

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 2024 This Form is Open to Public Inspection
--	---	---

Part I	Annual Report Identification Information
For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024	
A	This return/report is for: ☐ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.) ☒ a single-employer plan ☐ a DFE (specify) _____
B	This return/report is: ☐ the first return/report ☐ the final return/report ☐ an amended return/report ☐ a short plan year return/report (less than 12 months)
C	If the plan is a collectively-bargained plan, check here. ▶ ☐
D	Check box if filing under: ☒ Form 5558 ☐ automatic extension ☐ the DFVC program ☐ special extension (enter description)
E	If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. ▶ ☐

Part II	Basic Plan Information—enter all requested information
1a	Name of plan MAINEGENERAL HEALTH 403(B) RETIREMENT PLAN
1b	Three-digit plan number (PN) ▶ 002
1c	Effective date of plan 07/01/1991
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) MAINEGENERAL HEALTH 10 WATER STREET, SUITE 301 WATERVILLE, ME 04901-6566
2b	Employer Identification Number (EIN) 04-3369649
2c	Plan Sponsor's telephone number 207-861-3400
2d	Business code (see instructions) 621399

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.	08/05/2025	LISA OUELLETTE
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address ☒ Same as Plan Sponsor	3b Administrator's EIN 3c Administrator's telephone number
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN 4d PN
5 Total number of participants at the beginning of the plan year	5 6098
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	6a(1) 4718 6a(2) 4879 6b 150 6c 1174 6d 6203 6e 21 6f 6224 6g(1) 5571 6g(2) 5797 6h 253
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7

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

2F 2G 2L 2M 2T 2R 2S 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) ☒ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☒ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
--	--

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

a Pension Schedules

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

b General Schedules

- (1)** ☒ **H** (Financial Information)
- (2)** ☐ **I** (Financial Information – Small Plan)
- (3)** ☒ **A** (Insurance Information) – Number Attached 2
- (4)** ☒ **C** (Service Provider Information)
- (5)** ☐ **D** (DFE/Participating Plan Information)
- (6)** ☐ **G** (Financial Transaction Schedules)

Part III Form M-1 Compliance Information (to be completed by welfare benefit plans)

11a If the plan provides welfare benefits, was the plan subject to the Form M-1 filing requirements during the plan year? (See instructions and 29 CFR 2520.101-2.) ☐ Yes ☐ No

If "Yes" is checked, complete lines 11b and 11c.

11b Is the plan currently in compliance with the Form M-1 filing requirements? (See instructions and 29 CFR 2520.101-2.) ☐ Yes ☐ No

11c Enter the Receipt Confirmation Code for the 2024 Form M-1 annual report. If the plan was not required to file the 2024 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 2024 This Form is Open to Public Inspection
---	--	--

For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024		
A Name of plan MAINEGENERAL HEALTH 403(B) RETIREMENT PLAN	B Three-digit plan number (PN) ▶	002
C Plan sponsor's name as shown on line 2a of Form 5500 MAINEGENERAL HEALTH	D Employer Identification Number (EIN) 04-3369649	

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
THE LINCOLN NATIONAL 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
35-0472300	65676	891616-006	158	01/01/2024	12/31/2024

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information

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

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

6 Contracts With Allocated Funds:

a State the basis of premium rates ▶

b Premiums paid to carrier **6b**

c Premiums due but unpaid at the end of the year **6c**

d If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. **6d**
Specify nature of costs ▶

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

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

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

a Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee
(3) ☐ guaranteed investment (4) ☒ other ▶ **GROUP VARIABLE ANNUITY W/GUAR FUND**

b	Balance at the end of the previous year	7b	1133300
c	Additions: (1) Contributions deposited during the year	7c(1)	7495
	(2) Dividends and credits.....	7c(2)	0
	(3) Interest credited during the year.....	7c(3)	32469
	(4) Transferred from separate account	7c(4)	4886
	(5) Other (specify below)..... ▶	7c(5)	
	(6) Total additions	7c(6)	44850
d	Total of balance and additions (add lines 7b and 7c(6))	7d	1178150
e	Deductions:		
	(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	112719
	(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)	112719
f	Balance at the end of the current year (subtract line 7e(5) from line 7d).....	7f	1065431

Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:

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

10 Nonexperience-rated contracts:

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

Part IV Provision of Information

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

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

SCHEDULE 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 2024 This Form is Open to Public Inspection
--	--	--

For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024		
A Name of plan MAINEGENERAL HEALTH 403(B) RETIREMENT PLAN	B Three-digit plan number (PN) ▶	002
C Plan sponsor's name as shown on line 2a of Form 5500 MAINEGENERAL HEALTH	D Employer Identification Number (EIN) 04-3369649	

