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

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.)
- [X] a single-employer plan
- [ ] a DFE (specify) ____

B This return/report is:
- [ ] the first return/report
- [ ] the final return/report
- [ ] an amended return/report
- [ ] a short plan year return/report (less than 12 months)

C If the plan is a collectively-bargained plan, check here. . . . . ▶ [ ]

D Check box if filing under:
- [ ] Form 5558
- [ ] automatic extension
- [ ] the DFVC program
- [X] special extension (enter description) 4783-DR-WEST VIRGINIA

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
CABELL HUNTINGTON HOSPITAL, INC. NON-UNION EMPLOYEES' RETIREMENT PLAN

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 04/01/1970

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)
CABELL HUNTINGTON HOSPITAL, INC.

1340 HAL GREER BLVD
HUNTINGTON, WV 25701-3800

2b Employer Identification Number (EIN) 55-0675666

2c Plan Sponsor's telephone number 717-775-7371

2d Business code (see instructions) 622000

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.	11/01/2024	DAVID WARD
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	11/01/2024	DAVID WARD
	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 [X] 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

4b EIN

c Plan Name

4d PN

5	Total number of participants at the beginning of the plan year	**5**	1690
6	Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines **6a(1), 6a(2), 6b, 6c,** and **6d**).		
a(1)	Total number of active participants at the beginning of the plan year	**6a(1)**	349
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	349
b	Retired or separated participants receiving benefits	**6b**	638
c	Other retired or separated participants entitled to future benefits	**6c**	500
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	1487
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	36
f	Total. Add lines **6d** and **6e**.	**6f**	1523
g(1)	Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item)	**6g(1)**	0
g(2)	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g(2)**	0
h	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	**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:

1A 1I 3D 3H

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)** [X] Insurance
- **(2)** [ ] Code section 412(e)(3) insurance contracts
- **(3)** [X] Trust
- **(4)** [ ] General assets of the sponsor

9b Plan benefit arrangement (check all that apply)

- **(1)** [X] Insurance
- **(2)** [ ] Code section 412(e)(3) insurance contracts
- **(3)** [X] Trust
- **(4)** [ ] General assets of the sponsor

10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules

- **(1)** [X] **R** (Retirement Plan Information)
- **(2)** [ ] **MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
- **(3)** [X] **SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary
- **(4)** [ ] **DCG** (Individual Plan Information) – Number Attached 0
- **(5)** [ ] **MEP** (Multiple-Employer Retirement Plan Information)

b General Schedules

- **(1)** [X] **H** (Financial Information)
- **(2)** [ ] **I** (Financial Information – Small Plan)
- **(3)** [X] **A** (Insurance Information) – Number Attached 1
- **(4)** [X] **C** (Service Provider Information)
- **(5)** [X] **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

For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023

A Name of plan
CABELL HUNTINGTON HOSPITAL, INC. NON-UNION EMPLOYEES' RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
CABELL HUNTINGTON HOSPITAL, INC.

D Employer Identification Number (EIN)
55-0675666

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.

1 Coverage Information:

(a) Name of insurance carrier
PRINCIPAL 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
42-0127290	61271	446488	1523	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
0	0

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part II 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	0
5	Current value of plan's interest under this contract in separate accounts at year end	5	84623192

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 ▶

b	Balance at the end of the previous year			7b	
c	Additions: (1) Contributions deposited during the year	7c(1)			
	(2) Dividends and credits	7c(2)			
	(3) Interest credited during the year	7c(3)			
	(4) Transferred from separate account	7c(4)			
	(5) Other (specify below) ▶	7c(5)			
	(6) Total additions			7c(6)	
d	Total of balance and additions (add lines **7b** and **7c(6)**)			7d	
e	Deductions:				
	(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)			
	(2) Administration charge made by carrier	7e(2)			
	(3) Transferred to separate account	7e(3)			
	(4) Other (specify below) ▶	7e(4)			
	(5) Total deductions			7e(5)	
f	Balance at the end of the current year (subtract line **7e(5)** from line **7d**)			7f	0

Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:				
a Premiums: (1) Amount received	**9a(1)**			
(2) Increase (decrease) in amount due but unpaid	**9a(2)**			
(3) Increase (decrease) in unearned premium reserve	**9a(3)**			
(4) Earned (**(1)** + **(2)** - **(3)**)			**9a(4)**	
b Benefit charges (1) Claims paid	**9b(1)**			
(2) Increase (decrease) in claim reserves	**9b(2)**			
(3) Incurred claims (add **(1)** and **(2)**)			**9b(3)**	
(4) Claims charged			**9b(4)**	
c Remainder of premium: (1) Retention charges (on an accrual basis) --				
(A) Commissions	**9c(1)(A)**			
(B) Administrative service or other fees	**9c(1)(B)**			
(C) Other specific acquisition costs	**9c(1)(C)**			
(D) Other expenses	**9c(1)(D)**			
(E) Taxes	**9c(1)(E)**			
(F) Charges for risks or other contingencies	**9c(1)(F)**			
(G) Other retention charges	**9c(1)(G)**			
(H) Total retention			**9c(1)(H)**	
(2) Dividends or retroactive rate refunds. (These amounts were ☐ paid in cash, or ☐ credited.)			**9c(2)**	
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement			**9d(1)**	
(2) Claim reserves			**9d(2)**	
(3) Other reserves			**9d(3)**	
e Dividends or retroactive rate refunds due. (Do not include amount entered in line **9c(2)**.)			**9e**	
10 Nonexperience-rated contracts:				
a Total premiums or subscription charges paid to carrier			**10a**	
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount.			**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 SB (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Single-Employer Defined Benefit Plan Actuarial Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500 or 5500-SF.**

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

▶ **Round off amounts to nearest dollar.**

▶ **Caution:** A penalty of $1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan
CABELL HUNTINGTON HOSPITAL, INC. NON-UNION EMPLOYEES' RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF
CABELL HUNTINGTON HOSPITAL, INC.

D Employer Identification Number (EIN)
55-0675666

E Type of plan: [X] Single [ ] Multiple-A [ ] Multiple-B

F Prior year plan size: [ ] 100 or fewer [ ] 101-500 [X] More than 500

Part I Basic Information

1 Enter the valuation date: Month 01 Day 01 Year 2023

2 Assets:

a Market value	**2a**	171265429
b Actuarial value	**2b**	188391971

3 Funding target/participant count breakdown

	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment	634	106716271	106716271
b For terminated vested participants	674	51376868	51376868
c For active participants	394	43340039	43440037
d Total	1702	201433178	201533176

4 If the plan is in at-risk status, check the box and complete lines (a) and (b) [ ]

a Funding target disregarding prescribed at-risk assumptions	**4a**	
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	**4b**	

5 Effective interest rate	**5**	5.31 %
6 Target normal cost		
a Present value of current plan year accruals	**6a**	0
b Expected plan-related expenses	**6b**	430000
c Target normal cost	**6c**	430000

Statement by Enrolled Actuary

To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

SIGN HERE

Signature of actuary

09/23/2024
Date

MATTHEW J. SAMPOGNA
Type or print name of actuary

23-08222
Most recent enrollment number

PRINCIPAL FINANCIAL GROUP
Firm name

412-394-9692
Telephone number (including area code)

PO BOX 9394
DES MOINES, IA 50306-9394
Address of the firm

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions [ ]

Part II Beginning of Year Carryover and Prefunding Balances

		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	134258
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9	Amount remaining (line 7 minus line 8)	0	134258
10	Interest on line 9 using prior year's actual return of -18.42 %	0	-24730
11	Prior year's excess contributions to be added to prefunding balance:		
a	Present value of excess contributions (line 38a from prior year)		416663
b(1)	Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of 5.49 %		22875
b(2)	Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
c	Total available at beginning of current plan year to add to prefunding balance		439538
d	Portion of (c) to be added to prefunding balance		439538
12	Other reductions in balances due to elections or deemed elections	0	0
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	549066

Part III Funding Percentages

14	Funding target attainment percentage	14	93.20 %
15	Adjusted funding target attainment percentage	15	93.20 %
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	106.18 %
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls

18 Contributions made to the plan for the plan year by employer(s) and employees:

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
09/13/2024	1838516	0			
			Totals ► 18(b)	1838516	18(c)

19	Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:		
a	Contributions allocated toward unpaid minimum required contributions from prior years.	19a	0
b	Contributions made to avoid restrictions adjusted to valuation date	19b	0
c	Contributions allocated toward minimum required contribution for current year adjusted to valuation date.	19c	1683765

20 Quarterly contributions and liquidity shortfalls:

a Did the plan have a "funding shortfall" for the prior year? ☐ Yes ☒ No

b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? ☐ Yes ☐ No

c If line 20a is "Yes," see instructions and complete the following table as applicable:

Liquidity shortfall as of end of quarter of this plan year

(1) 1st	(2) 2nd	(3) 3rd	(4) 4th

Part V Assumptions Used to Determine Funding Target and Target Normal Cost

21 Discount rate:

a Segment rates:

1st segment:	2nd segment:	3rd segment:	
4.75 %	5.00 %	5.74 %	☐ N/A, full yield curve used

b Applicable month (enter code)	**21b**	4
22 Weighted average retirement age	**22**	64

23 Mortality table(s) (see instructions) ☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment. ☒ Yes ☐ No

25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment. ☐ Yes ☒ No

26 Demographic and benefit information

a Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment. ☒ Yes ☐ No

b Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment ☒ Yes ☐ No

27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment	**27**	

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

28 Unpaid minimum required contributions for all prior years	**28**	0
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a)	**29**	0
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29)	**30**	0

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):

a Target normal cost (line 6c)	**31a**	430000
b Excess assets, if applicable, but not greater than line 31a	**31b**	0

32 Amortization installments:	Outstanding Balance	Installment
a Net shortfall amortization installment	13690271	1253765
b Waiver amortization installment	0	0

33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	**33**	
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)	**34**	1683765

	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	0	0

36 Additional cash requirement (line 34 minus line 35)	**36**	1683765
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	**37**	1683765
38 Present value of excess contributions for current year (see instructions)		
a Total (excess, if any, of line 37 over line 36)	**38a**	0
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	**38b**	0
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	**39**	0
40 Unpaid minimum required contributions for all years	**40**	0

Part IX Pension Funding Relief Under the American Rescue Plan Act of 2021 (See Instructions)

41 If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. ☐ 2019 ☒ 2020 ☐ 2021

SCHEDULE C (Form 5500)	Service Provider Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	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.**	**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
CABELL HUNTINGTON HOSPITAL, INC. NON-UNION EMPLOYEES' RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
CABELL HUNTINGTON HOSPITAL, INC.

D Employer Identification Number (EIN)
55-0675666

Part I Service Provider Information (see instructions)

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).. . . . . [X] 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

LAZARD

05-0530199

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

JENNISON

52-2069785

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

CONGRESS

95-4446454

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

EMERGING MARKETS

98-0038240

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

SAGE

74-2798841

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

MONTAG

04-3509898

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

THOMPSON

54-0854396

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

GREAT LAKES

80-0292839

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

DELAWARE

23-2601407

(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

(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)

PRINCIPAL LIFE INSURANCE COMPANY

42-0127290

(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?
13 50 64	CONTRACT ADMINISTRATOR	4663	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [ ] No [X]

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

FIRST STATE TRUST COMPANY

1 RIGHTER PARKWAY, SUITE 120
WILMINGTON, DE 19803

(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?
21 50	TRUSTEE	37880	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

MORGAN STANLEY SMITH BARNEY LLC

26-4310632

(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 27 50	CONSULTANT	304590	Yes [ ] No [X]	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.

For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023

A Name of plan
CABELL HUNTINGTON HOSPITAL, INC. NON-UNION EMPLOYEES' RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan or DFE sponsor's name as shown on line 2a of Form 5500
CABELL HUNTINGTON HOSPITAL, INC.

D Employer Identification Number (EIN)
55-0675666

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)

a Name of MTIA, CCT, PSA, or 103-12 IE: PRINCIPAL SMALLCAP SEP ACCT-R6

b Name of sponsor of entity listed in (a): PRINCIPAL LIFE INSURANCE COMPANY

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)
42-0127290-029	P	12989908

a Name of MTIA, CCT, PSA, or 103-12 IE: PRIN LIQUID ASSETS SEP ACCT-I3

b Name of sponsor of entity listed in (a): PRINCIPAL LIFE INSURANCE COMPANY

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)
42-0127290-024	P	1625778

a Name of MTIA, CCT, PSA, or 103-12 IE: PRIN CORE PLUS BOND SEP ACT-I2

b Name of sponsor of entity listed in (a): PRINCIPAL LIFE INSURANCE COMPANY

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)
42-0127290-005	P	5646251

a Name of MTIA, CCT, PSA, or 103-12 IE: PRIN LGCAP S&P 500 INDEX SA-I2

b Name of sponsor of entity listed in (a): PRINCIPAL LIFE INSURANCE COMPANY

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)
42-0127290-016	P	64361255

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

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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
CABELL HUNTINGTON HOSPITAL, INC. NON-UNION EMPLOYEES' RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
CABELL HUNTINGTON HOSPITAL, INC.

D Employer Identification Number (EIN)
55-0675666

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	506	-24006
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		1838516
(2) Participant contributions	1b(2)		
(3) Other	1b(3)		459961
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	1566326	1668891
(2) U.S. Government securities	1c(2)	22891210	32526414
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)	17546952	15351925
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	40064375	36951265
(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)		
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)	79078669	84623192
(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)	9795266	10199790
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)		

			(a) Beginning of Year	(b) End of Year
1d	Employer-related investments:			
	(1) Employer securities	1d(1)		
	(2) Employer real property	1d(2)		
e	Buildings and other property used in plan operation	1e		
f	Total assets (add all amounts in lines 1a through 1e)	1f	170943304	183595948
	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 through1j)	1k	0	0
	Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	170943304	183595948

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)	1838516	
	(B) Participants	2a(1)(B)		
	(C) Others (including rollovers)	2a(1)(C)		
	(2) Noncash contributions	2a(2)		
	(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		1838516
b	**Earnings on investments:**			
	(1) Interest:			
	(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	5577	
	(B) U.S. Government securities	2b(1)(B)	928602	
	(C) Corporate debt instruments	2b(1)(C)	587935	
	(D) Loans (other than to participants)	2b(1)(D)		
	(E) Participant loans	2b(1)(E)		
	(F) Other	2b(1)(F)		
	(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		1522114
	(2) Dividends: **(A)** Preferred stock	2b(2)(A)		
	(B) Common stock	2b(2)(B)	789531	
	(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	238755	
	(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		1028286
	(3) Rents	2b(3)		
	(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)	105648654	
	(B) Aggregate carrying amount (see instructions)	2b(4)(B)	104108376	
	(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		1540278
	(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
	(B) Other	2b(5)(B)	6644635	
	(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		6644635

		(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)		17476680
(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)		
c Other income	2c		396205
d Total income. Add all **income** amounts in column (b) and enter total	2d		30446714
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	16116973	
(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)		16116973
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees	2i(2)	4663	
(3) Recordkeeping fees	2i(3)		
(4) IQPA audit fees	2i(4)		
(5) Investment advisory and investment management fees	2i(5)	304590	
(6) Bank or trust company trustee/custodial fees	2i(6)	37880	
(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)	1329964	
(12) Total administrative expenses. Add lines **2i(1)** through **(11)**	2i(12)		1677097
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		17794070
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		12652644
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

(1) [X] 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) [X] 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: SUTTLE & STALNAKER, PLLC **(2)** EIN: 55-0538163

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.)	**4a**		X	
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)	**4b**		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	**4c**		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	**4d**		X	
e Was this plan covered by a fidelity bond?	**4e**	X		500000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	**4f**		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	**4g**		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	**4h**		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	**4i**	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	**4j**	X		
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	**4k**		X	
l Has the plan failed to provide any benefit when due under the plan?	**4l**		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	**4m**		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	**4n**			

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? [ ] Yes [X] 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.) ..... [X] Yes [ ] No [ ] Not determined

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year 528759.

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.

For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023

A Name of plan
CABELL HUNTINGTON HOSPITAL, INC. NON-UNION EMPLOYEES' RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
CABELL HUNTINGTON HOSPITAL, INC.

D Employer Identification Number (EIN)
55-0675666

Part I Distributions

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

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions **1** 0

2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):

EIN(s): 42-0127290

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** 152

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

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ..... ☐ **Yes** ☐ **No** ☒ **N/A**

If the plan is a defined benefit plan, go to line 8.

5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. **Date:** Month _____ Day _____ Year _____

If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.

6 **a** Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived) **6a**

b Enter the amount contributed by the employer to the plan for this plan year **6b**

c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount) **6c**

If you completed line 6c, skip lines 8 and 9.

7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ..... ☐ **Yes** ☐ **No** ☒ **N/A**

Part III Amendments

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

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

10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ..... ☐ **Yes** ☐ **No**

11 **a** Does the ESOP hold any preferred stock? ..... ☐ **Yes** ☐ **No**

b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ..... ☐ **Yes** ☐ **No**

12 Does the ESOP hold any stock that is not readily tradable on an established securities market? ..... ☐ **Yes** ☐ **No**

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that (1) contributed more than 5% of total contributions to the plan during the plan year or (2) was one of the top-ten highest contributors (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

14 Enter the number of deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for:

a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment)	**14a**	
b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	**14b**	
c The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	**14c**	

15 Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

a The corresponding number for the plan year immediately preceding the current plan year	**15a**	
b The corresponding number for the second preceding plan year	**15b**	

16 Information with respect to any employers who withdrew from the plan during the preceding plan year:

a Enter the number of employers who withdrew during the preceding plan year	**16a**	
b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	**16b**	

17 If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐

Part VI Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans

18 If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐

19 If the total number of participants is 1,000 or more, complete lines (a) and (b):

a Enter the percentage of plan assets held as:

Public Equity: 60.0 % Private Equity: 0.0 % Investment-Grade Debt and Interest Rate Hedging Assets: 25.0 %

High-Yield Debt: 3.0 % Real Assets: 0.0 % Cash or Cash Equivalents: 5.0 % Other: 7.0 %

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

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 02 / 28 / 2023 (MM/DD/YYYY) and the Opinion Letter serial number Q705206A .

