

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 ☐ 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 TOLEDO CLINIC, INC. EMPLOYEES' 401(K) PROFIT SHARING PLAN AND TRUST
1b	Three-digit plan number (PN) ▶ 002
1c	Effective date of plan 01/01/1974
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) TOLEDO CLINIC, INC. 4235 SECOR ROAD TOLEDO, OH 43623
2b	Employer Identification Number (EIN) 34-0936207
2c	Plan Sponsor's telephone number 419-473-3561
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	Filed with authorized/valid electronic signature.	10/16/2023	CHARLES KOPITKE
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

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

Form 5500 (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 1845
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) 1540
a(2) Total number of active participants at the end of the plan year		6a(2) 1495
b Retired or separated participants receiving benefits		6b 3
c Other retired or separated participants entitled to future benefits.....		6c 285
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d 1783
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e 2
f Total. Add lines 6d and 6e		6f 1785
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item).....		6g 1637
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....		6h 36
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)		7
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 2E 2F 2G 2J 2R 2S 2T		
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:		
9a Plan funding arrangement (check all that apply)		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) ☐ 0 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 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 TOLEDO CLINIC, INC. EMPLOYEES' 401(K) PROFIT SHARING PLAN AND TRUST	B Three-digit plan number (PN) ▶	002
C Plan sponsor's name as shown on line 2a of Form 5500 TOLEDO CLINIC, INC.	D Employer Identification Number (EIN) 34-0936207	

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
ONEAMERICA RETIREMENT SERVICES LLC
46-5378846

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

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

ONEAMERICA RETIREMENT SERVICES LLC

46-5378846

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15 37 38 50 64	NONE	155741	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

KOVITZ INVESTMENT GROUP PARTNERS

47-5657416

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 50	NONE	61092	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

ONEAMERICA INV ADVISORY SERVICES LL

81-3920167

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 50	NONE	56570	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

RAYMOND JAMES

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

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
26 50	NONE	29303	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

TDC INVESTMENET ADVISORY SERVICES

1440 ARROWHEAD DR
MAUMEE, OH 43537-4016

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
26 50	NONE	20461	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

LPL FINANCIAL

28300 KENSINGTON LANE
SUITE 100
PERRYSBURG, OH 43551

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
26 50	NONE	18054	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

WEALTH ADVISORS GROUP

12726 COLDWATER ROAD
FORT WAYNE, IN 46845

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
26 50	NONE	8119	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

BOLLIN WEALTH MANAGEMENT

842 W SOUTH BOUNDARY ST.
PERRYSBURG, OH 43551

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
26 50	NONE	6323	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

MATRIX TRUST COMPANY NA

75-3182674

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
19 21 25 62	NONE	0	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☒ No ☐

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
MATRIX TRUST COMPANY NA	19 21 25 62	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
ONEAMERICA RETIREMENT SERVICES, LLC 46-5378846	ONEAMERICA HAS AN AGREEMENT WITH MATRIX TRUST COMPANY TO PAY \$2,000 ANNUAL TRUST AND CUSTODY FEE PLUS 1 BASIS POINTS ON MARKET VALUE ANNUALIZED MONTHLY.	
(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:	GILMORE JASION MAHLER LTD	b EIN:	34-1827159
c Position:	ACCOUNTANT		
d Address:	1785 INDIANWOOD CIRCLE MAUMEE, OH 43537	e Telephone:	419-794-2000

Explanation: GILMORE JASION MAHLER LTD, INCLUDING ITS MEMBERS AND PROFESSIONAL STAFF, JOINED CLIFTONLARSONALLEN LLP AS OF JANUARY 1, 2023 AND HAS SUBSEQUENTLY CEASED OPERATIONS

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE D (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration	DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2022 This Form is Open to Public Inspection.
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For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022		
A Name of plan TOLEDO CLINIC, INC. EMPLOYEES' 401(K) PROFIT SHARING PLAN AND TRUST	B Three-digit plan number (PN) ►	002
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 TOLEDO CLINIC, INC.	D Employer Identification Number (EIN) 34-0936207	

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)
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a Name of MTIA, CCT, PSA, or 103-12 IE: ONEAMERICA STABLE VALUE FUND		
b Name of sponsor of entity listed in (a): BMO HARRIS BANK NA		
c EIN-PN 39-6490536-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 7614098
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

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

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

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

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

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 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>TOLEDO CLINIC, INC. EMPLOYEES' 401(K) PROFIT SHARING PLAN AND TRUST</u>	B Three-digit plan number (PN) ►	<u>002</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>TOLEDO CLINIC, INC.</u>	D Employer Identification Number (EIN) <u>34-0936207</u>	

Part I	Asset and Liability Statement		
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	170434370214
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions.....		1b(1)	10100953606
(2) Participant contributions.....		1b(2)	6664143454
(3) Other.....		1b(3)	00
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit).....		1c(1)	
(2) U.S. Government securities		1c(2)	
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred		1c(3)(A)	
(B) All other		1c(3)(B)	
(4) Corporate stocks (other than employer securities):			
(A) Preferred		1c(4)(A)	
(B) Common.....		1c(4)(B)	
(5) Partnership/joint venture interests		1c(5)	116955118159
(6) Real estate (other than employer real property)		1c(6)	
(7) Loans (other than to participants).....		1c(7)	
(8) Participant loans.....		1c(8)	13447211236374
(9) Value of interest in common/collective trusts.....		1c(9)	92953077614098
(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)	146590738118361719
(14) Value of funds held in insurance company general account (unallocated contracts).....		1c(14)	
(15) Other		1c(15)	7677125160882542

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	234457056	188680166

Liabilities

g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j	0	238089
k Total liabilities (add all amounts in lines 1g through 1j)	1k	0	238089

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	234457056	188442077
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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)	6852631	
(B) Participants	2a(1)(B)	6665138	
(C) Others (including rollovers)	2a(1)(C)	1300333	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		14818102
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)	61199	
(F) Other	2b(1)(F)	5650	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		66849
(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)	18753061	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		18753061
(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)	-3386	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		-3386

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		52505
(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)		-48889958
c Other income	2c		-12829147
d Total income. Add all income amounts in column (b) and enter total	2d		-28031974
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	17619404	
(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)		17619404
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses: (1) Professional fees	2i(1)	155742	
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)	207859	
(4) Other	2i(4)		
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		363601
j Total expenses. Add all expense amounts in column (b) and enter total	2j		17983005
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d	2k		-46014979
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: CLIFTONLARSONALLEN LLP

(2) EIN: 41-0746749

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 TOLEDO CLINIC, INC. EMPLOYEES' 401(K) PROFIT SHARING PLAN AND TRUST		B Three-digit plan number (PN) 002
C Plan sponsor's name as shown on line 2a of Form 5500 TOLEDO CLINIC, INC.		D Employer Identification Number (EIN) 34-0936207
Part I	Distributions	
All references to distributions relate only to payments of benefits during the plan year.		
1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....		1 0
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 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
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18	If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐
19	If the total number of participants is 1,000 or more, complete lines (a) through (c) a Enter the percentage of plan assets held as: Stock: _____% Investment-Grade Debt: _____% High-Yield Debt: _____% Real Estate: _____% Other: _____% b Provide the average duration of the combined investment-grade and high-yield debt: ☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☐ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more c What duration measure was used to calculate line 19(b)? ☐ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify): _____
20	PBGC missed contribution reporting requirements. If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20. a Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero? ☐ Yes ☐ No b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box: ☐ Yes. ☐ No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date. ☐ No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date. ☐ No. Other. Provide explanation _____

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

**FINANCIAL STATEMENTS AND
ERISA-REQUIRED SUPPLEMENTAL SCHEDULE**

**AS OF DECEMBER 31, 2022 AND 2021, AND
FOR THE YEAR ENDED DECEMBER 31, 2022**



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TOLEDO CLINIC, INC. EMPLOYEES' 401(K) PROFIT SHARING PLAN
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AS OF DECEMBER 31, 2022 AND 2021, AND
FOR THE YEAR ENDED DECEMBER 31, 2022

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INDEPENDENT AUDITORS' REPORT

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

Report on the Audit of the Financial Statements

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit of the 2022 Financial Statements

We have performed an audit of the accompanying financial statements of Toledo Clinic, Inc. Employees' 401(k) Profit Sharing Plan, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statement of net assets available for benefits as of December 31, 2022, and 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 (2022 Financial Statements).

Management, having determined it is permissible in the circumstances, has elected to have the audit of Toledo Clinic, Inc. Employees' 401(k) Profit Sharing Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audit need not extend to any statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained a certification from a qualified institution as of and for the year ended December 31, 2022, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion on the 2022 Financial Statements

In our opinion, based on our audit and on the procedures performed as described in the Auditors' Responsibilities for the Audit of the 2022 Financial Statements section:

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

Basis for Opinion on the 2022 Financial Statements

We conducted our audit in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the 2022 Financial Statements section of our report. We are required to be independent of Toledo Clinic, Inc. Employees' 401(k) Profit Sharing Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the 2022 Financial Statements

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

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Toledo Clinic, Inc. Employees' 401(k) Profit Sharing Plan's ability to continue as a going concern for one year after the date that the financial statements are available to be issued.

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

Auditors' Responsibilities for the Audit of the 2022 Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit of the 2022 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 auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.

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

- 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 Toledo Clinic, Inc. Employees' 401(k) Profit Sharing 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 Toledo Clinic, Inc. Employees' 401(k) Profit Sharing Plan's ability to continue as a going concern for a reasonable period of time.

Our audit did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the 2022 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

2022 Supplemental Schedules Required by ERISA

The supplemental schedule of assets (held at end of year) as of December 31, 2022, 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.

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

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, is 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).

Auditors' Report on the 2021 Financial Statements

The 2021 financial statements of Toledo Clinic, Inc. Employees' 401(k) Profit Sharing Plan were audited by Gilmore Jason Mahler, LTD, whose members and professional staff joined CliftonLarsonAllen LLP as of January 1, 2023, and has subsequently ceased operations. 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, the prior year audit did not extend to any statements or information related to assets held for investment of the plan that were certified by a qualified institution. Their report dated October 14, 2022 indicated that (a) the amounts and disclosures in the 2021 financial statements, other than those agreed to or derived from the certified investment information, were presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America, and (b) the information in the 2021 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). Their report also indicated that the form and content of the 2021 supplemental schedule, other than the information in the 2021 supplemental schedule that agreed to or is derived from the certified investment information, was presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA; and the information in the 2021 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 determines meets the requirements of ERISA Section 103(a)(3)(C).



CliftonLarsonAllen, LLP

Maumee, Ohio
October 13, 2023

TOLEDO CLINIC, INC. EMPLOYEES' 401(K) PROFIT SHARING PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31, 2022 AND 2021

	<u>2022</u>	<u>2021</u>
ASSETS		
INVESTMENTS (at Fair Value)	\$ 187,346,732	\$ 232,944,685
RECEIVABLES		
Employee Deferral Contributions	43,454	66,641
Employer Contributions	53,606	101,009
Notes Receivable from Participants	<u>1,236,374</u>	<u>1,344,721</u>
Total Receivables	<u>1,333,434</u>	<u>1,512,371</u>
Total Assets	<u>188,680,166</u>	<u>234,457,056</u>
LIABILITIES		
EXCESS CONTRIBUTIONS PAYABLE	<u>238,089</u>	<u>-</u>
NET ASSETS AVAILABLE FOR BENEFITS	<u><u>\$ 188,442,077</u></u>	<u><u>\$ 234,457,056</u></u>

See accompanying Notes to Financial Statements.