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
THE LINCOLN NATIONAL 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
35-0472300	65676	892649-007	911	01/01/2024	12/31/2024

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information

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

4 Current value of plan's interest under this contract in the general account at year end	4	
5 Current value of plan's interest under this contract in separate accounts at year end.....	5	53916211

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	0
c Additions: (1) Contributions deposited during the year	7c(1)	
(2) Dividends and credits.....	7c(2)	0
(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)	0
d Total of balance and additions (add lines 7b and 7c(6))	7d	0
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)	0
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)	0
b Benefit charges (1) Claims paid	9b(1)		
(2) Increase (decrease) in claim reserves	9b(2)		
(3) Incurred claims (add (1) and (2))		9b(3)	0
(4) Claims charged		9b(4)	
c Remainder of premium: (1) Retention charges (on an accrual basis) --			
(A) Commissions	9c(1)(A)		
(B) Administrative service or other fees	9c(1)(B)		
(C) Other specific acquisition costs	9c(1)(C)		
(D) Other expenses	9c(1)(D)		
(E) Taxes	9c(1)(E)		
(F) Charges for risks or other contingencies	9c(1)(F)		
(G) Other retention charges	9c(1)(G)		
(H) Total retention		9c(1)(H)	0
(2) Dividends or retroactive rate refunds. (These amounts were ☐ paid in cash, or ☐ credited.)		9c(2)	
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement		9d(1)	
(2) Claim reserves		9d(2)	
(3) Other reserves		9d(3)	
e Dividends or retroactive rate refunds due. (Do not include amount entered in line 9c(2).)		9e	

10 Nonexperience-rated contracts:

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

Part IV Provision of Information

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

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

SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2024
		This Form is Open to Public Inspection.

For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

A Name of plan MAINEGENERAL HEALTH 403(B) RETIREMENT PLAN	B Three-digit plan number (PN) ▶ 002
C Plan sponsor's name as shown on line 2a of Form 5500 MAINEGENERAL HEALTH	D Employer Identification Number (EIN) 04-3369649

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)..... ☐ 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

(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

(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

(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

(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)

LINCOLN NATIONAL CORP

35-1140070

(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 71	SERVICE PROVIDER	185639	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☐ No ☒

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

FIDUCIENT ADVISORS LLC

36-4001764

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
26 27	INVESTMENT ADVISOR	37440	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

BAKER NEWMAN NOYES

01-0494526

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
10	AUDITOR	15750	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

VERRILL DANA LLP

01-0176171

(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?
29	LEGAL	11303	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

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

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

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE 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
		2024
		This Form is Open to Public Inspection

For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

A Name of plan MAINEGENERAL HEALTH 403(B) RETIREMENT PLAN	B Three-digit plan number (PN) ▶ 002
C Plan sponsor's name as shown on line 2a of Form 5500 MAINEGENERAL HEALTH	D Employer Identification Number (EIN) 04-3369649

Part I	Asset and Liability Statement		
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.			
Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		
(2) Participant contributions.....	1b(2)		
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)	2121922	2514857
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	306443951	348054493
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)	1133300	1065431
(15) Other.....	1c(15)	61958882	62753380

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	371658055	414388161
Liabilities			
g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j		
k Total liabilities (add all amounts in lines 1g through 1j)	1k	0	0
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	371658055	414388161

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)	4369332	
(B) Participants	2a(1)(B)	20569703	
(C) Others (including rollovers)	2a(1)(C)	5535757	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		30474792
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)	158969	
(F) Other	2b(1)(F)	1972313	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		2131282
(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	14960199	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		14960199
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(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)		27361963
c Other income	2c		1207825
d Total income. Add all income amounts in column (b) and enter total	2d		76136061

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	33056030	
(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)		33056030
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		99793
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees	2i(2)	185639	
(3) Recordkeeping fees	2i(3)		
(4) IQPA audit fees	2i(4)	15750	
(5) Investment advisory and investment management fees	2i(5)	37440	
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)	11303	
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)		
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		250132
j Total expenses. Add all expense amounts in column (b) and enter total	2j		33405955

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		42730106
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name: **BAKER NEWMAN & NOYES LLC**

(2) EIN: **01-0494526**

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

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

Part IV Compliance Questions

4 CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete lines 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete line 4l. DCGs do not complete lines 4e, 4f, 4k, 4l, and 5, and DCGs generally complete the rest of Part IV collectively for all plans in the DCG, except as otherwise provided (see instructions).

