

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 2023 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023	
A	This return/report is for: ☐ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.) ☒ a single-employer plan ☐ a DFE (specify) _____ ☐ 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 CENTRAL VIRGINIA HEALTH SERVICES INC. TAX SHELTER ANNUITY RETIREMENT PLAN
1b	Three-digit plan number (PN) ▶ 001
1c	Effective date of plan 01/01/1980
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) CENTRAL VIRGINIA HEALTH SERVICES, INC. P.O. BOX 220 NEW CANTON, VA 23123
2b	Employer Identification Number (EIN) 54-0887287
2c	Plan Sponsor's telephone number 434-581-3271
2d	Business code (see instructions) 621498

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.	10/16/2024	CHARLES ALLBAUGH
	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

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	5 548
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 a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits f Total. Add lines 6d and 6e g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	6a(1) 453 6a(2) 524 6b 0 6c 95 6d 619 6e 0 6f 619 6g(1) 510 6g(2) 589 6h 0
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:

2F 2G 2L 2M 2T 3D

b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:

9a Plan funding arrangement (check all that apply) (1) ☒ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☒ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
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10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules

- (1) ☒ **R** (Retirement Plan Information)
- (2) ☐ **MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
- (3) ☐ **SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary
- (4) ☐ **DCG** (Individual Plan Information) – Number Attached _____
- (5) ☐ **MEP** (Multiple-Employer Retirement Plan Information)

b General Schedules

- (1) ☒ **H** (Financial Information)
- (2) ☐ **I** (Financial Information – Small Plan)
- (3) ☒ **A** (Insurance Information) – Number Attached 2
- (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 2023 Form M-1 annual report. If the plan was not required to file the 2023 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

SCHEDULE A (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Insurance Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500. ▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	OMB No. 1210-0110 2023 This Form is Open to Public Inspection
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For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023		
A Name of plan CENTRAL VIRGINIA HEALTH SERVICES INC. TAX SHELTER ANNUITY RETIREMENT PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 CENTRAL VIRGINIA HEALTH SERVICES, INC.	D Employer Identification Number (EIN) 54-0887287	

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

(a) Name of insurance carrier
AXA EQUITABLE LIFE INSURANCE COMPANY

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
13-5570651	62944	11612-001	78	01/01/2023	12/31/2023

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information

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

4 Current value of plan's interest under this contract in the general account at year end	4	2486039
5 Current value of plan's interest under this contract in separate accounts at year end.....	5	0

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

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

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

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

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

b Balance at the end of the previous year	7b	2474656
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c Additions: (1) Contributions deposited during the year	7c(1)		
(2) Dividends and credits	7c(2)		
(3) Interest credited during the year	7c(3)	74662	
(4) Transferred from separate account.....	7c(4)		
(5) Other (specify below)	7c(5)	2869	

▶ **LOAN REPAYMENT**

(6) Total additions	7c(6)	77531
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d Total of balance and additions (add lines 7b and 7c(6))	7d	2552187
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e Deductions:			
(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	65372	
(2) Administration charge made by carrier	7e(2)	776	
(3) Transferred to separate account.....	7e(3)		
(4) Other (specify below)	7e(4)		

(5) Total deductions	7e(5)	66148
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f Balance at the end of the current year (subtract line 7e(5) from line 7d)	7f	2486039
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Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:

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

10 Nonexperience-rated contracts:

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

Specify nature of costs.

Part IV Provision of Information

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

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

SCHEDULE A (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Insurance Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500. ▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	OMB No. 1210-0110 2023 This Form is Open to Public Inspection
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For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023		
A Name of plan CENTRAL VIRGINIA HEALTH SERVICES INC. TAX SHELTER ANNUITY RETIREMENT PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 CENTRAL VIRGINIA HEALTH SERVICES, INC.	D Employer Identification Number (EIN) 54-0887287	

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

(a) Name of insurance carrier
TIAA-CREF

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
13-1624203	69345	407137	49	01/01/2023	12/31/2023

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information

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

4 Current value of plan's interest under this contract in the general account at year end	4	1644392
5 Current value of plan's interest under this contract in separate accounts at year end.....	5	380987

6 Contracts With Allocated Funds:**a** State the basis of premium rates ▶**b** Premiums paid to carrier**6b****c** Premiums due but unpaid at the end of the year.....**6c****d** If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount.**6d**

Specify nature of costs ▶

e Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity(3) ☐ other (specify) ▶**f** If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ ☐**7** Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)**a** Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee(3) ☒ guaranteed investment (4) ☐ other ▶**b** Balance at the end of the previous year**7b**

806979

c Additions: (1) Contributions deposited during the year**7c(1)**

75676

(2) Dividends and credits

7c(2)

(3) Interest credited during the year

7c(3)

58346

(4) Transferred from separate account.....

7c(4)

711089

(5) Other (specify below)

7c(5)

1515

▶ PARTICIPANT LOAN INTEREST, PARTICIPANT LOANS PRINCIPAL REPAYMENT

(6) Total additions.....

7c(6)

846626

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

1653605

e Deductions:

(1) Disbursed from fund to pay benefits or purchase annuities during year

7e(1)

5487

(2) Administration charge made by carrier

7e(2)

(3) Transferred to separate account.....

7e(3)

687

(4) Other (specify below)

7e(4)

3039

▶ PLAN FEES

(5) Total deductions.....

7e(5)

9213

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

1644392

Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:

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

10 Nonexperience-rated contracts:

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

Specify nature of costs.

Part IV Provision of Information

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

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

SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2023
		This Form is Open to Public Inspection.

For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023		
A Name of plan CENTRAL VIRGINIA HEALTH SERVICES INC. TAX SHELTER ANNUITY RETIREMENT PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 CENTRAL VIRGINIA HEALTH SERVICES, INC.	D Employer Identification Number (EIN) 54-0887287	

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
TIAA
13-1624203

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
AXA EQUI-VEST
13-5570651

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

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

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

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

TIAA

13-1624203

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15 17 27 28 38 50 52 54 64 66	RECORDKEEPER	64440	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☐ No ☒

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

ROBINSON FARMER COX ASSOCIATES PLLC

54-1896113

(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?
10	ACCOUNTING	15000	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

NEW PINNACLE CONSULTING GROUP, LLC

26-1233837

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
17	CONSULTING PENSION	2720	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)

AXA EQUITABLE LIFE INSURANCE CO

13-5570651

(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?
25 28 59 60 62 63 67 37 58	RECORDKEEPER	1107	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☐ No ☒

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

(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?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

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

(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?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE D (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration	DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2023 This Form is Open to Public Inspection.
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For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023		
A Name of plan CENTRAL VIRGINIA HEALTH SERVICES INC. TAX SHELTER ANNUITY RETIREMENT PLAN		B Three-digit plan number (PN) ▶ 001
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 CENTRAL VIRGINIA HEALTH SERVICES, INC.		D Employer Identification Number (EIN) 54-0887287

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)
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a Name of MTIA, CCT, PSA, or 103-12 IE: TIAA REAL ESTATE		
b Name of sponsor of entity listed in (a): TIAA-CREF		
c EIN-PN 13-1624203-004	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 380987
a Name of MTIA, CCT, PSA, or 103-12 IE: POOLED SEPARATE ACCOUNT 65		
b Name of sponsor of entity listed in (a): AXA EQUITABLE LIFE INSURANCE COMPANY		
c EIN-PN 13-5570651-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 3500678
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, other than DCGs)**

(Complete as many entries as needed to report all participating plans. DCGs must report each participating plan using Schedule DCG.)