**TOLEDO CLINIC, INC. EMPLOYEES' 401(K) PROFIT SHARING PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
YEAR ENDED DECEMBER 31, 2022**

ADDITIONS:

INVESTMENT INCOME (LOSS)

Net Depreciation in Fair Value of Investments	\$ (63,283,722)
Interest and Dividends	<u>20,372,447</u>
Total Investment Income (Loss)	(42,911,275)

**INTEREST INCOME ON NOTES RECEIVABLE
FROM PARTICIPANTS**

61,199

CONTRIBUTIONS

Employee Deferral	6,665,138
Employer	6,852,631
Employee Rollover	<u>1,300,333</u>
Total Contributions	<u>14,818,102</u>

Total Additions	(28,031,974)
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DEDUCTIONS:

BENEFITS PAID TO PARTICIPANTS	17,619,404
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ADMINISTRATIVE EXPENSES	<u>363,601</u>
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Total Deductions	<u>17,983,005</u>
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NET DECREASE	(46,014,979)
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NET ASSETS AVAILABLE FOR BENEFITS:

Beginning of Year	<u>234,457,056</u>
End of Year	<u><u>\$ 188,442,077</u></u>

See accompanying Notes to Financial Statements.

TOLEDO CLINIC, INC. EMPLOYEES' 401(K) PROFIT SHARING PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2022 AND 2021

NOTE 1 DESCRIPTION OF PLAN

The following description of Toledo Clinic, Inc. Employees' 401(k) Profit Sharing 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 Toledo Clinic, Inc. (the Company) who have completed sixty days of service and one year of service for employer contributions. The Plan is subject to the Employee Retirement Income Security Act of 1974 (ERISA).

Any participant may elect to have his or her account balance placed in a segregated account and direct the investment of the account balance.

Contributions

Eligible participants are permitted to elect to have a percentage, limited by Plan provisions, of their compensation contributed as pretax 401(k) or Roth contributions to the Plan. The Plan includes an auto-enrollment provision whereby all newly eligible employees are automatically enrolled in the Plan unless they affirmatively elect not to participate in the Plan. Automatically enrolled participants have their deferral rate set at 3% of eligible compensation, and their contributions invested in the designated default fund until changed by the participant. Participants that are automatically enrolled or have elected deferrals less than 10% are subject to an automatic increase provision of 1% at the beginning of each plan year until 10% is reached. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions.

The Company makes safe harbor contributions of 3% of eligible compensation for eligible participants on a pay date basis. The Company also makes profit sharing contributions based on eligible compensation formulas by employment group on a pay date basis. Participants are eligible for the safe harbor and profit sharing contribution if they meet the eligibility requirements above.

Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans (rollover). Participants direct the investment of contributions into various investment options offered by the Plan. Contributions are subject to certain Internal Revenue Service (IRS) limitations.

TOLEDO CLINIC, INC. EMPLOYEES' 401(K) PROFIT SHARING PLAN
NOTES TO FINANCIAL STATEMENTS - CONTINUED
DECEMBER 31, 2022 AND 2021

NOTE 1 DESCRIPTION OF PLAN (CONTINUED)

Participant Accounts

Each participant's account is credited with the participant's contributions, the Company's safe harbor contribution, of the Company's profit sharing contribution, and an allocation of Plan earnings or losses. Participant accounts are charged with an allocation of administrative expenses that are paid by the Plan. Allocations are based on participant earnings or account balances, or participant transactions, as defined. The benefit to which a participant is entitled is the benefit that can be provided by the participant's vested account.

Vesting

Participants are immediately vested in their contributions, safe harbor contributions, and rollover contributions plus actual earnings thereon. The Company's profit sharing contribution portion of their accounts plus earnings thereon is 100% vested after three years of credited services.

Notes Receivable from Participants

Participants may borrow from their fund accounts a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 50% of the fair value of the non-forfeitable accrued benefit, for a term not to exceed five years, unless the loan is used to acquire a principal resident, for which the term may be up to a reasonable period. The notes are secured by the balance in the participant's account and bear interest at a rate commensurate with local prevailing rates as determined quarterly by the Plan administrator. Principal and interest is paid ratably through payroll deductions.

Benefit Payments

Upon termination of service due to death, disability, or retirement, a participant may elect to receive the value of the vested interest in their account in the form of a lump sum distribution or installments. The Plan allows for in-service distributions if a participant reaches age 59½ and hardship distributions subject to Plan provisions. If a participant terminates employment and the participant's account balance does not exceed \$1,000, the Plan administrator will authorize the benefit payment without the participant's consent. If the balance of the terminated participant's account is between \$1,000 and \$5,000, the Plan Sponsor may authorize that the benefit payment be rolled into an individual retirement account in the participant's name.

Forfeited Accounts

Forfeited nonvested accounts can be used to pay administrative expenses and to reduce future Company contributions. Forfeited nonvested accounts as of December 31, 2022 and 2021, totaled \$82,571 and \$41,630, respectively. Forfeitures are first used to reduce employer contributions and then will pay administrative expenses of the Plan. Forfeitures used to reduce employee contributions were \$23,487 for the year ended December 31, 2022.

TOLEDO CLINIC, INC. EMPLOYEES' 401(K) PROFIT SHARING PLAN
NOTES TO FINANCIAL STATEMENTS - CONTINUED
DECEMBER 31, 2022 AND 2021

NOTE 2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

The financial statements of the Plan are prepared on the accrual basis of accounting.

Use of Estimates

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

Investment Valuation and Income Recognition

The Plan's 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. See Note 4 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 any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred. No allowance for credit losses has been recorded as of December 31, 2022 or 2021. Delinquent notes receivable are recorded as distributions on the basis of the terms of the Plan document.

Benefit Payments

Benefits are recorded when paid.

Excess Contributions Payable

Amounts payable to the Plan Sponsor for contributions with duplicate remittance.

Administrative Expenses

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

Subsequent Events

The Plan has evaluated subsequent events through October 13, 2023, the date the financial statements were available to be issued.

TOLEDO CLINIC, INC. EMPLOYEES' 401(K) PROFIT SHARING PLAN
NOTES TO FINANCIAL STATEMENTS - CONTINUED
DECEMBER 31, 2022 AND 2021

NOTE 3 CERTIFICATION OF INVESTMENT INFORMATION

Matrix Trust Company, the qualified institution of the Plan, has supplied the Plan administrator with a certification as to the completeness and accuracy of all investment information and notes receivable from participants reflected on the accompanying statements of net assets available for benefits as of December 31, 2022 and 2021, the statement of changes in net assets available for benefits for the year ended December 31, 2022, and the supplemental schedule of assets (held at end of year) as of December 31, 2022.

NOTE 4 FAIR VALUE OF INVESTMENTS

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). The three levels of the fair value hierarchy are described as follows:

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

Level 2 – Inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly or indirectly, such as:

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

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

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

The asset or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques maximize the use of relevant observable inputs and minimize the use of unobservable inputs.

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

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

TOLEDO CLINIC, INC. EMPLOYEES' 401(K) PROFIT SHARING PLAN
NOTES TO FINANCIAL STATEMENTS - CONTINUED
DECEMBER 31, 2022 AND 2021

NOTE 4 FAIR VALUE OF INVESTMENTS (CONTINUED)

Common/collective trust funds – valued daily at the NAV of units of a collective trust. NAV is a readily determinable fair value and is the basis for current transactions. Participant transactions (purchases and sales) may occur daily.

Self-Directed Brokerage Accounts – included within self-directed brokerage accounts are money market funds, common stocks, preferred stocks, mutual funds, exchange traded funds, limited partnerships and insurance policies. In addition to the valuation methodologies above, the following also apply:

Money Market Funds – Valued at amortized costs which approximated fair value.

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

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

Insurance policies – life insurance policies are recorded at the cash surrender value of the life insurance policies, as determined by the issuer of the insurance policy.

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

The following tables set forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31:

2022				
	Level 1	Level 2	Level 3	Total
Mutual Funds	\$ 120,020,611	\$ -	\$ -	\$ 120,020,611
Common/Collective Trust Funds	-	7,614,098	-	7,614,098
Self-directed brokerage accounts	58,164,016	1,548,007	-	59,712,023
Total Investments at Fair Value	<u>\$ 178,184,627</u>	<u>\$ 9,162,105</u>	<u>\$ -</u>	<u>\$ 187,346,732</u>
2021				
	Level 1	Level 2	Level 3	Total
Mutual Funds	148,168,313	-	-	148,168,313
Common/Collective Trust Funds	-	9,295,307	-	9,295,307
Self-directed brokerage accounts	73,598,908	1,882,157	-	75,481,065
Total Investments at Fair Value	<u>\$ 221,767,221</u>	<u>\$ 11,177,464</u>	<u>\$ -</u>	<u>\$ 232,944,685</u>

TOLEDO CLINIC, INC. EMPLOYEES' 401(K) PROFIT SHARING PLAN
NOTES TO FINANCIAL STATEMENTS - CONTINUED
DECEMBER 31, 2022 AND 2021

NOTE 5 RISKS AND UNCERTAINTIES

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

NOTE 6 PLAN TERMINATION

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, the participants would become 100% vested in their Company contributions.

NOTE 7 PLAN TAX STATUS

The Plan is placing reliance on an opinion letter from the IRS on the prototype plan indicating that the Plan is designed in accordance with the applicable section of the IRC. However, the Plan administrator believes that the Plan is designed and being operated in compliance with the applicable requirements of the IRC and, therefore, believes that the Plan is qualified, and the related trust is tax-exempt.

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

NOTE 8 PARTY-IN-INTEREST TRANSACTIONS

Certain Plan investments are managed by Matrix Trust Company, the qualified institution of the Plan; therefore, the investment transactions qualify as party-in-interest transactions. OneAmerica Retirement Services LLC serves as the Plan's record-keeper and provides investment services. Fees incurred by the Plan for the investment management services are included in net appreciation in fair value of the investment, as they are paid through revenue sharing, rather than a direct payment. These party-in-interest transactions are exempt from the prohibited transaction rules of ERISA.