During the plan year:

	Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)		☒	
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)		☒	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		☒	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)		☒	
e Was this plan covered by a fidelity bond?	☒		500000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		☒	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		☒	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		☒	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	☒		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)		☒	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		☒	
l Has the plan failed to provide any benefit when due under the plan?		☒	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		☒	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			

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

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

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

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

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

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation		Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.		OMB No. 1210-0110 2024 This Form is Open to Public Inspection.	
For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024					
A Name of plan MAINEGENERAL HEALTH 403(B) RETIREMENT PLAN				B Three-digit plan number (PN) ▶	002
C Plan sponsor's name as shown on line 2a of Form 5500 MAINEGENERAL HEALTH				D Employer Identification Number (EIN) 04-3369649	
Part I Distributions					
All references to distributions relate only to payments of benefits during the plan year.					
1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....				1	0
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 04-2456637 35-1140070					
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	727
Part II Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)					
4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ☐ Yes ☐ No ☐ N/A If the plan is a defined benefit plan, go to line 8.					
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.					
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)				6a	
b Enter the amount contributed by the employer to the plan for this plan year				6b	
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....				6c	
If you completed line 6c, skip lines 8 and 9.					
7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ☐ Yes ☐ No ☐ N/A					
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ☐ Yes ☐ No ☐ N/A					
Part III Amendments					
9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box..... ☐ Increase ☐ Decrease ☐ Both ☐ No					
Part IV ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.					
10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ☐ Yes ☐ No					
11 a Does the ESOP hold any preferred stock? ☐ Yes ☐ No					
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ☐ Yes ☐ No					
12 Does the ESOP hold any stock that is not readily tradable on an established securities market? ☐ Yes ☐ No					
For Paperwork Reduction Act Notice, see the Instructions for Form 5500.				Schedule R (Form 5500) 2024 v. 240311	

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

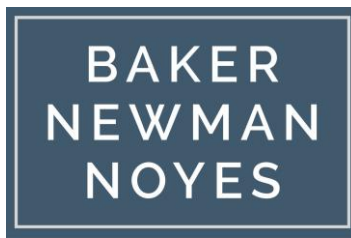
14 Enter the number of deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for: a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment)..... b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)..... c The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....	14a 14b 14c	
15 Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to: a The corresponding number for the plan year immediately preceding the current plan year b The corresponding number for the second preceding plan year	15a 15b	
16 Information with respect to any employers who withdrew from the plan during the preceding plan year: a Enter the number of employers who withdrew during the preceding plan year b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	16a 16b	
17 If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐		

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

18 If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐	
19 If the total number of participants is 1,000 or more, complete lines (a) and (b): a Enter the percentage of plan assets held as: Public Equity: _____% Private Equity: _____% Investment-Grade Debt and Interest Rate Hedging Assets: _____% High-Yield Debt: _____% Real Assets: _____% Cash or Cash Equivalents: _____% Other: _____% b Provide the average duration of the Investment-Grade Debt and Interest Rate Hedging Assets: ☐ 0-5 years ☐ 5-10 years ☐ 10-15 years ☐ 15 years or more	
20 PBGC missed contribution reporting requirements. If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20. a Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero? ☐ Yes ☐ No b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box: ☐ Yes. ☐ No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date. ☐ No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date. ☐ No. Other. Provide explanation: _____	

Part VII	IRS Compliance Questions
-----------------	---------------------------------

21a Does the plan satisfy the coverage and nondiscrimination tests of Code sections 410(b) and 401(a)(4) by combining this plan with any other plans under the permissive aggregation rules? ☒ Yes ☐ No 21b If this is a Code section 401(k) plan, check all boxes that apply to indicate how the plan is intended to satisfy the nondiscrimination requirements for employee deferrals and employer matching contributions (as applicable) under Code sections 401(k)(3) and 401(m)(2). ☐ Design-based safe harbor method ☐ "Prior year" ADP test ☐ "Current year" ADP test ☒ N/A	
22 If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter <u>03 / 31 / 2017</u> (MM/DD/YYYY) and the Opinion Letter serial number <u>J500796A</u> .	



