
	Gabelli Dividend & Income Trust	1923.651 Shares ETF		39,646
	Graniteshares Gold Trust	6041 Shares ETF		109,040
	Horizon Kinetics Infl Benef	1401 Shares ETF		44,103
	Invesco 2024 Usd Em Mkt Debt	234 Shares ETF		5,631
	Invesco Bulletshares 2024 Co	274.802 Shares ETF		5,629
	Invesco Bulletshares 2024 High Yield			
	Corporate Bond ETF	252 Shares ETF		5,574
	Invesco Bulletshares 2025 Co	558 Shares ETF		11,238
	Invesco Bulletshares 2025 Hi	502.974 Shares ETF		11,121
	Invesco Bulletshares 2026 Hi	247 Shares ETF		5,561
	Invesco Qqq Trust Series 1 Portfolio Wilmi	75 Shares ETF		19,971

(a)	(b) Identity of Issuer, Borrower, Lessor or	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral	(d) Cost **	(e) Current
	iShares 1-3 Year Treasury Bond	442 Shares ETF		35,877
	iShares 20+ Year Treasury Bond	60 Shares ETF		5,974
	iShares Core Msci Emerging	364.36 Shares ETF		17,016
	iShares Core S&P 500 ETF	88 Shares ETF		33,810
	iShares Core S&P Total US Stock Market ETF	2298.42 Shares ETF		194,906
	iShares Global Energy ETF	1239.825 Shares ETF		48,341
	iShares Ibonds Dec 2023 Term	630 Shares ETF		15,561
	iShares Ibonds Dec 2024 Term	650 Shares ETF		15,503
	iShares iBonds Dec 2025 Term	670 Shares ETF		15,598
	iShares MSCI Eafe Min Vol Fa	542.515 Shares ETF		34,496
	iShares MSCI Emerging Markets	600 Shares ETF		22,740
	iShares MSCI USA Min Vol Fac	1340.442 Shares ETF		96,646
	iShares MSCI USA Momentum Fa	120 Shares ETF		17,512
	iShares Preferred & Income Securities ETF	4000 Shares ETF		122,120
	iShares TIPS Bond ETF	724 Shares ETF		77,063
	JPMorgan Equity Premium Inco	1483 Shares ETF		80,809
	Knowledge Leaders Developed World ETF	1497.524 Shares ETF		54,022
	Nuveen Sr Income Fund	15000 Shares ETF		68,850
	Opus Small Cap Value ETF	3370 Shares ETF		104,415
	Pacer Us Cash Cows 100 Etf	1325 Shares ETF		61,281
	Schwab US Large Cap	3232 Shares ETF		145,925
	Schwab US Small Cap	487.991 Shares ETF		19,769
	Simplify Hedged Equity ETF	3941.558 Shares ETF		88,961
	SPDR Blackstone Senior Loan ETF	270.961 Shares ETF		11,082
	Spdr Bloomberg 1-3 Month T-B	380 Shares ETF		34,759
	SPDR GOLD TRUST GOLD SHS	170 Shares ETF		28,839
	SPDR NYSE Technology ETF	240 Shares ETF		23,249
	SPDR S&P 500 ETF Trust	90 Shares ETF		34,419
	Technology Select Sector Spdr	79 Shares ETF		9,831
	United States Brent Oil Fund	3076 Shares ETF		86,989
	Vanguard Dividend Apprec ETF	1956.986 Shares ETF		297,168
	Vanguard FTSE Developed Markets ETF	1089 Shares ETF		45,705
	Vanguard FTSE Emerging Market	2156 Shares ETF		84,041
	Vanguard FTSE European ETF	600 Shares ETF		33,264
	Vanguard Mid-Cap Value Index	1221.737 Shares ETF		165,228
	Vanguard Mid - Cap Growth Index	539 Shares ETF		96,891
	Vanguard Real Estate ETF	849 Shares ETF		70,026
	Vanguard Short-Term Tips Portfolio Wilmi	1122.053 Shares ETF		52,411
	Vanguard Short Term Bond ETF	925 Shares ETF		69,634
	Vanguard Small- Cap ETF	350 Shares ETF		64,239
	Vanguard Tot World Stk Index	1000 Shares ETF		86,190
	Vanguard Ultra Short Bond ETF	438 Shares ETF		21,462
	Vanguard Value ETF	215 Shares ETF		30,177
				4,430,593
	Corporate Bonds:			
	Abbvie Inc	\$12,000 Bond, Due 3/15/23, Interest 2.800%		11,952
	Goldman Sachs Group Inc	\$15,000 Bond; Due 3/15/23; Interest 5.000%		14,851
	JPMorgan Chase Financial	\$25,000 Bond, Due 5/9/24, Interest 12.050%		23,770
	Morgan Stanley Fin LLC	\$10,000 Bond, Due 5/23/24, Interest 0.000%		10,198
				60,771
	US Treasury Notes:			
	US Treasury	\$125,387 Inflation Indexed Bond; Due 1/15/2026; Interest 0.625%		120,820
	US Treasury	\$200,000 US Treasury Bill; Due 2/9/2023; Interest 0.000%		199,201
	US Treasury	\$50,000 US Treasury Noete; Due 2/15/24; Interest 2.750%		49,480
				369,501
	Self-directed accounts:			
	Cheniere Energy Partners LP	195.000 Shares		11,090
	Enterprise Products Partners	370.844 Shares		8,945
	Magellan Midstream	204.687 Shares		10,277
				30,312

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	Certificates of Deposit			
	Beal Bank	Beal Bank 2.85% Due 5/24/23		198,894
	Safra National	Safra National Bank 3.050% Due 9/25/23		197,830
	Wells Fargo	Wells Fargo 4.5% Due 10/21/24		129,065
				<u>525,789</u>
*	Notes receivable from participants	4.25% - 9.50%; maturing March 2027		820,901
				<u>\$ 111,156,488</u>

* Party in interest

** Cost omitted for participant – directed investments

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		01/01/2022	and ending
		12/31/2022	
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 ☐ an amended return/report	☐ the final return/report ☐ a short plan year return/report (less than 12 months)	
C If the plan is a collectively-bargained plan, check here.	☐		
D Check box if filing under:	☒ Form 5558 ☐ special extension (enter description)	☐ automatic extension	☐ the DFVC program
E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here.	☐		

Part II Basic Plan Information—enter all requested information			
1a Name of plan Wilmington Health, PLLC Retirement Plan		1b Three-digit plan number (PN) ▶	001
		1c Effective date of plan 11/01/1984	
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) Wilmington Health, PLLC 1202 Medical Center Drive Wilmington NC 28401		2b Employer Identification Number (EIN) 56-1980160	
		2c Plan Sponsor's telephone number (910) 341-3480	
		2d Business code (see instructions) 621111	

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		10-9-2023	Jeff James
	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