TOLEDO CLINIC, INC. EMPLOYEES' 401(K) PROFIT SHARING PLAN
E.I.N. 34-0936207 PLAN NO. 002
SCHEDULE H, LINE 4i—SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2022

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	Cost**	Current Value
*	Various	Participant self-directed brokerage accounts		\$ 59,712,023
*	Various	Participant self-directed investments		<u>127,634,709</u>
		Total Investments		187,346,732
*	Participants	Participant Loans Rates from 4.25% to 8.00%	-	<u>1,236,374</u>
		Total		<u><u>\$ 188,583,106</u></u>

* Indicates party-in-interest

** Cost omitted for participant-directed accounts

(a)	(b)	(c)	(d)	(e)
IDENTITY OF ISSUE, BORROWER, LESSOR OR SIMILAR PARTY	QUANTITY	DESCRIPTION OF INVESTMENT including maturity date, rate of interest, collateral, par or maturity value	COST	CURRENT VALUE
Interest-Bearing Cash				
Ameritrade Cash Account	4,463.61	Ameritrade Cash Account	4,463.61	4,463.61
Raymond James Cash Acct	73,208.68	Raymond James Cash Acct	73,208.68	73,208.68
Schwab Cash Account	4,009.42	Schwab Cash Account	4,009.42	4,009.42
TDA Money Market Deposit Account	3,946,532.21	TDA Money Market Deposit Account	3,946,532.21	3,946,532.21
Wells Fargo Bank Cash Account	98,053.67	Wells Fargo Bank Cash Account	98,053.67	98,053.67
U.S Government Securities				
US Treasury Bill	75,000	US Treasury Bill	71,872.27	72,465.98
Corporate Stocks (Other Than Employer Securities) – Common				
1Life Healthcare Inc (acquired 02/23/23)	500.000	1Life Healthcare Inc (acquired 02/23/	8,785.00	8,355.00
3m Co.	100.000	3m Co.	14,659.00	11,992.00
Abbott Laboratories	2,007.000	Abbott Laboratories	280,205.41	220,348.53
Abbvie Inc	1,281.000	Abbvie Inc	175,408.82	207,022.41
Acuity Brands	315.000	Acuity Brands	66,691.80	52,167.15
Adobe Inc	88.000	Adobe Inc	44,666.40	29,614.64
Advanced Emissions Solutions	50,000.000	Advanced Emissions Solutions	331,000.00	121,500.00
Advanced Micro Devices	1,700.000	Advanced Micro Devices	242,569.20	110,109.00
AdvanSix Inc	8.000	AdvanSix Inc	378.00	304.16
Agnico-Eagle Mines Ltd F	395.000	Agnico-Eagle Mines Ltd F	19,986.36	20,536.05
Air Products & Chemicals Inc	200.000	Air Products & Chemicals Inc	60,852.00	61,652.00
Airbnb Inc Class A	35.000	Airbnb Inc Class A	5,827.15	2,992.50
Alamos Gold Inc	504.000	Alamos Gold Inc	3,875.76	5,095.44
Albemarle Corp	310.000	Albemarle Corp	72,468.70	67,226.60
Alexandria Real Estate	300.000	Alexandria Real Estate	66,888.00	43,701.00
Alibaba Group Holding-Sp ADR	3,800.000	Alibaba Group Holding-Sp ADR	451,402.00	334,742.00
Align Technology Inc.	35.000	Align Technology Inc.	23,001.30	7,381.50
Allison Transmission Holding	900.000	Allison Transmission Holding	34,321.44	37,440.00
Alpha Metallurgical Resource	100.000	Alpha Metallurgical Resource	12,962.00	14,639.00
Alphabet Inc CL A	6,726.000	Alphabet Inc CL A	949,835.12	593,434.98
Alphabet Inc CL C	1,970.000	Alphabet Inc CL C	281,446.13	174,798.10
Altria Group Inc	250.000	Altria Group Inc	11,847.50	11,427.50
Amazon Com Inc	13,600.000	Amazon Com Inc	2,125,689.05	1,142,400.00
American Airlines Group Inc	16,500.000	American Airlines Group Inc	219,446.20	209,880.00
American Tower REIT Inc	141.000	American Tower REIT Inc	33,470.12	29,872.26
American Well Corp-Class A	1,000.000	American Well Corp-Class A	6,040.00	2,830.00
Amgen Inc	565.000	Amgen Inc	126,823.05	148,391.60
Annaly Capital Management Inc	312.000	Annaly Capital Management Inc	7,051.20	6,576.96
Apple Inc	24,098.588	Apple Inc	4,272,006.84	3,131,129.54
Archer Daniels Midland	950.000	Archer Daniels Midland	66,041.75	88,207.50
Arrival Group Shs	2,000.000	Arrival Group Shs	14,840.00	319.00
Ascot Resources Ltd	6,000.000	Ascot Resources Ltd	5,763.00	2,274.60
Ashford Hospitality Trust Inc	59,000.000	Ashford Hospitality Trust Inc	394,315.40	263,730.00
AT&T Inc	4,560.000	AT&T Inc	104,839.79	83,949.60
Aurora Cannabis Inc	41.000	Aurora Cannabis Inc	221.81	37.83
Axon Enterprise Inc	500.000	Axon Enterprise Inc	78,500.00	82,965.00
Bank Of America Corp	10,475.000	Bank Of America Corp	466,550.55	346,932.00
Bank OZK	1,425.000	Bank OZK	66,305.25	57,085.50
Barrick Gold Corp	400.000	Barrick Gold Corp	8,543.98	6,872.00

Assets Held at End of Year
Toledo Clinic, Inc. Employees' 401(k) Profit Sharing Plan
a10643
CONSOLIDATED
Tax Number: 340936207
As of December 31, 2022

(a)	(b)	(c)	(d)	(e)
IDENTITY OF ISSUE, BORROWER, LESSOR OR SIMILAR PARTY	QUANTITY	DESCRIPTION OF INVESTMENT including maturity date, rate of interest, collateral, par or maturity value	COST	CURRENT VALUE
Baxter Intl Inc	232.247	Baxter Intl Inc	19,610.30	11,837.63
Becton Dickinson & Co	3.034	Becton Dickinson & Co	743.36	771.55
Benchmark Electronics Inc	1,200.000	Benchmark Electronics Inc	32,520.00	32,028.00
Berkshire Hathaway Inc Cl B	1,214.000	Berkshire Hathaway Inc Cl B	365,684.12	375,004.60
Berry Global Group Inc	500.000	Berry Global Group Inc	36,890.00	30,215.00
Biogen Inc	30.000	Biogen Inc	7,197.60	8,307.60
BlackRock 2001 Term Tr Inc	82.000	BlackRock 2001 Term Tr Inc	68,506.57	58,107.66
Blackstone Inc	1,700.000	Blackstone Inc	215,335.00	126,123.00
Blade Air Mobility Inc	500.000	Blade Air Mobility Inc	3,000.00	1,790.00
Blink Charging Co	800.000	Blink Charging Co	21,208.00	8,776.00
BMW Sponsored ADR	41.000	BMW Sponsored ADR	1,369.40	1,216.06
Boeing Company	2,550.000	Boeing Company	450,546.00	485,749.50
Bp Plc Spons ADR	2,751.000	Bp Plc Spons ADR	73,259.13	96,092.43
Bright Green Corp	500.000	Bright Green Corp	2,850.00	234.75
Bristol-Myers Squibb Co	3,635.000	Bristol-Myers Squibb Co	229,644.15	261,538.25
Broadcom Ltd	245.000	Broadcom Ltd	161,346.45	136,986.85
Canadian Pacific Railway	288.000	Canadian Pacific Railway	20,718.72	21,481.92
Canopy Growth Corp	2,020.000	Canopy Growth Corp	17,634.60	4,666.20
Capital One Financial Corp Com	505.000	Capital One Financial Corp Com	73,270.45	46,944.80
Cardinal Health Inc.	690.454	Cardinal Health Inc.	35,565.25	53,075.20
Carnival Corp.	1,500.000	Carnival Corp.	30,180.00	12,090.00
Caterpillar Inc	1,880.000	Caterpillar Inc	388,671.20	450,372.80
Cato Corp	5,700.000	Cato Corp	97,812.00	53,181.00
Celanese Corp Series A	575.000	Celanese Corp Series A	95,346.75	58,788.00
ChargePoint Holdings Inc	1,000.000	ChargePoint Holdings Inc	19,050.00	9,530.00
Cheniere Energy Inc	500.000	Cheniere Energy Inc	50,710.00	74,980.00
Chevron Corp	560.000	Chevron Corp	68,008.56	100,514.40
Christopher & Banks Corp	270,800.000	Christopher & Banks Corp	0.00	27.08
Cincinnati Financial Corp	345.000	Cincinnati Financial Corp	39,305.85	35,324.55
Cisco Systems Inc	2,650.000	Cisco Systems Inc	167,930.50	126,246.00
Citigroup Inc	3,699.000	Citigroup Inc	222,310.61	167,305.77
Citizens Financial Group	1,000.000	Citizens Financial Group	47,250.00	39,370.00
Cleveland Cliffs Inc	12,000.000	Cleveland Cliffs Inc	261,240.00	193,320.00
Cloudflare Inc Class A	7.000	Cloudflare Inc Class A	920.50	316.47
Co-Diagnostics Inc	500.000	Co-Diagnostics Inc	4,465.00	1,260.00
Coca-Cola Company	1,032.000	Coca-Cola Company	61,104.72	65,645.52
Cohu Inc.	1,300.000	Cohu Inc.	49,517.00	41,665.00
Coinbase Global Inc -Class A	2,120.000	Coinbase Global Inc -Class A	236,784.40	75,026.80
Comcast Corp Cl A	1,874.000	Comcast Corp Cl A	94,318.42	65,533.78
Comerica Inc.	850.000	Comerica Inc.	73,950.00	56,822.50
CoreCard Corp	30.000	CoreCard Corp	1,164.00	869.10
Corning Inc	1,775.000	Corning Inc	66,083.25	56,693.50
Costco Wholesale Corp-New	441.000	Costco Wholesale Corp-New	244,790.60	201,316.50
Cronos Group Inc	1,500.000	Cronos Group Inc	5,880.00	3,810.00
Crowdstrike Holdings Inc - A	30.000	Crowdstrike Holdings Inc - A	6,142.50	3,158.70
CSX Corp	500.000	CSX Corp	18,800.00	15,490.00
Cummins Inc	265.000	Cummins Inc	57,807.10	64,206.85
CVS Health Corp	1,623.000	CVS Health Corp	167,428.68	151,247.37
Daimlerchrysler Ag	200.000	Daimlerchrysler Ag	12,185.00	13,080.00
Danaher Corp Del	150.000	Danaher Corp Del	47,901.10	39,813.00
Davita Inc	150.000	Davita Inc	17,064.00	11,200.50
Deere & Co.	465.000	Deere & Co.	159,443.85	199,373.40
Delta Air Lines Inc	12,000.000	Delta Air Lines Inc	420,360.60	394,320.00
Devon Energy Corp New	400.000	Devon Energy Corp New	25,178.68	24,604.00
Dicks Sporting Goods Inc	400.000	Dicks Sporting Goods Inc	29,532.44	48,116.00
Didi Global Inc	1,500.000	Didi Global Inc	7,470.00	4,770.00
Digital Realty Trust Inc	350.000	Digital Realty Trust Inc	59,430.50	35,094.50
Digital World Acquisition-A	320.000	Digital World Acquisition-A	18,778.83	4,800.00