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 2023 This Form is Open to Public Inspection
For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023		
A Name of plan CENTRAL VIRGINIA HEALTH SERVICES INC. TAX SHELTER ANNUITY RETIREMENT PLAN		B Three-digit plan number (PN) ► 001
C Plan sponsor's name as shown on line 2a of Form 5500 CENTRAL VIRGINIA HEALTH SERVICES, INC.		D Employer Identification Number (EIN) 54-0887287

Part I Asset and Liability Statement			
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.			
Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	27923	0
(2) Participant contributions	1b(2)		
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)	381238	590528
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)	3372810	3881665
(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)	22059784	27174347
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	3281635	4130431
(15) Other	1c(15)	77635	8

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	29201025	35776979
Liabilities			
g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j		
k Total liabilities (add all amounts in lines 1g through 1j)	1k	0	0
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	29201025	35776979

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)	1130009	
(B) Participants	2a(1)(B)	1955492	
(C) Others (including rollovers)	2a(1)(C)	344863	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		3430364
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)	27334	
(F) Other	2b(1)(F)	133008	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		160342
(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)	786675	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		786675
(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)		
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts.....	2b(7)		502699
(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)		2897920
c Other income	2c		1061
d Total income. Add all income amounts in column (b) and enter total	2d		7779061

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	1161160	
(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)		1161160
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		4638
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees.....	2i(2)	80608	
(3) Recordkeeping fees.....	2i(3)	982	
(4) IQPA audit fees.....	2i(4)		
(5) Investment advisory and investment management fees	2i(5)		
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)		
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		81590
j Total expenses. Add all expense amounts in column (b) and enter total	2j		1247388

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		6531673
l Transfers of assets:			
(1) To this plan	2l(1)		44281
(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: **ROBINSON, FARMER, COX ASSOCIATES**

(2) EIN: **54-1896113**

d The opinion of an independent qualified public accountant is **not attached** as part of Schedule H because:

(1) ☐ This form is filed for a CCT, PSA, DCG 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. DCGs do not complete lines 4e, 4f, 4k, 4l, and 5, and DCGs generally complete the rest of Part IV collectively for all plans in the DCG, except as otherwise provided (see instructions).

During the plan year:

	Yes	No	Amount
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.)		☒	
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.)		☒	
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.)		☒	
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.)		☒	
e Was this plan covered by a fidelity bond?	☒		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?		☒	
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?		☒	
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?		☒	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	☒		
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.)		☒	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		☒	
l Has the plan failed to provide any benefit when due under the plan?		☒	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		☒	
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.			

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 2023 This Form is Open to Public Inspection.
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For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023		
A Name of plan CENTRAL VIRGINIA HEALTH SERVICES INC. TAX SHELTER ANNUITY RETIREMENT PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 CENTRAL VIRGINIA HEALTH SERVICES, INC.	D Employer Identification Number (EIN) 54-0887287	

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

1	Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1	0
2	Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 13-5570651 82-2826183		
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.)
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4	Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)?	☐ Yes	☒ No	☐ N/A
If the plan is a defined benefit plan, go to line 8.				
5	If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.			
6	a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)	6a		
	b Enter the amount contributed by the employer to the plan for this plan year	6b		
	c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount)	6c		
If you completed line 6c, skip lines 8 and 9.				
7	Will the minimum funding amount reported on line 6c be met by the funding deadline?	☐ Yes	☐ No	☐ N/A
8	If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change?	☐ Yes	☐ No	☐ N/A

Part III	Amendments
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9	If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box.	☐ Increase	☐ Decrease	☐ Both	☐ No
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Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.
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10	Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?	☐ Yes	☐ No
11	a Does the ESOP hold any preferred stock?	☐ Yes	☐ No
	b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.)	☐ Yes	☐ No
12	Does the ESOP hold any stock that is not readily tradable on an established securities market?	☐ Yes	☐ No

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) 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) 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)	14a 14b 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 b The corresponding number for the second preceding plan year	15a 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 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	16a 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) and (b): a Enter the percentage of plan assets held as: Public Equity: _____% Private Equity: _____% Investment-Grade Debt and Interest Rate Hedging Assets: _____% High-Yield Debt: _____% Real Assets: _____% Cash or Cash Equivalents: _____% Other: _____% b Provide the average duration of the Investment-Grade Debt and Interest Rate Hedging Assets: ☐ 0-5 years ☐ 5-10 years ☐ 10-15 years ☐ 15 years or more	
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. _____	

Part VII	IRS Compliance Questions
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21a Does the plan satisfy the coverage and nondiscrimination tests of Code sections 410(b) and 401(a)(4) by combining this plan with any other plans under the permissive aggregation rules? ☐ Yes ☒ No 21b If this is a Code section 401(k) plan, check all boxes that apply to indicate how the plan is intended to satisfy the nondiscrimination requirements for employee deferrals and employer matching contributions (as applicable) under Code sections 401(k)(3) and 401(m)(2). ☐ Design-based safe harbor method ☐ "Prior year" ADP test ☐ "Current year" ADP test ☒ N/A	
22 If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter <u>08 / 07 / 2017</u> (MM/DD/YYYY) and the Opinion Letter serial number <u>J600957A</u> .	

CENTRAL VIRGINIA HEALTH SERVICES, INC. 403(B) PLAN

FINANCIAL REPORT

FOR THE YEAR ENDED DECEMBER 31, 2023

CENTRAL VIRGINIA HEALTH SERVICES, INC. 403(B) PLAN
FINANCIAL REPORT
FOR THE YEAR ENDED DECEMBER 31, 2023

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ROBINSON, FARMER, COX ASSOCIATES, PLLC

Certified Public Accountants

Independent Auditors' Report

**To The Board of the
Central Virginia Health Services, Inc.
403(B) Plan**

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

We have performed audits of the accompanying financial statements of Central Virginia Health Services, Inc. 403(B) 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, 2023 and 2022, and the related statement of changes in net assets available for benefits for the year ended December 31, 2023, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audit of the Central Virginia Health Services, Inc. 403(B) 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 December 31, 2023 and 2022, and for the year ended December 31, 2023, stating that the certified investment information, as described in Note 4 to the financial statements, is complete and accurate.

Opinion

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

- the amounts and disclosures in the accompanying 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

We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Central Virginia Health Services, Inc. 403(B) Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the 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 Central Virginia Health Services, Inc. 403(B) 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 Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit 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 generally accepted auditing standards 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 generally accepted auditing standards, 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.