MaineGeneral Health 403(b) Retirement Plan

Financial Statements and
Supplemental Schedule

*Years Ended December 31, 2024 and 2023
With Independent Auditors' Report*

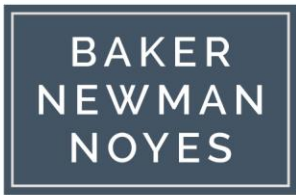
Baker Newman & Noyes LLC
MAINE | MASSACHUSETTS | NEW HAMPSHIRE
800.244.7444 | www.bnn CPA.com



MAINE GENERAL HEALTH 403(b) RETIREMENT PLAN
FINANCIAL STATEMENTS AND SUPPLEMENTAL SCHEDULE
Years Ended December 31, 2024 and 2023

TABLE OF CONTENTS

Independent Auditors' Report	1
Financial Statements:	
Statements of Net Assets Available for Benefits	5
Statements of Changes in Net Assets Available for Benefits	6
Notes to Financial Statements	7
Supplemental Schedule:	
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)	15



INDEPENDENT AUDITORS' REPORT

Plan Administrator
MaineGeneral Health 403(b) Retirement Plan

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

We have performed audits of the financial statements of MaineGeneral Health 403(b) Retirement Plan (the Plan), an employee benefit plan subject to the *Employee Retirement Income Security Act of 1974* (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of net assets available for benefits as of December 31, 2024 and 2023, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

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

Management has obtained a certification from a qualified institution as of and for the years ended December 31, 2024 and 2023, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate to the best of its knowledge.

Opinion

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

- The amounts and disclosures in the accompanying financial statements, 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 (U.S. GAAP).
- The information in the accompanying financial statements related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion

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

Responsibilities of Management for the Financial Statements

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

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

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

Auditors' Responsibilities for the Audit of the Financial Statements

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

In performing an audit in accordance with GAAS, we:

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

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the 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 U.S. GAAP.

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 U.S. GAAP.

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

Other Matters - Supplemental Schedule Required by ERISA

The supplemental schedule of assets (held at end of year) as of December 31, 2024, is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

Plan Administrator
MaineGeneral Health 403(b) Retirement Plan

In our opinion:

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

Baker Newman + Noyes LLC

Portland, Maine
July 29, 2025

MAINEGENERAL HEALTH 403(b) RETIREMENT PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

December 31, 2024 and 2023

	<u>2024</u>	<u>2023</u>
Investments, at fair value (notes 3 and 5):		
Pooled separate accounts	\$ 2,509,852	\$ 2,299,642
Self-directed brokerage accounts	8,837,170	7,558,947
Mutual funds	<u>345,544,640</u>	<u>304,144,308</u>
	356,891,662	314,002,897
Investments, at contract value:		
Group annuity contracts	<u>54,981,642</u>	<u>55,533,236</u>
Total investments	411,873,304	369,536,133
Receivables:		
Employer contributions	4,768,790	4,362,588
Notes receivable from participants (note 3)	<u>2,514,857</u>	<u>2,121,922</u>
Total receivables	<u>7,283,647</u>	<u>6,484,510</u>
Net assets available for benefits	<u>\$419,156,951</u>	<u>\$376,020,643</u>

See accompanying notes.

MAINEGENERAL HEALTH 403(b) RETIREMENT PLAN

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

Years Ended December 31, 2024 and 2023

	<u>2024</u>	<u>2023</u>
Additions to net assets attributed to:		
Investment income (note 3):		
Net appreciation in fair value of investments	\$ 27,361,963	\$ 37,779,869
Interest and dividends	<u>18,140,337</u>	<u>12,884,382</u>
	45,502,300	50,664,251
Interest income on notes receivable from participants	158,969	124,153
Contributions:		
Employer	4,775,534	4,362,603
Participant	20,569,703	18,917,565
Rollover	<u>5,535,757</u>	<u>1,857,954</u>
Total contributions	<u>30,880,994</u>	<u>25,138,122</u>
Total additions	76,542,263	75,926,526
Deductions from net assets attributed to:		
Benefits paid to participants	33,155,823	29,022,064
Fees and expenses	<u>250,132</u>	<u>244,792</u>
Total deductions	<u>33,405,955</u>	<u>29,266,856</u>
Net increase in net assets available for benefits	43,136,308	46,659,670
Net assets available for benefits, beginning of year	<u>376,020,643</u>	<u>329,360,973</u>
Net assets available for benefits, end of year	<u>\$419,156,951</u>	<u>\$376,020,643</u>

See accompanying notes.

MAINEGENERAL HEALTH 403(b) RETIREMENT PLAN

NOTES TO FINANCIAL STATEMENTS

December 31, 2024 and 2023

1. Description of Plan

The following brief description of the MaineGeneral Health 403(b) Retirement Plan (the Plan) provides only general information. The Plan is subject to the provisions of the *Employee Retirement Income Security Act of 1974* (ERISA). Participants should refer to the Plan document for a more complete description of the Plan's provisions.

The Plan is a contributory defined contribution plan which covers substantially all employees of MaineGeneral Health (the Company). All employees who have completed a minimum of 1,000 hours of service during the Plan year are eligible for the Company match.