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Dillards Department Store	4,000.000	Dillards Department Store	980,080.00	1,292,800.00
Disney Walt Co	2,802.000	Disney Walt Co	431,193.31	243,437.76
Dollar General Corp	100.000	Dollar General Corp	24,559.50	24,625.00
Dollar Tree Inc	100.000	Dollar Tree Inc	17,187.40	14,144.00
DraftKings Inc	500.000	DraftKings Inc	6,750.00	5,695.00
Drdgold Ltd ADR	200.000	Drdgold Ltd ADR	1,696.00	1,480.00
Eaton Corp PLC	650.000	Eaton Corp PLC	112,333.00	102,017.50
Edgio Inc	600.000	Edgio Inc	1,476.00	678.00
Eli Lilly & Company	350.000	Eli Lilly & Company	117,770.01	128,044.00
Enbridge Inc	200.000	Enbridge Inc	8,297.00	7,820.00
Enersys Inc	700.000	Enersys Inc	54,986.73	51,688.00
Eog Resources Inc	1,300.000	Eog Resources Inc	115,479.00	168,376.00
Etsy Inc	1,150.000	Etsy Inc	251,781.00	137,747.00
Evoqua Water Technologies Co	225.000	Evoqua Water Technologies Co	10,518.75	8,910.00
Express Inc	52,000.000	Express Inc	44,591.36	53,040.00
Exxon-Mobil Corporation	2,015.000	Exxon-Mobil Corporation	134,825.30	222,254.50
Fannie Mae	10,000.000	Fannie Mae	8,201.00	3,534.00
Fedex Corp	298.000	Fedex Corp	68,773.04	51,613.60
Fifth Third Bancorp	1,500.000	Fifth Third Bancorp	65,325.00	49,215.00
First Liberty Power Corp (3/21/19)	10,000.000	First Liberty Power Corp (3/21/19)	0.00	0.00
First Majestic Silver Corp	1,047.000	First Majestic Silver Corp	11,104.31	8,731.98
First Merchants Corp	2,000.000	First Merchants Corp	83,780.00	82,220.00
Ford Motor Co New	30,800.000	Ford Motor Co New	639,716.00	358,204.00
Freeport-Mcmoran Inc	325.000	Freeport-Mcmoran Inc	15,170.97	12,350.00
Fresenius Med Care Ag	300.000	Fresenius Med Care Ag	9,738.00	4,902.00
Frmo Corp	258.000	Frmo Corp	3,276.60	2,125.92
Gap Inc.	100.000	Gap Inc.	1,765.00	1,128.00
Garrett Motion Inc	20.000	Garrett Motion Inc	160.60	152.40
Gen Digital Inc	1,525.000	Gen Digital Inc	33,031.50	32,680.75
Generac Holdings Inc	200.000	Generac Holdings Inc	20,376.50	20,132.00
General Electric Co	1,049.000	General Electric Co	99,099.03	87,895.71
General Motors Co	1,873.000	General Motors Co	107,537.87	63,007.72
Gentex Corp	2,000.000	Gentex Corp	69,700.00	54,540.00
Geron Corp	1,000.000	Geron Corp	1,220.00	2,420.00
Gilead Sciences Inc	1,595.000	Gilead Sciences Inc	115,582.55	136,930.75
Ginkgo Bioworks Holdings Inc	1,000.000	Ginkgo Bioworks Holdings Inc	2,475.00	1,690.00
Goldman Sachs Group Inc	275.000	Goldman Sachs Group Inc	105,201.25	94,429.50
Goodyear Tire And Rubber	2,400.000	Goodyear Tire And Rubber	51,168.00	24,360.00
Gores Holdings V Inc	500.000	Gores Holdings V Inc	3,000.00	2,405.00
Granite Creek Copper Ltd	20.000	Granite Creek Copper Ltd	2.79	0.85
Great Basin Gold Ltd (delisted 10/14/16)	3,000.000	Great Basin Gold Ltd (delisted 10/14/16)	0.00	0.00
Great Panther Silver Ltd	1,200.000	Great Panther Silver Ltd	224.28	56.40
Greenbrier Co's Inc.	1,125.000	Greenbrier Co's Inc.	51,626.25	37,721.25
Grifols Sa ADR	500.000	Grifols Sa ADR	5,694.50	4,250.00
Group 1 Automotive Inc.	170.000	Group 1 Automotive Inc.	31,458.04	30,662.90
Harrow Health Inc	255.000	Harrow Health Inc	2,203.20	3,763.80
Hecla Mng Co	887.000	Hecla Mng Co	4,630.14	4,931.72
Hf Sinclair Corp	1,700.000	Hf Sinclair Corp	61,863.00	88,213.00
Home Depot Incorporated	402.000	Home Depot Incorporated	148,062.58	126,975.72
Honda Motor Ltd Sponsored ADR	915.000	Honda Motor Ltd Sponsored ADR	26,031.75	20,916.90
Honeywell International	200.000	Honeywell International	41,702.00	42,860.00
Huntington Bancshares	3,000.000	Huntington Bancshares	45,700.20	42,300.00
Iamgold Corporation	31,480.000	Iamgold Corporation	46,296.40	81,218.40
Inovio Pharmaceuticals Inc	1,000.000	Inovio Pharmaceuticals Inc	4,990.00	1,560.00
Intel Corporation	5,975.000	Intel Corporation	302,212.50	157,919.25
Intercontinental Exchange Inc	100.000	Intercontinental Exchange Inc	10,122.33	10,259.00
International Paper	750.000	International Paper	35,235.00	25,972.50
Intl Business Machines Inc	225.000	Intl Business Machines Inc	30,073.50	31,700.25

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Intuit	30.000	Intuit	14,937.00	11,676.60
Intuitive Surgical	52.000	Intuitive Surgical	15,131.18	13,798.20
Jefferies Financial Group Inc	32.000	Jefferies Financial Group Inc	1,241.60	1,096.96
Joann Inc	23,307.000	Joann Inc	58,467.07	66,424.95
Johnson & Johnson	1,133.000	Johnson & Johnson	194,735.63	200,144.45
JPMorgan Chase & Co	1,745.000	JPMorgan Chase & Co	274,937.05	234,004.50
Juniper Networks Inc	1,900.000	Juniper Networks Inc	67,849.00	60,724.00
Keycorp	1,800.000	Keycorp	39,032.00	31,356.00
Kimco Realty Corp	1,400.000	Kimco Realty Corp	34,510.00	29,652.00
Kirkland's Inc	32,279.000	Kirkland's Inc	96,068.53	106,520.70
Kohl's Corp	1,400.000	Kohl's Corp	65,504.25	35,350.00
Kroger Co	740.000	Kroger Co	33,492.40	32,989.20
Lam Research Corp	190.000	Lam Research Corp	136,638.50	79,857.00
Lee Enterprises	16,817.000	Lee Enterprises	503,060.18	312,123.52
Lineage Cell Therapeutics Inc	1,000.000	Lineage Cell Therapeutics Inc	2,450.00	1,170.00
Lipocine Inc	2,000.000	Lipocine Inc	2,898.00	795.60
Livent Corp	500.000	Livent Corp	10,000.00	9,935.00
Lockheed Martin Corp	470.000	Lockheed Martin Corp	167,042.70	228,650.30
Lowes Co Inc	956.000	Lowes Co Inc	247,106.88	190,473.44
Lucid Group Inc	4,800.000	Lucid Group Inc	170,357.75	32,784.00
Lumentum Holdings Inc	700.000	Lumentum Holdings Inc	74,039.00	36,519.00
Lyft Inc A	500.000	Lyft Inc A	21,365.00	5,510.00
Macy's Inc	22,000.000	Macy's Inc	575,960.00	454,300.00
Mag Silver Corp	1,045.000	Mag Silver Corp	16,384.99	16,333.35
Mankind Corp	1,000.000	Mankind Corp	4,370.00	5,270.00
ManpowerGroup	448.000	ManpowerGroup	42,401.09	37,278.08
Marathon Oil Corp	25,000.000	Marathon Oil Corp	410,500.00	676,750.00
Markel Corp.	1.000	Markel Corp.	1,234.00	1,317.49
MarketWise Inc	92.000	MarketWise Inc	693.68	154.56
Marvell Technology Group Ltd	1,275.000	Marvell Technology Group Ltd	111,549.75	47,226.00
Mastec Inc	50.000	Mastec Inc	4,614.00	4,266.50
Mastercard Inc A	43.000	Mastercard Inc A	14,970.88	14,952.39
MDC Holding Inc	1,300.000	MDC Holding Inc	69,834.54	41,080.00
Medical Properties Trust Inc	3,100.000	Medical Properties Trust Inc	51,244.40	34,534.00
Medtronic PLC	300.000	Medtronic PLC	28,428.10	23,316.00
Merck & Company Inc	2,264.000	Merck & Company Inc	173,512.96	251,190.80
Meta Platforms Inc	1,968.000	Meta Platforms Inc	386,987.52	236,829.12
Metlife Inc	1,025.000	Metlife Inc	64,052.25	74,179.25
Micron Tech. Inc.	1,660.000	Micron Tech. Inc.	152,961.29	82,966.80
Microsoft Corporation	5,160.000	Microsoft Corporation	1,721,398.02	1,237,471.20
Moderna Inc	1,555.000	Moderna Inc	349,014.90	279,309.10
Mondelez International Inc	173.000	Mondelez International Inc	11,471.63	11,530.45
Nestle SA Sponsored ADR Registered (NSRGY)	200.000	Nestle SA Sponsored ADR Registered (N	28,074.00	23,068.00
Netapp Inc	935.000	Netapp Inc	86,010.65	56,156.10
Netflix Inc	900.000	Netflix Inc	278,595.95	265,392.00
New Gold Inc	900.000	New Gold Inc	1,350.00	882.00
New Pacific Holdings Corp	7,733.000	New Pacific Holdings Corp	22,926.57	17,399.25
New York Community Bancorp	9,430.000	New York Community Bancorp	91,285.23	81,098.00
Newmont Corp	164.000	Newmont Corp	10,171.28	7,740.80
Nextera Energy Inc	300.000	Nextera Energy Inc	28,008.00	25,080.00
Nike Inc.	952.000	Nike Inc.	151,660.21	111,393.52
Nio Inc - ADR	4,000.000	Nio Inc - ADR	106,040.00	39,000.00
Nippon Teleg & Tel Corp ADR	230.000	Nippon Teleg & Tel Corp ADR	6,304.30	6,497.50
Nordstrom Inc.	2,000.000	Nordstrom Inc.	45,240.00	32,280.00
Norfolk Southern Co.	225.000	Norfolk Southern Co.	66,984.75	55,444.50
Northern Dynasty Minerals	2,500.000	Northern Dynasty Minerals	815.50	552.00
Northisle Copper & Gold Inc	500.000	Northisle Copper & Gold Inc	168.05	60.00
Northrop Grumman Corp	100.000	Northrop Grumman Corp	38,707.00	54,561.00