Structured Attachment	Schedule SB, line 26a Schedule of Active Participant Data	2023
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation		This Form is Open to Public Inspection

Name of Plan	CABELL HUNTINGTON HOSPITAL, INC. NON-UNION EMPLOYEES' RETIREMENT PLAN						
Plan Year Begin Date	01/01/2023	Plan Year End Date	12/31/2023	EIN	55-0675666	PN	001

Attained Age	YEARS OF CREDITED SERVICE					
	Under 1			1 to 4		
	No.	Average		No.	Average	
		Compensation	Cash Balance		Compensation	Cash Balance
Under 25	0	0	0	0	0	0
25 to 29	0	0	0	0	0	0
30 to 34	0	0	0	0	0	0
35 to 39	0	0	0	1	0	0
40 to 44	0	0	0	0	0	0
45 to 49	0	0	0	0	0	0
50 to 54	0	0	0	0	0	0
55 to 59	0	0	0	0	0	0
60 to 64	0	0	0	2	0	0
65 to 69	0	0	0	0	0	0
70 & Up	0	0	0	0	0	0

Attained Age	YEARS OF CREDITED SERVICE					
	5 to 9			10 to 14		
	No.	Average		No.	Average	
		Compensation	Cash Balance		Compensation	Cash Balance
Under 25	0	0	0	0	0	0
25 to 29	0	0	0	0	0	0
30 to 34	1	0	0	0	0	0
35 to 39	24	50000	0	2	0	0
40 to 44	37	50000	0	23	50000	0
45 to 49	29	50000	0	25	50000	0
50 to 54	19	0	0	30	50000	0
55 to 59	12	0	0	15	0	0
60 to 64	10	0	0	13	0	0
65 to 69	3	0	0	3	0	0
70 & Up	0	0	0	0	0	0

Name of Plan	CABELL HUNTINGTON HOSPITAL, INC. NON-UNION EMPLOYEES' RETIREMENT PLAN						
Plan Year Begin Date	01/01/2023	**Plan Year End Date**	12/31/2023	**EIN**	55-0675666	**PN**	001

Attained Age	YEARS OF CREDITED SERVICE					
	15 to 19			20 to 24		
	No.	Average		No.	Average	
		Compensation	Cash Balance		Compensation	Cash Balance
Under 25	0	0	0	0	0	0
25 to 29	0	0	0	0	0	0
30 to 34	0	0	0	0	0	0
35 to 39	0	0	0	0	0	0
40 to 44	1	0	0	0	0	0
45 to 49	16	0	0	1	0	0
50 to 54	22	50000	0	16	0	0
55 to 59	16	0	0	11	0	0
60 to 64	8	0	0	7	0	0
65 to 69	0	0	0	0	0	0
70 & Up	0	0	0	0	0	0

Attained Age	YEARS OF CREDITED SERVICE					
	25 to 29			30 to 34		
	No.	Average		No.	Average	
		Compensation	Cash Balance		Compensation	Cash Balance
Under 25	0	0	0	0	0	0
25 to 29	0	0	0	0	0	0
30 to 34	0	0	0	0	0	0
35 to 39	0	0	0	0	0	0
40 to 44	0	0	0	0	0	0
45 to 49	0	0	0	0	0	0
50 to 54	1	0	0	0	0	0
55 to 59	16	0	0	2	0	0
60 to 64	11	0	0	10	0	0
65 to 69	1	0	0	1	0	0
70 & Up	0	0	0	0	0	0

Name of Plan	CABELL HUNTINGTON HOSPITAL, INC. NON-UNION EMPLOYEES' RETIREMENT PLAN						
Plan Year Begin Date	01/01/2023	**Plan Year End Date**	12/31/2023	**EIN**	55-0675666	**PN**	001

Attained Age	YEARS OF CREDITED SERVICE					
	35 to 39			40 & Up		
	No.	Average		No.	Average	
		Compensation	Cash Balance		Compensation	Cash Balance
Under 25	0	0	0	0	0	0
25 to 29	0	0	0	0	0	0
30 to 34	0	0	0	0	0	0
35 to 39	0	0	0	0	0	0
40 to 44	0	0	0	0	0	0
45 to 49	0	0	0	0	0	0
50 to 54	0	0	0	0	0	0
55 to 59	0	0	0	0	0	0
60 to 64	3	0	0	0	0	0
65 to 69	2	0	0	0	0	0
70 & Up	0	0	0	0	0	0

Structured Attachment	Schedule SB, line 26b	2023
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	**Schedule of Projection of Expected Benefit Payments**	**This Form is Open to Public Inspection**

Name of Plan	CABELL HUNTINGTON HOSPITAL, INC. NON-UNION EMPLOYEES' RETIREMENT PLAN						
Plan Year Begin Date	01/01/2023	**Plan Year End Date**	12/31/2023	**EIN**	55-0675666	**PN**	001

Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
2023	270043	612508	9305587	10188138
2024	618343	907313	9190620	10716276
2025	965057	1257531	9062340	11284928
2026	1249512	1654391	8915369	11819272
2027	1538526	1970400	8755622	12264548
2028	1774571	2280458	8586951	12641980
2029	2067239	2556168	8402157	13025564
2030	2269385	2774257	8204183	13247825
2031	2473093	3035803	7990565	13499461
2032	2704455	3267699	7758323	13730477
2033	2882679	3487060	7510812	13880551
2034	3112363	3721020	7245239	14078622
2035	3325548	3894708	6956431	14176687
2036	3513595	4048897	6646753	14209245
2037	3665025	4196439	6322024	14183488
2038	3819193	4287713	5985675	14092581
2039	3929751	4410324	5635262	13975337
2040	4015085	4497912	5271926	13784923
2041	4079536	4538564	4898101	13516201
2042	4113853	4564924	4516732	13195509
2043	4129042	4587929	4131237	12848208
2044	4117643	4586464	3745466	12449573
2045	4111951	4562365	3363637	12037953
2046	4076629	4533149	2990227	11600005
2047	4016356	4461334	2629791	11107481

Name of Plan	CABELL HUNTINGTON HOSPITAL, INC. NON-UNION EMPLOYEES' RETIREMENT PLAN						
Plan Year Begin Date	01/01/2023	Plan Year End Date	12/31/2023	EIN	55-0675666	PN	001

Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
2048	3929364	4363250	2286741	10579355
2049	3820488	4231698	1965090	10017276
2050	3696979	4102267	1668216	9467462
2051	3532715	3953867	1398655	8885237
2052	3371561	3783317	1157991	8312869
2053	3196898	3589637	946813	7733348
2054	3006230	3384713	764726	7155669
2055	2812713	3176089	610463	6599265
2056	2617586	2965207	482055	6064848
2057	2423908	2755631	377017	5556556
2058	2232725	2545930	292549	5071204
2059	2045539	2340646	225727	4611912
2060	1863916	2141795	173663	4179374
2061	1688983	1950451	133647	3773081
2062	1521736	1767515	103237	3392488
2063	1363008	1593689	80326	3037023
2064	1213474	1429498	63160	2706132
2065	1073644	1275288	50324	2399256
2066	943839	1131245	40710	2115794
2067	824210	997440	33467	1855117
2068	714759	873844	27951	1616554
2069	615347	760334	23687	1399368
2070	525712	656714	20330	1202756
2071	445501	562716	17623	1025840
2072	374281	478025	15385	867691

CABELL HUNTINGTON HOSPITAL, INC.
NON-UNION EMPLOYEES' RETIREMENT PLAN

Financial Statements

December 31, 2023 and 2022

With Independent Auditor's Report

Suttle & Stalnaker Certified Public Accountants
A Professional Limited Liability Company

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INDEPENDENT AUDITOR'S REPORT

To the Administrative Committee of
the Cabell Huntington Hospital, Inc. Non-Union Employees' Retirement Plan
Huntington, West Virginia

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

We have performed audits of the accompanying financial statements of Cabell Huntington Hospital, Inc. Non-Union Employees' Retirement Plan, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of net assets available for benefits as of December 31, 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 audits of Cabell Huntington Hospital, Inc. Non-Union Employees' Retirement 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 audits need not extend to any statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained certifications from a qualified institution as of and for the years ended December 31, 2023 and 2022, stating that the certified investment information, as described in Note C to the financial statements, is complete and accurate.

Opinion

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

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

Basis for Opinion

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

Responsibilities of Management for the 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 Cabell Huntington Hospital, Inc. Non-Union Employees' Retirement Plan's ability to continue as a going concern for one year after the date 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.

Auditor's Responsibilities for the Audit of the Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with 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.
- 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 Cabell Huntington Hospital, Inc. Non-Union Employees' Retirement 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 Cabell Huntington Hospital, Inc. Non-Union Employees' Retirement Plan's ability to continue as a going concern for a reasonable period of time.

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

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

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

Other Matters - Supplemental Schedules Required by ERISA

The supplemental schedule of assets (held at end of year) as of December 31, 2023 and the supplemental schedule of reportable transactions for the year ended December 31, 2023, are presented for purposes of additional analysis and are not a required part of the financial statements but are 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 schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits 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 schedules 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 schedules, we evaluated whether the supplemental schedules, other than the information agreed to or derived from the certified investment information, including the form and content, is presented in conformity with the Department of Labor’s Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion—

- the form and content of the supplemental schedules, other than the information in the supplemental schedules that agreed to or is derived from the certified investment information, is presented, in all material respects, in conformity with the Department of Labor’s Rules and Regulations for Reporting and Disclosure under ERISA.
- the information in the supplemental schedules 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).

Suttle & Stalnaker, PLLC

Huntington, West Virginia
October 31, 2024

CABELL HUNTINGTON HOSPITAL, INC. NON-UNION EMPLOYEES' RETIREMENT PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31, 2023 AND 2022

	2023	2022
Assets		
Investments, at fair value	$ 181,297,471	$ 170,943,303
Accrued investment income	459,961	322,126
Receivables		
Employer contributions	1,838,516	-
Net assets available for benefits	**$ 183,595,948**	**$ 171,265,429**

The Accompanying Notes Are An Integral
Part Of These Financial Statements

CABELL HUNTINGTON HOSPITAL, INC. NON-UNION EMPLOYEES' RETIREMENT PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
YEAR ENDED DECEMBER 31, 2023

Additions	
Investment income	
Net appreciation in fair value of investments	$ 25,735,673
Interest and dividends	2,550,400
Total investment income	28,286,073
Contributions	
Employer contributions	1,838,516
Total additions	30,124,589
Deductions	
Benefits paid to participants	16,116,973
Administrative expenses (Note G)	1,677,097
Total deductions	17,794,070
Net increase	**12,330,519**
Net assets available for benefits:	
Beginning of year	171,265,429
End of year	**$ 183,595,948**

The Accompanying Notes Are An Integral
Part Of These Financial Statements

A. Description of plan:

The following description of the Cabell Huntington Hospital, Inc. ("Company") Non-Union Employees' Retirement Plan ("Plan") provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

The Plan provides defined retirement and death benefits to employees of the Company who are non-union employees. The amount of monthly retirement or disability benefits, which generally begin upon retirement or disability, are based upon the employee's accumulated period of service and compensation during such period of service. Participants vest in a period of service after they have worked for one year. Normal retirement age is 65 years, but early retirement and postponement of retirement are permitted. The Plan is subject to the provisions of the Employee Retirement Income Security Act (ERISA). Plan participants should refer to the Plan document for more complete information.

The Plan was amended to freeze participation effective January 1, 2011. No employees hired after January 1, 2011 will become participants in the Plan.

The Plan was amended March 1, 2013, to freeze the accrual of future benefits for employees classified as Anesthesiologists.

The Plan was amended, effective September 30, 2015, to freeze accrued benefits for all participants.

B. Summary of significant accounting policies:

1. Basis of accounting:

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

2. Investment valuation and income recognition:

The investment in the group annuity contract is recorded at fair value by discounting the related cash flows based on the current yields of similar instruments with comparable durations. The contract is to be used for the payment of future participant benefits. Investments in equity securities are stated at fair value, which equals the quoted market price on the last business day of the Plan year.

B. Summary of significant accounting policies (Continued):

3. Method of funding:

Annual contributions to the Plan by the Company generally consist of at least the current service cost for that year, as calculated under the projected unit credit actuarial cost method. Contributions by the Company are invested under a group annuity contract with Principal Life Insurance Company (Principal Life) to accumulate investment performance (which is experience-based and credited to the Plan's account as earned).

4. Actuarial present value of accumulated plan benefits:

Accumulated plan benefits (Note F) are those estimated future periodic payments, including lump-sum distributions, that are attributable under the Plan's provisions to the service employees have rendered. Accumulated plan benefits include benefits expected to be paid to (a) retired or terminated employees or their beneficiaries, (b) beneficiaries of employees who have died, and (c) present employees or their beneficiaries. Benefits under the Plan are based on employees' five highest compensations during their last ten years of credited service. The accumulated plan benefits for active employees are based on the five highest compensations during the ten years preceding the valuation date. Benefits payable under all circumstances – retirement, death, disability, and termination of employment – are included, to the extent they are deemed attributable to employee service rendered to the valuation date.

B. Summary of significant accounting policies (Continued):

4. Actuarial present value of accumulated plan benefits (Continued):

The actuarial present value of accumulated plan benefits is determined by an actuary from Principal Life and is that amount that results from applying actuarial assumptions to adjust the accumulated plan benefits to reflect the time value of money (through discounts for interest) and the probability of payment (by means of decrements such as death, disability, withdrawal, or retirement) between the valuation date and the expected date of payment. The significant actuarial assumptions used in the valuations as of December 31, 2023 and 2022 using measurement dates of January 1, 2023 and 2022 were:

Mortality	During Benefit Payment Period: IRS Prescribed Mortality – Static Annuitant, male and female. Before Benefit Payment Period: IRS Prescribed Mortality – Static Non-Annuitant, male and female.		
Asset Return	6.75% and 6.50% for 2023 and 2022 Plan years.		
Retirement Age	Active Participant:	Age	Probability of Retirement
		62-64	25%
		65	50%
		66-69	25%
		70	100%
Salary Scale	None.		
Disability	1987 Commissioner's Group Disability Table, six-month elimination period, male and female.		
Inflation	2.40% increase per year.		

The foregoing actuarial assumptions are based on the presumption that the Plan will continue. Were the Plan to terminate, different actuarial assumptions and other factors might be applicable in determining the actuarial present value of accumulated plan benefits.

B. Summary of significant account policies (Continued):

5. Use of estimates:

The preparation of financial statements in accordance with accounting principles generally accepted in the United States of America ("GAAP") requires the Plan administrator to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and disclosures of contingent assets and liabilities. Accordingly, actual results may differ from those estimates.

6. Payment of benefits:

Benefit payments to participants are recorded upon distributions.

C. Information prepared and certified by trustees:

All investment information disclosed in the accompanying financial statements and schedules, including investments held at December 31, 2023 and 2022, and net appreciation in fair value of investments, interest income and investment expenses for the year ended December 31, 2023, was obtained or derived from information supplied to the Plan administrator and certified as complete and accurate by the trustees, Principal Life Insurance Company and First State Trust Company.

All assets are invested in either a Group Annuity Contract (#GA4-46488) with Principal Life Insurance Company or in a trust account with First State Trust Company. Principal Life Insurance Company also disburses the amounts to pay Plan expenses and benefit costs.

The following table presents the fair values of the Plan's investments as of December 31, 2023 and 2022, as certified by the trustees:

	2023	2022
Investments:		
Money market funds	$ 1,644,884	$ 1,566,832
U.S. treasury obligations	26,676,724	19,578,518
U.S. government agencies	5,849,690	3,312,692
Corporate & foreign bonds	14,249,663	15,198,187
Municipal obligations	1,102,263	2,348,765
Fixed income mutual funds	4,664,657	2,688,493
Common equity securities	36,951,265	40,064,375
Equity mutual funds	1,231,535	1,096,303
Exchanged traded funds	4,303,598	6,010,470
Pooled separate accounts	84,623,192	79,078,668
	$ 181,297,471	$ 170,943,303

C. Information prepared and certified by trustees (Continued):

The net investment income for year ended December 31, 2023 was as follows:

Net appreciation in fair value of investments	$ 25,735,673
Interest and dividends	2,550,400
Net investment income	$ 28,286,073

D. Fair value measurements:

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

Level 1 Fair Value Measurements

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. Inputs to the valuation methodology include quoted prices for similar assets or liabilities in active markets and quoted prices for identical or similar assets or liabilities in inactive markets.

Level 2 Fair Value Measurements

Inputs other than quoted prices that are observable for the asset or liability or inputs that are derived principally from or corroborated by observable market data by correlation or other means. If the asset or liability has a specified (contractual) term, the Level 2 input must be observable for substantially the full term of the asset or liability.

Level 3 Fair Value Measurements

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

The asset's 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.

D. Fair value measurements (Continued):

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:

Money market funds: Valued using quoted prices in active markets for identical assets.

U.S. treasury obligations: Valued using observable inputs, other than quoted prices, that are derived principally from or corroborated by observable market data.

U.S. government agencies: Valued using observable inputs, other than quoted prices, that are derived principally from or corroborated by observable market data.

Corporate & foreign bonds: Valued using observable inputs, other than quoted prices, that are derived principally from or corroborated by observable market data.

Municipal obligations: Valued using observable inputs, other than quoted prices, that are derived principally from or corroborated by observable market data.

Fixed income mutual funds: Valued using observable inputs, other than quoted prices, that are derived principally from or corroborated by observable market data.

Common equity securities: Valued at the closing price reported in the active market on which the individual securities are traded.

Equity mutual funds: Valued using observable inputs, other than quoted prices, that are derived principally from or corroborated by observable market data.

Exchanged traded funds: Valued at the closing price reported on the active market on which the individual securities are traded.

Pooled separate accounts ("PSAs") invest mainly in domestic stocks, short term and fixed securities. The majority of the underlying securities have observable Level 1 quoted pricing inputs. While the underlying asset values are quoted prices, the net asset value ("NAV") of a separate account is not publicly quoted. Accounting Standards Codification ("ASC") 820 allows NAV per share to serve as a practical expedient to estimate fair value of a PSA as long as certain requirements are met.

D. Fair value measurements (Continued):

The following table sets forth, by level within the fair value hierarchy, the Plan's investments at fair value as of December 31, 2023:

	Fair Value Measurements at Reporting Date Using:		
December 31, 2023	Quoted Prices In Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Total
Money market funds	$ 1,644,884	$ -	$ 1,644,884
U.S. treasury obligations	-	26,676,724	26,676,724
U.S. government agencies	-	5,849,690	5,849,690
Corporate & foreign bonds	-	14,249,663	14,249,663
Municipal obligations	-	1,102,263	1,102,263
Fixed income mutual funds	-	4,664,657	4,664,657
Common equity securities	36,951,265	-	36,951,265
Equity mutual funds	-	1,231,535	1,231,535
Exchanged traded funds	4,303,598	-	4,303,598
Total investments in fair value hierarchy	$ 42,899,747	$53,774,532	96,674,279
Investments measured at net asset value: (a)			
Pooled separate accounts			84,623,192
Investments, at fair value			$ 181,297,471

(a) In accordance with Subtopic 820-10, certain investments that were measured at NAV per share have not been classified in the fair value hierarchy. The fair value amounts presented in the table are intended to permit reconciliation for the fair value hierarchy to the line items presented in the Statements of Net Assets Available for Benefits.

D. Fair value measurements (Continued):

The following table sets forth, by level within the fair value hierarchy, the Plan's investments at fair value as of December 31, 2022:

	Fair Value Measurements at Reporting Date Using:		
December 31, 2022	Quoted Prices In Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Total
Money market funds	$ 1,566,832	$ -	$ 1,566,832
U.S. treasury obligations	-	19,578,518	19,578,518
U.S. government agencies	-	3,312,692	3,312,692
Corporate & foreign bonds	-	15,198,187	15,198,187
Municipal obligations	-	2,348,765	2,348,765
Fixed income mutual funds	-	2,688,493	2,688,493
Common equity securities	40,064,375	-	40,064,375
Equity mutual funds	-	1,096,303	1,096,303
Exchanged traded funds	6,010,470	-	6,010,470
Total investments in fair value hierarchy	$ 47,641,677	$44,222,958	91,864,635
Investments measured at net asset value: (a)			
Pooled separate accounts			79,078,668
Investments, at fair value			$ 170,943,303

(a) In accordance with Subtopic 820-10, certain investments that were measured at NAV per share have not been classified in the fair value hierarchy. The fair value amounts presented in the table are intended to permit reconciliation for the fair value hierarchy to the line items presented in the Statements of Net Assets Available for Benefits.

E. Investments measured using the NAV per share practical expedient:

The following table summarizes investments for which fair value is measured using the NAV per share practical expedient as of December 31, 2023 and 2022:

	2023	2022
Pooled separate accounts		
Large U.S. equity	$ 64,361,256	$ 54,552,868
Short-term fixed income	1,625,778	-
Small/Mid U.S. equity	12,989,908	11,318,865
Fixed income	5,646,250	13,206,935
Total pooled separate accounts	$ 84,623,192	$ 79,078,668

F. Accumulated plan benefits:

An actuary from Principal Life estimated the actuarial present value of accumulated plan benefits, which is the amount that results from applying actuarial assumptions (Note B) to adjust the accumulated plan benefits to reflect the time value of money (through discounts for interest) and the probability of payment (by means of decrements such as death, disability, withdrawal, or retirement) between the valuation date and the expected date of payment. Measurement dates of January 1, 2023 and 2022 were used for the calculations.