Auditors' Responsibilities for the Audit of the Financial Statements: (Continued)

- 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 Central Virginia Health Services, Inc. 403(B) 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 Central Virginia Health Services, Inc. 403(B) 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 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.

Supplemental Schedules Required by ERISA

The supplemental Schedule of Assets (Held at End of Year) 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 generally accepted auditing standards. For information included in the supplemental schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

Supplemental Schedules Required by ERISA: (Continued)

In our opinion:

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

Robinson, Farnell, Cox Associates

Charlottesville, Virginia
October 15, 2024

- Financial Statements -

CENTRAL VIRGINIA HEALTH SERVICES, INC. 403(B) PLAN

**Statements of Net Assets Available for Benefits
As of December 31, 2023 and 2022**

	<u>2023</u>	<u>2022</u>
Assets:		
Investments, at fair value	\$ 31,056,020	\$ 25,510,229
Investments, at contract value	<u>4,130,431</u>	<u>3,281,635</u>
Total investments	\$ <u>35,186,451</u>	\$ <u>28,791,864</u>
Receivables:		
Employer contributions	\$ -	\$ 27,923
Notes receivable from participants	<u>590,528</u>	<u>381,238</u>
Total receivables	\$ <u>590,528</u>	\$ <u>409,161</u>
Total assets	\$ <u>35,776,979</u>	\$ <u>29,201,025</u>
Net assets available for benefits	\$ <u><u>35,776,979</u></u>	\$ <u><u>29,201,025</u></u>

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

CENTRAL VIRGINIA HEALTH SERVICES, INC. 403(B) PLAN

**Statement of Changes in Net Assets Available for Benefits
For the Year Ended December 31, 2023**

Additions to net assets attributed to:

Investment income (loss):

Net appreciation (depreciation) in fair value of investments	\$ 3,400,619
Interest and dividends	<u>919,683</u>

Total investment income (loss)	\$ <u>4,320,302</u>
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Interest income on notes receivable from participants	\$ <u>27,334</u>
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Other income	\$ <u>1,061</u>
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Contributions:

Rollovers	\$ 344,863
Employer	1,130,009
Participants	<u>1,955,492</u>

Total contributions	\$ <u>3,430,364</u>
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Total additions to net assets	\$ <u>7,779,061</u>
-------------------------------	---------------------

Deductions from net assets attributed to:

Benefits paid directly to participants	\$ 1,161,160
Deemed distributions of participant loans	4,638
Administration expenses	<u>81,590</u>

Total deductions from net assets	\$ <u>1,247,388</u>
----------------------------------	---------------------

Net increase (decrease) in net assets	\$ <u>6,531,673</u>
---------------------------------------	---------------------

Transfers of assets to this plan	\$ <u>44,281</u>
----------------------------------	------------------

Net assets available for benefits

Beginning of year	\$ <u>29,201,025</u>
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End of year	<u>\$ 35,776,979</u>
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The accompanying notes are an integral part of these financial statements.

CENTRAL VIRGINIA HEALTH SERVICES 403(B) PLAN

Notes to Financial Statements December 31, 2023

NOTE 1—DESCRIPTION OF PLAN

The following description of the Central Virginia Health Services 403(b) Plan (the Plan) is provided for general information purposes only. Participants should refer to the Plan Agreement for more complete information.

General - The Plan is a defined contribution plan covering substantially all employees of Central Virginia Health Services, Inc. (the Company). The Plan was established January 1, 1980 to provide certain retirement and other benefits for employees eligible to participate. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Eligibility - All employees who have attained age 21 are eligible to participate in the Plan at the next entry date. New participants may enter the Plan on the next pay period coinciding with or following the date on which they meet eligibility requirements. Employees may begin elective deferrals at their employment and employees who normally work more than 19 hours per week may receive employer contributions after six months of employment.

Contributions - Each pay period, the Company contributes to the Plan a salary deferral amount elected by each participant. Each participant may elect to contribute a portion of their salary up to \$22,500 for 2023. Participants age 50 and over may contribute an additional \$7,500 in Plan year 2023, but these “catch up” contributions are not matched by the employer. For Plan year 2023, the Company elected to make matching contributions of 100% of the first 5% of employee compensation deferred. The Company contributes its matching contribution to the participants account after each payroll period.

Participant Accounts - Each participant’s account is credited with the participant’s salary reduction contributions, employer matching contributions, Plan earnings, and charged with an allocation of administrative expense. Allocations are based on participant earnings or account balances, as defined in the Plan.

Vesting - Participants are fully vested in their salary deferral and matching contributions at all times.

Payment of Benefits - Upon termination of service due to death, disability, or retirement, a participant, or his or her beneficiary in the event of death, may elect to receive either a lump-sum amount equal to the value of the participant’s vested interest in his or her account, or annual installments over a selected period.

Plan administration - Employees of the Company perform substantial administrative services at no cost to the Plan.

Plan Tax Status - The Plan has been designed to qualify under Section 403(b) of the Internal Revenue Code (the Code). The terms of the Plan have been prepared to conform to the sample language provided by the Internal Revenue Service (IRS). The Plan is required to operate in conformity with the Code to maintain the tax-exempt status for plan participants under Section 403(b).

NOTE 2—SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Date of Management’s Review - Subsequent events and transactions were evaluated for potential recognition or disclosure through October 15, 2024, which is the date the financial statements were available to be issued.

CENTRAL VIRGINIA HEALTH SERVICES 403(B) PLAN

Notes to Financial Statements December 31, 2023 (Continued)

NOTE 2—SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES: (CONTINUED)

Basis of Accounting - The financial statements of the Plan are prepared on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America.

Investment Valuation and Income Recognition - Investments are reported at fair value (except for the fully benefit-responsive investment contract, which is reported at contract 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. The Plan's Investment Committee determines the Plan's valuation policies utilizing information provided by the investment advisers, custodians and insurance company. See Note 5 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 includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Use of Estimates - The preparation of financial statements in conformity with generally accepted accounting principles requires the Plan administrator to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results may differ from those estimates.

Payment of Benefits - Benefits are recorded when paid.

NOTE 3—NOTES RECEIVABLE FROM PARTICIPANTS

Participant loans are classified as notes receivable from participants, which are segregated from Plan investments and measured at their unpaid principal balance plus any accrued but unpaid interest.

All participants and beneficiaries may borrow up to the lesser of \$50,000 or 50% of his or her vested interest in the Plan, less any outstanding loans, unless a 50% vested interest is less than \$10,000, in which case the participant may borrow up to the vested interest or \$10,000, whichever is lower. All loans bear a reasonable rate of interest. The rates used by the Plan are variable and range from 4.25% to 6.50%. Principal and interest are paid ratably through bi-weekly payroll deductions or by payments made directly by participants.