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Norwegian Cruise Line Holdin	1,500.000	Norwegian Cruise Line Holdin	31,110.00	18,360.00
Novavax Inc	100.000	Novavax Inc	14,307.00	1,028.00
Nvidia Corp	1,316.000	Nvidia Corp	298,842.16	192,320.24
Occidental Petroleum Corp	1,000.000	Occidental Petroleum Corp	62,376.09	62,990.00
Old National Bancorp/In	2,000.000	Old National Bancorp/In	36,240.00	35,960.00
OptimizeRX Corp	66.000	OptimizeRX Corp	4,099.26	1,108.80
Oracle Corp	705.000	Oracle Corp	61,483.05	57,626.70
Orange SA	1,000.000	Orange SA	10,550.00	9,880.00
Orezone Gold Corp	750.000	Orezone Gold Corp	712.50	695.85
Organon & Co	481.000	Organon & Co	14,924.35	13,434.33
Ormat Technologies Inc	60.000	Ormat Technologies Inc	4,758.00	5,188.80
Osisko Mining Inc	4,000.000	Osisko Mining Inc	12,065.08	10,332.48
Palantir Technologies Inc A	2,000.000	Palantir Technologies Inc A	19,545.00	12,840.00
Pan American Silver Cap	2,289.000	Pan American Silver Cap	57,242.81	37,402.26
Paramount Global	34.000	Paramount Global	1,005.72	573.92
Paypal Holdings Inc	735.000	Paypal Holdings Inc	83,744.08	52,346.70
Peloton Interactive Inc-A	200.000	Peloton Interactive Inc-A	6,638.00	1,588.00
Pepsico Inc	710.000	Pepsico Inc	123,221.05	128,268.60
Perdoceo Education Corp	63.000	Perdoceo Education Corp	740.88	875.70
Pfizer Incorporated	8,440.000	Pfizer Incorporated	498,382.00	432,465.60
Philip Morris International	250.000	Philip Morris International	23,750.00	25,302.50
Pinnacle West Cap Corp	750.000	Pinnacle West Cap Corp	52,942.50	57,030.00
Pinterest Inc- Class A	1,000.000	Pinterest Inc- Class A	36,350.00	24,280.00
Pioneer Natural Resources Co	600.000	Pioneer Natural Resources Co	116,498.16	137,034.00
Pnc Financial Svc Group	390.000	Pnc Financial Svc Group	78,202.80	61,596.60
Polished.com Inc	60,000.000	Polished.com Inc	73,800.00	34,662.00
Powerfleet Inc	390.000	Powerfleet Inc	1,848.60	1,049.10
Premier Financial Corp	1,200.000	Premier Financial Corp	37,092.00	32,364.00
Procter & Gamble Co	495.000	Procter & Gamble Co	80,500.42	75,022.20
Prudential Finl Inc	800.000	Prudential Finl Inc	86,592.00	79,568.00
Qualcomm	1,205.000	Qualcomm	220,358.35	132,477.70
Qualtrics International-CI A	500.000	Qualtrics International-CI A	6,000.00	5,190.00
QuantumScape Corp	1,000.000	QuantumScape Corp	22,190.00	5,670.00
Quest Diagnostics Inc	200.000	Quest Diagnostics Inc	34,602.00	31,288.00
Quipt Home Medical Corp	700.000	Quipt Home Medical Corp	3,927.00	3,297.00
Raytheon Technologies Corp	900.000	Raytheon Technologies Corp	77,454.00	90,828.00
Regency Centers Corp	500.000	Regency Centers Corp	37,675.00	31,250.00
Resideo Technologies Inc	33.000	Resideo Technologies Inc	858.99	542.85
RH	50.000	RH	26,797.00	13,359.50
Rivian Automotive Inc-A	2,300.000	Rivian Automotive Inc-A	120,899.20	42,389.00
Roblox Corp -Class A	500.000	Roblox Corp -Class A	15,000.00	14,230.00
Roche Hldg Ltd -Spons Adr	500.000	Roche Hldg Ltd -Spons Adr	25,845.00	19,575.00
Royal Caribbean Cruises Ltd Is	385.000	Royal Caribbean Cruises Ltd Is	29,606.50	19,030.55
Royal Gold Inc	108.000	Royal Gold Inc	12,771.68	12,173.76
Royalty Pharma Plc- CI A	500.000	Royalty Pharma Plc- CI A	19,925.00	19,760.00
S&P Global Inc	41.000	S&P Global Inc	16,643.77	13,732.54
Salesforce Inc	86.000	Salesforce Inc	16,340.00	11,402.74
Sandstorm Gold Ltd	3,748.000	Sandstorm Gold Ltd	23,643.98	19,714.48
Sanofi - Aventis Sa Adr	775.000	Sanofi - Aventis Sa Adr	38,827.50	37,533.25
Sasol Ltd Spons Adr	165.000	Sasol Ltd Spons Adr	2,706.00	2,592.15
Scotts Miracle-Gro Co CI A	50.000	Scotts Miracle-Gro Co CI A	8,165.85	2,429.50
Sea Ltd-ADR	500.000	Sea Ltd-ADR	111,855.00	26,015.00
Seagate Technology	650.000	Seagate Technology	73,437.00	34,196.50
Seritage Growth Prop- A Reit	89.000	Seritage Growth Prop- A Reit	1,181.03	1,052.87
Shell PLC ADR A	175.000	Shell PLC ADR A	8,932.00	9,966.25
Shopify Inc A	725.000	Shopify Inc A	47,166.28	25,164.75
Siemens AG ADR	550.000	Siemens AG ADR	47,630.00	37,834.50
Silver Dragon Resources	256,339.000	Silver Dragon Resources	0.00	0.00

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Silvercorp Metals Inc	1,500.000	Silvercorp Metals Inc	5,640.00	4,440.00
Silvercrest Metals Inc	1,630.000	Silvercrest Metals Inc	12,893.30	9,780.00
Silvergate Capital Corp-Cl A	24.000	Silvergate Capital Corp-Cl A	3,556.80	417.60
Simulations Plus Inc	34.000	Simulations Plus Inc	1,608.20	1,243.38
Sirius XM Holdings Inc	11,000.000	Sirius XM Holdings Inc	69,850.00	64,240.00
SmileDirectClub Inc CL A	2,000.000	SmileDirectClub Inc CL A	4,700.00	704.40
Snap Inc - A	500.000	Snap Inc - A	7,255.00	4,475.00
Snap On Inc	275.000	Snap On Inc	59,229.50	62,834.75
Southwestern Energy Co	3,000.000	Southwestern Energy Co	13,980.00	17,550.00
SSR Mining Inc	3,000.000	SSR Mining Inc	53,100.00	47,010.00
Starbucks Corp.	90.000	Starbucks Corp.	8,338.50	8,928.00
Stellantis NV	10,000.000	Stellantis NV	126,344.00	142,000.00
Stryker Corporation	150.000	Stryker Corporation	40,113.00	36,673.50
Sylvamo Corp	18.000	Sylvamo Corp	502.02	874.62
Synchronoss Technologies Inc	75,000.000	Synchronoss Technologies Inc	183,000.00	46,357.50
T-Mobile US Inc	675.000	T-Mobile US Inc	78,286.50	94,500.00
Take Two Interactive	121.000	Take Two Interactive	14,958.02	12,599.73
Takeda Pharmaceutical Co ADR	263.896	Takeda Pharmaceutical Co ADR	3,700.31	4,116.78
Tapestry Inc	900.000	Tapestry Inc	36,540.00	34,272.00
Target Corp	535.000	Target Corp	102,661.61	79,736.40
Teck Cominco Ltd Cl B	61.000	Teck Cominco Ltd Cl B	1,758.02	2,307.02
Tesla Inc	788.000	Tesla Inc	254,088.64	97,065.84
Texas Instruments Inc	87.000	Texas Instruments Inc	15,415.90	14,374.14
The Bank of New York Mellon Corp	550.000	The Bank of New York Mellon Corp	31,944.00	25,036.00
The Kraft Heinz Co	57.000	The Kraft Heinz Co	2,046.30	2,320.47
The Mosaic Co	925.000	The Mosaic Co	36,343.25	40,579.75
Thermo Fisher Scientific Inc	25.000	Thermo Fisher Scientific Inc	15,269.96	13,767.25
Tilray Brands Inc	1,698.000	Tilray Brands Inc	11,921.94	4,567.62
Tjx Companies	85.000	Tjx Companies	6,453.20	6,766.00
TotalEnergies SE	700.000	TotalEnergies SE	35,660.13	43,456.00
Transocean Ltd	110,000.000	Transocean Ltd	303,600.00	501,600.00
Truist Financial Corp	925.000	Truist Financial Corp	53,142.00	39,802.75
Tyson Foods Inc Cl A	875.000	Tyson Foods Inc Cl A	76,265.00	54,468.75
Uber Technologies Inc	5,700.000	Uber Technologies Inc	238,760.10	140,961.00
Ulta Salon Cosmetics & Fragrance Inc	335.000	Ulta Salon Cosmetics & Fragrance Inc	135,915.40	157,138.45
Union Pacific Corp.	68.000	Union Pacific Corp.	16,414.53	14,080.76
United Airlines Holdings Inc	175.000	United Airlines Holdings Inc	7,661.50	6,597.50
United Insurance Holdings Co	130,541.000	United Insurance Holdings Co	410,455.97	138,373.46
United Parcel Service	183.000	United Parcel Service	37,374.98	31,812.72
Unitedhealth Group Inc	175.000	Unitedhealth Group Inc	87,874.50	92,781.50
Upstart Holdings Inc	300.000	Upstart Holdings Inc	31,213.00	3,966.00
US Bancorp - Del	1,750.000	US Bancorp - Del	98,297.50	76,317.50
Vale SA ADR	3,000.000	Vale SA ADR	42,060.00	50,910.00
Veritiv Corp	3.000	Veritiv Corp	367.71	365.13
Verizon Communications	2,214.000	Verizon Communications	115,039.44	87,231.60
Viatis Inc	1,126.000	Viatis Inc	12,909.78	12,532.38
Victoria Gold Corp	1,160.000	Victoria Gold Corp	13,086.33	6,121.26
Visa Inc Class A Shares	680.000	Visa Inc Class A Shares	147,362.80	141,276.80
Vista Gold Corp	900.000	Vista Gold Corp	638.55	445.59
Volkswagen Ag-Pfd	50.000	Volkswagen Ag-Pfd	10,049.36	6,229.93
Wabtec	19.000	Wabtec	1,750.09	1,896.39
Walmart Inc	4,395.000	Walmart Inc	635,214.48	623,167.05
Warner Bros Discovery Inc	672.000	Warner Bros Discovery Inc	5,403.66	6,370.56
Welltower Inc	1,500.000	Welltower Inc	128,655.00	98,325.00
Western Copper And Gold Corp	1,000.000	Western Copper And Gold Corp	1,560.00	1,780.00
Western Union Co	500.000	Western Union Co	8,920.00	6,885.00
WestRock	650.000	WestRock	28,834.00	22,854.00
Wheaton Precious Metals Corp	867.000	Wheaton Precious Metals Corp	37,715.15	33,882.36