	2023	2022
Actuarial present value of accumulated plan benefits:		
Vested:		
Retirees currently receiving benefits	$ 96,442,236	$ 94,845,946
Other	83,830,651	89,345,244
Total vested benefits	180,272,887	184,191,190
Nonvested	49,749	42,603
Total at end of year	$ 180,322,636	$ 184,233,793

F. Accumulated plan benefits (Continued):

	2023	2022
Actuarial present value of accumulated plan benefits, beginning of year	$ 184,233,793	$ 194,233,393
Increase for interest due to decrease in discount period	10,320,608	9,973,328
Benefit payments	(9,624,423)	(8,641,003)
Change in benefits accumulated and plan experience	601,338	794,091
Change in assumptions	(5,208,680)	(12,126,016)
Actuarial present value of accumulated plan benefits, end of year	$ 180,322,636	$ 184,233,793

G. Administrative expenses:

The following table summarizes administrative expenses for the year ended December 31, 2023:

Administrative expenses	
PBGC premium	$ 1,267,860
Investment advisory and investment management fees	304,590
Bank or trust company trustee/custodial fees	37,880
Contract administrator fees	4,663
Other fees	62,104
Total	$ 1,677,097

H. Plan termination:

The Plan can be terminated by the Company in certain limited situations. If the Plan is terminated, the net assets of the Plan will be distributed to the participants in an order of priority determined in accordance with ERISA and its applicable regulations, and with the Plan documents.

Certain benefits under the Plan are insured by the Pension Benefit Guaranty Corporation (PBGC) if the Plan terminates. Generally, the PBGC guarantees most vested, normal-age retirement benefits, early retirement benefits, and certain disability and survivors' pensions. However, the PBGC does not guarantee all types of benefits under the Plan, and the amount of benefit protection is subject to certain limitations. If the Plan terminates, vested benefits under the Plan are guaranteed at the level in effect on the date of the Plan's termination, subject to a statutory ceiling on the amount of an individual's monthly benefits, payable at age 65.

H. Plan termination (Continued):

Whether all participants receive the benefits should the Plan be terminated at some future time will depend on the sufficiency, at that time, of the Plan's net assets to provide these benefits guaranteed by the PBGC at that time. Some benefits may be fully or partially provided for by the existing assets and the PBGC guarantee, while other benefits may not be provided for at all.

I. Tax status:

The Internal Revenue Service (IRS) has determined and informed the Company by a letter dated February 6, 2018, that the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code (IRC). Although the Plan has been amended since receiving the determination letter, the Plan administrator and the Plan's tax counsel believe that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC, and therefore believe that the Plan is qualified and the related trust is tax-exempt.

Accounting principles generally accepted in the United States of America require the Plan administrator to evaluate tax positions taken by the Plan and recognize a tax liability for any uncertain position that more likely than not would not be sustained upon examination by the IRS. The Plan administrator has concluded that as of December 31, 2023, there are no uncertain tax positions taken or expected to be taken that would require recognition of a liability or disclosure in the financial statements. With few exceptions, as of December 31, 2023, the Plan administrator believes the Plan is no longer subject to income tax examinations for years prior to 2020.

J. 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 values of investment securities will occur in the near term and that such changes could materially affect the amounts reported in the Statements of Net Assets Available for Benefits.

Plan contributions are made and the actuarial present value of accumulated plan benefits is reported based on certain assumptions pertaining to interest rates, inflation rates, and employee demographics, all of which are subject to change. Due to uncertainties inherent in the estimations and assumptions process, it is at least reasonably possible that changes in these estimates and assumptions in the near term would be material to the financial statements.

K. Party-in-interest and related party transactions:

The Company provides the Plan with certain accounting and administrative services for which no fees are charged.

All of these party-in-interest transactions are exempt from the prohibited transaction rules of ERISA.

L. Subsequent events:

The Plan has evaluated subsequent events through October 31, 2024, which is the date the financial statements were available to be issued.

SUPPLEMENTAL SCHEDULES

PLAN NAME: CABELL HUNTINGTON HOSPITAL, INC. NON-UNION EMPLOYEES' RETIREMENT PLAN
PLAN SPONSOR: CABELL HUNTINGTON HOSPITAL, INC.
EIN: 55-0675666
PLAN NUMBER: 001
PLAN YEAR: 1/1/23 - 12/31/23

Party in (a) interest	(b) Identity of issue	(c) Description of Investment	(d) Cost	(e) Current Value
	CASH ACCOUNT	NonInterest-Bearing Cash	($24,006.40)	**($24,006.40)**
	MORGAN STANLEY BANK DEPOSIT	Interest-Bearing Cash	$1,668,891.21	**$1,668,891.21**
*	LIQUID ASSETS SEPARATE ACCOUNT	Pooled Separate Accounts	$1,617,207.00	$1,625,778.18
*	CORE PLUS BOND SEPARATE ACCOUNT	Pooled Separate Accounts	$4,059,619.00	$5,646,250.86
*	LARGE CAP S&P 500 INDEX SEPARATE ACCOUNT	Pooled Separate Accounts	14,058,487.00	64,361,255.09
*	SMALLCAP SEPARATE ACCOUNT	Pooled Separate Accounts	3,865,783.00	12,989,907.69
		Total Pooled Separate Accounts		**$84,623,191.82**
	U.S. TREASURY BONDS & NOTES	Government Securities	$26,434,453.71	$26,676,724.38
	US TREASURY NOTE	Government Securities	$1,388,602.42	$1,436,394.73
	GOVERNMENT CMOS	Government Securities	$1,989,820.42	$2,002,874.06
	GOVERNMENT PASS THRU POOLS	Government Securities	$2,513,114.06	$2,410,421.07
		Total Governement Securities		**$32,526,414.24**
	ISHARES RUSSEL 3000 GROWTH	Mutual Funds	$4,017,407.20	$4,303,598.10
	LEGG MASON GLOBAL ASSET MANAGEMENT TR	Mutual Funds	$1,543,179.03	$1,231,534.95
	ALLIANZ GLOBAL INV FIXED INC - SH-C	Mutual Funds	$864,606.60	$890,806.80
	ALLIANZ GLOBAL INV FIXED INC - SH-M	Mutual Funds	$865,654.00	$889,413.00
	BLACKROCK ALLOCATION TARGET SHARES	Mutual Funds	$2,840,385.16	$2,884,437.12
		Total Mutual Funds		**$10,199,789.97**
	ABBOTT LABS	Corporate Stocks-Common	$39,705.20	$39,955.41
	ABBVIE INC	Corporate Stocks-Common	$79,263.70	$83,218.89
	ADOBE SYSTEMS INC	Corporate Stocks-Common	$343,381.27	$539,898.54
	ADVANCED MICRO DEVICES INC	Corporate Stocks-Common	$110,832.91	$168,931.86
	AIRBNB INC	Corporate Stocks-Common	$39,214.43	$36,621.66
	ALPHABET INC	Corporate Stocks-Common	$162,699.22	$198,006.65
	AMAZON COM INC	Corporate Stocks-Common	$466,751.26	$470,254.30
	AMEREN CORP	Corporate Stocks-Common	$25,586.25	$21,195.62
	AMERICAN ELECTRIC POWER INC	Corporate Stocks-Common	$27,492.12	$24,366.00
	AMERIPRISE FINANCIAL INC	Corporate Stocks-Common	$100,648.73	$333,110.91
	AMGEN INC	Corporate Stocks-Common	$249,796.72	$308,469.42
	ANALOG DEVICES INC	Corporate Stocks-Common	$63,082.35	$67,708.96
	ANSYS INC	Corporate Stocks-Common	$416,800.94	$570,084.48
	APPLE COMPUTER INC	Corporate Stocks-Common	$188,769.66	$280,901.27
	ASPEN TECHNOLOGY INC	Corporate Stocks-Common	$98,627.28	$158,287.85
	AT&T INC	Corporate Stocks-Common	$39,179.74	$44,668.36
	ATLASSIAN CORPORATION	Corporate Stocks-Common	$23,285.46	$24,737.44
	ATMOS ENERGY CORP	Corporate Stocks-Common	$251,960.58	$266,801.80
	AUTODESK INC	Corporate Stocks-Common	$228,824.78	$288,767.28
	AUTOMATIC DATA PROCESSING INC	Corporate Stocks-Common	$29,758.32	$32,149.86
	AVERY DENNISON CORP	Corporate Stocks-Common	$20,681.28	$24,461.36
	BANK AMERICA CORP	Corporate Stocks-Common	$37,650.09	$45,521.84
	BANK OF NEW YORK MELLON CORP	Corporate Stocks-Common	$27,463.11	$30,761.55
	BECTON DICKINSON & CO	Corporate Stocks-Common	$45,963.73	$44,620.89
	BENTLEY SYSTEMS INC	Corporate Stocks-Common	$197,788.09	$244,567.66
	BERKLEY W R CORPT	Corporate Stocks-Common	$109,374.03	$162,868.16
	BLACKROCK INC	Corporate Stocks-Common	$33,563.03	$42,213.60
	BLACKSTONE GROUP INC	Corporate Stocks-Common	$290,064.18	$318,528.36
	BOEING CO	Corporate Stocks-Common	$39,629.23	$44,833.52
	BOOZ ALLEN HAMILTON HOLDING	Corporate Stocks-Common	$12,663.72	$17,651.58
	BRIGHT HORIZONS FAMILY SOLUTIONS	Corporate Stocks-Common	$158,764.83	$109,978.08
	BRISTOL MYERS SQUIBB CO	Corporate Stocks-Common	$37,935.54	$28,425.74
	BROADCOM INC	Corporate Stocks-Common	$108,631.46	$205,151.12
	C M S ENERGY CORP	Corporate Stocks-Common	$15,554.55	$14,749.78
	CADENCE DESIGN SYSTEMS INC	Corporate Stocks-Common	$40,271.05	$52,839.78
	CANADIAN PACIFI KANSAS CITY LIMITED	Corporate Stocks-Common	$65,916.10	$72,656.14
	CAPITAL ONE FINANCIAL CORP	Corporate Stocks-Common	$172,669.55	$308,000.88
	CHARLES RIVER LABORATORIES INTL INC	Corporate Stocks-Common	$204,104.03	$171,626.40

	CHEMED CORP	Corporate Stocks-Common	$95,878.07	$125,136.50
	CHEVRON CORPORATION	Corporate Stocks-Common	$97,554.73	$90,987.60
	CHOICE HOTELS INTL INC	Corporate Stocks-Common	$140,437.63	$129,162.00
	CISCO SYSTEMS INC	Corporate Stocks-Common	$73,382.79	$79,417.44
	CME GROUP INC	Corporate Stocks-Common	$44,817.74	$50,754.60
	COCA COLA CO	Corporate Stocks-Common	$263,794.91	$318,634.51
	COMCAST CORP	Corporate Stocks-Common	$82,246.54	$88,883.95
	COMMERCE BANCSHARES INC	Corporate Stocks-Common	$113,329.23	$120,492.96
	COMPUTERSHARE LTD	Corporate Stocks-Common	$23,964.26	$14,914.20
	CONOCOPHILLIPS	Corporate Stocks-Common	$29,089.68	$31,803.18
	CONSTELLATION BRANDS INC	Corporate Stocks-Common	$206,121.07	$209,355.50
	COOPER COS INC	Corporate Stocks-Common	$213,990.80	$210,791.08
	CORTEVA INC	Corporate Stocks-Common	$186,088.19	$338,315.20
	COSTCO WHOLESALE CORP	Corporate Stocks-Common	$52,835.03	$87,790.64
	COTERRA ENERGY INC	Corporate Stocks-Common	$208,817.93	$254,562.00
	CROWDSTRIKE HOLDINGS INC	Corporate Stocks-Common	$47,105.24	$57,191.68
	CROWN CASTLE INTERNATIONAL CORP	Corporate Stocks-Common	$262,774.02	$190,178.69
	CULLEN FROST BANKERS INC	Corporate Stocks-Common	$138,139.07	$194,631.06
	CUMMINS INC	Corporate Stocks-Common	$23,867.42	$25,633.99
	DTE ENERGY COMPANY	Corporate Stocks-Common	$13,094.36	$12,790.16
	DANAHER CORP	Corporate Stocks-Common	$172,288.16	$275,294.60
	DOLBY LABORATORIES	Corporate Stocks-Common	$121,957.23	$147,540.16
	ECOLAB INC	Corporate Stocks-Common	$281,499.49	$249,921.00
	EDENRED S A	Corporate Stocks-Common	$7,378.59	$6,623.10
	ELEVANCE HEALTH INC	Corporate Stocks-Common	$51,698.65	$52,814.72
	ENTERGY CORP	Corporate Stocks-Common	$25,048.65	$23,779.65
	EOG RESOURCES INC	Corporate Stocks-Common	$50,485.05	$52,492.30
	EPAM SYSTEMS INC	Corporate Stocks-Common	$24,992.80	$19,949.14
	EQUIFAX INC	Corporate Stocks-Common	$117,997.26	$173,350.29
	EQUINIX INC	Corporate Stocks-Common	$22,106.74	$27,383.26
	ESC GCI LIBERTY INC	Corporate Stocks-Common	$0.00	$1,335.00
	EVERSOURCE ENERGY	Corporate Stocks-Common	$16,864.80	$13,578.40
	EXPONENT INC	Corporate Stocks-Common	$135,033.62	$122,551.68
	EXXON MOBIL CORP	Corporate Stocks-Common	$100,914.93	$92,481.50
	FAIR ISAAC CORP	Corporate Stocks-Common	$49,204.17	$128,041.10
	GENERAL DYNAMICS CORP	Corporate Stocks-Common	$114,499.17	$228,509.60
	GENERAL MILLS INC	Corporate Stocks-Common	$19,039.11	$19,086.02
	GENUINE PARTS CO	Corporate Stocks-Common	$19,958.83	$16,897.00
	GOLDMAN SACHS GROUP INC	Corporate Stocks-Common	$30,618.93	$34,871.68
	GRAINGER W W INC	Corporate Stocks-Common	$20,955.86	$45,416.36
	HOME DEPOT INC	Corporate Stocks-Common	$134,674.06	$152,135.45
	HONEYWELL INTERNATIONAL INC	Corporate Stocks-Common	$359,574.35	$335,116.58
	ILLINOIS TOOL WORKS INC	Corporate Stocks-Common	$28,591.82	$30,385.04
	INTEL CORP	Corporate Stocks-Common	$14,701.01	$20,401.50
	INTERACTIVE BROKERS GROUP INC	Corporate Stocks-Common	$106,542.95	$117,966.70
	INTERCONTINENTAL EXCHANGE INC	Corporate Stocks-Common	$8,251.55	$9,815.13
	INTERNATIONAL BUSINESS MACHINES CORF	Corporate Stocks-Common	$48,470.77	$63,457.40
	INTUIT	Corporate Stocks-Common	$19,959.41	$29,415.79
	INTUITIVE SURGICAL INC	Corporate Stocks-Common	$78,767.23	$89,400.40
	J P MORGAN CHASE & CO	Corporate Stocks-Common	$120,523.40	$147,646.80
	JACK HENRY & ASSOCIATES INC	Corporate Stocks-Common	$143,594.90	$150,010.38
	JOHNSON & JOHNSON	Corporate Stocks-Common	$108,885.08	$106,269.72
	KEYSIGHT TECHNOLOGIES INC	Corporate Stocks-Common	$21,310.33	$21,477.15
	KLA-TENCOR CORP	Corporate Stocks-Common	$43,131.44	$65,105.60
	LAM RESEARCH CORP	Corporate Stocks-Common	$40,888.01	$60,424.59
	LAUDER ESTEE COS	Corporate Stocks-Common	$36,729.20	$28,226.25
	LCI INDUSTRIES	Corporate Stocks-Common	$69,846.24	$68,009.11
	LENNAR CORP	Corporate Stocks-Common	$140,813.42	$407,326.32
	LENNOX INTERNATIONAL INC	Corporate Stocks-Common	$128,890.88	$202,279.04
	LILLY ELI & CO	Corporate Stocks-Common	$72,497.62	$171,378.48
	LOCKHEED MARTIN CORP	Corporate Stocks-Common	$39,956.49	$39,885.12
	LOWES COS INC	Corporate Stocks-Common	$228,220.09	$241,244.20
	LPL FINANCIAL HOLDINGS INC	Corporate Stocks-Common	$105,558.99	$168,894.04
	LULULEMON ATHLETICA INC	Corporate Stocks-Common	$121,354.64	$180,996.66
	MARRIOTT INTERNATIONAL INC	Corporate Stocks-Common	$35,855.58	$45,102.00
	MARSH & MCLENNAN COS INC	Corporate Stocks-Common	$86,474.90	$92,461.36
	MARTIN MARIETTA MATERIALS INC	Corporate Stocks-Common	$140,509.30	$371,687.95
	MASTERCARD INC	Corporate Stocks-Common	$108,337.11	$124,114.41
	MCDONALD'S CORPORATION	Corporate Stocks-Common	$63,682.89	$64,342.67
	MERCADOLIBRE INC	Corporate Stocks-Common	$104,207.93	$108,242.96
	MERCK & CO INC	Corporate Stocks-Common	$310,584.51	$339,706.32
	META PLATFORMS INC	Corporate Stocks-Common	$195,066.54	$262,284.36