NOTE 4—INFORMATION CERTIFIED BY THE PLAN'S CUSTODIANS

The Plan administrator has elected the method of annual reporting compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, the Custodians (TIAA-CREF and Equitable) have certified that the following data included the accompanying financial statements and supplemental schedule is complete and accurate:

- Investments and notes receivable from participants as shown on the statements of net assets available for benefits as of December 31, 2023 and 2022;
- Net investment activity and interest income on notes receivable from participants as shown in the statement of changes in net assets available for benefits for the year ended December 31, 2023;
- Investment information included in the footnotes and supplemental schedule of assets (held at end of year) as of December 31, 2023.

CENTRAL VIRGINIA HEALTH SERVICES 403(B) PLAN

Notes to Financial Statements December 31, 2023 (Continued)

NOTE 4—INFORMATION CERTIFIED BY THE PLAN’S CUSTODIANS: (CONTINUED)

The Plan’s independent auditors did not perform auditing procedures with respect to this information except for comparing such information to the related information included in the financial statements and supplemental schedule.

The Plan’s independent auditors did perform auditing procedures with respect to this information for assets held by American Funds, as the Custodian did not certify the data. Assets held by American Funds totaled \$2,412,993 at December 31, 2023.

NOTE 5—FAIR VALUE MEASUREMENTS

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quotes prices in active markets for identical assets or liabilities (level 1) and the lowest priority to unobservable inputs (level 3). The three levels of the fair value hierarchy under FASB ASC 820 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.
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Level 2	Inputs to the valuation methodology include
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- 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;
- inputs that are derived principally from or corroborated by observable market data by correlation or other means.

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

Level 3	Inputs to the valuation methodology are unobservable and significant to the fair value measurement.
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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 methodologies used at December 31, 2023 and 2022.

Mutual funds: Valued at the daily closing price as reported by the fund. The mutual funds held by the Plan are open-end mutual funds registered with the U.S. Securities and Exchange Commission. The funds must publish their daily net asset value and transact at that price. The mutual funds held by the Plan are considered to be actively traded. The self-directed account is comprised of mutual funds.

CENTRAL VIRGINIA HEALTH SERVICES 403(B) PLAN

Notes to Financial Statements December 31, 2023 (Continued)

NOTE 5—FAIR VALUE MEASUREMENTS: (CONTINUED)

Pooled separate accounts: Based on quoted prices in markets that are not active and valued by the net asset value of the pooled separate accounts, based on the fair value of the underlying holdings.

The following table sets forth the Plan's investments at fair value as of December 31, 2023 and 2022.

Assets at Fair Value as of December 31, 2023				
	Total	(Level 1)	(Level 2)	(Level 3)
Mutual funds	\$ 27,174,347	\$ 27,174,347	\$ -	-
Pooled separate accounts	3,881,665	-	3,881,665	-
Self-directed account	8	8	-	-
	<u>\$ 31,056,020</u>	<u>\$ 27,174,355</u>	<u>\$ 3,881,665</u>	<u>-</u>
Assets at Fair Value as of December 31, 2022				
	Total	(Level 1)	(Level 2)	(Level 3)
Mutual funds	\$ 22,059,783	\$ 22,059,783	\$ -	-
Pooled separate accounts	3,372,811	-	3,372,811	-
Self-directed account	77,635	77,635	-	-
	<u>\$ 25,510,229</u>	<u>\$ 22,137,418</u>	<u>\$ 3,372,811</u>	<u>-</u>

NOTE 6—PLAN TERMINATION

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

NOTE 7—PLAN TAX STATUS

The Plan obtained its latest determination letter on January 1, 1980, in which the Internal Revenue Service stated that the Plan, as the designed, was in compliance with the applicable requirements of the Internal Revenue Code. The Plan has been amended since receiving the determination letter. However, the Plan administrator and the Plan's other advisors believe that the Plan is currently designed and operated in compliance with the applicable requirements of the Internal Revenue Code. Therefore, they believe that the Plan was qualified and tax-exempt for the year ended December 31, 2023.

NOTE 8—RISKS AND UNCERTAINTIES

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

CENTRAL VIRGINIA HEALTH SERVICES 403(B) PLAN

Notes to Financial Statements December 31, 2023 (Continued)

NOTE 9—RECONCILIATION OF FINANCIAL STATEMENTS TO SCHEDULE H OF FORM 5500

The following is a reconciliation of net assets available for benefits per the financial statements to Schedule H Form 5500:

	December 31, 2023
Net assets available for benefits per the financial statements	\$ 35,776,979
Adjustments	<u>-</u>
Net assets available for benefits per Schedule H Form 5500	<u><u>\$ 35,776,979</u></u>

The following is a reconciliation of benefit payments to participants per the financial statements to Schedule H of Form 5500.

	December 31, 2023
Benefit payments to participants per the financial statements	\$ 1,161,160
Adjustments	<u>-</u>
Benefit payments to participants participants per Schedule H Form 5500	<u><u>\$ 1,161,160</u></u>

NOTE 10—GUARANTEED INVESTMENT CONTRACTS WITH INSURANCE COMPANIES

The Plan entered into a traditional fully benefit-responsive guaranteed investment contract with Equitable totaling \$2,486,039 for 2023 and \$2,474,656 for 2022. Equitable maintains the contributions in a general account. The account is credited with earnings on the underlying investments and charged for participant withdrawals and administrative expenses. The guaranteed investment contract issuer is contractually obligated to repay the principal and a specified interest rate that is guaranteed to the Plan. The crediting rate is based on a formula established by the contract issuer but may not be less than 1.75%. The crediting rate is reviewed on a monthly basis for resetting. The guaranteed investment contract does not permit the insurance company to terminate the agreement prior to the scheduled maturity date. The average market yield earned by the contract was 3.00% for the years ending December 31, 2023 and 2022.

This contract meets the fully benefit-responsive investment contract criteria and therefore is reported at contract value. Contract value is relevant measure for fully benefit-responsive investments contracts because this the amount received by participants if they were to initiate permitted transactions under the terms of the Plan. Contract value, as reported to the Plan by Equitable, represents contributions made under the contract, plus earnings, less participant withdrawals, and administrative expenses. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value.

The Plan's ability to receive amount due is dependent on the issuer's ability to meet its financial obligations. The issuer's ability to meet its contractual obligations may be affected by future economic and regulatory developments.

CENTRAL VIRGINIA HEALTH SERVICES 403(B) PLAN

Notes to Financial Statements December 31, 2023 (Continued)

NOTE 10—GUARANTEED INVESTMENT CONTRACTS WITH INSURANCE COMPANIES: (CONTINUED)

Certain events might limit the ability of the Plan to transact at contract value with the issuer. Such events include (1) amendments to the Plan documents (including complete or partial Plan termination or merger with another plan), (2) changes to the Plan's prohibition on competing investment options or deletion of equity wash provisions, (3) bankruptcy of the Plan sponsor or other Plan sponsor events (for example, divestitures or spinoffs of a subsidiary) that cause a significant withdrawal from the Plan, (4) the failure of the trust to qualify for exemption from federal income taxes or any required prohibited transaction exemption under the Employee Retirement Income Security Act of 1974, or (e) premature termination of the contract. No events are probable of occurring that might limit the ability of the Plan to transact at contract value with the contract issuers and that also would limit the ability of the Plan to transact at contract value with the participants.