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Whirlpool Corp.	275.000	Whirlpool Corp.	64,531.50	38,901.50
Whitehorse Gold Corp (tinf.f 02/27/23)	237.000	Whitehorse Gold Corp (tinf.f 02/27/23)	93.14	78.45
Xpeng Inc ADR	500.000	Xpeng Inc ADR	25,165.00	4,970.00
Yamana Gold Inc	1,140.000	Yamana Gold Inc	4,810.80	6,327.00
Zimmer Biomet Holdings Inc	400.000	Zimmer Biomet Holdings Inc	49,164.46	51,000.00
Zimvie Inc	40.000	Zimvie Inc	1,651.54	373.60
Pan American Silver Corp Cvr	586	Pan American Silver Corp Cvr	456.32	334.61
Parker Drilling Co-Cw24	2,034.000	Parker Drilling Co-Cw24	2.03	50.85
Partnership / Join Venture Interests				
Cedar Fair LP Unit	900.000	Cedar Fair LP Unit	45,054.00	37,206.00
Cheniere Energy Partners LP	500.000	Cheniere Energy Partners LP	21,120.00	28,435.00
Enterprise Products Pptns LP	1,600.000	Enterprise Products Pptns LP	35,136.00	38,592.00
KKR & Co Inc C1 A	300.000	KKR & Co Inc C1 A	20,235.00	13,926.00
Participant Loans				
Master Participant Loan	1,236,373.84	Master Participant Loan Interest Rate Range: 4.25% - 8.0%	1,236,373.84	1,236,373.84
Value of Interest in Common / Collective Trusts				
OneAmerica Stable Value Z	7,614,097.740	OneAmerica Stable Value Z	7,614,097.74	7,614,097.74
Unit Ft Cap Str Buy-Write 61	10,246.000	Unit Ft Cap Str Buy-Write 61	100,882.12	83,671.91
Value of Interest in Pooled Separate Accounts				
Unit Ft Cap Str Buy-Write 55	9,950.000	Unit Ft Cap Str Buy-Write 55	101,643.23	93,694.18
Value of Interest in Registered Investment Companies				
2nd Vote Life Neutral Plus	15.000	2nd Vote Life Neutral Plus	435.75	434.96
2ndVote Society Defended ETF	10.000	2ndVote Society Defended ETF	310.30	327.06
abrdn Platinum ETF Trust	155.000	abrdn Platinum ETF Trust	13,934.50	15,388.40
Advisorshares Pure Cannabis	500.000	Advisorshares Pure Cannabis	4,500.00	1,800.00
Alger Mid Cap Focus-Z	494.767	Alger Mid Cap Focus-Z	9,227.40	5,798.67
Alger Small Cap Focus Z	352.879	Alger Small Cap Focus Z	9,372.47	5,864.85
Allspring Special Mid Cap Value Fund Institutional	376.438	Allspring Special Mid Cap Value Fund	18,846.67	16,695.03
Altaba Inc Escrow	500.000	Altaba Inc Escrow	2,965.00	1,890.00
Amana Developing World-Inst	7,540.062	Amana Developing World-Inst	103,136.75	84,297.89
Amana Growth Fund	3,451.779	Amana Growth Fund	249,336.87	197,476.28
Amana Growth Institutional	33,454.709	Amana Growth Institutional	2,452,045.94	1,922,642.13
Amana Income Fund	3,794.607	Amana Income Fund	246,372.18	211,473.45
Amana Income Fund - Ins	1,014.433	Amana Income Fund - Ins	65,577.59	55,915.55
Amana Participation Fund Instl	8,635.463	Amana Participation Fund Instl	86,609.03	83,936.70
American 2040 Target Retirement A	3,276.409	American 2040 Target Retirement A	66,603.17	52,160.43
American Funds American Balanced F1	327.178	American Funds American Balanced F1	10,910.64	9,399.82
American Funds Europacific Growth A	4,105.235	American Funds Europacific Growth A	264,893.09	201,279.67
American Funds Europacific Growth F2	1,775.909	American Funds Europacific Growth F2	107,753.82	86,841.95
American Funds Fundamental Invs A	1,028.563	American Funds Fundamental Invs A	77,353.90	61,970.92
American Funds Growth Fund of Amer A	1,986.839	American Funds Growth Fund of Amer A	145,760.95	98,328.66
American Funds SMALLCAP World A	674.805	American Funds SMALLCAP World A	54,004.64	37,856.56
American Funds Washington Mutual R6	137,200.272	American Funds Washington Mutual R6	939,873.86	7,135,786.15
AMG Yacktmann Focused I	5,416.497	AMG Yacktmann Focused I	113,144.74	97,713.61
Angel Oak Multi-Strategy Income Instl	1,104.446	Angel Oak Multi-Strategy Income Instl	11,307.00	9,431.97
Ark Autonomous Technology & Robotics ETF	1,500.000	Ark Autonomous Technology & Robotics	106,010.00	61,515.00
Ark Fintech Innovation ETF	1,500.000	Ark Fintech Innovation ETF	61,275.00	21,405.00

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Ark Genomic Revolution ETF	1,000.000	Ark Genomic Revolution ETF	61,240.00	28,230.00
Ark Innovation ETF	2,500.000	Ark Innovation ETF	161,100.00	78,100.00
Ark Next Generation Internet ETF	500.000	Ark Next Generation Internet ETF	59,290.00	19,275.00
Azzad Ethical Fund	12,500.465	Azzad Ethical Fund	233,430.27	171,256.37
Baron Real Estate Fund Retail Class	2,305.799	Baron Real Estate Fund Retail Class	91,822.02	64,239.56
BlackRock Advantage U.S. Total Market Fund A	5,375.274	BlackRock Advantage U.S. Total Market	137,578.33	113,633.29
BlackRock Capital Appreciation Fund Instl	1,728.028	BlackRock Capital Appreciation Fund I	48,566.16	43,822.79
BlackRock International Instl	4,290.963	BlackRock International Instl	92,465.04	71,101.26
BlackRock Mid-Cap Growth Equity Instl	2,685.666	BlackRock Mid-Cap Growth Equity Instl	126,671.52	80,650.55
BlackRock Systematic Multi-Strategy Instl	4,967.748	BlackRock Systematic Multi-Strategy I	50,841.93	47,988.45
BlackRock Tactical Opportunities Fund Instl	4,539.496	BlackRock Tactical Opportunities Fund	63,941.13	65,504.93
BlackRock Total Return Instl	2,984.828	BlackRock Total Return Instl	35,211.54	29,490.10
BNY Mellon Small/Mid Cap Growth Fund - CI A	3,036.527	BNY Mellon Small/Mid Cap Growth Fund	98,079.82	65,406.79
BNY Mellon Technology Growth Fund - CI A	1,078.352	BNY Mellon Technology Growth Fund - C	64,345.26	34,464.13
Calamos Inv Tr Conv Fd CI I	2,759.734	Calamos Inv Tr Conv Fd CI I	42,403.25	43,383.02
Carillon Scout Mid Cap I	39.119	Carillon Scout Mid Cap I	926.17	757.74
Cohen & Steers Preferred Sec & Inc I	9,497.196	Cohen & Steers Preferred Sec & Inc I	133,192.72	111,592.05
Columbia Capital Allocation Aggressive Portfolio Instl 3	0.533	Columbia Capital Allocation Aggressiv	6.67	5.39
Columbia Capital Allocation Agrsv Adv	205,544.800	Columbia Capital Allocation Agrsv Adv2	110,850.21	2,082,168.82
Columbia Capital Allocation Mod Adv	229,057.228	Columbia Capital Allocation Mod Adv	2,074,950.40	2,031,737.61
Columbia Capital Allocation Mod Inst3	0.015	Columbia Capital Allocation Mod Inst3	0.16	0.13
Columbia Capital Allocation Moderate Aggressive Adv	2,139,056.974	Columbia Capital Allocation Moderate	21,591,445.29	21,283,616.89
Columbia Small Cap Growth I	360.996	Columbia Small Cap Growth I	10,360.59	6,566.52
Columbia Small Cap Growth I3	413.071	Columbia Small Cap Growth I3	12,251.69	7,778.13
Columbia Total Return Bond Advisor	117,587.392	Columbia Total Return Bond Advisor	4,296,909.97	3,478,235.06
Conestoga Small Cap Investors	30,855.105	Conestoga Small Cap Investors	2,546,910.58	1,820,142.64
Consumer Staples Select Sector Spdr	135.000	Consumer Staples Select Sector Spdr	10,409.85	10,064.25
Davis NY Venture A	6,662.121	Davis NY Venture A	189,473.47	147,765.84
Davis Opportunity Fund - Y	3,448.893	Davis Opportunity Fund - Y	148,323.04	122,953.04
Davis Select Worldwide ETF	2,000.000	Davis Select Worldwide ETF	58,380.00	49,720.00
Delaware Emerging Markets Instl	76,907.222	Delaware Emerging Markets Instl	1,802,905.55	1,312,806.28
DFA Emerging Markets Core Equity I	14,842.660	DFA Emerging Markets Core Equity I	364,254.32	298,931.17
DFA Global Equity I	10,746.162	DFA Global Equity I	345,385.83	283,161.37
DFA Global Real Estate Securities Port	959.185	DFA Global Real Estate Securities Por	12,730.92	9,313.69
DFA International Core Equity I	61,181.166	DFA International Core Equity I	978,731.66	826,557.55
DFA Real Estate Securities I	3,346.832	DFA Real Estate Securities I	170,763.16	122,694.86
DFA Two-Year Global Fixed-Income I	16,306.746	DFA Two-Year Global Fixed-Income I	161,038.88	155,077.15
DFA US Core Equity 1 I	19,047.842	DFA US Core Equity 1 I	690,133.96	567,435.21
DFA US Core Equity 2 I	32,157.946	DFA US Core Equity 2 I	1,051,917.90	873,088.23
DFA US Small Cap Value I	89,410.325	DFA US Small Cap Value I	3,855,796.95	3,512,931.67
DFA US Vector Equity I	11,373.389	DFA US Vector Equity I	280,862.25	242,594.39
Dodge & Cox Income CI I	52,159.636	Dodge & Cox Income CI I	731,018.89	635,825.96
Dodge & Cox International Stock CI I	573.244	Dodge & Cox International Stock CI I	27,048.75	24,712.55
Doubleline Sh Enh Cape-I	17,218.018	Doubleline Sh Enh Cape-I	286,823.54	203,344.79
Eaton Vance Floating Rate A	4,245.785	Eaton Vance Floating Rate A	38,558.35	35,919.34
Eaton Vance Grtr India A	679.968	Eaton Vance Grtr India A	29,805.33	20,970.21
Eaton Vance Worldwide Health Sci A	8,803.404	Eaton Vance Worldwide Health Sci A	128,089.85	111,715.20
Elevance Health Inc	175.000	Elevance Health Inc	84,451.50	89,769.75
Energy Select Sector Spdr	675.000	Energy Select Sector Spdr	39,957.68	59,042.25
ETFMG Alternative Harvest	3,000.000	ETFMG Alternative Harvest	33,240.00	12,780.00
ETFMG Prime Mobile Payments ETF	250.000	ETFMG Prime Mobile Payments ETF	14,515.00	9,815.00
Fidelity Advisor International Small Cap Fund Class I	1,604.720	Fidelity Advisor International Small	52,125.16	43,199.06
Fidelity Advisor Stock Selector Mid Cap-Class I	2,225.347	Fidelity Advisor Stock Selector Mid C	99,064.02	79,244.61
Fidelity Advisor Stock Selector Mid Cap A	359.439	Fidelity Advisor Stock Selector Mid C	14,959.19	11,908.21
Fidelity Advisor Val St A	331.726	Fidelity Advisor Val St A	13,993.51	12,652.03
Fidelity Advisor® Intl Capital App I	2,769.148	Fidelity Advisor® Intl Capital App I	88,141.98	64,742.68
Fidelity Capital Apprec	4,871.525	Fidelity Capital Apprec	210,339.08	155,352.93
Fidelity Emerging Asia	2,884.275	Fidelity Emerging Asia	147,703.72	101,526.48