On December 29, 2022, the *Setting Every Community Up for Retirement Enhancement Act of 2022* (SECURE Act) was signed into law. It includes mandatory and optional provisions impacting defined contribution plans. Applicable provisions outlined in the SECURE Act will be adopted if elected and/or required. Plan amendments for these changes are not yet required.

Contributions

Participants are eligible to make pre-tax contributions of their compensation in any amount up to the Internal Revenue Service (IRS) annual limit. Participants may elect to have their contributions invested in various managed funds which have different investment objectives.

The Company will match participant contributions to the Plan at 50% of salary deferrals up to 4% of eligible compensation. New participants will be automatically enrolled in salary deferrals of 4% of eligible compensation.

Participant forfeitures of Company contributions are available to offset future employer contributions or to pay plan expenses. At December 31, 2024 and 2023, there was \$437,349 and \$273,252 in available forfeitures, respectively. During 2024 and 2023, forfeitures and related income totaled \$447,487 and \$273,237, respectively. During 2024 and 2023, \$283,390 and \$270,266, respectively, was used to pay Plan expenses and reduce employer contributions.

Rollover Contributions

Rollover contributions are permitted under the Plan, subject to the approval of the Plan Administrator and the appropriate sections of the Internal Revenue Code.

Participant Accounts

Each participant's account is credited with the participant's contribution, the Company's contributions, if any, and an allocation of the Plan earnings. Allocations are based on participant earnings or account balances as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account. Each account is directed by the participant to be invested among funds established by the Company.

MAINE GENERAL HEALTH 403(b) RETIREMENT PLAN

NOTES TO FINANCIAL STATEMENTS

December 31, 2024 and 2023

1. **Description of Plan (Continued)**

Distribution of Benefits

Participants are entitled to a distribution of their vested benefits upon retirement, death, disability or upon termination. The Plan also allows for in-service distributions once employees reach the age of 59 1/2. The payment of a participant's account may be made in a single lump sum payment or installment. Distributions may be made prior to age 59 1/2, however, such amounts are subject to early withdrawal penalties. Hardship withdrawals are permitted upon approval.

The SECURE Act provisions required a change to the age at which required minimum distributions must commence from 72 to 73 for individuals who attain age 72 on or after January 1, 2023, and from age 73 to 75 for individuals who attain age 73 on or after January 1, 2033.

Plan Termination

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of plan termination, the net assets of the Plan are to be set aside for the payment of retirement benefits. Participants will have a fully vested and nonforfeitable interest in their accounts to be distributed in a lump sum payment or in installments as governed by the Plan document.

Vesting

Participants are credited with a year of service for each calendar year in which they work 1,000 hours. As it relates to Company matching contributions, participants vest 0% with their first year of service and 20% with each subsequent year. Participants are immediately 100% vested for their own contributions.

2. **Summary of Significant Accounting Policies**

Basis of Presentation

The financial statements are prepared using the accrual basis of accounting.

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires the Plan Administrator to make estimates and assumptions that affect the amounts reported in the financial statements and accompanying notes and supplemental schedule. Actual results could differ from those estimates.

MAINE GENERAL HEALTH 403(b) RETIREMENT PLAN

NOTES TO FINANCIAL STATEMENTS

December 31, 2024 and 2023

2. Summary of Significant Accounting Policies (Continued)

Risks and Uncertainties

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

Valuation of Investments

The Plan's investments are stated at fair value, except for the Lincoln Fixed Group Annuity Contract and Fixed Account, which is stated at contract value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date.

Benefit Payments

Benefits paid to participants are recorded when paid.

Administrative Expenses

Administrative expenses are paid by the Plan to the extent they are not paid by the Company.

Notes Receivable From Participants

Loans are permissible in accordance with the Plan document. The maximum amount a participant may borrow from the Plan is limited to the lesser of 50% of their vested balance or \$50,000. Repayment term ranges from 1-5 years or up to 15 years for the purchase of a primary residence. The notes are secured by the balance in the participant's account.

Notes receivable are measured at their unpaid principal balance plus any accrued but unpaid interest. As of December 31, 2024, the interest rates on outstanding participant loans range from 4.25% to 9.50% with various maturities through December 2039.

Subsequent Events

Events occurring after the statement of net assets available for benefits date are evaluated by the Plan Administrator to determine whether such events should be recognized or disclosed in the financial statements. The Plan Administrator has evaluated subsequent events through July 29, 2025, the date the financial statements were available to be issued.