In addition, certain events allow the issuer to terminate the contract with the Plan and settle at an amount different from contract value. Such events include (1) an uncured violation of the Plan's investment guidelines, (2) a breach of material obligation under the contract, (3) a material misrepresentation, and (4) a material amendment to the agreement without the consent of the issuer.

The Plan entered into a traditional non-benefit responsive guaranteed investment contract with TIAA CREF totaling \$1,644,392 for 2023 and \$806,979 for 2022. This amount is reported at contract value. Based on its assumptions and analysis, TIAA CREF has concluded that contract value approximates fair value.

NOTE 11—RELATED PARTY AND PARTY-IN-INTEREST TRANSACTIONS

Plan investments include funds managed by TIAA CREF, American Funds, and Equitable. These companies are affiliated with the custodians as defined by the Plan and therefore, these transactions qualify as party-in-interest transactions. Administrative investment fees paid by the Plan to the custodians and affiliates were \$81,590 for 2023.

Certain administrative functions are performed by officers and employees of the Company. No officer or employee receives compensation from the Plan for these services.

- Supplemental Schedule -

CENTRAL VIRGINIA HEALTH SERVICES, INC. 403(B) PLAN

Schedule H, Line 4i -Schedule of Assets (Held at End of Year)
December 31, 2023

Identity of Issuer, Borrower, Lessor, or Similar Party	Description	Cost **	Current Value
	Insurance company general contract:		
* College Retirement Equities Fund variable annuities	TIAA Traditional Non Benefit Responsive 2	\$ -	\$ 1,007,384
* Equitable Life Insurance	EquiGuaranteed Interest Account	-	2,486,039
	Pooled separate account:		
* College Retirement Equities Fund variable annuities	TIAA Real Estate	-	380,987
* Equitable Life Insurance	EQ/Equity 500 Index	-	7,298
* Equitable Life Insurance	EQ/Core Plus Bond	-	139
* Equitable Life Insurance	EQ/Intermediate Government Bnd	-	6,870
* Equitable Life Insurance	EQ/International Equity Index	-	57,425
* Equitable Life Insurance	EQ/AB Small Cap Growth	-	4
* Equitable Life Insurance	EQ/Quality Bond PLUS	-	4,371
* Equitable Life Insurance	EQ/Com Stck Index	-	1,126,590
* Equitable Life Insurance	Multimanager Aggressive Equity	-	99,291
* Equitable Life Insurance	Multimanager Technology	-	7,638
* Equitable Life Insurance	EQ/MFS Mid Cap Focused Growth	-	7,457
* Equitable Life Insurance	EQ/Moderate Allocation	-	69,988
* Equitable Life Insurance	EQ/Janus Enterprise	-	33,831
* Equitable Life Insurance	EQ/Conserv Allocation	-	12,168
* Equitable Life Insurance	EQ/Conserv-Plus Allocation	-	117,773
* Equitable Life Insurance	EQ/Moderate-Plus Allocation	-	12,833
* Equitable Life Insurance	EQ/PIMCO Ultra Short Bond	-	33,733
* Equitable Life Insurance	EQ/T. Rowe Price Growth Stock	-	234
* Equitable Life Insurance	1290 VT GAMCO Small Co Val	-	153,177
* Equitable Life Insurance	EQ/Mid Cap Index	-	250,470
* Equitable Life Insurance	Fidelity VIP Mid Cap	-	127
* Equitable Life Insurance	EQ/Int Val Managed Vol	-	116,828
* Equitable Life Insurance	EQ/Lg Cap Grw Managed Vol	-	148,254
* Equitable Life Insurance	EQ/Glb Eqty Managed Vol	-	285,581
* Equitable Life Insurance	EQ/Mid Cap Val Managed Vol	-	153,986
* Equitable Life Insurance	EQ/Value Equity	-	276,274
* Equitable Life Insurance	EQ/Large Cap Growth Index	-	173
* Equitable Life Insurance	EQ/Capital Group Research	-	67,137
* Equitable Life Insurance	EQ/Lg Cap Val Managed Vol	-	285,864
* Equitable Life Insurance	1290 VT Small Cap Value	-	119,632
* Equitable Life Insurance	EQ/Lazard Emerging Mrkts Eqty	-	1,742
* Equitable Life Insurance	1290 VT Socially Responsible	-	25,943
* Equitable Life Insurance	EQ/Core Bond Index	-	10,554
* Equitable Life Insurance	EQ/Small Company Index	-	7,293
	Registered investment company:		
* College Retirement Equities Fund variable annuities	TIAA-CREF Intl Eq Idx-Inst	-	357,885
* College Retirement Equities Fund variable annuities	TIAA-CREF Money Market-Inst	-	161,054
College Retirement Equities Fund variable annuities	American EuroPac Growth R6	-	217,798
College Retirement Equities Fund variable annuities	DFA Emerging Mark CorEqPort I	-	257,072
College Retirement Equities Fund variable annuities	Goldman Sachs Mid Cap Val Inst	-	136,464
College Retirement Equities Fund variable annuities	Harding Loevner Emrg Mrkts Adv	-	215,380
College Retirement Equities Fund variable annuities	MFS Intl Diversification R4	-	286,343

CENTRAL VIRGINIA HEALTH SERVICES, INC. 403(B) PLAN

Schedule H, Line 4i -Schedule of Assets (Held at End of Year)
December 31, 2023 (Continued)