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Fidelity Limited Term Bond	10,372.674	Fidelity Limited Term Bond	120,830.62	112,024.88
Fidelity Sel Fincl Svcs	8,081.785	Fidelity Sel Fincl Svcs	103,591.48	86,798.37
Fidelity® Blue Chip Growth	284.067	Fidelity® Blue Chip Growth	52,088.35	31,946.17
Fidelity® Contrafund®	2,971.552	Fidelity® Contrafund®	53,951.62	35,926.06
Fidelity® Inv MM Fds Money Market Instl	151,608.550	Fidelity® Inv MM Fds Money Market Instl	151,608.55	151,608.55
Fidelity® Large Cap Value Index Prm Inst	15,296.333	Fidelity® Large Cap Value Index Prm I	235,462.80	226,385.73
Fidelity® Latin America	3,639.528	Fidelity® Latin America	69,239.99	64,674.41
Fidelity® Select Energy	1,334.002	Fidelity® Select Energy	47,736.26	74,850.85
Fidelity® Small Cap Index Instl Prem	393.245	Fidelity® Small Cap Index Instl Prem	10,809.20	8,533.42
Fidelity® Total Bond Fund	35,017.867	Fidelity® Total Bond Fund	385,847.49	326,716.70
Financial Select Sector Spdr	2,700.000	Financial Select Sector Spdr	105,546.86	92,340.00
First Eagle Global I	12,690.132	First Eagle Global I	820,178.77	739,580.89
First Eagle Overseas I	542.418	First Eagle Overseas I	14,014.46	12,486.46
First Trust Amex Bio Index	400.000	First Trust Amex Bio Index	64,784.00	61,652.00
First Trust Low Duration Opp	4,000.000	First Trust Low Duration Opp	199,960.00	189,640.00
First Trust MLP And Energy I	1,023.000	First Trust MLP And Energy I	7,416.75	7,989.63
FPA Crescent FundSupr Inst	540.781	FPA Crescent FundSupr Inst	18,888.05	18,035.05
FPA New Income	1,379.244	FPA New Income	13,739.99	13,047.65
Global X Silver Miners ETF	654.000	Global X Silver Miners ETF	23,309.56	18,423.18
Goldman Sachs Gr&incstra	2,405.048	Goldman Sachs Gr&incstra	38,957.99	31,506.13
GS Emer Mkt Eq Insghts-Inv	8,864.978	GS Emer Mkt Eq Insghts-Inv	85,673.30	66,132.74
Guggenheim Total Return Bond Instl	3,309.898	Guggenheim Total Return Bond Instl	94,096.10	76,789.63
Health Care Select Sector Spdr	100.000	Health Care Select Sector Spdr	13,663.67	13,585.00
Invesco American Franchise A	8,810.330	Invesco American Franchise A	215,690.15	141,053.38
Invesco Charter A	7,383.875	Invesco Charter A	141,054.64	108,321.45
Invesco Developing Markets Fund A	835.622	Invesco Developing Markets Fund A	39,907.16	29,739.79
Invesco Eqv International Equity A	6,584.922	Invesco Eqv International Equity A	171,342.36	129,920.51
Invesco International Diversified Fund A	3,424.992	Invesco International Diversified Fun	70,491.35	48,018.39
Invesco International Diversified Fund Y	4,474.546	Invesco International Diversified Fun	93,397.56	63,762.28
Invesco Nasdaq Next Gen 100	1,188.000	Invesco Nasdaq Next Gen 100	38,727.36	28,405.08
Invesco Qqq Trust Series 1	1,590.000	Invesco Qqq Trust Series 1	594,440.91	423,385.20
Invesco S&P 500 Equal Weight	1,339.000	Invesco S&P 500 Equal Weight	217,922.25	189,133.75
Invesco S&P 500 Quality Etf	700.000	Invesco S&P 500 Quality Etf	37,247.00	30,800.00
Invesco S&P Emerging Markets	2,743.000	Invesco S&P Emerging Markets	65,612.56	63,116.43
iShares Biotechnology ETF	390.000	iShares Biotechnology ETF	59,521.80	51,203.10
iShares Core High Dividend ETF	476.000	iShares Core High Dividend ETF	49,544.46	49,618.24
iShares Core S&P Mid-Cap ETF	100.000	iShares Core S&P Mid-Cap ETF	28,308.00	24,189.00
iShares Core Total USD Bond Market ETF	652.000	iShares Core Total USD Bond Market ET	30,836.34	29,294.36
iShares GSCI Commodity Dynamic Roll Strategy ETF	1,280.000	iShares GSCI Commodity Dynamic Roll S	39,526.40	36,083.20
iShares iBoxx High Yield Corp	400.000	iShares iBoxx High Yield Corp	34,804.00	29,452.00
iShares MSCI EAFE Value ETF	1,478.000	iShares MSCI EAFE Value ETF	73,461.69	67,810.64
iShares MSCI South Korea ETF	30.000	iShares MSCI South Korea ETF	2,336.10	1,694.40
Ishares MSCI USA Min Vol Fac	1,099.000	Ishares MSCI USA Min Vol Fac	84,865.80	79,237.90
Ishares MSCI USA Momentum Fa	500.000	Ishares MSCI USA Momentum Fa	90,910.00	72,965.00
Ishares MSCI USA Quality Fac	1,993.000	Ishares MSCI USA Quality Fac	246,082.06	227,122.28
iShares Russell 2000 ETF	650.000	iShares Russell 2000 ETF	144,592.50	113,334.00
iShares Trust Convertible Bond ETF	219.000	iShares Trust Convertible Bond ETF	16,381.22	15,213.93
Ishares Us Infrastructure	863.000	Ishares Us Infrastructure	32,992.49	31,292.38
Janus Henderson Enterprise I	1,013.804	Janus Henderson Enterprise I	153,768.25	122,295.18
John Hancock Disciplined Value Mid Cap I	5,250.828	John Hancock Disciplined Value Mid Ca	142,504.29	128,225.22
JPMorgan US Government MMkt Investor	221.360	JPMorgan US Government MMkt Investor	221.36	221.36
Loomis Sayles Global Bond - Rtl	1,602.506	Loomis Sayles Global Bond - Rtl	26,377.25	21,794.08
Loomis Sayles Strategic Income Fund A	24,503.384	Loomis Sayles Strategic Income Fund A	344,804.40	285,464.42
Lord Abbett Short Duration Income I	27,422.402	Lord Abbett Short Duration Income I	113,596.37	105,027.80
Lyrical US Value Equity Institutional	316.060	Lyrical US Value Equity Institutional	7,206.63	5,698.56
MainStay MacKay High Yield Corporate Bond Fund A	17,716.037	MainStay MacKay High Yield Corporate	99,105.66	86,985.74
Mairs & Power Growth Inv	348.888	Mairs & Power Growth Inv	47,386.15	41,168.78
Mairs & Power Small Cap Fund	887.985	Mairs & Power Small Cap Fund	23,624.96	23,469.44

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Matthews India Investor	2,415.132	Matthews India Investor	66,329.57	53,350.27
Matthews Pacific Tiger Investor	1,447.401	Matthews Pacific Tiger Investor	39,107.25	29,179.60
Mfs Mass Inv Trust A	685.070	Mfs Mass Inv Trust A	28,107.72	21,915.39
Mfs Research Gr & Inc A	380.097	Mfs Research Gr & Inc A	17,955.74	14,428.48
MFS Total Return A	1,055.891	MFS Total Return A	22,549.81	19,460.07
MFS® Massachusetts Inv Gr Stk A	476.655	MFS® Massachusetts Inv Gr Stk A	20,172.07	15,743.91
Morgan Stanley Bank Deposit Program	211,405.890	Morgan Stanley Bank Deposit Program	211,405.89	211,405.89
Morgan Stanley Inst Growth I	1,757.706	Morgan Stanley Inst Growth I	87,366.30	44,944.54
Morgan Stanley Inst Intl Advtg I	260,727.483	Morgan Stanley Inst Intl Advtg I	7,457,197.30	4,953,822.18
NASDAQ Clean Edge Green Energy Index	1,000.000	NASDAQ Clean Edge Green Energy Index	67,970.00	47,190.00
Nationwide Inv Destinations Aggressive A	21,598.408	Nationwide Inv Destinations Aggressiv	225,105.24	178,618.83
Nexpoint Merger Arbitrage Fund Cl Z	1,671.892	Nexpoint Merger Arbitrage Fund Cl Z	33,764.12	33,103.46
Nuveen Oh Municipal Bond-A	18,556.402	Nuveen Oh Municipal Bond-A	221,552.13	200,594.71
Oakmark Equity And Income Investor	5,506.430	Oakmark Equity And Income Investor	190,725.20	162,054.23
Parnassus Core Equity Investor	4,550.814	Parnassus Core Equity Investor	295,212.76	213,524.19
Performance Trust Total Return	4,182.653	Performance Trust Total Return	94,653.12	79,805.02
PGIM Total Return Bond Z	11,354.961	PGIM Total Return Bond Z	156,032.72	133,193.69
PIMCO All Asset All Authority I2	5,112.276	PIMCO All Asset All Authority I2	41,585.19	32,514.08
PIMCO Dynamic Bond Fd I-2	1,051.084	PIMCO Dynamic Bond Fd I-2	11,135.68	9,974.79
PIMCO Gbl Bond Opp Fd INST	4,298.616	PIMCO Gbl Bond Opp Fd INST	44,320.24	39,160.39
PIMCO Income Instl	3,000.915	PIMCO Income Instl	32,825.00	31,059.47
PIMCO StocksPLUS® Small I2	9,641.061	PIMCO StocksPLUS® Small I2	88,773.99	60,931.51
PIMCO Total Return A	39,080.061	PIMCO Total Return A	399,171.59	330,617.32
Proshares S&P 500 Dividends Aristocrats ETF	538.000	Proshares S&P 500 Dividends Aristocra	49,970.22	48,414.62
Proshares Ultrashort Lehman 20+ Year	100.000	Proshares Ultrashort Lehman 20+ Year	1,689.00	3,250.00
Proshares Ultrashort Re	47.000	Proshares Ultrashort Re	556.48	858.22
Proshares Ultshrt Financials	18.000	Proshares Ultshrt Financials	281.16	350.10
Pzena Emerging Markets Value Instl	558.422	Pzena Emerging Markets Value Instl	6,457.35	5,975.12
Schwab Fundamental Em L/C	201.000	Schwab Fundamental Em L/C	6,228.99	4,980.78
Schwab Fundamental Intl S/C	68.000	Schwab Fundamental Intl S/C	2,542.52	2,125.68
Select Sector Consumer Discretionary Tr	250.000	Select Sector Consumer Discretionary	44,207.42	32,290.00
Select Sector Spdr Tr - Industrial	175.000	Select Sector Spdr Tr - Industrial	18,516.75	17,186.75
SPDR Portfolio Long Term Treasury ETF	3,419.000	SPDR Portfolio Long Term Treasury ETF	129,559.74	99,253.57
SPDR Portfolio S&P 500 ETF	6,643.000	SPDR Portfolio S&P 500 ETF	359,216.60	298,802.14
SPDR Portfolio S&P 600 Small Cap ETF	844.000	SPDR Portfolio S&P 600 Small Cap ETF	37,718.36	31,202.68
SPDR S&P 500 ETF Trust	1,821.000	SPDR S&P 500 ETF Trust	852,685.37	696,405.03
Sprott Physical Gold and Silver Trust	5,800.000	Sprott Physical Gold and Silver Trust	102,892.00	103,994.00
Sprott Physical Gold Trust	192.000	Sprott Physical Gold Trust	2,757.12	2,707.20
Strive Us Energy ETF	50.000	Strive Us Energy ETF	1,329.00	1,472.50
T. Rowe Price Capital Appreciation	9,781.794	T. Rowe Price Capital Appreciation	352,894.41	290,812.74
T. Rowe Price Emerging Markets Stock	3,320.518	T. Rowe Price Emerging Markets Stock	149,963.97	113,926.97
T. Rowe Price Equity Income	323.207	T. Rowe Price Equity Income	11,583.87	10,562.40
T. Rowe Price Growth Stock	194,346.545	T. Rowe Price Growth Stock	19,729,841.01	11,973,690.64
T. Rowe Price New Asia	9,383.057	T. Rowe Price New Asia	196,495.10	149,847.42
Technology Select Sector Spdr	260.000	Technology Select Sector Spdr	37,032.08	32,354.40
Tiaa Cref Lifecycle 2050-Rtr	4,804.343	Tiaa Cref Lifecycle 2050-Rtr	69,251.60	53,424.29
Transamerica Emer mkt Debt A	3,827.391	Transamerica Emer mkt Debt A	39,097.35	32,724.19
US Global Jets ETF	1,000.000	US Global Jets ETF	21,090.00	17,080.00
Vaneck Russia Etf	500.000	Vaneck Russia Etf	3,500.00	2,825.00
Vaneck Semiconductor Etf	125.000	Vaneck Semiconductor Etf	38,598.75	25,367.50
Vanguard 500 Index Admiral	2,347.605	Vanguard 500 Index Admiral	1,009,012.03	831,310.41
Vanguard Balanced Index Adm	730.436	Vanguard Balanced Index Adm	35,654.83	28,961.79
Vanguard Communication Service ETF	337.904	Vanguard Communication Service ETF	44,974.32	27,792.60
Vanguard Consumer Staples ETF	150.054	Vanguard Consumer Staples ETF	29,681.57	28,745.84
Vanguard Developed Markets Index Admiral	4,686.259	Vanguard Developed Markets Index Admi	76,611.23	63,358.22
Vanguard Dividend Apprec ETF	1,000.000	Vanguard Dividend Apprec ETF	171,750.00	151,850.00
Vanguard Em Mkt Gov Bnd-Adm	7,522.600	Vanguard Em Mkt Gov Bnd-Adm	144,802.17	115,697.59
Vanguard Emerging Mkts Stock Idx Adm	3,197.047	Vanguard Emerging Mkts Stock Idx Adm	130,112.51	103,616.29