MAINEGENERAL HEALTH 403(b) RETIREMENT PLAN

NOTES TO FINANCIAL STATEMENTS

December 31, 2024 and 2023

3. **Information Certified by the Custodian**

The Plan Administrator has elected the method of compliance as allowed under 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, as permitted under such election, the Plan Administrator instructed the Plan's auditors not to perform any auditing procedures with respect to information certified by the custodian, Lincoln Financial Group Trust Company, Inc., except for comparing the information certified by the custodian with the related information included in the financial statements and schedule. The Plan Administrator has obtained certifications from the custodian stating that the information provided to the Plan Administrator by the custodian is complete and accurate to the best of its knowledge. Such information includes investments, notes receivable from participants, interest and dividends, net appreciation in fair value of investments, investment and loan transactions, and interest income on notes receivable from participants. The Plan Administrator has determined that the custodian meets the requirements of a qualified institution as defined by the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

The Plan maintains investment contracts with the Lincoln National Life Insurance Company. The issuers maintain contributions in separate accounts. The contracts allow the Plan to offer the investment options, Lincoln Financial Group Annuity Contract and Fixed Account, with a guaranteed rate of return. Once invested in these funds, the participant may be limited under certain circumstances to transfer or withdraw funds from the investment. The contracts were determined to be fully benefit-responsive by the Plan Administrator and therefore the contracts are stated at contract value. Contract value is the relevant measure for fully benefit-responsive investment contracts because this is the amount received by participants if they were to initiate permitted transactions under the terms of the plan. Contract value represents contributions made under the contract, plus earnings, less withdrawals and administrative expenses.

The group annuity contract and the fixed account are products with insurance companies. The methodology for calculating the interest crediting rate is based on the earnings of the underlying assets compared to the minimum interest crediting rate, as stated in the contracts, and prevailing market conditions. The group annuity contract and the fixed account pay interest at crediting rates which are announced in advance and guaranteed for a specific period of time as outlined in the contracts.

There are no reserves against contract value for credit risk of the contract issuer or otherwise. The crediting interest rate is based on a formula agreed upon with the issuer. Such interest rates are reset quarterly.

4. **Tax Status**

The Company has adopted a pre-approved plan document that has received an opinion letter from the Internal Revenue Service (IRS) dated March 31, 2017 stating that the form of the pre-approved plan document was in compliance with applicable requirements of the Internal Revenue Code (IRC). Although, the Plan has been amended since adopting the pre-approved plan document, the Plan Administrator believes that the Plan is designed, and is currently being operating, in compliance with the applicable requirements of the IRC and, therefore, believes that the Plan is qualified.

MAINEGENERAL HEALTH 403(b) RETIREMENT PLAN

NOTES TO FINANCIAL STATEMENTS

December 31, 2024 and 2023

4. Tax Status (Continued)

Accounting principles generally accepted in the United States of America require Plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination. Management has evaluated the Plan's tax positions and concluded that the Plan had maintained its tax-exempt status and had taken no uncertain tax positions that require adjustment to the financial statements. Therefore, no provision or liability for income taxes has been included in the financial statements.

5. Fair Value Measurements

Accounting guidance establishes a framework for measuring fair value. That framework 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 measurements) and the lowest priority to unobservable inputs (Level 3 measurements).

The following describes the hierarchy of inputs used to measure fair value and the primary valuation methodologies used by the Company for the financial instruments measured at fair value on a recurring basis. The three levels of inputs are as follows:

Level 1: Quoted prices in active markets for identical assets.

Level 2: Inputs other than Level 1 that are observable, either directly or indirectly, such as quoted prices for similar assets; quoted prices in markets that are not active; or other inputs that are observable or can be corroborated by observable market data for substantially the same term of the assets.

Level 3: Unobservable inputs that are supported by little or no market activity and that are significant to the fair value of the assets.

A financial instrument's categorization within the valuation hierarchy is based upon the lowest level of input that is significant to the fair value measurement.

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

	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
<u>2024</u>				
Mutual funds	\$ 345,544,640	\$ —	\$ —	\$345,544,640
Self-directed brokerage account	<u>8,837,170</u>	<u>—</u>	<u>—</u>	<u>8,837,170</u>
	<u>\$ 354,381,810</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$354,381,810</u>
<u>2023</u>				
Mutual funds	\$ 304,144,308	\$ —	\$ —	\$304,144,308
Self-directed brokerage account	<u>7,558,947</u>	<u>—</u>	<u>—</u>	<u>7,558,947</u>
	<u>\$ 311,703,255</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$311,703,255</u>

MAINE GENERAL HEALTH 403(b) RETIREMENT PLAN

NOTES TO FINANCIAL STATEMENTS

December 31, 2024 and 2023

5. Fair Value Measurements (Continued)

Following is a description of the Company's valuation methodologies for assets measured at fair value.

Mutual funds – valued based upon quoted market prices which represent the net asset values of shares held by the Plan.