Identity of Issuer, Borrower, Lessor, or Similar Party	Description	Cost **	Current Value
College Retirement Equities Fund variable annuities	PIMCO Total Return Instl	\$ -	\$ 5,815
College Retirement Equities Fund variable annuities	T. Rowe Blue Chip Growth	-	299,713
College Retirement Equities Fund variable annuities	Vanguard 500 Idx Adm	-	1,812,526
College Retirement Equities Fund variable annuities	Vanguard Mid-Cap Growth Inv	-	8,338
College Retirement Equities Fund variable annuities	Vanguard Small-Cap Idx Adm	-	407,333
College Retirement Equities Fund variable annuities	Vanguard Target Ret 2020 Inv	-	263
College Retirement Equities Fund variable annuities	Vanguard Target Ret 2025 Inv	-	3,975
College Retirement Equities Fund variable annuities	Vanguard Target Ret 2035 Inv	-	14,017
College Retirement Equities Fund variable annuities	Vanguard Target Ret 2055 Inv	-	13,424
College Retirement Equities Fund variable annuities	Vanguard Target Ret 2060 Inv	-	3,899
College Retirement Equities Fund variable annuities	Vanguard Target Ret 2065 Inv	-	86,190
College Retirement Equities Fund variable annuities	Vanguard Mid-Cap Idx Adm	-	455,711
* College Retirement Equities Fund variable annuities	TIAA-CREF Core Impact Bd-Inst	-	29
College Retirement Equities Fund variable annuities	JPMorgan Income Builder A	-	19,174
College Retirement Equities Fund variable annuities	BNY Mellon S&P 500 Index	-	217,064
College Retirement Equities Fund variable annuities	TIAA-CREF SC Low Crbn Eq-Inst	-	76,549
College Retirement Equities Fund variable annuities	Touchstone Snds Cap Sel Ins Gr	-	31,043
College Retirement Equities Fund variable annuities	JPMorgan Mid Cap Value L	-	65,825
College Retirement Equities Fund variable annuities	Loomis Sayles Sml Cp Grw Instl	-	64,905
College Retirement Equities Fund variable annuities	Calvert US LrgCapCo Resp Idx I	-	46,890
College Retirement Equities Fund variable annuities	Amer Beacon Small Cap Value R6	-	337,766
College Retirement Equities Fund variable annuities	BlackRock Hgh Yld Bd Portf K	-	33,957
College Retirement Equities Fund variable annuities	Columbia Balanced Instl 3	-	20,844
College Retirement Equities Fund variable annuities	Conestoga Small Cap Instl	-	47,685
College Retirement Equities Fund variable annuities	Delaware Value Fund Class R6	-	238,880
College Retirement Equities Fund variable annuities	BNY Mellon Bond Market Index I	-	62,578
College Retirement Equities Fund variable annuities	Eaton Vance Atl Cap SMID Ca R6	-	45,807
College Retirement Equities Fund variable annuities	TIAA-CREF Lfcyle Idx 2020 Fd Cla R6	-	3,760,595
College Retirement Equities Fund variable annuities	TIAA-CREF Lfcyle Idx 2025 Fd Cla R6	-	3,644,891
College Retirement Equities Fund variable annuities	TIAA-CREF Lfcyle Idx 2030 Fd Cla R6	-	1,745,230
College Retirement Equities Fund variable annuities	TIAA-CREF Lfcyle Idx 2035 Fd Cla R6	-	2,562,877
College Retirement Equities Fund variable annuities	TIAA-CREF Lfcyle Idx 2040 Fd Cla R6	-	2,195,976
College Retirement Equities Fund variable annuities	TIAA-CREF Lfcyle Idx 2045 Fd Cla R6	-	1,205,950
College Retirement Equities Fund variable annuities	TIAA-CREF Lfcyle Idx 2050 Fd Cla R6	-	1,176,066
College Retirement Equities Fund variable annuities	TIAA-CREF Lfcyle Idx 2055 Fd R6	-	824,510
College Retirement Equities Fund variable annuities	TIAA-CREF Lfcyle Idx 2060 R6	-	135,622
College Retirement Equities Fund variable annuities	TIAA-CREF Lfcyle Idx 2060 R6	-	8,705
College Retirement Equities Fund variable annuities	TIAA-CREF Lfcyle Idx Cla R6	-	399,215
College Retirement Equities Fund variable annuities	JPMorgan US Research Enh Eq R6	-	45,667
College Retirement Equities Fund variable annuities	Loomis Sayles Core Plus Bond N	-	50,298
College Retirement Equities Fund variable annuities	MFS Value Fund Class R6	-	493,527
College Retirement Equities Fund variable annuities	Invesco Global R6	-	9,817
College Retirement Equities Fund variable annuities	PGIM Global Real Estate R6	-	67,428
College Retirement Equities Fund variable annuities	PGIM High Yield R6	-	58,427
College Retirement Equities Fund variable annuities	PGIM Short-Term Corp Bd R6	-	69,843
College Retirement Equities Fund variable annuities	Principal Real Estate Sec R6	-	99,312
College Retirement Equities Fund variable annuities	T Rowe Price Equity Income I	-	43,107
College Retirement Equities Fund variable annuities	Templeton Global Bond R6	-	46,236
College Retirement Equities Fund variable annuities	Vanguard High-Yield Corp Adm	-	23,826
College Retirement Equities Fund variable annuities	Western Asset Core Plus Bnd IS	-	28,816
College Retirement Equities Fund variable annuities	William Blair Small Cap Val I	-	13,216
College Retirement Equities Fund variable annuities	Goldman Sachs Sml Cp Val Inst	-	1

CENTRAL VIRGINIA HEALTH SERVICES, INC. 403(B) PLAN

Schedule H, Line 4i -Schedule of Assets (Held at End of Year)
December 31, 2023 (Continued)

Identity of Issuer, Borrower, Lessor, or Similar Party	Description	Cost **	Current Value
College Retirement Equities Fund variable annuities	TIAA Stable Value	\$ -	\$ 637,008
* American Funds	AMCAP Fund - Class A	-	69,335
* American Funds	AMCAP Fund - Class F1	-	23,793
* American Funds	American Balanced Fund - Class A	-	257,282
* American Funds	American Balanced Fund - Class F1	-	180,613
* American Funds	American Funds 2035 Target Date - Class A	-	83,104
* American Funds	American Funds 2045 Target Date - Class A	-	5,525
* American Funds	American Funds U.S. Government Money Market Fund - Class A	-	33,436
* American Funds	American Funds U.S. Government Money Market Fund - Class F1	-	72,129
* American Funds	American High-Income Trust - Class A	-	5,059
* American Funds	American Mutual Fund - Class A	-	9,258
* American Funds	Capital Income Builder - Class A	-	275,065
* American Funds	Capital Income Builder - Class F1	-	36,392
* American Funds	Capital World Bond Fund - Class A	-	7,497
* American Funds	Capital World Bond Fund - Class F1	-	5,298
* American Funds	Capital World Growth & Income Fund - Class A	-	138,433
* American Funds	Capital World Growth & Income Fund - Class F1	-	91,747
* American Funds	EuroPacific Growth Fund - Class A	-	47,280
* American Funds	EuroPacific Growth Fund - Class F1	-	4,969
* American Funds	Fundamental Investors - Class A	-	108,201
* American Funds	Fundamental Investors - Class F1	-	174,813
* American Funds	Intermediate Bond Fund of America - Class A	-	24,223
* American Funds	Intermediate Bond Fund of America - Class F1	-	9,559
* American Funds	New Perspective Fund - Class A	-	3,102
* American Funds	New Perspective Fund - Class F1	-	598
* American Funds	New World Fund - Class A	-	7,024
* American Funds	Short-Term Bond Fund of America - Class A	-	3,337
* American Funds	Short-Term Bond Fund of America - Class C1	-	4,769
* American Funds	SMALLCAP World Fund - Class A	-	57,384
* American Funds	SMALLCAP World Fund - Class F1	-	5,666
* American Funds	The Bond Fund of America - Class A	-	30,015
* American Funds	The Growth Fund of America - Class A	-	123,674
* American Funds	The Growth Fund of America - Class F1	-	1,151
* American Funds	The Income Fund of America - Class A	-	65,144
* American Funds	Washington Mutual Investors Fund - Class A	-	446,363
* American Funds	Washington Mutual Investors Fund - Class F1	-	1,755
	Other:		
* College Retirement Equities Fund variable annuities	TIAA-CREF Self Directed Acct	-	8
	Loans:		
* Plan Participants	Notes receivable from participants, interest rates from 4.25% to 6.50%		590,528
	Total Assets Held	\$	35,776,979

* - Party-in-interest to the Plan.