Assets Held at End of Year
Toledo Clinic, Inc. Employees' 401(k) Profit Sharing Plan
a10643
CONSOLIDATED
Tax Number: 340936207
As of December 31, 2022

(a)	(b)	(c)	(d)	(e)
IDENTITY OF ISSUE, BORROWER, LESSOR OR SIMILAR PARTY	QUANTITY	DESCRIPTION OF INVESTMENT including maturity date, rate of interest, collateral, par or maturity value	COST	CURRENT VALUE
Vanguard Equity-Income Adm	1,567.037	Vanguard Equity-Income Adm	143,498.92	132,618.34
Vanguard FTSE All-World ex-US Small-Cap Index Fund Admiral Shares	1,161.931	Vanguard FTSE All-World ex-US Small-C	38,214.37	29,571.14
Vanguard FTSE Developed Markets ETF	2,600.000	Vanguard FTSE Developed Markets ETF	127,101.51	109,122.00
Vanguard Gbl Wellington-Adm	2,001.726	Vanguard Gbl Wellington-Adm	64,312.58	58,210.19
Vanguard Growth ETF	185.000	Vanguard Growth ETF	59,366.50	39,425.35
Vanguard Growth Index Admiral	467.919	Vanguard Growth Index Admiral	77,140.30	51,340.07
Vanguard High-Yield Corporate Adm	24,850.699	Vanguard High-Yield Corporate Adm	147,173.49	127,981.10
Vanguard High-Yield Corporate Inv	9,931.916	Vanguard High-Yield Corporate Inv	58,825.05	51,149.37
Vanguard Index Tr Ext Market ETF	207.157	Vanguard Index Tr Ext Market ETF	35,672.50	27,522.88
Vanguard Inflation-Protected Secs Adm	654.275	Vanguard Inflation-Protected Secs Adm	18,406.75	15,146.47
Vanguard Inflation-Protected Secs Inv	7,109.078	Vanguard Inflation-Protected Secs Inv	100,319.22	83,816.03
Vanguard Info Tech ETF	84.582	Vanguard Info Tech ETF	35,580.54	27,016.34
Vanguard Institutional Index I	46,320.364	Vanguard Institutional Index I	18,445,001.03	14,898,018.67
Vanguard Inter-Term Bond Index Adm	38,340.181	Vanguard Inter-Term Bond Index Adm	452,319.89	386,469.02
Vanguard Inter-Term Invmt-Grade Inv	1,242.030	Vanguard Inter-Term Invmt-Grade Inv	10,873.60	10,333.69
Vanguard Long-Term Bond Index Fund Admiral Shares	2,064.802	Vanguard Long-Term Bond Index Fund Ad	32,129.70	22,692.17
Vanguard Materials ETF	150.000	Vanguard Materials ETF	29,532.00	25,530.00
Vanguard Mid-Cap ETF	170.000	Vanguard Mid-Cap ETF	43,310.90	34,647.70
Vanguard Mid-Cap Value Index Admiral	337.460	Vanguard Mid-Cap Value Index Admiral	26,207.13	23,649.20
Vanguard Mid Cap Index Admiral	13,266.008	Vanguard Mid Cap Index Admiral	4,081,669.45	3,349,269.04
Vanguard Real Estate Index Admiral	2,405.930	Vanguard Real Estate Index Admiral	391,754.51	281,181.04
Vanguard Short-Term Bond Index Adm	23,977.085	Vanguard Short-Term Bond Index Adm	253,226.46	236,653.83
Vanguard Short-Term Investment-Grade Adm	3,650.810	Vanguard Short-Term Investment-Grade	39,277.97	36,325.56
Vanguard Short-Term Investment-Grade Inv	24.163	Vanguard Short-Term Investment-Grade	259.98	240.42
Vanguard Small Cap Index Adm	9,906.096	Vanguard Small Cap Index Adm	1,045,789.13	871,142.08
Vanguard Small Cap Value Index Admiral	414.102	Vanguard Small Cap Value Index Admira	31,730.93	28,262.46
Vanguard STAR Inv	1,152.383	Vanguard STAR Inv	34,346.48	27,841.57
Vanguard Target Retirement 2020 Inv	35,285.538	Vanguard Target Retirement 2020 Inv	1,031,895.13	894,841.24
Vanguard Target Retirement 2025 Inv	357,040.844	Vanguard Target Retirement 2025 Inv	6,815,495.42	5,955,441.28
Vanguard Target Retirement 2030 Inv	150,346.814	Vanguard Target Retirement 2030 Inv	5,385,525.85	4,716,379.56
Vanguard Target Retirement 2035 Inv	202,593.370	Vanguard Target Retirement 2035 Inv	4,460,621.88	3,920,181.71
Vanguard Target Retirement 2040 Inv	204,077.585	Vanguard Target Retirement 2040 Inv	7,998,837.10	6,938,637.89
Vanguard Target Retirement 2045 Inv	208,436.968	Vanguard Target Retirement 2045 Inv	5,473,394.89	4,756,531.61
Vanguard Target Retirement 2050 Inv	77,611.386	Vanguard Target Retirement 2050 Inv	3,330,488.75	2,933,710.39
Vanguard Target Retirement 2055 Inv	58,398.450	Vanguard Target Retirement 2055 Inv	2,792,748.69	2,462,662.64
Vanguard Target Retirement 2060 Inv	13,827.018	Vanguard Target Retirement 2060 Inv	595,702.32	536,903.11
Vanguard Target Retirement 2065 Inv	3,098.571	Vanguard Target Retirement 2065 Inv	85,854.23	78,827.65
Vanguard Target Retirement Income Inv	60,808.817	Vanguard Target Retirement Income Inv	836,524.06	744,299.92
Vanguard Tot World Stk Index	101.000	Vanguard Tot World Stk Index	10,850.43	8,705.19
Vanguard Total Bond Market Index Adm	230,495.456	Vanguard Total Bond Market Index Adm	2,520,916.70	2,185,096.92
Vanguard Total Intl Bd Idx Admiral™	22,465.617	Vanguard Total Intl Bd Idx Admiral™	493,950.00	425,498.79
Vanguard Total Intl Stock Index Admiral	34,955.401	Vanguard Total Intl Stock Index Admir	1,120,044.50	973,857.47
Vanguard Total Stock Market ETF	1,670.000	Vanguard Total Stock Market ETF	402,691.70	319,287.30
Vanguard Total Stock Mkt Idx Adm	15,086.498	Vanguard Total Stock Mkt Idx Adm	1,767,484.77	1,404,552.96
Vanguard Trustees Equity Commodity Stra	2,875.257	Vanguard Trustees Equity Commodity St	83,397.73	78,609.53
Vanguard Utilities ETF	400.000	Vanguard Utilities ETF	62,560.00	61,344.00
Vanguard Value ETF	589.000	Vanguard Value ETF	83,800.64	82,677.93
Vanguard Wellesley® Income Admiral™	870.128	Vanguard Wellesley® Income Admiral™	59,987.75	51,546.38
Victory Mrkt Ntrl Inc-I	7,664.854	Victory Mrkt Ntrl Inc-I	71,623.75	63,924.88
Voya Multi-Manager International Sm Cp A	355.926	Voya Multi-Manager International Sm C	22,505.16	17,977.82
Wahed Ftse USA Shariah ETF	10,940.000	Wahed Ftse USA Shariah ETF	470,786.75	385,197.40
Western Asset Core Bd Funds-S	20,798.031	Western Asset Core Bd Funds-S	271,565.73	220,459.13
William Blair Small-Mid Cap Gr I	140,415.438	William Blair Small-Mid Cap Gr I	4,697,704.27	3,638,164.00
Wise Capital Fund	10,561.739	Wise Capital Fund	115,582.36	110,264.56

Value of Funds Held in Insurance Co. General Account (Unallocated Contracts)
Allianz Life Ins Company FBO Mehta, A. Contract #Av000431908 Anil Mehta

Allianz Life Ins Company FBO Mehta, A 55,084.11 55,084.11

Assets Held at End of Year
Toledo Clinic, Inc. Employees' 401(k) Profit Sharing Plan
a10643
CONSOLIDATED
Tax Number: 340936207
As of December 31, 2022

(a)	(b)	(c)	(d)	(e)
IDENTITY OF ISSUE, BORROWER, LESSOR OR SIMILAR PARTY	QUANTITY	DESCRIPTION OF INVESTMENT including maturity date, rate of interest, collateral, par or maturity value	COST	CURRENT VALUE
Allianz Life Insurance Company FBO Mehta, A. Contract Number Da010547	1.926	Allianz Life Insurance Company FBO Me	502,860.27	502,860.27
American Skandia Life Annuity FBO Naddaf, H. #E0444443 Issued 12/14/05	1.000	American Skandia Life Annuity FBO Nad	202,586.84	202,586.84
Crown Life Inc Pol# 2397624 FBO Mahboob, M. Life Of Mohammed Mahboob	1.000	Crown Life Inc Pol# 2397624 FBO Mahbo	53,205.24	53,205.24
Jackson Nat Life Insko FBO Ariss, S. Prev Reassure Amer Life 13010452	1.000	Jackson Nat Life Insko FBO Ariss, S.	144,205.75	144,205.75
Metlife Ins Co Var FBO Farber, S. Annuity Series Xc Contract 3201377387	1.000	Metlife Ins Co Var FBO Farber, S. Ann	316,522.63	316,522.63
New England Mutual Life Insko FBO Ariss, S. A Met Life Aff Pol #80892691	1.000	New England Mutual Life Insko FBO Ari	106,996.69	106,996.69