Self-directed brokerage account – valued at quoted market prices.

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

In accordance with ASU 2015-07, certain investments that are measured at fair value using the net asset value per share (or its equivalent) practical expedient have not been classified in the fair value hierarchy. Therefore, there is no hierarchy required for the pooled separate accounts held by the Plan totaling \$2,509,852 and \$2,299,642 at December 31, 2024 and 2023.

There are no unfunded commitments associated with the pooled separate accounts. Redemption is allowed on a daily basis with these investments.

The various classes of pooled separate accounts are as follows as of December 31:

	<u>2024</u>	<u>2023</u>
Lifecycle funds	\$ 94,170	\$ 97,237
Lifestyle funds	463,242	465,250
Growth funds	984,941	844,527
Growth and income funds	25,325	24,735
Income funds	33,606	32,111
Conservative funds	<u>908,568</u>	<u>835,782</u>
	<u>\$2,509,852</u>	<u>\$2,299,642</u>

The significant investment strategies of the pooled separate accounts measured at net asset value using the net asset value per share practical expedient are as follows:

Lifecycle funds: These funds are model portfolios that seek to provide a high total return through the balance of growth, income and capital conservatism through a mix of equity and fixed income exposures through the target retirement date, with a greater focus on income beyond the target date.

Lifestyle funds: These funds seek to achieve long-term growth of capital by investing in a combination of both equity and fixed income securities.

Growth funds: These funds seek capital appreciation foremost by investing in equity securities across domestic and international markets. The secondary focus on these funds is current income.

MAINEGENERAL HEALTH 403(b) RETIREMENT PLAN

NOTES TO FINANCIAL STATEMENTS

December 31, 2024 and 2023

5. Fair Value Measurements (Continued)

Growth and income funds: These funds seek a balance between a high level of income and the growth of capital, with a higher degree of emphasis on growth from exposure to various equity allocations.

Income funds: These funds seek current income with capital appreciation and growth of income, primarily by investing in fixed income securities through broad sectors of the bond market and gain exposure to various types of credit and interest rate risk.

Conservative funds: These funds seek to achieve maximum current income consistent with preservation of principal and liquidity. The funds seek to maintain a stable net asset value.

6. Party-in-Interest Transactions

Lincoln Financial Group Trust Company, Inc. (Lincoln) provides administrative services to the Plan. Therefore, investments in the Lincoln Financial Group Annuity Contract, Pooled Separate Accounts managed by Lincoln and administrative fees paid to Lincoln are considered to be party-in-interest transactions; however, they are exempt from the prohibited transactions rules under ERISA. Notes receivable from Plan participants, the related interest income and transactions are also considered party-in-interest transactions.

7. Reconciliation to Form 5500

The following is a reconciliation of the significant differences between the financial statements and the Form 5500 for the year ended December 31, 2024:

	<u>Financial Statements</u>	<u>Form 5500</u>	<u>Difference</u>
Pooled separate accounts	\$ 2,509,852	\$ —	\$ 2,509,852
Mutual funds	345,544,640	348,054,493	(2,509,853)
Self-directed brokerage accounts/other	8,837,170	62,753,380	(53,916,210)
Group annuity contracts	<u>54,981,642</u>	<u>1,065,431</u>	<u>53,916,211</u>
	<u>\$411,873,304</u>	<u>\$411,873,304</u>	—
Net assets available for benefits per the financial statements			419,156,951
Employer contribution receivable			<u>(4,768,790)</u>
Net assets available for benefits per Form 5500			<u>\$414,388,161</u>
Changes in net assets available for benefits per the financial statements			\$ 43,136,308
Change in employer contributions receivable			<u>(406,202)</u>
Changes in net assets available for benefits per Form 5500			<u>\$ 42,730,106</u>

MAINE GENERAL HEALTH 403(b) RETIREMENT PLAN

NOTES TO FINANCIAL STATEMENTS

December 31, 2024 and 2023

7. Reconciliation to Form 5500 (Continued)

The following is a reconciliation of the significant differences between the financial statements and the Form 5500 for the year ended December 31, 2023:

	<u>Financial Statements</u>	<u>Form 5500</u>	<u>Difference</u>
Pooled separate accounts	\$ 2,299,642	\$ —	\$ 2,299,642
Mutual funds	304,144,308	306,443,951	(2,299,643)
Self-directed brokerage accounts/other	7,558,947	61,958,882	(54,399,935)
Group annuity contracts	<u>55,533,236</u>	<u>1,133,300</u>	<u>54,399,936</u>
	<u>\$369,536,133</u>	<u>\$ 369,536,133</u>	—
Net assets available for benefits per the financial statements			376,020,643
Employer contribution receivable			<u>(4,362,588)</u>
Net assets available for benefits per Form 5500			<u>\$ 371,658,055</u>
Changes in net assets available for benefits per the financial statements			\$ 46,659,670
Change in employer contributions receivable			<u>(397,105)</u>
Changes in net assets available for benefits per Form 5500			<u>\$ 46,262,565</u>

Notes receivable from participants are reflected as a receivable on the financial statements which is different from the Form 5500 presentation for 2024 and 2023. On the Form 5500, loans receivable are classified as investments under the caption "participant loans".