**Cost is not required for participant directed investments and therefore is not included.

Attachment to Form 5500, Schedule H, Part IV 4 i, EIN 54-0887287

Note: Notes receivable from participants balance per Statement of Net Assets Available for Benefits includes deemed distributed loans in the amount of \$17,033.

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

Name of Plan:

► Central Virginia Health Services Tax Sheltered Annuity Plan

Employer Identification Number: ► 54-0887287

For plan year (beginning/ending): ► 1/1/2023 to 12/31/2023

Plan number: ► 001

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current value
*	College Retirement Equities Fund variable annuities	TIAA Traditional Non Benefit Responsive 2		\$ 1,007,384.38
*	College Retirement Equities Fund variable annuities	TIAA Stable Value		\$ 637,007.84
*	College Retirement Equities Fund variable annuities	TIAA Real Estate		\$ 380,986.99
*	College Retirement Equities Fund variable annuities	TIAA-CREF Intl Eq Idx-Inst		\$ 357,885.26
*	College Retirement Equities Fund variable annuities	TIAA-CREF Lfcycle Idx 2020-Inst		\$ 3,760,595.42
*	College Retirement Equities Fund variable annuities	TIAA-CREF Lfcycle Idx 2025-Inst		\$ 3,644,890.60
*	College Retirement Equities Fund variable annuities	TIAA-CREF Lfcycle Idx 2030-Inst		\$ 1,745,229.86
*	College Retirement Equities Fund variable annuities	TIAA-CREF Lfcycle Idx 2035-Inst		\$ 2,562,876.98
*	College Retirement Equities Fund variable annuities	TIAA-CREF Lfcycle Idx 2040-Inst		\$ 2,195,975.78
*	College Retirement Equities Fund variable annuities	TIAA-CREF Lfcycle Idx 2045-Inst		\$ 1,205,950.29
*	College Retirement Equities Fund variable annuities	TIAA-CREF Lfcycle Idx 2050-Inst		\$ 1,176,066.39
*	College Retirement Equities Fund variable annuities	TIAA-CREF Lfcycle Idx 2055-Inst		\$ 824,509.62
*	College Retirement Equities Fund variable annuities	TIAA-CREF Lfcycle Idx Rtlm-Inst		\$ 399,213.54
*	College Retirement Equities Fund variable annuities	TIAA-CREF Money Market-Inst		\$ 161,054.17
	College Retirement Equities Fund variable annuities	American EuroPac Growth R6		\$ 217,797.76
	College Retirement Equities Fund variable annuities	DFA Emerging Mark CorEqPort I		\$ 257,072.11
	College Retirement Equities Fund variable annuities	Goldman Sachs Mid Cap Val Inst		\$ 136,464.26
	College Retirement Equities Fund variable annuities	Harding Loevner Emrg Mkts Adv		\$ 215,380.04
	College Retirement Equities Fund variable annuities	MFS Intl Diversification R4		\$ 286,342.68
	College Retirement Equities Fund variable annuities	PIMCO Total Return Instl		\$ 5,815.48
	College Retirement Equities Fund variable annuities	T. Rowe Blue Chip Growth		\$ 299,713.00
	College Retirement Equities Fund variable annuities	Vanguard 500 Idx Adm		\$ 1,812,526.07
	College Retirement Equities Fund variable annuities	Vanguard Mid-Cap Growth Inv		\$ 8,338.46
	College Retirement Equities Fund variable annuities	Vanguard Small-Cap Idx Adm		\$ 407,333.49
	College Retirement Equities Fund variable annuities	Vanguard Target Retire 2020		\$ 263.18
	College Retirement Equities Fund variable annuities	Vanguard Target Retire 2025		\$ 3,975.12
	College Retirement Equities Fund variable annuities	Vanguard Target Retire 2035		\$ 14,017.01
	College Retirement Equities Fund variable annuities	Vanguard Target Retire 2055		\$ 13,424.45
	College Retirement Equities Fund variable annuities	Vanguard Mid-Cap Idx Adm		\$ 455,710.79
*	College Retirement Equities Fund variable annuities	TIAA-CREF Core Impact Bd-Inst		\$ 28.94
	College Retirement Equities Fund variable annuities	JPMorgan Income Builder A		\$ 19,173.91
	College Retirement Equities Fund variable annuities	BNY Mellon S&P 500 Index		\$ 217,064.36
	College Retirement Equities Fund variable annuities	Vanguard Target Retire 2060		\$ 3,898.89
*	College Retirement Equities Fund variable annuities	TIAA-CREF SC Low Crbn Eq-Inst		\$ 76,548.55
	College Retirement Equities Fund variable annuities	Touchstone Snds Cap Sel Ins Gr		\$ 31,043.22
	College Retirement Equities Fund variable annuities	JPMorgan Mid Cap Value L		\$ 65,824.73
	College Retirement Equities Fund variable annuities	Loomis Sayles Sml Cp Grw Instl		\$ 64,905.27
	College Retirement Equities Fund variable annuities	Calvert US LrgCapCo Resp Idx I		\$ 46,889.65
	College Retirement Equities Fund variable annuities	Vanguard Target Retire 2065		\$ 86,189.57
	College Retirement Equities Fund variable annuities	Amer Beacon Small Cap Value R6		\$ 337,766.20
	College Retirement Equities Fund variable annuities	BlackRock Hgh Yld Bd Portf K		\$ 33,956.56
	College Retirement Equities Fund variable annuities	Columbia Balanced Instl 3		\$ 20,844.36
	College Retirement Equities Fund variable annuities	Conestoga Small Cap Instl		\$ 47,685.21
	College Retirement Equities Fund variable annuities	Delaware Value Fund Class R6		\$ 238,880.28
	College Retirement Equities Fund variable annuities	BNY Mellon Bond Market Index I		\$ 62,578.26
	College Retirement Equities Fund variable annuities	Eaton Vance Atl Cap SMID Ca R6		\$ 45,806.85
	College Retirement Equities Fund variable annuities	JPMorgan US Research Enh Eq R6		\$ 45,666.76
	College Retirement Equities Fund variable annuities	Loomis Sayles Core Plus Bond N		\$ 50,298.32
	College Retirement Equities Fund variable annuities	MFS Value Fund Class R6		\$ 493,527.08
	College Retirement Equities Fund variable annuities	Invesco Global R6		\$ 9,816.60
	College Retirement Equities Fund variable annuities	PGIM Global Real Estate R6		\$ 67,428.34
	College Retirement Equities Fund variable annuities	PGIM High Yield R6		\$ 58,426.90
	College Retirement Equities Fund variable annuities	PGIM Short-Term Corp Bd R6		\$ 69,842.96
	College Retirement Equities Fund variable annuities	Principal Real Estate Sec R6		\$ 99,311.89
	College Retirement Equities Fund variable annuities	T Rowe Price Equity Income I		\$ 43,106.87
	College Retirement Equities Fund variable annuities	Templeton Global Bond R6		\$ 46,235.62
	College Retirement Equities Fund variable annuities	Vanguard High-Yield Corp Adm		\$ 23,826.12
	College Retirement Equities Fund variable annuities	Western Asset Core Plus Bnd IS		\$ 28,816.29
	College Retirement Equities Fund variable annuities	William Blair Small Cap Val I		\$ 13,216.04
*	College Retirement Equities Fund variable annuities	TIAA-CREF Lfcycle Idx 2060-Inst		\$ 135,621.81
*	College Retirement Equities Fund variable annuities	TIAA-CREF Lfcycle Idx 2065-Inst		\$ 8,704.82
	College Retirement Equities Fund variable annuities	Goldman Sachs Sml Cp Val Inst		\$ 0.97
*	College Retirement Equities Fund variable annuities	TIAA-CREF Self Directed Acct		\$ 8.46
	College Retirement Equities Fund variable annuities	Participant Loan Fund		\$ 573,495.45
	College Retirement Equities Fund variable annuities	Participant Loan Fund (Deemed Distributed)		\$ 17,033.01
	TIAA Total			\$ 27,377,270.14