	MICROCHIP TECHNOLOGY INC	Corporate Stocks-Common	$210,783.77	$396,972.36
	MICRON TECHNOLOGY INC	Corporate Stocks-Common	$61,396.39	$89,777.68
	MICROSOFT CORP	Corporate Stocks-Common	$683,937.53	$1,116,462.76
	MOBILEYE GLOBAL INC	Corporate Stocks-Common	$13,149.47	$13,862.40
	MONDELEZ INTERNATIONAL INC	Corporate Stocks-Common	$48,422.08	$45,051.46
	MONGODB INC	Corporate Stocks-Common	$48,987.82	$50,288.55
	MONSTER BEVERAGE CORP	Corporate Stocks-Common	$24,725.26	$32,607.26
	MOODYS CORP	Corporate Stocks-Common	$38,008.67	$45,304.96
	MORGAN STANLEY	Corporate Stocks-Common	$43,982.35	$48,490.00
	NETFLIX COM INC	Corporate Stocks-Common	$105,501.64	$158,236.00
	NEXTERA ENERGY	Corporate Stocks-Common	$45,756.83	$36,990.66
	NIKE INC	Corporate Stocks-Common	$98,973.48	$76,758.99
	NORDSON CORP	Corporate Stocks-Common	$147,023.66	$201,025.76
	NORTHROP CRUMMAN CORP	Corporate Stocks-Common	$47,228.47	$49,622.84
	NVIDIA CORP	Corporate Stocks-Common	$109,811.77	$374,386.32
	O'REILLY AUTOMOTIVE	Corporate Stocks-Common	$77,521.75	$87,010.23
	OSHKOSH CORP	Corporate Stocks-Common	$187,683.46	$181,911.98
	PACKAGING CORP OF AMERICA	Corporate Stocks-Common	$11,050.83	$13,195.71
	PALO ALTO NETWORKS INC	Corporate Stocks-Common	$20,035.95	$53,373.28
	PARKER HANNIFIN CORP	Corporate Stocks-Common	$185,396.86	$463,003.50
	PAYPAL HOLDINGS INC	Corporate Stocks-Common	$35,443.38	$21,309.27
	PEPSICO INC	Corporate Stocks-Common	$38,377.29	$34,307.68
	PHILLIP MORRIS INTERNATIONAL	Corporate Stocks-Common	$40,533.15	$39,984.00
	PNC FINANCIAL SERVICES GROUP	Corporate Stocks-Common	$210,756.13	$282,756.10
	POOL CORPORATION	Corporate Stocks-Common	$179,925.23	$224,075.02
	PPG INDUSTRIES INC	Corporate Stocks-Common	$34,463.99	$37,237.95
	PROCTER & GAMBLE CO	Corporate Stocks-Common	$300,723.82	$315,940.24
	PROLOGIS INC	Corporate Stocks-Common	$18,163.82	$20,394.90
	PUBLIC STORAGE INC	Corporate Stocks-Common	$18,270.49	$19,347.68
	QUALCOMM INC	Corporate Stocks-Common	$164,849.99	$303,289.11
	RAYTHEON TECHNOLOGIES CORP	Corporate Stocks-Common	$21,565.64	$23,390.92
	ROLLINS INC	Corporate Stocks-Common	$120,765.31	$151,971.60
	RPM INTERNATIONAL INC	Corporate Stocks-Common	$170,768.98	$258,646.71
	S&P GLOBAL INC	Corporate Stocks-Common	$30,647.16	$41,572.31
	SAIA INC	Corporate Stocks-Common	$85,726.19	$138,477.52
	SALESFORCE COM	Corporate Stocks-Common	$119,918.87	$136,306.52
	SCOTTS CO	Corporate Stocks-Common	$309,917.58	$92,437.50
	SERVICENOW INC	Corporate Stocks-Common	$54,375.13	$77,007.41
	SHERWIN WILLIAMS CO	Corporate Stocks-Common	$32,086.47	$37,428.00
	SHOPIFY INC	Corporate Stocks-Common	$26,421.98	$35,756.10
	SITEONE LANDSCAPE SUPPLY INC	Corporate Stocks-Common	$128,774.47	$134,062.50
	SNOWFLAKE INC	Corporate Stocks-Common	$68,127.32	$59,103.00
	SOUTHERN COMPANY	Corporate Stocks-Common	$34,986.62	$34,148.44
	SPLUNK INC	Corporate Stocks-Common	$12,964.81	$15,996.75
	STRYKER CORP	Corporate Stocks-Common	$22,803.71	$31,443.30
	SYSCO CORP	Corporate Stocks-Common	$225,578.34	$194,818.32
	TARGET CORP	Corporate Stocks-Common	$27,627.50	$32,186.92
	TELEDYNE TECHNOLOGIES INC	Corporate Stocks-Common	$369,619.64	$374,883.60
	TERADYNE INC	Corporate Stocks-Common	$189,263.76	$164,407.80
	TESLA MOTORS	Corporate Stocks-Common	$140,436.43	$163,477.23
	TEXAS INSTRUMENTS INC	Corporate Stocks-Common	$30,772.61	$31,876.02
	THE TRADE DESK INC	Corporate Stocks-Common	$34,895.43	$35,476.28
	THERMO FISHER SCIENTIFIC INC	Corporate Stocks-Common	$43,236.88	$50,610.30
	THOR INDUSTRIES INC	Corporate Stocks-Common	$136,694.95	$135,396.25
	TJX COS INC	Corporate Stocks-Common	$31,009.83	$43,809.27
	UBER TECHNOLOGIES INC	Corporate Stocks-Common	$82,995.94	$120,615.63
	UNION PAC CORP	Corporate Stocks-Common	$95,259.24	$111,020.24
	UNITED PARCEL SERVICE	Corporate Stocks-Common	$81,047.80	$74,747.93
	UNITEDHEALTH GROUP INC	Corporate Stocks-Common	$170,748.61	$201,638.01
	US BANCORP NEW	Corporate Stocks-Common	$226,390.80	$295,126.32
	VALERO ENERGY CORP	Corporate Stocks-Common	$34,526.37	$40,820.00
	VERALTO CORP	Corporate Stocks-Common	$22,704.52	$32,574.96
	VERTEX PHARMACEUTICALS INC	Corporate Stocks-Common	$42,359.27	$56,150.82
	VISA INC	Corporate Stocks-Common	$234,178.26	$276,752.05
	WALMART STORES INC	Corporate Stocks-Common	$75,080.04	$77,721.45
	WASTE MANAGEMENT INC	Corporate Stocks-Common	$31,498.25	$33,312.60
	WATSCO INC	Corporate Stocks-Common	$12,298.88	$173,101.88
	WEC ENERGY GROUP INC	Corporate Stocks-Common	$24,029.61	$21,295.01
	WELLS FARGO & CO	Corporate Stocks-Common	$47,893.21	$57,882.72
	WORKDAY INC	Corporate Stocks-Common	$30,370.60	$32,575.08
	XCEL ENERGY INC	Corporate Stocks-Common	$272,125.66	$252,592.80
	XYLEM INC	Corporate Stocks-Common	$172,909.76	$276,179.40

	ZEBRA TECHNOLOGIES CORP	Corporate Stocks-Common	$258,889.16	$142,678.26
	ZOETIS INC	Corporate Stocks-Common	$24,657.50	$31,776.57
	ZOOMINFO TECHNOLOGIES INC	Corporate Stocks-Common	$135,481.47	$140,726.85
	3I GROUP PLC	Corporate Stocks-Common	$11,962.01	$12,533.30
	ACCENTURE PLC	Corporate Stocks-Common	$114,339.91	$133,345.80
	AIA GROUP LTD	Corporate Stocks-Common	$256,568.00	$182,730.88
	AIRBUS GROUP	Corporate Stocks-Common	$36,382.82	$44,162.65
	ALCON INC	Corporate Stocks-Common	$255,838.18	$344,164.34
	ALIBABA GROUP HOLDING ADR	Corporate Stocks-Common	$264,559.74	$94,097.14
	ALLEGION PLC	Corporate Stocks-Common	$117,298.33	$135,558.30
	AMADEUS IT HOLDINGS ADR	Corporate Stocks-Common	$53,703.76	$53,555.44
	AMERICA MOVIL SAB DE CV	Corporate Stocks-Common	$37,061.74	$44,596.16
	ANGLO AMERICAN PLC	Corporate Stocks-Common	$24,679.00	$19,955.52
	ANHUI CONCH CXEMENT	Corporate Stocks-Common	$45,838.97	$19,214.10
	APTIV PLC	Corporate Stocks-Common	$28,876.60	$17,495.40
	ARGENX SE	Corporate Stocks-Common	$44,373.12	$33,334.42
	ARM HOLDINGS PLC	Corporate Stocks-Common	$70,589.14	$92,804.08
	ASE INDUSTRIAL HOLDING CO LTD	Corporate Stocks-Common	$53,931.10	$62,792.93
	ASM PAC TECHNOLOGY LTD	Corporate Stocks-Common	$23,834.63	$21,326.85
	ASML HOLDINGS NV	Corporate Stocks-Common	$266,096.98	$357,089.12
	ASTRA INTERNATIONAL ADR	Corporate Stocks-Common	$35,331.02	$27,686.48
	ASTRAZENECA PLC	Corporate Stocks-Common	$206,587.34	$215,654.70
	ATLAS COPCO AB SPONS ADR	Corporate Stocks-Common	$44,421.93	$49,579.26
	BANCO DO BRASIL SPONS ADR	Corporate Stocks-Common	$29,296.38	$52,006.60
	BANK RAKYAT INDONESIA ADR	Corporate Stocks-Common	$51,438.93	$57,260.28
	BB SEGURIDADE PARTI ADR	Corporate Stocks-Common	$31,769.07	$48,113.70
	BIDVEST GROUP LTDD	Corporate Stocks-Common	$15,995.72	$22,476.20
	BRAMBLES LTD	Corporate Stocks-Common	$32,149.62	$35,329.56
	BRIDGESTONE CORP	Corporate Stocks-Common	$114,169.91	$115,675.95
	BUNZL PLC	Corporate Stocks-Common	$93,711.39	$115,368.92
	BURBERRY GROUP	Corporate Stocks-Common	$73,153.70	$53,242.56
	CAPITEC BANK HOLDINGS LTD	Corporate Stocks-Common	$22,900.83	$32,521.56
	CARREFOUR SA	Corporate Stocks-Common	$89,069.99	$81,209.56
	CHINA CONSTR BK CORP	Corporate Stocks-Common	$68,809.91	$54,103.46
	CHINA MERCHANTS BANK	Corporate Stocks-Common	$118,483.12	$62,074.19
	CHINA SHENHUA	Corporate Stocks-Common	$9,973.05	$16,812.72
	CHUBB LTD	Corporate Stocks-Common	$54,716.69	$62,150.00
	CIE FINANCIERE RICH	Corporate Stocks-Common	$59,210.49	$83,301.92
	COMMERICAL INTL BANK	Corporate Stocks-Common	$28,903.66	$18,789.69
	COMPASS GROUP PLC	Corporate Stocks-Common	$22,969.09	$30,702.24
	COSAN SA	Corporate Stocks-Common	$56,489.15	$56,720.52
	CREDICORP LIMITED	Corporate Stocks-Common	$27,331.97	$26,087.82
	CRH PLC	Corporate Stocks-Common	$47,453.93	$61,967.36
	DAIICHI SANKYO CO	Corporate Stocks-Common	$60,739.50	$52,183.50
	DEUTSCHE BOERSE AG	Corporate Stocks-Common	$55,623.15	$64,716.75
	DEUTSCHE TELEKOM AG	Corporate Stocks-Common	$63,386.52	$81,736.45
	DIAGEO PLC	Corporate Stocks-Common	$155,271.03	$137,066.06
	EATON CORP PLC	Corporate Stocks-Common	$64,985.81	$94,401.44
	EDP ENGERGIAS DE PORTUGAL, SA	Corporate Stocks-Common	$77,318.30	$71,572.13
	ENGIE BRASIL ENERGIA SA	Corporate Stocks-Common	$18,326.19	$21,502.22
	ERSTE GROUP BANK AG	Corporate Stocks-Common	$68,313.73	$91,060.20
	ESSILOR INTL	Corporate Stocks-Common	$139,723.11	$153,147.37
	GALP ENERGIA	Corporate Stocks-Common	$34,655.07	$51,197.37
	GAZPROM	Corporate Stocks-Common	$39,513.76	$6,926.70
	GIVAUDAN SA	Corporate Stocks-Common	$40,229.96	$44,281.64
	GLOBANT SA	Corporate Stocks-Common	$48,656.45	$60,922.88
	GREEK ORG FOOTBALL	Corporate Stocks-Common	$17,090.45	$18,774.66
	GRUPO FIANCIERO BANORTE	Corporate Stocks-Common	$62,182.48	$95,327.47
	GSK PLC	Corporate Stocks-Common	$102,268.85	$101,322.04
	HALEON PLC	Corporate Stocks-Common	$49,086.92	$54,145.17
	HDFC BANK LTD	Corporate Stocks-Common	$248,857.38	$213,275.58
	HENGAN INTL GROUP CO LTD	Corporate Stocks-Common	$50,292.39	$31,289.00
	HIMAX TECHNOLOGIES INC	Corporate Stocks-Common	$37,207.58	$19,187.27
	HONG KONG EXCHANGES	Corporate Stocks-Common	$30,954.97	$29,249.50
	HOYA CORPORATION	Corporate Stocks-Common	$38,361.03	$44,080.08
	HSBC HOLDINGS PLC	Corporate Stocks-Common	$87,621.52	$102,728.36
	IBERDROLA	Corporate Stocks-Common	$109,873.24	$120,947.40
	ICICI BANK	Corporate Stocks-Common	$60,623.41	$81,294.40
	INDITEX	Corporate Stocks-Common	$72,350.66	$93,667.31
	INFINEON TECHNOLOGIES	Corporate Stocks-Common	$124,476.32	$126,938.24
	INFOSYS TECHNOLOGIES	Corporate Stocks-Common	$30,639.01	$33,359.70
	INTESA SANPAOLO	Corporate Stocks-Common	$111,738.42	$126,796.66

	JD COM INC	Corporate Stocks-Common	$103,006.01	$46,137.33
	KASIKORNBANK PCL	Corporate Stocks-Common	$19,998.17	$20,444.04
	KB FINANCIAL GROUP INC	Corporate Stocks-Common	$41,158.15	$44,141.79
	KDDI CORP	Corporate Stocks-Common	$103,073.18	$104,280.75
	KERING	Corporate Stocks-Common	$39,946.31	$29,486.84
	KIMBERLY-CLARK DE MEXICO SAE	Corporate Stocks-Common	$27,671.90	$37,233.50
	KT CORP	Corporate Stocks-Common	$35,043.00	$33,371.52
	L'OREAL CO	Corporate Stocks-Common	$83,128.49	$105,636.34
	LEGRAND SA	Corporate Stocks-Common	$34,398.28	$41,247.36
	LENOVA GROUP LTD	Corporate Stocks-Common	$63,201.96	$84,916.92
	LIFE HEALTHCARE	Corporate Stocks-Common	$20,557.78	$17,999.40
	LINDE PLC	Corporate Stocks-Common	$89,289.52	$119,516.61
	LONDON STOCK EXCHANGE GROUP	Corporate Stocks-Common	$122,936.04	$116,452.88
	LONZA GROUP	Corporate Stocks-Common	$104,395.88	$70,542.84
	LVMH MOET HENNESSY LOUIS	Corporate Stocks-Common	$149,635.03	$168,298.20
	MAKITA CORP	Corporate Stocks-Common	$61,726.11	$62,786.95
	MEDTRONIC PLC	Corporate Stocks-Common	$262,828.07	$223,991.22
	MEITUAN DIANPING	Corporate Stocks-Common	$146,211.68	$35,975.56
	MICHELIN	Corporate Stocks-Common	$189,817.10	$226,586.70
	MINTH GROUP LTD	Corporate Stocks-Common	$37,782.75	$18,827.64
	MITSUBISHI	Corporate Stocks-Common	$150,945.98	$279,911.10
	MOBILE TELESYSTEMS	Corporate Stocks-Common	$72,428.22	$34,111.00
	MOL HUNGARIAN OIL AND GAS	Corporate Stocks-Common	$21,526.94	$24,602.40
	MONOTARO CO LTD	Corporate Stocks-Common	$26,430.84	$10,564.40
	NATIONAL GRID PLC	Corporate Stocks-Common	$141,047.16	$85,735.39
	NEDBANK GROUP LTD	Corporate Stocks-Common	$24,232.19	$32,430.93
	NESTLE SA	Corporate Stocks-Common	$108,848.40	$112,264.46
	NICE SYSTEMS LTD	Corporate Stocks-Common	$40,812.95	$27,731.89
	NOMURA RESEARCH INSTITUTE LTD	Corporate Stocks-Common	$20,567.51	$21,213.80
	NOVO-NORDISK	Corporate Stocks-Common	$258,356.75	$404,282.60
	NU HOLDINGS LTD	Corporate Stocks-Common	$15,199.68	$14,860.72
	OLYMPUS CORP	Corporate Stocks-Common	$78,244.76	$56,946.82
	PERUSAHAAN PERSEROAN PERSERC	Corporate Stocks-Common	$52,000.22	$57,985.76
	PETROLEO BRASILEIRO SA	Corporate Stocks-Common	$30,388.15	$43,326.61
	PING AN INS GROUP CO	Corporate Stocks-Common	$152,402.97	$68,520.67
	PJSC LUKOIL	Corporate Stocks-Common	$51,375.44	$5,811.60
	PT BANK MANDIRI	Corporate Stocks-Common	$25,561.41	$48,951.76
	PT BANK NEGARA INDONESIA PERSERC	Corporate Stocks-Common	$24,013.42	$27,317.08
	PT UTD TRACTORS	Corporate Stocks-Common	$27,901.98	$20,349.60
	RECKITT BENCKISER GROUP	Corporate Stocks-Common	$129,830.10	$101,992.02
	RECRUIT HOLDINGS CO LTD	Corporate Stocks-Common	$72,417.61	$97,135.55
	RELX PLC	Corporate Stocks-Common	$132,691.65	$184,062.06
	RENTOKIL GROUP PLC	Corporate Stocks-Common	$63,373.26	$53,472.09
	RIO TINTO PLC	Corporate Stocks-Common	$82,781.41	$101,563.44
	ROCHE HOLDING LTD	Corporate Stocks-Common	$132,703.56	$118,653.25
	SAFRAN AS	Corporate Stocks-Common	$56,915.27	$69,460.62
	SANDVIK AB	Corporate Stocks-Common	$13,177.02	$15,106.12
	SANLAM LTD	Corporate Stocks-Common	$27,098.90	$31,769.77
	SANOFI-AVENTIS	Corporate Stocks-Common	$110,224.17	$105,029.76
	SAP AKTIENGESELLSCHAFT	Corporate Stocks-Common	$190,450.71	$244,252.20
	SBERBANK RUSSIA	Corporate Stocks-Common	$4,404.68	$48,860.40
	SCHEIDER ELECT SA	Corporate Stocks-Common	$115,337.68	$156,507.42
	SHELL PLC	Corporate Stocks-Common	$91,358.54	$140,154.00
	SHINHAN FINANCIAL GROUP	Corporate Stocks-Common	$36,463.63	$32,903.82
	SHISEIDO LTD	Corporate Stocks-Common	$64,930.78	$27,807.52
	SIEMENS	Corporate Stocks-Common	$110,205.60	$130,862.46
	SINOPHARM GROUP CO	Corporate Stocks-Common	$26,832.16	$28,540.35
	SMC CORP	Corporate Stocks-Common	$126,394	$125,276.40
	SOCIEDAD QUIMICA MINERA	Corporate Stocks-Common	$29,543	$23,365.36
	SONY CORP	Corporate Stocks-Common	$428,151.72	$520,416.24
	STANDARD BANK GROUP	Corporate Stocks-Common	$24,740.69	$31,836.00
	STRAUMANN HOLDING	Corporate Stocks-Common	$27,175.67	$32,933.70
	SUNCOR ENERGY INC	Corporate Stocks-Common	$53,994.04	$51,520.32
	SVENSKA HANDELSB	Corporate Stocks-Common	$91,277.58	$91,226.20
	TAIWAN SEMICONDUCTOR	Corporate Stocks-Common	$599,426.92	$532,792.00
	TENCENT HOLDINGS LTD	Corporate Stocks-Common	$559,171.46	$247,297.76
	TERNIUM	Corporate Stocks-Common	$21,380.21	$21,065.12
	THOMSON REUTERS CORP	Corporate Stocks-Common	$31,319.31	$51,908.10
	TINGYI CAYMAN ISLANDS HOLDINGS CC	Corporate Stocks-Common	$37,534.17	$23,545.44
	TOKYO ELECTRON LTD	Corporate Stocks-Common	$71,253.35	$94,525.76
	TRANE TECHNOLOGIES PLC	Corporate Stocks-Common	$31,224.06	$42,682.50
	UNILEVER PLC	Corporate Stocks-Common	$166,909.49	$154,748.16