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

Name of Plan:

► Central Virginia Health Services Tax Sheltered Annuity Plan

Employer Identification Number: ► 54-0887287

For plan year (beginning/ending): ► 1/1/2023 to 12/31/2023

Plan number: ► 001

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current value
*	American Funds	Washington Mutual Investors Fund F1		\$ 1,754.71
*	American Funds	New Perspective Fund		\$ 3,102.17
*	American Funds	Short-Term Bond Fund of America		\$ 3,337.33
*	American Funds	Intermediate Bond Fund of America F1		\$ 9,559.05
*	American Funds	AMCAP Fund/Class F1		\$ 23,793.13
*	American Funds	The Growth Fund of America F1		\$ 1,151.02
*	American Funds	New World Fund		\$ 7,024.23
*	American Funds	American Funds 2045 Target Date Retirement Fund		\$ 5,524.76
*	American Funds	The Bond Fund of America		\$ 30,014.97
*	American Funds	Intermediate Bond Fund of America		\$ 24,222.99
*	American Funds	Washington Mutual Investors Fund		\$ 446,363.06
*	American Funds	Capital World Bond Fund F1		\$ 5,298.05
*	American Funds	Short-Term Bond Fund of America C1		\$ 4,768.85
*	American Funds	Capital World Bond Fund		\$ 7,496.79
*	American Funds	American Funds U.S. Government Money Market Fund		\$ 33,435.88
*	American Funds	The Income Fund of America		\$ 65,143.96
*	American Funds	New Perspective Fund F1		\$ 598.30
*	American Funds	Fundamental Investors		\$ 108,200.98
*	American Funds	American Mutual Fund		\$ 9,257.72
*	American Funds	SMALLCAP World Fund		\$ 57,383.50
*	American Funds	The Growth Fund of America		\$ 123,674.16
*	American Funds	American High-Income Trust		\$ 5,059.40
*	American Funds	American Funds U.S. Government Money Market Fund F1		\$ 72,129.22
*	American Funds	AMCAP Fund		\$ 69,334.79
*	American Funds	Capital World Growth and Income Fund F1		\$ 91,746.96
*	American Funds	Capital Income Builder		\$ 275,065.36
*	American Funds	American Funds 2035 Target Date Retirement Fund		\$ 83,104.23
*	American Funds	EuroPacific Growth Fund/Class F1		\$ 4,969.02
*	American Funds	EuroPacific Growth Fund		\$ 47,280.26
*	American Funds	SMALLCAP World Fund/Class F1		\$ 5,665.49
*	American Funds	American Balanced Fund F1		\$ 180,612.49
*	American Funds	American Balanced Fund		\$ 257,281.80
*	American Funds	Fundamental Investors F1		\$ 174,812.96
*	American Funds	Capital World Growth and Income Fund		\$ 138,433.45
*	American Funds	Capital Income Builder F1		\$ 36,392.06
	American Funds Total			\$ 2,412,993.10
*	AXA	Guaranteed Interest Account		\$ 2,486,038.96
	AXA	EQ/Moderate Allocation		\$ 69,988.21
	AXA	EQ/Lg Cap Grw Managed Vol		\$ 148,254.40
	AXA	EQ/Capital Group Research		\$ 67,136.69
	AXA	EQ/Lg Cap Val Managed Vol		\$ 285,864.26
	AXA	EQ/Mid Cap Index		\$ 250,469.50
	AXA	EQ/Glb Eqty Managed Vol		\$ 285,581.22
	AXA	EQ/Quality Bond PLUS		\$ 4,370.52
	AXA	1290 VT Small Cap Value		\$ 119,632.30
	AXA	EQ/Com Stck Index		\$ 1,126,590.03
	AXA	EQ/Value Equity		\$ 276,273.96
	AXA	Multimanager Aggressive Equity		\$ 99,291.47
	AXA	EQ/Equity 500 Index		\$ 7,298.43
	AXA	EQ/International Equity Index		\$ 57,424.86
	AXA	1290 VT GAMCO Small Co Val		\$ 153,177.29
	AXA	Multimanager Technology		\$ 7,637.50
	AXA	EQ/MFS Mid Cap Focused Grwth		\$ 7,456.58
	AXA	EQ/Mid Cap Val Managed Vol		\$ 153,985.56
	AXA	EQ/Int Val Managed Vol		\$ 116,827.90
	AXA	EQ/Lazard Emerging Mkts Eqty		\$ 1,742.05
	AXA	EQ/Janus Enterprise		\$ 33,830.50
	AXA	EQ/Conserv-Plus Allocation		\$ 117,773.39
	AXA	EQ/Core Plus Bond		\$ 138.73
	AXA	EQ/Large Cap Growth Index		\$ 172.96
	AXA	EQ/Conserv Allocation		\$ 12,168.37
	AXA	EQ/Small Company Index		\$ 7,293.19
	AXA	Fidelity VIP Mid Cap		\$ 127.08
	AXA	EQ/PIMCO Ultra Short Bond		\$ 33,732.55
	AXA	EQ/Moderate-Plus Allocation		\$ 12,832.80
	AXA	EQ/AB Small Cap Growth		\$ 4.35
	AXA	EQ/Intermediate Government Bnd		\$ 6,870.39
	AXA	1290 VT Socially Responsible		\$ 25,942.71
	AXA	EQ/JPMorgan Growth Stock		\$ 234.29
	AXA	EQ/Core Bond Index		\$ 10,554.17
	AXA Total			\$ 5,986,717
	Grand Total			\$ 35,776,979