	VALE SA	Corporate Stocks-Common	$29,519.17	$34,162.44
	VESTAS WIND	Corporate Stocks-Common	$124,016.38	$107,616.91
	VIBRA ENERGIA SA	Corporate Stocks-Common	$23,785.45	$31,393.05
	VODACOM GROUP LTD	Corporate Stocks-Common	$34,378.17	$25,424.82
	WALMART DE MEXICO	Corporate Stocks-Common	$39,903.88	$45,107.99
	WEG SA (BRAZIL)	Corporate Stocks-Common	$42,772.70	$57,577.64
	WUXI BIOLOGICS CAYMAN INC	Corporate Stocks-Common	$54,253.05	$24,698.90
	XINYI SOLAR HOLDINGS LTD	Corporate Stocks-Common	$34,167.00	$12,137.54
	AMERICAN TOWER REIT INC	Corporate Stocks-Common	$56,484.98	$52,027.08
	AVALONBAY COMMUNITIES INC	Corporate Stocks-Common	$18,483.35	$19,283.66
	EQUITY LIFESTYLE PROPERTIES REIT	Corporate Stocks-Common	$180,193.73	$199,980.90
		Total Corporate Stocks-Common		**$36,951,264.83**
	BANK NEW YORK MELLON CORP	Corporate Debt Instruments	$56,000.00	$55,989.29
	BARCLAYS PLC	Corporate Debt Instruments	$199,880.00	$199,062.48
	BANKD OF AMERICA CORP	Corporate Debt Instruments	$168,513.78	$165,094.76
	CAPITAL ONE FINANCIAL	Corporate Debt Instruments	$71,668.80	$71,290.71
	CAPITAL ONE FINANCIAL CORP	Corporate Debt Instruments	$162,188.37	$170,292.54
	CITIGROUP INC	Corporate Debt Instruments	$185,193.68	$191,283.33
	JPMORGAN CHASE & CO	Corporate Debt Instruments	$324,205.74	$338,274.08
	TRUIST FINANCIAL CORP	Corporate Debt Instruments	$131,000.00	$128,511.88
	US BANCORP	Corporate Debt Instruments	$62,000.00	$63,938.10
	WELLS FARGO & CO	Corporate Debt Instruments	$235,052.99	$233,079.58
	CAPITAL ONE MULTI TR 2022	Corporate Debt Instruments	$339,974.50	$330,384.53
	GM FINANCIAL CONS ATMB REC TR	Corporate Debt Instruments	$23,588.30	$23,919.45
	AIR LEASE CORP	Corporate Debt Instruments	$281,302.05	$278,105.57
	AMERICAN AXLE & MFG INC	Corporate Debt Instruments	$54,000.00	$59,137.00
	AMERICAN HONDA FIN CORP	Corporate Debt Instruments	$69,944.00	$73,331.61
	AMGEN INC	Corporate Debt Instruments	$106,000.00	$106,051.69
	BANK AMERICA CORP	Corporate Debt Instruments	$113,482.27	$115,363.92
	BANK OF AMERICA	Corporate Debt Instruments	$357,526.67	$327,858.30
	BAT CAP CORP	Corporate Debt Instruments	$101,465.61	$103,361.35
	BK OF AMERICA CORP	Corporate Debt Instruments	$526,562.00	$542,405.42
	BLACK HILLS CORP	Corporate Debt Instruments	$49,423.56	$51,532.85
	BOEING CO	Corporate Debt Instruments	$230,141.16	$223,542.97
	CAPITAL ONE FINANCIAL CORP	Corporate Debt Instruments	$241,147.37	$243,538.58
	CENTENE CORP	Corporate Debt Instruments	$113,442.70	$100,993.34
	CIGNA CORP	Corporate Debt Instruments	$53,937.97	$54,321.39
	CIT GROUP INC	Corporate Debt Instruments	$121,985.73	$110,000.62
	CITIGROUP INC	Corporate Debt Instruments	$863,910.29	$876,238.00
	CNA FINANCIAL CORP	Corporate Debt Instruments	$157,963.79	$153,367.48
	CNH INDUSTRIAL CAPITAL LLC	Corporate Debt Instruments	$115,081.28	$106,547.16
	CNO FINANCIAL GROUP INC	Corporate Debt Instruments	$174,095.77	$161,376.34
	CORPORATE OFFICE PROPERTIES LP	Corporate Debt Instruments	$295,355.62	$242,875.41
	DELL INTERNATIONAL	Corporate Debt Instruments	$155,307.21	$146,672.59
	DELTA AIR LINES INC	Corporate Debt Instruments	$72,169.83	$74,081.30
	DISCOVERY COMMUNICATIONS LLC	Corporate Debt Instruments	$55,930.00	$55,831.11
	DTE ENERGY CO	Corporate Debt Instruments	$50,498.45	$50,436.90
	DUKE ENERGY CORP	Corporate Debt Instruments	$221,757.45	$231,586.61
	EDISON INTERNATIONAL	Corporate Debt Instruments	$224,523.12	$219,455.88
	ENERGY TRANSFER OPERATING LP	Corporate Debt Instruments	$237,426.84	$222,668.20
	ENERGY TRANSFER PARTNERS LP	Corporate Debt Instruments	$91,220.91	$92,382.06
	EPR PROPERTIES	Corporate Debt Instruments	$227,007.63	$216,402.02
	EQUIFAX INC	Corporate Debt Instruments	$154,581.89	$158,274.39
	FERRELLGAS ESCROW	Corporate Debt Instruments	$23,179.75	$24,591.67
	FIFTH THIRD BANCORP	Corporate Debt Instruments	$50,448.67	$50,922.47
	FISERV INC	Corporate Debt Instruments	$126,410.78	$129,039.59
	FREEDOM MTG CO	Corporate Debt Instruments	$21,143.21	$22,594.40
	GENERAL MOTORS FINANCIAL CO INC	Corporate Debt Instruments	$338,942.43	$346,046.08
	GOLDMAN SACHS GROUP INC	Corporate Debt Instruments	$887,540.68	$884,891.68
	HCA INC	Corporate Debt Instruments	$220,544.92	$217,891.94
	HEWLETT PACKARD ENTERPRISE	Corporate Debt Instruments	$206,276.50	$204,241.07
	HOST HOTELS & RESORTS LP	Corporate Debt Instruments	$76,017.49	$73,354.55
	HYATT HOTELS CORP	Corporate Debt Instruments	$49,791.77	$50,084.75
	JP MORGAN CHASE BANK	Corporate Debt Instruments	$95,141.00	$95,579.00
	JP MORGAN CHASE & CO	Corporate Debt Instruments	$292,381.43	$292,762.81
	KIMCO REALTY CORP	Corporate Debt Instruments	$213,537.56	$213,049.11
	KINDER MORGAN INC	Corporate Debt Instruments	$110,210.64	$113,136.48
	MARTIN MARIETTA MATERIALS INC	Corporate Debt Instruments	$79,703.65	$81,422.47
	MPLX LP	Corporate Debt Instruments	$55,427.12	$55,675.14
	NEXTERA ENERGY CAP HOLDINGS INC	Corporate Debt Instruments	$45,112.50	$45,422.06

	ORACLE CORP	Corporate Debt Instruments	$116,585.30	$118,471.34
	PLAINS ALL AMERICAN PIPELINE	Corporate Debt Instruments	$114,181.22	$117,558.91
	PRA GROUP INC	Corporate Debt Instruments	$9,575.30	$9,940.00
	PRIMERICA INC	Corporate Debt Instruments	$171,226.00	$145,509.11
	PRUDENTIAL FINANCIAL INC	Corporate Debt Instruments	$79,451.40	$66,294.86
	REGIONS FINANCIAL CORP	Corporate Debt Instruments	$64,649.90	$66,836.57
	SABINE PASS LIQUEFACTION LLC	Corporate Debt Instruments	$193,889.75	$178,497.45
	SCHWAB CHARLES CORP	Corporate Debt Instruments	$55,599.39	$57,803.82
	SOUTHERN CO	Corporate Debt Instruments	$346,487.49	$354,872.67
	SOUTHWEST AIRLINES CO	Corporate Debt Instruments	$86,950.31	$85,075.00
	SOUTHWESTERN ELECTRIC POWER CO	Corporate Debt Instruments	$20,087.98	$20,509.61
	SOUTHWESTERN ENERGY CO	Corporate Debt Instruments	$37,850.00	$38,832.50
	SPIRIT REALTY LP	Corporate Debt Instruments	$44,732.64	$45,579.31
	SUNOCO LOGISTICS PARTNERS	Corporate Debt Instruments	$35,430.85	$35,324.18
	T MOBILE USA INC	Corporate Debt Instruments	$162,143.09	$163,918.71
	TARGA RES CORP	Corporate Debt Instruments	$70,892.79	$71,227.73
	TEGNA I	Corporate Debt Instruments	$9,486.00	$9,763.84
	TEGNA INC	Corporate Debt Instruments	$38,274.30	$39,295.55
	UNITED CONTL HOLDINGS INC	Corporate Debt Instruments	$34,360.41	$35,697.77
	UTD SHORE FIN	Corporate Debt Instruments	$17,097.48	$17,870.40
	VIATRIS INC	Corporate Debt Instruments	$39,211.68	$40,606.57
	VISTRA OPERAT	Corporate Debt Instruments	$27,495.19	$28,740.55
	VMWARE INC	Corporate Debt Instruments	$286,659.23	$277,456.45
	WELLS FARGO & CO	Corporate Debt Instruments	$448,942.99	$440,970.04
	WILLIAMS PARTNERS LP	Corporate Debt Instruments	$85,114.71	$85,466.36
	AADVANTAGE LOYALTY LP	Corporate Debt Instruments	$32,045.65	$32,254.95
	AERCAP IRELAND CAPITAL LIMITED	Corporate Debt Instruments	$174,687.25	$167,969.33
	AMERICAN EXPRESS	Corporate Debt Instruments	$99,015.60	$100,584.66
	CAP ONE MULTI	Corporate Debt Instruments	$271,276.29	$270,196.16
	CAPITAL ONE MULTI TRUST	Corporate Debt Instruments	$23,525.40	$24,063.03
	CARMAX AUTO	Corporate Debt Instruments	$76,027.54	$78,685.89
	CITIGROUP COMMERICAL MORTGAGE TR 2014	Corporate Debt Instruments	$30,802.71	$29,021.28
	COMMERCIAL MORTGAGE TR 2014	Corporate Debt Instruments	$179,242.59	$172,009.04
	JPMCC COMMERICIAL MORTGAGE	Corporate Debt Instruments	$58,794.63	$59,069.79
	WELLS FARGO COMMERCIAL TRUST 2015	Corporate Debt Instruments	$120,157.84	$106,688.76
	BANK OF NOVA SCOTIA	Corporate Debt Instruments	$110,204.38	$111,183.90
	MYLAN	Corporate Debt Instruments	$225,876.41	$216,726.47
	TORONTO DOMINION BANK	Corporate Debt Instruments	$57,444.66	$59,523.74
	AMERICAN MUNICIPAL POWER OHIO INC	Corporate Debt Instruments	$160,000.00	$159,430.40
	BIRMINGHAM ALABAMA WATERWORKS BOARD	Corporate Debt Instruments	$225,000.00	$225,000.00
	MIAMI DAD COUNTY FLORIDA AVIATION	Corporate Debt Instruments	$235,858.36	$230,511.50
	NEW YORK CITY HOUSING DEVELOPMENT	Corporate Debt Instruments	$177,172.79	$165,036.75
	RUTGERS ST UNIVERSITY	Corporate Debt Instruments	$180,321.53	$173,214.00
	SAN ANTONION TEXAS AIRPORT SYSTEMS	Corporate Debt Instruments	$160,249.39	$149,070.40
		Total Corporate Debt Instruments		**$15,351,925.41**

PLAN NAME: CABELL HUNTINGTON HOSPITAL, INC. NON-UNION EMPLOYEES' RETIREMENT PLAN
PLAN SPONSOR: CABELL HUNTINGTON HOSPITAL, INC.
EIN: 55-0675666
PLAN NUMBER: 001
PLAN YEAR: 1/1/23 - 12/31/23

Schedule of Reportable 5% Transactions

Reported By Issue

Asset Description	Buy or Sell Price	Trade Expense	Cost of Asset	Current Value	Net Gain or Loss	% Turnover
Morgan Stanley Bank Deposit						
44,880,689.58 Units Bought In 1344 Transactions	100.00000000	0.00	44,880,689.58	44,880,689.58		48.86%
44,778,124.08 Units Sold In 541 Transactions	100.00000000	0.00	44,778,124.08	44,778,124.08	0.00	48.74%
				89,658,813.66	**0.00**	**97.60%**

NOTE : TURNOVER % BASED ON THE 01/01/2023 MARKET VALUE (EXCLUDING ACCRUALS AND PENDING TRANSACTIONS) OF 91,864,634.36

(5 % = 4,593,231.72)

PLAN NAME: CABELL HUNTINGTON HOSPITAL, INC. NON-UNION EMPLOYEES' RETIREMENT PLAN
PLAN SPONSOR: CABELL HUNTINGTON HOSPITAL, INC.
EIN: 55-0675666
PLAN NUMBER: 001
PLAN YEAR: 1/1/23 - 12/31/23

Schedule of Reportable 5% Transactions

Reported By Broker

Asset Description	Buy or Sell Price	Trade Expense	Cost of Asset	Current Value	Net Gain or Loss	% Turnover
Dean Witter Reynolds Inc						
Morgan Stanley Bank Deposit						
44,776,941.89 Units Bought In 1343 Transactions	100.00000000	0.00	44,776,941.89	44,776,941.89		48.74%
44,778,093.09 Units Sold In 540 Transactions	100.00000000	0.00	44,778,093.09	44,778,093.09	0.00	48.74%
				89,555,034.98	**0.00**	**97.49%**
				89,555,034.98	**0.00**	**97.49%**

NOTE : TURNOVER % BASED ON THE 01/01/2023 MARKET VALUE (EXCLUDING ACCRUALS AND PENDING TRANSACTIONS) OF 91,864,634.36

(5 % = 4,593,231.72)

END OF REPORT

PLAN NAME: CABELL HUNTINGTON HOSPITAL, INC. NON-UNION EMPLOYEES' RETIREMENT PLAN
PLAN SPONSOR: CABELL HUNTINGTON HOSPITAL, INC.
EIN: 55-0675666
PLAN NUMBER: 001
PLAN YEAR: 1/1/23 - 12/31/23

DESCRIPTION OF ASSET	(A) Total Number of Purchases	(B) Total Number of Sales	(C) Total Value of Purchases	(D) Total Value of Sales	(E) Net Gain/(Loss)
MORGAN STANLEY BANK DEPOSIT	1	1	44,776,941.89	44,778,093.09	-
PRINCIPAL LIQUID ASSETS SEP ACCT	5	12	11,001,421.17	9,428,740.77	44,526.37

* Schedule is prepared using the alternative way of reporting (iii) series transactions under DOL Regulation 2520.103-6(d)(2).

SCHEDULE H,Line 4j - SCHEDULE OF REPORTABLE TRANSACTIONS

CABELL HUNTINGTON HOSPITAL, INC. NON-UNION EMPLOYEES' RETIREMENT PLAN
EIN 55-0675666
PLAN NUMBER 001
PLAN YEAR 01/01/2023 TO 12/31/2023

DESCRIPTION OF ASSET	(A) Total Number of Purchases	(B) Total Number of Sales	(C) Total Value of Purchases	(D) Total Value of Sales	(E) Net Gain/(Loss)
MORGAN STANLEY BANK DEPOSIT	1	1	44,776,941.89	44,778,093.09	-
PRINCIPAL LIQUID ASSETS SEP ACCT	5	12	11,001,421.17	9,428,740.77	44,526.37

* Schedule is prepared using the alternative way of reporting (iii) series transactions under DOL Regulation 2520.103-6(d)(2).

SCHEDULE H,Line 4j - SCHEDULE OF REPORTABLE TRANSACTIONS

Classification: Customer Confidential

Cabell Huntington Hospital, Inc. Non-Union Employees' Retirement Plan
EIN 55-0675666 PN 001 12/31/2023
Schedule of Assets

Party in (a) interest	(b) Identity of issue	(c) Description of Investment	(d) Cost	(e) Current Value
	CASH ACCOUNT	NonInterest-Bearing Cash	($24,006.40)	**($24,006.40)**
	MORGAN STANLEY BANK DEPOSIT	Interest-Bearing Cash	$1,668,891.21	**$1,668,891.21**
*	LIQUID ASSETS SEPARATE ACCOUNT	Pooled Separate Accounts	$1,617,207.00	$1,625,778.18
*	CORE PLUS BOND SEPARATE ACCOUNT	Pooled Separate Accounts	$4,059,619.00	$5,646,250.86
*	LARGE CAP S&P 500 INDEX SEPARATE ACCOUNT	Pooled Separate Accounts	14,058,487.00	64,361,255.09
*	SMALLCAP SEPARATE ACCOUNT	Pooled Separate Accounts	3,865,783.00	12,989,907.69
		Total Pooled Separate Accounts		**$84,623,191.82**
	U.S. TREASURY BONDS & NOTES	Government Securities	$26,434,453.71	$26,676,724.38
	US TREASURY NOTE	Government Securities	$1,388,602.42	$1,436,394.73
	GOVERNMENT CMOS	Government Securities	$1,989,820.42	$2,002,874.06
	GOVERNMENT PASS THRU POOLS	Government Securities	$2,513,114.06	$2,410,421.07
		Total Governement Securities		**$32,526,414.24**
	ISHARES RUSSEL 3000 GROWTH	Mutual Funds	$4,017,407.20	$4,303,598.10
	LEGG MASON GLOBAL ASSET MANAGEMENT TR	Mutual Funds	$1,543,179.03	$1,231,534.95
	ALLIANZ GLOBAL INV FIXED INC - SH-C	Mutual Funds	$864,606.60	$890,806.80
	ALLIANZ GLOBAL INV FIXED INC - SH-M	Mutual Funds	$865,654.00	$889,413.00
	BLACKROCK ALLOCATION TARGET SHARES	Mutual Funds	$2,840,385.16	$2,884,437.12
		Total Mutual Funds		**$10,199,789.97**
	ABBOTT LABS	Corporate Stocks-Common	$39,705.20	$39,955.41
	ABBVIE INC	Corporate Stocks-Common	$79,263.70	$83,218.89
	ADOBE SYSTEMS INC	Corporate Stocks-Common	$343,381.27	$539,898.54
	ADVANCED MICRO DEVICES INC	Corporate Stocks-Common	$110,832.91	$168,931.86
	AIRBNB INC	Corporate Stocks-Common	$39,214.43	$36,621.66
	ALPHABET INC	Corporate Stocks-Common	$162,699.22	$198,006.65
	AMAZON COM INC	Corporate Stocks-Common	$466,751.26	$470,254.30
	AMEREN CORP	Corporate Stocks-Common	$25,586.25	$21,195.62
	AMERICAN ELECTRIC POWER INC	Corporate Stocks-Common	$27,492.12	$24,366.00
	AMERIPRISE FINANCIAL INC	Corporate Stocks-Common	$100,648.73	$333,110.91
	AMGEN INC	Corporate Stocks-Common	$249,796.72	$308,469.42
	ANALOG DEVICES INC	Corporate Stocks-Common	$63,082.35	$67,708.96
	ANSYS INC	Corporate Stocks-Common	$416,800.94	$570,084.48
	APPLE COMPUTER INC	Corporate Stocks-Common	$188,769.66	$280,901.27
	ASPEN TECHNOLOGY INC	Corporate Stocks-Common	$98,627.28	$158,287.85
	AT&T INC	Corporate Stocks-Common	$39,179.74	$44,668.36
	ATLASSIAN CORPORATION	Corporate Stocks-Common	$23,285.46	$24,737.44
	ATMOS ENERGY CORP	Corporate Stocks-Common	$251,960.58	$266,801.80
	AUTODESK INC	Corporate Stocks-Common	$228,824.78	$288,767.28
	AUTOMATIC DATA PROCESSING INC	Corporate Stocks-Common	$29,758.32	$32,149.86
	AVERY DENNISON CORP	Corporate Stocks-Common	$20,681.28	$24,461.36
	BANK AMERICA CORP	Corporate Stocks-Common	$37,650.09	$45,521.84
	BANK OF NEW YORK MELLON CORP	Corporate Stocks-Common	$27,463.11	$30,761.55
	BECTON DICKINSON & CO	Corporate Stocks-Common	$45,963.73	$44,620.89
	BENTLEY SYSTEMS INC	Corporate Stocks-Common	$197,788.09	$244,567.66
	BERKLEY W R CORPT	Corporate Stocks-Common	$109,374.03	$162,868.16
	BLACKROCK INC	Corporate Stocks-Common	$33,563.03	$42,213.60
	BLACKSTONE GROUP INC	Corporate Stocks-Common	$290,064.18	$318,528.36
	BOEING CO	Corporate Stocks-Common	$39,629.23	$44,833.52
	BOOZ ALLEN HAMILTON HOLDING	Corporate Stocks-Common	$12,663.72	$17,651.58
	BRIGHT HORIZONS FAMILY SOLUTIONS	Corporate Stocks-Common	$158,764.83	$109,978.08
	BRISTOL MYERS SQUIBB CO	Corporate Stocks-Common	$37,935.54	$28,425.74
	BROADCOM INC	Corporate Stocks-Common	$108,631.46	$205,151.12
	C M S ENERGY CORP	Corporate Stocks-Common	$15,554.55	$14,749.78
	CADENCE DESIGN SYSTEMS INC	Corporate Stocks-Common	$40,271.05	$52,839.78
	CANADIAN PACIFI KANSAS CITY LIMITED	Corporate Stocks-Common	$65,916.10	$72,656.14
	CAPITAL ONE FINANCIAL CORP	Corporate Stocks-Common	$172,669.55	$308,000.88
	CHARLES RIVER LABORATORIES INTL INC	Corporate Stocks-Common	$204,104.03	$171,626.40

Classification: Customer Confidential

	CHEMED CORP	Corporate Stocks-Common	$95,878.07	$125,136.50
	CHEVRON CORPORATION	Corporate Stocks-Common	$97,554.73	$90,987.60
	CHOICE HOTELS INTL INC	Corporate Stocks-Common	$140,437.63	$129,162.00
	CISCO SYSTEMS INC	Corporate Stocks-Common	$73,382.79	$79,417.44
	CME GROUP INC	Corporate Stocks-Common	$44,817.74	$50,754.60
	COCA COLA CO	Corporate Stocks-Common	$263,794.91	$318,634.51
	COMCAST CORP	Corporate Stocks-Common	$82,246.54	$88,883.95
	COMMERCE BANCSHARES INC	Corporate Stocks-Common	$113,329.23	$120,492.96
	COMPUTERSHARE LTD	Corporate Stocks-Common	$23,964.26	$14,914.20
	CONOCOPHILLIPS	Corporate Stocks-Common	$29,089.68	$31,803.18
	CONSTELLATION BRANDS INC	Corporate Stocks-Common	$206,121.07	$209,355.50
	COOPER COS INC	Corporate Stocks-Common	$213,990.80	$210,791.08
	CORTEVA INC	Corporate Stocks-Common	$186,088.19	$338,315.20
	COSTCO WHOLESALE CORP	Corporate Stocks-Common	$52,835.03	$87,790.64
	COTERRA ENERGY INC	Corporate Stocks-Common	$208,817.93	$254,562.00
	CROWDSTRIKE HOLDINGS INC	Corporate Stocks-Common	$47,105.24	$57,191.68
	CROWN CASTLE INTERNATIONAL CORP	Corporate Stocks-Common	$262,774.02	$190,178.69
	CULLEN FROST BANKERS INC	Corporate Stocks-Common	$138,139.07	$194,631.06
	CUMMINS INC	Corporate Stocks-Common	$23,867.42	$25,633.99
	DTE ENERGY COMPANY	Corporate Stocks-Common	$13,094.36	$12,790.16
	DANAHER CORP	Corporate Stocks-Common	$172,288.16	$275,294.60
	DOLBY LABORATORIES	Corporate Stocks-Common	$121,957.23	$147,540.16
	ECOLAB INC	Corporate Stocks-Common	$281,499.49	$249,921.00
	EDENRED S A	Corporate Stocks-Common	$7,378.59	$6,623.10
	ELEVANCE HEALTH INC	Corporate Stocks-Common	$51,698.65	$52,814.72
	ENTERGY CORP	Corporate Stocks-Common	$25,048.65	$23,779.65
	EOG RESOURCES INC	Corporate Stocks-Common	$50,485.05	$52,492.30
	EPAM SYSTEMS INC	Corporate Stocks-Common	$24,992.80	$19,949.14
	EQUIFAX INC	Corporate Stocks-Common	$117,997.26	$173,350.29
	EQUINIX INC	Corporate Stocks-Common	$22,106.74	$27,383.26
	ESC GCI LIBERTY INC	Corporate Stocks-Common	$0.00	$1,335.00
	EVERSOURCE ENERGY	Corporate Stocks-Common	$16,864.80	$13,578.40
	EXPONENT INC	Corporate Stocks-Common	$135,033.62	$122,551.68
	EXXON MOBIL CORP	Corporate Stocks-Common	$100,914.93	$92,481.50
	FAIR ISAAC CORP	Corporate Stocks-Common	$49,204.17	$128,041.10
	GENERAL DYNAMICS CORP	Corporate Stocks-Common	$114,499.17	$228,509.60
	GENERAL MILLS INC	Corporate Stocks-Common	$19,039.11	$19,086.02
	GENUINE PARTS CO	Corporate Stocks-Common	$19,958.83	$16,897.00
	GOLDMAN SACHS GROUP INC	Corporate Stocks-Common	$30,618.93	$34,871.68
	GRAINGER W W INC	Corporate Stocks-Common	$20,955.86	$45,416.36
	HOME DEPOT INC	Corporate Stocks-Common	$134,674.06	$152,135.45
	HONEYWELL INTERNATIONAL INC	Corporate Stocks-Common	$359,574.35	$335,116.58
	ILLINOIS TOOL WORKS INC	Corporate Stocks-Common	$28,591.82	$30,385.04
	INTEL CORP	Corporate Stocks-Common	$14,701.01	$20,401.50
	INTERACTIVE BROKERS GROUP INC	Corporate Stocks-Common	$106,542.95	$117,966.70
	INTERCONTINENTAL EXCHANGE INC	Corporate Stocks-Common	$8,251.55	$9,815.13
	INTERNATIONAL BUSINESS MACHINES CORF	Corporate Stocks-Common	$48,470.77	$63,457.40
	INTUIT	Corporate Stocks-Common	$19,959.41	$29,415.79
	INTUITIVE SURGICAL INC	Corporate Stocks-Common	$78,767.23	$89,400.40
	J P MORGAN CHASE & CO	Corporate Stocks-Common	$120,523.40	$147,646.80
	JACK HENRY & ASSOCIATES INC	Corporate Stocks-Common	$143,594.90	$150,010.38
	JOHNSON & JOHNSON	Corporate Stocks-Common	$108,885.08	$106,269.72
	KEYSIGHT TECHNOLOGIES INC	Corporate Stocks-Common	$21,310.33	$21,477.15
	KLA-TENCOR CORP	Corporate Stocks-Common	$43,131.44	$65,105.60
	LAM RESEARCH CORP	Corporate Stocks-Common	$40,888.01	$60,424.59
	LAUDER ESTEE COS	Corporate Stocks-Common	$36,729.20	$28,226.25
	LCI INDUSTRIES	Corporate Stocks-Common	$69,846.24	$68,009.11
	LENNAR CORP	Corporate Stocks-Common	$140,813.42	$407,326.32
	LENNOX INTERNATIONAL INC	Corporate Stocks-Common	$128,890.88	$202,279.04
	LILLY ELI & CO	Corporate Stocks-Common	$72,497.62	$171,378.48
	LOCKHEED MARTIN CORP	Corporate Stocks-Common	$39,956.49	$39,885.12
	LOWES COS INC	Corporate Stocks-Common	$228,220.09	$241,244.20
	LPL FINANCIAL HOLDINGS INC	Corporate Stocks-Common	$105,558.99	$168,894.04
	LULULEMON ATHLETICA INC	Corporate Stocks-Common	$121,354.64	$180,996.66
	MARRIOTT INTERNATIONAL INC	Corporate Stocks-Common	$35,855.58	$45,102.00
	MARSH & MCLENNAN COS INC	Corporate Stocks-Common	$86,474.90	$92,461.36
	MARTIN MARIETTA MATERIALS INC	Corporate Stocks-Common	$140,509.30	$371,687.95
	MASTERCARD INC	Corporate Stocks-Common	$108,337.11	$124,114.41
	MCDONALD'S CORPORATION	Corporate Stocks-Common	$63,682.89	$64,342.67
	MERCADOLIBRE INC	Corporate Stocks-Common	$104,207.93	$108,242.96
	MERCK & CO INC	Corporate Stocks-Common	$310,584.51	$339,706.32
	META PLATFORMS INC	Corporate Stocks-Common	$195,066.54	$262,284.36

	MICROCHIP TECHNOLOGY INC	Corporate Stocks-Common	$210,783.77	$396,972.36
	MICRON TECHNOLOGY INC	Corporate Stocks-Common	$61,396.39	$89,777.68
	MICROSOFT CORP	Corporate Stocks-Common	$683,937.53	$1,116,462.76
	MOBILEYE GLOBAL INC	Corporate Stocks-Common	$13,149.47	$13,862.40
	MONDELEZ INTERNATIONAL INC	Corporate Stocks-Common	$48,422.08	$45,051.46
	MONGODB INC	Corporate Stocks-Common	$48,987.82	$50,288.55
	MONSTER BEVERAGE CORP	Corporate Stocks-Common	$24,725.26	$32,607.26
	MOODYS CORP	Corporate Stocks-Common	$38,008.67	$45,304.96
	MORGAN STANLEY	Corporate Stocks-Common	$43,982.35	$48,490.00
	NETFLIX COM INC	Corporate Stocks-Common	$105,501.64	$158,236.00
	NEXTERA ENERGY	Corporate Stocks-Common	$45,756.83	$36,990.66
	NIKE INC	Corporate Stocks-Common	$98,973.48	$76,758.99
	NORDSON CORP	Corporate Stocks-Common	$147,023.66	$201,025.76
	NORTHROP CRUMMAN CORP	Corporate Stocks-Common	$47,228.47	$49,622.84
	NVIDIA CORP	Corporate Stocks-Common	$109,811.77	$374,386.32
	O'REILLY AUTOMOTIVE	Corporate Stocks-Common	$77,521.75	$87,010.23
	OSHKOSH CORP	Corporate Stocks-Common	$187,683.46	$181,911.98
	PACKAGING CORP OF AMERICA	Corporate Stocks-Common	$11,050.83	$13,195.71
	PALO ALTO NETWORKS INC	Corporate Stocks-Common	$20,035.95	$53,373.28
	PARKER HANNIFIN CORP	Corporate Stocks-Common	$185,396.86	$463,003.50
	PAYPAL HOLDINGS INC	Corporate Stocks-Common	$35,443.38	$21,309.27
	PEPSICO INC	Corporate Stocks-Common	$38,377.29	$34,307.68
	PHILLIP MORRIS INTERNATIONAL	Corporate Stocks-Common	$40,533.15	$39,984.00
	PNC FINANCIAL SERVICES GROUP	Corporate Stocks-Common	$210,756.13	$282,756.10
	POOL CORPORATION	Corporate Stocks-Common	$179,925.23	$224,075.02
	PPG INDUSTRIES INC	Corporate Stocks-Common	$34,463.99	$37,237.95
	PROCTER & GAMBLE CO	Corporate Stocks-Common	$300,723.82	$315,940.24
	PROLOGIS INC	Corporate Stocks-Common	$18,163.82	$20,394.90
	PUBLIC STORAGE INC	Corporate Stocks-Common	$18,270.49	$19,347.68
	QUALCOMM INC	Corporate Stocks-Common	$164,849.99	$303,289.11
	RAYTHEON TECHNOLOGIES CORP	Corporate Stocks-Common	$21,565.64	$23,390.92
	ROLLINS INC	Corporate Stocks-Common	$120,765.31	$151,971.60
	RPM INTERNATIONAL INC	Corporate Stocks-Common	$170,768.98	$258,646.71
	S&P GLOBAL INC	Corporate Stocks-Common	$30,647.16	$41,572.31
	SAIA INC	Corporate Stocks-Common	$85,726.19	$138,477.52
	SALESFORCE COM	Corporate Stocks-Common	$119,918.87	$136,306.52
	SCOTTS CO	Corporate Stocks-Common	$309,917.58	$92,437.50
	SERVICENOW INC	Corporate Stocks-Common	$54,375.13	$77,007.41
	SHERWIN WILLIAMS CO	Corporate Stocks-Common	$32,086.47	$37,428.00
	SHOPIFY INC	Corporate Stocks-Common	$26,421.98	$35,756.10
	SITEONE LANDSCAPE SUPPLY INC	Corporate Stocks-Common	$128,774.47	$134,062.50
	SNOWFLAKE INC	Corporate Stocks-Common	$68,127.32	$59,103.00
	SOUTHERN COMPANY	Corporate Stocks-Common	$34,986.62	$34,148.44
	SPLUNK INC	Corporate Stocks-Common	$12,964.81	$15,996.75
	STRYKER CORP	Corporate Stocks-Common	$22,803.71	$31,443.30
	SYSCO CORP	Corporate Stocks-Common	$225,578.34	$194,818.32
	TARGET CORP	Corporate Stocks-Common	$27,627.50	$32,186.92
	TELEDYNE TECHNOLOGIES INC	Corporate Stocks-Common	$369,619.64	$374,883.60
	TERADYNE INC	Corporate Stocks-Common	$189,263.76	$164,407.80
	TESLA MOTORS	Corporate Stocks-Common	$140,436.43	$163,477.23
	TEXAS INSTRUMENTS INC	Corporate Stocks-Common	$30,772.61	$31,876.02
	THE TRADE DESK INC	Corporate Stocks-Common	$34,895.43	$35,476.28
	THERMO FISHER SCIENTIFIC INC	Corporate Stocks-Common	$43,236.88	$50,610.30
	THOR INDUSTRIES INC	Corporate Stocks-Common	$136,694.95	$135,396.25
	TJX COS INC	Corporate Stocks-Common	$31,009.83	$43,809.27
	UBER TECHNOLOGIES INC	Corporate Stocks-Common	$82,995.94	$120,615.63
	UNION PAC CORP	Corporate Stocks-Common	$95,259.24	$111,020.24
	UNITED PARCEL SERVICE	Corporate Stocks-Common	$81,047.80	$74,747.93
	UNITEDHEALTH GROUP INC	Corporate Stocks-Common	$170,748.61	$201,638.01
	US BANCORP NEW	Corporate Stocks-Common	$226,390.80	$295,126.32
	VALERO ENERGY CORP	Corporate Stocks-Common	$34,526.37	$40,820.00
	VERALTO CORP	Corporate Stocks-Common	$22,704.52	$32,574.96
	VERTEX PHARMACEUTICALS INC	Corporate Stocks-Common	$42,359.27	$56,150.82
	VISA INC	Corporate Stocks-Common	$234,178.26	$276,752.05
	WALMART STORES INC	Corporate Stocks-Common	$75,080.04	$77,721.45
	WASTE MANAGEMENT INC	Corporate Stocks-Common	$31,498.25	$33,312.60
	WATSCO INC	Corporate Stocks-Common	$12,298.88	$173,101.88
	WEC ENERGY GROUP INC	Corporate Stocks-Common	$24,029.61	$21,295.01
	WELLS FARGO & CO	Corporate Stocks-Common	$47,893.21	$57,882.72
	WORKDAY INC	Corporate Stocks-Common	$30,370.60	$32,575.08
	XCEL ENERGY INC	Corporate Stocks-Common	$272,125.66	$252,592.80
	XYLEM INC	Corporate Stocks-Common	$172,909.76	$276,179.40

Classification: Customer Confidential

	ZEBRA TECHNOLOGIES CORP	Corporate Stocks-Common	$258,889.16	$142,678.26
	ZOETIS INC	Corporate Stocks-Common	$24,657.50	$31,776.57
	ZOOMINFO TECHNOLOGIES INC	Corporate Stocks-Common	$135,481.47	$140,726.85
	3I GROUP PLC	Corporate Stocks-Common	$11,962.01	$12,533.30
	ACCENTURE PLC	Corporate Stocks-Common	$114,339.91	$133,345.80
	AIA GROUP LTD	Corporate Stocks-Common	$256,568.00	$182,730.88
	AIRBUS GROUP	Corporate Stocks-Common	$36,382.82	$44,162.65
	ALCON INC	Corporate Stocks-Common	$255,838.18	$344,164.34
	ALIBABA GROUP HOLDING ADR	Corporate Stocks-Common	$264,559.74	$94,097.14
	ALLEGION PLC	Corporate Stocks-Common	$117,298.33	$135,558.30
	AMADEUS IT HOLDINGS ADR	Corporate Stocks-Common	$53,703.76	$53,555.44
	AMERICA MOVIL SAB DE CV	Corporate Stocks-Common	$37,061.74	$44,596.16
	ANGLO AMERICAN PLC	Corporate Stocks-Common	$24,679.00	$19,955.52
	ANHUI CONCH CXEMENT	Corporate Stocks-Common	$45,838.97	$19,214.10
	APTIV PLC	Corporate Stocks-Common	$28,876.60	$17,495.40
	ARGENX SE	Corporate Stocks-Common	$44,373.12	$33,334.42
	ARM HOLDINGS PLC	Corporate Stocks-Common	$70,589.14	$92,804.08
	ASE INDUSTRIAL HOLDING CO LTD	Corporate Stocks-Common	$53,931.10	$62,792.93
	ASM PAC TECHNOLOGY LTD	Corporate Stocks-Common	$23,834.63	$21,326.85
	ASML HOLDINGS NV	Corporate Stocks-Common	$266,096.98	$357,089.12
	ASTRA INTERNATIONAL ADR	Corporate Stocks-Common	$35,331.02	$27,686.48
	ASTRAZENECA PLC	Corporate Stocks-Common	$206,587.34	$215,654.70
	ATLAS COPCO AB SPONS ADR	Corporate Stocks-Common	$44,421.93	$49,579.26
	BANCO DO BRASIL SPONS ADR	Corporate Stocks-Common	$29,296.38	$52,006.60
	BANK RAKYAT INDONESIA ADR	Corporate Stocks-Common	$51,438.93	$57,260.28
	BB SEGURIDADE PARTI ADR	Corporate Stocks-Common	$31,769.07	$48,113.70
	BIDVEST GROUP LTDD	Corporate Stocks-Common	$15,995.72	$22,476.20
	BRAMBLES LTD	Corporate Stocks-Common	$32,149.62	$35,329.56
	BRIDGESTONE CORP	Corporate Stocks-Common	$114,169.91	$115,675.95
	BUNZL PLC	Corporate Stocks-Common	$93,711.39	$115,368.92
	BURBERRY GROUP	Corporate Stocks-Common	$73,153.70	$53,242.56
	CAPITEC BANK HOLDINGS LTD	Corporate Stocks-Common	$22,900.83	$32,521.56
	CARREFOUR SA	Corporate Stocks-Common	$89,069.99	$81,209.56
	CHINA CONSTR BK CORP	Corporate Stocks-Common	$68,809.91	$54,103.46
	CHINA MERCHANTS BANK	Corporate Stocks-Common	$118,483.12	$62,074.19
	CHINA SHENHUA	Corporate Stocks-Common	$9,973.05	$16,812.72
	CHUBB LTD	Corporate Stocks-Common	$54,716.69	$62,150.00
	CIE FINANCIERE RICH	Corporate Stocks-Common	$59,210.49	$83,301.92
	COMMERICAL INTL BANK	Corporate Stocks-Common	$28,903.66	$18,789.69
	COMPASS GROUP PLC	Corporate Stocks-Common	$22,969.09	$30,702.24
	COSAN SA	Corporate Stocks-Common	$56,489.15	$56,720.52
	CREDICORP LIMITED	Corporate Stocks-Common	$27,331.97	$26,087.82
	CRH PLC	Corporate Stocks-Common	$47,453.93	$61,967.36
	DAIICHI SANKYO CO	Corporate Stocks-Common	$60,739.50	$52,183.50
	DEUTSCHE BOERSE AG	Corporate Stocks-Common	$55,623.15	$64,716.75
	DEUTSCHE TELEKOM AG	Corporate Stocks-Common	$63,386.52	$81,736.45
	DIAGEO PLC	Corporate Stocks-Common	$155,271.03	$137,066.06
	EATON CORP PLC	Corporate Stocks-Common	$64,985.81	$94,401.44
	EDP ENGERGIAS DE PORTUGAL, SA	Corporate Stocks-Common	$77,318.30	$71,572.13
	ENGIE BRASIL ENERGIA SA	Corporate Stocks-Common	$18,326.19	$21,502.22
	ERSTE GROUP BANK AG	Corporate Stocks-Common	$68,313.73	$91,060.20
	ESSILOR INTL	Corporate Stocks-Common	$139,723.11	$153,147.37
	GALP ENERGIA	Corporate Stocks-Common	$34,655.07	$51,197.37
	GAZPROM	Corporate Stocks-Common	$39,513.76	$6,926.70
	GIVAUDAN SA	Corporate Stocks-Common	$40,229.96	$44,281.64
	GLOBANT SA	Corporate Stocks-Common	$48,656.45	$60,922.88
	GREEK ORG FOOTBALL	Corporate Stocks-Common	$17,090.45	$18,774.66
	GRUPO FIANCIERO BANORTE	Corporate Stocks-Common	$62,182.48	$95,327.47
	GSK PLC	Corporate Stocks-Common	$102,268.85	$101,322.04
	HALEON PLC	Corporate Stocks-Common	$49,086.92	$54,145.17
	HDFC BANK LTD	Corporate Stocks-Common	$248,857.38	$213,275.58
	HENGAN INTL GROUP CO LTD	Corporate Stocks-Common	$50,292.39	$31,289.00
	HIMAX TECHNOLOGIES INC	Corporate Stocks-Common	$37,207.58	$19,187.27
	HONG KONG EXCHANGES	Corporate Stocks-Common	$30,954.97	$29,249.50
	HOYA CORPORATION	Corporate Stocks-Common	$38,361.03	$44,080.08
	HSBC HOLDINGS PLC	Corporate Stocks-Common	$87,621.52	$102,728.36
	IBERDROLA	Corporate Stocks-Common	$109,873.24	$120,947.40
	ICICI BANK	Corporate Stocks-Common	$60,623.41	$81,294.40
	INDITEX	Corporate Stocks-Common	$72,350.66	$93,667.31
	INFINEON TECHNOLOGIES	Corporate Stocks-Common	$124,476.32	$126,938.24
	INFOSYS TECHNOLOGIES	Corporate Stocks-Common	$30,639.01	$33,359.70
	INTESA SANPAOLO	Corporate Stocks-Common	$111,738.42	$126,796.66

	JD COM INC	Corporate Stocks-Common	$103,006.01	$46,137.33
	KASIKORNBANK PCL	Corporate Stocks-Common	$19,998.17	$20,444.04
	KB FINANCIAL GROUP INC	Corporate Stocks-Common	$41,158.15	$44,141.79
	KDDI CORP	Corporate Stocks-Common	$103,073.18	$104,280.75
	KERING	Corporate Stocks-Common	$39,946.31	$29,486.84
	KIMBERLY-CLARK DE MEXICO SAE	Corporate Stocks-Common	$27,671.90	$37,233.50
	KT CORP	Corporate Stocks-Common	$35,043.00	$33,371.52
	L'OREAL CO	Corporate Stocks-Common	$83,128.49	$105,636.34
	LEGRAND SA	Corporate Stocks-Common	$34,398.28	$41,247.36
	LENOVA GROUP LTD	Corporate Stocks-Common	$63,201.96	$84,916.92
	LIFE HEALTHCARE	Corporate Stocks-Common	$20,557.78	$17,999.40
	LINDE PLC	Corporate Stocks-Common	$89,289.52	$119,516.61
	LONDON STOCK EXCHANGE GROUP	Corporate Stocks-Common	$122,936.04	$116,452.88
	LONZA GROUP	Corporate Stocks-Common	$104,395.88	$70,542.84
	LVMH MOET HENNESSY LOUIS	Corporate Stocks-Common	$149,635.03	$168,298.20
	MAKITA CORP	Corporate Stocks-Common	$61,726.11	$62,786.95
	MEDTRONIC PLC	Corporate Stocks-Common	$262,828.07	$223,991.22
	MEITUAN DIANPING	Corporate Stocks-Common	$146,211.68	$35,975.56
	MICHELIN	Corporate Stocks-Common	$189,817.10	$226,586.70
	MINTH GROUP LTD	Corporate Stocks-Common	$37,782.75	$18,827.64
	MITSUBISHI	Corporate Stocks-Common	$150,945.98	$279,911.10
	MOBILE TELESYSTEMS	Corporate Stocks-Common	$72,428.22	$34,111.00
	MOL HUNGARIAN OIL AND GAS	Corporate Stocks-Common	$21,526.94	$24,602.40
	MONOTARO CO LTD	Corporate Stocks-Common	$26,430.84	$10,564.40
	NATIONAL GRID PLC	Corporate Stocks-Common	$141,047.16	$85,735.39
	NEDBANK GROUP LTD	Corporate Stocks-Common	$24,232.19	$32,430.93
	NESTLE SA	Corporate Stocks-Common	$108,848.40	$112,264.46
	NICE SYSTEMS LTD	Corporate Stocks-Common	$40,812.95	$27,731.89
	NOMURA RESEARCH INSTITUTE LTD	Corporate Stocks-Common	$20,567.51	$21,213.80
	NOVO-NORDISK	Corporate Stocks-Common	$258,356.75	$404,282.60
	NU HOLDINGS LTD	Corporate Stocks-Common	$15,199.68	$14,860.72
	OLYMPUS CORP	Corporate Stocks-Common	$78,244.76	$56,946.82
	PERUSAHAAN PERSEROAN PERSERC	Corporate Stocks-Common	$52,000.22	$57,985.76
	PETROLEO BRASILEIRO SA	Corporate Stocks-Common	$30,388.15	$43,326.61
	PING AN INS GROUP CO	Corporate Stocks-Common	$152,402.97	$68,520.67
	PJSC LUKOIL	Corporate Stocks-Common	$51,375.44	$5,811.60
	PT BANK MANDIRI	Corporate Stocks-Common	$25,561.41	$48,951.76
	PT BANK NEGARA INDONESIA PERSERC	Corporate Stocks-Common	$24,013.42	$27,317.08
	PT UTD TRACTORS	Corporate Stocks-Common	$27,901.98	$20,349.60
	RECKITT BENCKISER GROUP	Corporate Stocks-Common	$129,830.10	$101,992.02
	RECRUIT HOLDINGS CO LTD	Corporate Stocks-Common	$72,417.61	$97,135.55
	RELX PLC	Corporate Stocks-Common	$132,691.65	$184,062.06
	RENTOKIL GROUP PLC	Corporate Stocks-Common	$63,373.26	$53,472.09
	RIO TINTO PLC	Corporate Stocks-Common	$82,781.41	$101,563.44
	ROCHE HOLDING LTD	Corporate Stocks-Common	$132,703.56	$118,653.25
	SAFRAN AS	Corporate Stocks-Common	$56,915.27	$69,460.62
	SANDVIK AB	Corporate Stocks-Common	$13,177.02	$15,106.12
	SANLAM LTD	Corporate Stocks-Common	$27,098.90	$31,769.77
	SANOFI-AVENTIS	Corporate Stocks-Common	$110,224.17	$105,029.76
	SAP AKTIENGESELLSCHAFT	Corporate Stocks-Common	$190,450.71	$244,252.20
	SBERBANK RUSSIA	Corporate Stocks-Common	$4,404.68	$48,860.40
	SCHEIDER ELECT SA	Corporate Stocks-Common	$115,337.68	$156,507.42
	SHELL PLC	Corporate Stocks-Common	$91,358.54	$140,154.00
	SHINHAN FINANCIAL GROUP	Corporate Stocks-Common	$36,463.63	$32,903.82
	SHISEIDO LTD	Corporate Stocks-Common	$64,930.78	$27,807.52
	SIEMENS	Corporate Stocks-Common	$110,205.60	$130,862.46
	SINOPHARM GROUP CO	Corporate Stocks-Common	$26,832.16	$28,540.35
	SMC CORP	Corporate Stocks-Common	$126,394	$125,276.40
	SOCIEDAD QUIMICA MINERA	Corporate Stocks-Common	$29,543	$23,365.36
	SONY CORP	Corporate Stocks-Common	$428,151.72	$520,416.24
	STANDARD BANK GROUP	Corporate Stocks-Common	$24,740.69	$31,836.00
	STRAUMANN HOLDING	Corporate Stocks-Common	$27,175.67	$32,933.70
	SUNCOR ENERGY INC	Corporate Stocks-Common	$53,994.04	$51,520.32
	SVENSKA HANDELSB	Corporate Stocks-Common	$91,277.58	$91,226.20
	TAIWAN SEMICONDUCTOR	Corporate Stocks-Common	$599,426.92	$532,792.00
	TENCENT HOLDINGS LTD	Corporate Stocks-Common	$559,171.46	$247,297.76
	TERNIUM	Corporate Stocks-Common	$21,380.21	$21,065.12
	THOMSON REUTERS CORP	Corporate Stocks-Common	$31,319.31	$51,908.10
	TINGYI CAYMAN ISLANDS HOLDINGS CC	Corporate Stocks-Common	$37,534.17	$23,545.44
	TOKYO ELECTRON LTD	Corporate Stocks-Common	$71,253.35	$94,525.76
	TRANE TECHNOLOGIES PLC	Corporate Stocks-Common	$31,224.06	$42,682.50
	UNILEVER PLC	Corporate Stocks-Common	$166,909.49	$154,748.16

	VALE SA	Corporate Stocks-Common	$29,519.17	$34,162.44
	VESTAS WIND	Corporate Stocks-Common	$124,016.38	$107,616.91
	VIBRA ENERGIA SA	Corporate Stocks-Common	$23,785.45	$31,393.05
	VODACOM GROUP LTD	Corporate Stocks-Common	$34,378.17	$25,424.82
	WALMART DE MEXICO	Corporate Stocks-Common	$39,903.88	$45,107.99
	WEG SA (BRAZIL)	Corporate Stocks-Common	$42,772.70	$57,577.64
	WUXI BIOLOGICS CAYMAN INC	Corporate Stocks-Common	$54,253.05	$24,698.90
	XINYI SOLAR HOLDINGS LTD	Corporate Stocks-Common	$34,167.00	$12,137.54
	AMERICAN TOWER REIT INC	Corporate Stocks-Common	$56,484.98	$52,027.08
	AVALONBAY COMMUNITIES INC	Corporate Stocks-Common	$18,483.35	$19,283.66
	EQUITY LIFESTYLE PROPERTIES REIT	Corporate Stocks-Common	$180,193.73	$199,980.90
		Total Corporate Stocks-Common		**$36,951,264.83**
	BANK NEW YORK MELLON CORP	Corporate Debt Instruments	$56,000.00	$55,989.29
	BARCLAYS PLC	Corporate Debt Instruments	$199,880.00	$199,062.48
	BANKD OF AMERICA CORP	Corporate Debt Instruments	$168,513.78	$165,094.76
	CAPITAL ONE FINANCIAL	Corporate Debt Instruments	$71,668.80	$71,290.71
	CAPITAL ONE FINANCIAL CORP	Corporate Debt Instruments	$162,188.37	$170,292.54
	CITIGROUP INC	Corporate Debt Instruments	$185,193.68	$191,283.33
	JPMORGAN CHASE & CO	Corporate Debt Instruments	$324,205.74	$338,274.08
	TRUIST FINANCIAL CORP	Corporate Debt Instruments	$131,000.00	$128,511.88
	US BANCORP	Corporate Debt Instruments	$62,000.00	$63,938.10
	WELLS FARGO & CO	Corporate Debt Instruments	$235,052.99	$233,079.58
	CAPITAL ONE MULTI TR 2022	Corporate Debt Instruments	$339,974.50	$330,384.53
	GM FINANCIAL CONS ATMB REC TR	Corporate Debt Instruments	$23,588.30	$23,919.45
	AIR LEASE CORP	Corporate Debt Instruments	$281,302.05	$278,105.57
	AMERICAN AXLE & MFG INC	Corporate Debt Instruments	$54,000.00	$59,137.00
	AMERICAN HONDA FIN CORP	Corporate Debt Instruments	$69,944.00	$73,331.61
	AMGEN INC	Corporate Debt Instruments	$106,000.00	$106,051.69
	BANK AMERICA CORP	Corporate Debt Instruments	$113,482.27	$115,363.92
	BANK OF AMERICA	Corporate Debt Instruments	$357,526.67	$327,858.30
	BAT CAP CORP	Corporate Debt Instruments	$101,465.61	$103,361.35
	BK OF AMERICA CORP	Corporate Debt Instruments	$526,562.00	$542,405.42
	BLACK HILLS CORP	Corporate Debt Instruments	$49,423.56	$51,532.85
	BOEING CO	Corporate Debt Instruments	$230,141.16	$223,542.97
	CAPITAL ONE FINANCIAL CORP	Corporate Debt Instruments	$241,147.37	$243,538.58
	CENTENE CORP	Corporate Debt Instruments	$113,442.70	$100,993.34
	CIGNA CORP	Corporate Debt Instruments	$53,937.97	$54,321.39
	CIT GROUP INC	Corporate Debt Instruments	$121,985.73	$110,000.62
	CITIGROUP INC	Corporate Debt Instruments	$863,910.29	$876,238.00
	CNA FINANCIAL CORP	Corporate Debt Instruments	$157,963.79	$153,367.48
	CNH INDUSTRIAL CAPITAL LLC	Corporate Debt Instruments	$115,081.28	$106,547.16
	CNO FINANCIAL GROUP INC	Corporate Debt Instruments	$174,095.77	$161,376.34
	CORPORATE OFFICE PROPERTIES LP	Corporate Debt Instruments	$295,355.62	$242,875.41
	DELL INTERNATIONAL	Corporate Debt Instruments	$155,307.21	$146,672.59
	DELTA AIR LINES INC	Corporate Debt Instruments	$72,169.83	$74,081.30
	DISCOVERY COMMUNICATIONS LLC	Corporate Debt Instruments	$55,930.00	$55,831.11
	DTE ENERGY CO	Corporate Debt Instruments	$50,498.45	$50,436.90
	DUKE ENERGY CORP	Corporate Debt Instruments	$221,757.45	$231,586.61
	EDISON INTERNATIONAL	Corporate Debt Instruments	$224,523.12	$219,455.88
	ENERGY TRANSFER OPERATING LP	Corporate Debt Instruments	$237,426.84	$222,668.20
	ENERGY TRANSFER PARTNERS LP	Corporate Debt Instruments	$91,220.91	$92,382.06
	EPR PROPERTIES	Corporate Debt Instruments	$227,007.63	$216,402.02
	EQUIFAX INC	Corporate Debt Instruments	$154,581.89	$158,274.39
	FERRELLGAS ESCROW	Corporate Debt Instruments	$23,179.75	$24,591.67
	FIFTH THIRD BANCORP	Corporate Debt Instruments	$50,448.67	$50,922.47
	FISERV INC	Corporate Debt Instruments	$126,410.78	$129,039.59
	FREEDOM MTG CO	Corporate Debt Instruments	$21,143.21	$22,594.40
	GENERAL MOTORS FINANCIAL CO INC	Corporate Debt Instruments	$338,942.43	$346,046.08
	GOLDMAN SACHS GROUP INC	Corporate Debt Instruments	$887,540.68	$884,891.68
	HCA INC	Corporate Debt Instruments	$220,544.92	$217,891.94
	HEWLETT PACKARD ENTERPRISE	Corporate Debt Instruments	$206,276.50	$204,241.07
	HOST HOTELS & RESORTS LP	Corporate Debt Instruments	$76,017.49	$73,354.55
	HYATT HOTELS CORP	Corporate Debt Instruments	$49,791.77	$50,084.75
	JP MORGAN CHASE BANK	Corporate Debt Instruments	$95,141.00	$95,579.00
	JP MORGAN CHASE & CO	Corporate Debt Instruments	$292,381.43	$292,762.81
	KIMCO REALTY CORP	Corporate Debt Instruments	$213,537.56	$213,049.11
	KINDER MORGAN INC	Corporate Debt Instruments	$110,210.64	$113,136.48
	MARTIN MARIETTA MATERIALS INC	Corporate Debt Instruments	$79,703.65	$81,422.47
	MPLX LP	Corporate Debt Instruments	$55,427.12	$55,675.14
	NEXTERA ENERGY CAP HOLDINGS INC	Corporate Debt Instruments	$45,112.50	$45,422.06

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	ORACLE CORP	Corporate Debt Instruments	$116,585.30	$118,471.34
	PLAINS ALL AMERICAN PIPELINE	Corporate Debt Instruments	$114,181.22	$117,558.91
	PRA GROUP INC	Corporate Debt Instruments	$9,575.30	$9,940.00
	PRIMERICA INC	Corporate Debt Instruments	$171,226.00	$145,509.11
	PRUDENTIAL FINANCIAL INC	Corporate Debt Instruments	$79,451.40	$66,294.86
	REGIONS FINANCIAL CORP	Corporate Debt Instruments	$64,649.90	$66,836.57
	SABINE PASS LIQUEFACTION LLC	Corporate Debt Instruments	$193,889.75	$178,497.45
	SCHWAB CHARLES CORP	Corporate Debt Instruments	$55,599.39	$57,803.82
	SOUTHERN CO	Corporate Debt Instruments	$346,487.49	$354,872.67
	SOUTHWEST AIRLINES CO	Corporate Debt Instruments	$86,950.31	$85,075.00
	SOUTHWESTERN ELECTRIC POWER CO	Corporate Debt Instruments	$20,087.98	$20,509.61
	SOUTHWESTERN ENERGY CO	Corporate Debt Instruments	$37,850.00	$38,832.50
	SPIRIT REALTY LP	Corporate Debt Instruments	$44,732.64	$45,579.31
	SUNOCO LOGISTICS PARTNERS	Corporate Debt Instruments	$35,430.85	$35,324.18
	T MOBILE USA INC	Corporate Debt Instruments	$162,143.09	$163,918.71
	TARGA RES CORP	Corporate Debt Instruments	$70,892.79	$71,227.73
	TEGNA I	Corporate Debt Instruments	$9,486.00	$9,763.84
	TEGNA INC	Corporate Debt Instruments	$38,274.30	$39,295.55
	UNITED CONTL HOLDINGS INC	Corporate Debt Instruments	$34,360.41	$35,697.77
	UTD SHORE FIN	Corporate Debt Instruments	$17,097.48	$17,870.40
	VIATRIS INC	Corporate Debt Instruments	$39,211.68	$40,606.57
	VISTRA OPERAT	Corporate Debt Instruments	$27,495.19	$28,740.55
	VMWARE INC	Corporate Debt Instruments	$286,659.23	$277,456.45
	WELLS FARGO & CO	Corporate Debt Instruments	$448,942.99	$440,970.04
	WILLIAMS PARTNERS LP	Corporate Debt Instruments	$85,114.71	$85,466.36
	AADVANTAGE LOYALTY LP	Corporate Debt Instruments	$32,045.65	$32,254.95
	AERCAP IRELAND CAPITAL LIMITED	Corporate Debt Instruments	$174,687.25	$167,969.33
	AMERICAN EXPRESS	Corporate Debt Instruments	$99,015.60	$100,584.66
	CAP ONE MULTI	Corporate Debt Instruments	$271,276.29	$270,196.16
	CAPITAL ONE MULTI TRUST	Corporate Debt Instruments	$23,525.40	$24,063.03
	CARMAX AUTO	Corporate Debt Instruments	$76,027.54	$78,685.89
	CITIGROUP COMMERICAL MORTGAGE TR 2014	Corporate Debt Instruments	$30,802.71	$29,021.28
	COMMERCIAL MORTGAGE TR 2014	Corporate Debt Instruments	$179,242.59	$172,009.04
	JPMCC COMMERICIAL MORTGAGE	Corporate Debt Instruments	$58,794.63	$59,069.79
	WELLS FARGO COMMERCIAL TRUST 2015	Corporate Debt Instruments	$120,157.84	$106,688.76
	BANK OF NOVA SCOTIA	Corporate Debt Instruments	$110,204.38	$111,183.90
	MYLAN	Corporate Debt Instruments	$225,876.41	$216,726.47
	TORONTO DOMINION BANK	Corporate Debt Instruments	$57,444.66	$59,523.74
	AMERICAN MUNICIPAL POWER OHIO INC	Corporate Debt Instruments	$160,000.00	$159,430.40
	BIRMINGHAM ALABAMA WATERWORKS BOARD	Corporate Debt Instruments	$225,000.00	$225,000.00
	MIAMI DAD COUNTY FLORIDA AVIATION	Corporate Debt Instruments	$235,858.36	$230,511.50
	NEW YORK CITY HOUSING DEVELOPMENT	Corporate Debt Instruments	$177,172.79	$165,036.75
	RUTGERS ST UNIVERSITY	Corporate Debt Instruments	$180,321.53	$173,214.00
	SAN ANTONION TEXAS AIRPORT SYSTEMS	Corporate Debt Instruments	$160,249.39	$149,070.40
		Total Corporate Debt Instruments		**$15,351,925.41**

Classification: Customer Confidential

Schedule SB, Part V - Statement of Actuarial Assumptions/Methods
Cabell Huntington Hospital, Inc. Non-Union Employees' Retirement Plan
EIN 55-0675666 Plan No. 001

Assumptions prescribed by law

Mortality

Before benefit payment period

IRS Prescribed Mortality - Static Non-annuitant, male and female.

During benefit payment period

IRS Prescribed Mortality - Static Annuitant, male and female.

Assumptions selected by actuary

Inflation

2.40% increase per year.

Our long-term inflation assumption considered the current economic environment, recent and historical data, and forecasts from Federal Reserve Bank FOMC, Congressional Budget Office, and Survey of Professional Forecasters. See Long-Term Capital Market Assumptions link.

Asset return

6.75% for the current plan year.

The asset return is developed as a weighted average rate based on the target asset allocation of the plan and the long-term capital market assumptions. The calculated return is on an arithmetic mean basis. For details, see the Long-Term Capital Market Assumptions link.

Expected expense

The expected expense included in target normal cost is an estimate based on prior year expenses paid from plan assets. This is the best estimate available of upcoming year's expenses.

Retirement

Active participants

Age	Probability of retirement
62-64	25%
65	50%
66-69	25%
70	100%

Inactive participants

Age	Probability of retirement
62	20%
63	10%
64-65	60%
66	40%
67	20%
68	10%
69	20%
70	100%

This assumption is based on the results of recent experience analysis and anticipated future experience.

Disability

1987 Commissioner's Group Disability Table, six month elimination period, male and female.

We rely on a publicly published table due to the limited size of the plan. The 1987 CGDT was recommended by the Society of Actuaries for pension valuation purposes.

Marriage	75% married; husbands are 3 years older than wives. This assumption does not have material impact on the results of this report and has been selected based on our best estimate of active workforce.
Withdrawal	2003 Society of Actuaries Small Plan Age Table, multiplied by 0.70. We rely on a publicly published table due to the limited size of the plan. The SOA Small Plan Age Table is the most recent withdrawal experience table published by the Society of Actuaries. A multiplier of 0.70 is applied to this table to reflect the results of the most recent experience analysis and anticipated future experience.
Form of benefit	Participants are assumed to receive their benefits on the normal form at the assumed retirement age. This assumption is based on the results of recent experience analysis and anticipated future experience.
Methods prescribed by law	
Liability measure	Funding target is the present value of the benefits accrued on the valuation date. Target normal cost is based on benefits expected to accrue during the current plan year and includes an estimate of plan expenses for the year.
Methods selected by plan sponsor	
Asset method	The asset valuation method is prescribed by law for plans that elect to use a value other than market value. For each of the preceding two years, an expected value of assets at the end of the year is compared to the end of year market value. The resulting gain or loss is recognized evenly over three plan years. The expected value includes contributions, distributions, any deducted administrative expenses, and expected earnings (based on the lesser of the assumed interest rate or the maximum allowable rate). The deferred gains and losses are added to the current market value and then restricted to no more than 110% and no less than 90% of that market value. When actual returns exceed the assumed return, the actuarial value of assets will lag below market value. The lag and the smoothing effect are limited since the value must be within 10% of market value.
Segment rates	24-month average with no weighting to prior law basis. Use rates where August is the last month included in the average.

PBGC premium basis

Variable rate premiums are calculated using census, market value of assets and the one-month average of corporate bond rates in effect on the valuation date. You elected this Standard interest method for the 01/01/2014 plan year and the method must be used for five years before a change can be made.

Segment 1 years 0-5	Segment 2 years 5-20	Segment 3 years 20+
4.84%	5.15%	4.85%

Methods elected by actuary

Retirees

Assets and liabilities for current and future retirees are included.

Vested benefits

A benefit is included in vested benefits if it meets the requirements under PBGC. The benefit is multiplied by the participant's vesting percentage applicable to each benefit on the valuation date.

The following ancillary benefits are always treated as nonvested: disability benefits payable to retirement age unless in pay status, pre-retirement death benefits in excess of the survivor annuity death benefit and post retirement death benefits for non-retired participants except as noted in the Plan provisions.

Assumptions and methods elected by actuary - plan accounting (ASC 960)

With the exceptions below, all assumptions and methods are the same as those used in determining your plan's regular funding target and target normal cost.

Mortality

Based on Pri-2012 Blue collar base rate mortality table projected generationally using the using the Principal Mortality Improvement Scale (Principal 2022).

Mortality base rates

Before benefit payment period
Employee amount-weighted, male and female

During benefit payment period
Retiree amount-weighted, male and female

The Society of Actuaries (SOA) is an actuarial organization that periodically reviews mortality data and publishes mortality tables and improvement scales. In October 2019, the SOA released the Pri-2012 Mortality Tables for private-sector retirement plans in the U.S. The Pri-2012 report contains different sets of mortality tables based on complete dataset or various subsets. The Blue collar base rate table was selected based on information provided by the plan sponsor.

Pri-2012 section 12.4. provided three approaches for designated beneficiaries in the calculation of joint-and-survivor annuities. We believe "Approach 1" is reasonable for this plan.

Mortality improvement

Principal 2022 MI scale is based on MIM-2021-v3 application tool issued by SOA in October 2022 with the following parameters:

Parameter	Principal 2022
Historical dataset	SSA
Whittaker-Henderson Graduation	Order 3
Interpolation Structure	Basic
Graduated MI data last year ("jumping off" point)	2017
H/D transition ultimate year by age/cohort	2028/2028
Weight placed on interpolation by cohort	50%
Initial Slope periods (constraint)	2016-2017 (0.000)
LTR	SSA LTR 2022
COVID-19 or Excess load	None[1]

[1]Based on the sponsor's input, plan experience does not show a need for long-term excess death or Covid death load adjustments.

See Mortality documentation for rationale and additional information.

Interest rate used to value liabilities

6.00%

The interest rate used to value ASC 960 liabilities is developed as long-term expected geometric return on plan assets. Arithmetic expected return is calculated as the weighted average of broad asset classes' arithmetic returns of the plan's target asset allocation, and then converted to the geometric under lognormal distribution assumption. For details, see Long-Term Capital Market Assumptions link.

Treatment of administrative expenses

No adjustments are made for administrative expenses, either through a reduction in the discount rate or by calculating a present value of future expenses.

Plan sponsors may change their administrative expense handling at any time. Our approach provides consistent handling of ASC 960 liabilities from year to year, whether expenses are paid with plan assets or directly by the employer.

Note - expenses paid with plan assets are required to be included in funding normal cost. As a result, the plan is reimbursed annually through required funding. Exception – contributions are not required due to assets sufficiently in excess of liabilities to fund both expenses and normal cost. In this case, administrative expenses are taken from the excess assets.

SCHEDULE SB (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Single-Employer Defined Benefit Plan Actuarial Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500 or 5500-SF.**

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

▶ **Round off amounts to nearest dollar.**

▶ **Caution:** A penalty of $1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan
CABELL HUNTINGTON HOSPITAL, INC. NON-UNION EMPLOYEES' RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF
CABELL HUNTINGTON HOSPITAL, INC.

D Employer Identification Number (EIN)
55-0675666

E Type of plan: [X] Single [ ] Multiple-A [ ] Multiple-B

F Prior year plan size: [ ] 100 or fewer [ ] 101-500 [X] More than 500

Part I Basic Information

1 Enter the valuation date: Month 01 Day 01 Year 2023

2 Assets:

a Market value	**2a**	171265429
b Actuarial value	**2b**	188391971

3 Funding target/participant count breakdown

	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment	634	106716271	106716271
b For terminated vested participants	674	51376868	51376868
c For active participants	394	43340039	43440037
d Total	1702	201433178	201533176

4 If the plan is in at-risk status, check the box and complete lines (a) and (b) [ ]

a Funding target disregarding prescribed at-risk assumptions	**4a**	
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	**4b**	

5 Effective interest rate	**5**	5.31 %
6 Target normal cost		
a Present value of current plan year accruals	**6a**	0
b Expected plan-related expenses	**6b**	430000
c Target normal cost	**6c**	430000

Statement by Enrolled Actuary

To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

SIGN HERE

Signature of actuary

09/23/2024
Date

Matthew J. Sampogna
Type or print name of actuary

2308222
Most recent enrollment number

Principal Financial Group
Firm name

412-394-9692
Telephone number (including area code)

PO Box 9394
Des Moines, IA 50306-9394
Address of the firm

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions [ ]

Part II Beginning of Year Carryover and Prefunding Balances

		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	134258
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9	Amount remaining (line 7 minus line 8)	0	134258
10	Interest on line 9 using prior year's actual return of -18.42 %	0	-24730
11	Prior year's excess contributions to be added to prefunding balance:		
a	Present value of excess contributions (line 38a from prior year)		416663
b(1)	Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of 5.49 %		22875
b(2)	Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
c	Total available at beginning of current plan year to add to prefunding balance		439538
d	Portion of (c) to be added to prefunding balance		439538
12	Other reductions in balances due to elections or deemed elections	0	0
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	549066

Part III Funding Percentages

14	Funding target attainment percentage	14	93.20 %
15	Adjusted funding target attainment percentage	15	93.20 %
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	106.18 %
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage.	17	%

Part IV Contributions and Liquidity Shortfalls

18 Contributions made to the plan for the plan year by employer(s) and employees:

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
09/13/2024	1838516	0			
			Totals ► 18(b)	1838516	18(c)

19	Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:		
a	Contributions allocated toward unpaid minimum required contributions from prior years.	19a	0
b	Contributions made to avoid restrictions adjusted to valuation date.	19b	0
c	Contributions allocated toward minimum required contribution for current year adjusted to valuation date.	19c	1683765

20 Quarterly contributions and liquidity shortfalls:

a Did the plan have a "funding shortfall" for the prior year? ☐ Yes ☒ No

b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? ☐ Yes ☐ No

c If line 20a is "Yes," see instructions and complete the following table as applicable:

Liquidity shortfall as of end of quarter of this plan year

(1) 1st	(2) 2nd	(3) 3rd	(4) 4th

Part V Assumptions Used to Determine Funding Target and Target Normal Cost

21 Discount rate:

a Segment rates:

1st segment:	2nd segment:	3rd segment:	
4.75 %	5.00 %	5.74 %	☐ N/A, full yield curve used

b Applicable month (enter code) — **21b**: 4

22 Weighted average retirement age — **22**: 64

23 Mortality table(s) (see instructions) ☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment. ☒ Yes ☐ No

25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment. ☐ Yes ☒ No

26 Demographic and benefit information

a Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment. ☒ Yes ☐ No

b Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment ☒ Yes ☐ No

27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment — **27**:

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

28 Unpaid minimum required contributions for all prior years	**28**	0
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a)	**29**	0
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29)	**30**	0

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):

a Target normal cost (line 6c)	**31a**	430000
b Excess assets, if applicable, but not greater than line 31a	**31b**	0

32 Amortization installments:

	Outstanding Balance	Installment
a Net shortfall amortization installment	13690271	1253765
b Waiver amortization installment	0	0

33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount — **33**:

34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)	**34**	1683765

	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	0	0

36 Additional cash requirement (line 34 minus line 35)	**36**	1683765
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	**37**	1683765

38 Present value of excess contributions for current year (see instructions)

a Total (excess, if any, of line 37 over line 36)	**38a**	0
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	**38b**	0
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	**39**	0
40 Unpaid minimum required contributions for all years	**40**	0

Part IX Pension Funding Relief Under the American Rescue Plan Act of 2021 (See Instructions)

41 If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. ☐ 2019 ☒ 2020 ☐ 2021

The weighted average retirement age is weighted by the expected percentage of active participants retiring at each age. The retirement rate reflects only those participants who meet retirement eligibility. An active participant working past assumed retirement age is expected to retire at current age.

(1) Age	(2) Expected Active Headcount	(3) Retirement Rate	(4) Expected Retirements (2)*(3)	(5) Weighted Age (1)*(4)
62	267.2119	0.2500	66.8030	4,141.7843
63	204.1338	0.2500	51.0335	3,215.1076
64	160.7069	0.2500	40.1767	2,571.3097
65	122.7640	0.5000	61.3820	3,989.8312
66	60.1987	0.2500	15.0497	993.2784
67	44.0571	0.2500	11.0143	737.9557
68	37.2245	0.2500	9.3061	632.8162
69	28.1835	0.2500	7.0459	486.1655
70	20.5677	1.0000	20.5677	1,439.7420
Total			282.3788	18,207.9907
Average				64.48

Schedule SB, Part V - Summary of Plan Provisions
Cabell Huntington Hospital, Inc. Non-Union Employees' Retirement Plan
EIN 55-0675666 Plan No. 001

This report reflects the maximum benefit limits under Internal Revenue Code (IRC) Section 415 and maximum compensation limits under IRC Section 401 in effect on the first day of each plan year.

The following is a summary of plan provisions and does not alter the intent or meanings of the provisions contained in the contract or plan document. This report reflects the provisions of the 01/01/2016 plan restatement signed 10/31/2016, including Amendment No. 1 signed 03/02/2017.

Plan eligibility	
Service	One year of service, in which at least 1,000 hours are worked, for those hired subsequent to April 1, 1970. No employee hired on or after January 1, 2011 shall become an active participant and no inactive participant or former participant shall again become an active participant.
Class	Non-bargaining class. Effective 3/1/2013, Anesthesiologists are no longer considered eligible employees.

Normal retirement benefit	
Age	Attained age 65.
Form	Monthly annuity payable for life (optional forms may be elected in advance of retirement).
Amount (accrued benefit)	1.5% of average compensation multiplied by accrual service to a maximum of 30 years. Minimum benefit equal to the accrued benefit as of December 31, 1993. Anesthesiologists who were in the plan as of 3/1/2013 had their benefits frozen at that time. No additional benefits will accrue for all other participants after 09/30/2015.

Early retirement benefit	
Age	Attained age 55.
Service	Ten years of vesting service.
Form	Same as normal retirement benefit.
Amount	Accrued benefit on early retirement date reduced by 6 2/3% for each year up to five and 3 1/3% for each year between five and ten the early retirement date precedes normal retirement date.

Late retirement benefit	
Age	No maximum age.
Form	Same as normal retirement benefit.
Amount	Greater of accrued benefit on normal retirement date actuarially increased to late retirement date or accrued benefit on late retirement date.

Termination benefit	
Vesting percentage	100% after five years of vesting service. All active employees were 100% vested as of 09/30/2015.
Form	Same as normal retirement benefit with income deferred until normal retirement date.
Amount	Accrued benefit on date of termination multiplied by the vesting percentage.
Survivor annuity death benefit (a vested benefit)	
Eligibility	Ten years of vesting service.
Form	Monthly annuity payable for life to surviving spouse or to dependent child as long as dependent child status exists.
Amount	50% of accrued benefit on date of death.
Qualified pre-retirement survivor annuity death benefit	
Eligibility	Qualified married participant fully or partially vested in an accrued benefit.
Form	Monthly annuity payable to spouse, deferred to participant's earliest retirement date if later than the date of death.
Amount	If death occurs, the amount paid to the surviving spouse is equal to the amount that would have been paid had the participant terminated employment on the date of death and survived to his/her earliest retirement age, retired with a qualified joint and 50% survivor annuity in effect, then died the next day.
Definitions	
Average compensation	The monthly average of total pay received for the five consecutive years out of ten latest years which gives the highest average.
Dependent child	One who is under age 19 and who is unmarried and principally dependent on participant for support.
Optional forms of benefit payments	The optional forms of benefit payments are: • Monthly annuity payable for life, or 5, 10, or 15 years certain and life. • Monthly annuity payable as a survivorship life annuity with survivorship percentages of 50, 66 2/3, or 100.

Changes in Principal Eligibility or Benefit Provisions

There have been no changes in principal eligibility or benefit provisions since the last valuation.

Significant Event

The enrolled actuary has not been made aware that any significant events have occurred during the year.

Schedule SB, Line 32 - Schedule of Amortization Bases
Cabell Huntington Hospital, Inc. Non-Union Employees' Retirement Plan
EIN 55-0675666 Plan No. 001

Details of shortfall charges

The historical information used to determine the total shortfall charge.

Date created	Present value	Remaining years	Shortfall charge
01/01/2023	$13,690,271	15	$1,253,765
Total	$13,690,271		$1,253,765

Last year's total shortfall annual charge was $0.

The total annual charge used in calculating your annual cost can't be less than zero.

Schedule SB, Line 24 – Change in Actuarial Assumptions
Cabell Huntington Hospital, Inc. Non-Union Employees' Retirement Plan
EIN 55-0675666 Plan No. 001

Certain non-prescribed assumptions have been changed since last year. These assumptions were changed to better reflect the anticipated experience of your plan. See the attachment, Part V – Statement of Actuarial Assumptions/Methods, for the rationale for each assumption.

The assumed asset return for the current year has increased from 6.50% to 6.75%. This rate is used in the calculation of the actuarial value of plan assets.