MAINEGENERAL HEALTH 403(b) RETIREMENT PLAN

SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT YEAR END)

EIN: 04-3369649
Plan #002

December 31, 2024

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost ⁽¹⁾	(e) Current Value
^	Bank Sweep	Cash	\$ -	\$ 3
	American Funds Balanced R6	Mutual Fund	-	11,338,155
	American Century Growth Fund R6	Mutual Fund	-	27,362,095
^	American Funds 2030 Target Date Retirement F1	Mutual Fund	-	114,961
^	American Funds American Mutual A	Mutual Fund	-	142,093
^	American Funds Cap Income Builder A	Mutual Fund	-	157,693
^	American Funds Capital World Growth & Inc A	Mutual Fund	-	103,152
	American Funds EuroPacific Growth A	Mutual Fund	-	4,050,678
^	American Funds EuroPacific Growth F1	Mutual Fund	-	36,276
^	American Funds EuroPacific Growth F2	Mutual Fund	-	240,945
^	American Funds Growth Fund of America A	Mutual Fund	-	53,045
^	American Funds Growth Fund of America F2	Mutual Fund	-	630,816
^	American Funds New Perspective A	Mutual Fund	-	184,969
^	American Funds New Perspective F1	Mutual Fund	-	969
^	American Funds New World A	Mutual Fund	-	185,887
^	American Funds Washington Mutual Investors F1	Mutual Fund	-	651
^	American Funds Washington Mutual Investors F2	Mutual Fund	-	479,514
^	Artisan Funds Developing World Investor	Mutual Fund	-	1,766
^	Baron Capital Group Partners Retail	Mutual Fund	-	33,316
^	Brown Capital Management Intl Sm Co Investor	Mutual Fund	-	38,962
	Carillon Eagle Mid Cap Growth Class R6	Mutual Fund	-	5,617,082
^	Davenport Small Cap Focus	Mutual Fund	-	29,768
^	Davis Funds Financial A	Mutual Fund	-	36,753
^	Dodge & Cox Funds Stock I	Mutual Fund	-	40,329
^	Europac International Dividend Income	Mutual Fund	-	9,460
^	Federated Hermes Clover Small Value Inst	Mutual Fund	-	9,889
	Fidelity 500 Index	Mutual Fund	-	33,969,716
^	Fidelity Advisor Growth OPPS I	Mutual Fund	-	774,103
^	Fidelity Environment & Alternative Energy	Mutual Fund	-	2,730
	Fidelity Extended Market Index	Mutual Fund	-	1,917,736
^	Fidelity International Capital Apprec	Mutual Fund	-	72,052
^	Fidelity International Index	Mutual Fund	-	42,508
^	Fidelity Mega Cap Stock	Mutual Fund	-	2,802
^	Fidelity OTC	Mutual Fund	-	219,540
^	Fidelity Puritan	Mutual Fund	-	135,810
^	Fidelity Select Consumer Discret Port	Mutual Fund	-	6,009
^	Fidelity Select Enterprise Tech Svcs	Mutual Fund	-	3,027
^	Fidelity Select Insurance Port	Mutual Fund	-	50,994
^	Fidelity Select Semiconductors	Mutual Fund	-	212,226
^	Fidelity Select Software & IT Svcs Port	Mutual Fund	-	2,809
^	Fidelity Select Technology	Mutual Fund	-	3,061

MAINEGENERAL HEALTH 403(b) RETIREMENT PLAN

SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT YEAR END) (CONTINUED)

EIN: 04-3369649

Plan #002

December 31, 2024

(a)	(b) Identity of Issue, Borrower, <u>Lessor or Similar Party</u>	(c) Description of Investment Including Maturity Date, Rate of Interest, <u>Collateral, Par or Maturity Value</u>	(d) <u>Cost⁽¹⁾</u>	(e) Current <u>Value</u>
^	Fidelity Stock Selector Large Cap Value Fund	Mutual Fund	\$ —	\$ 2,731
^	Fidelect Stock Selector Small Cap	Mutual Fund	—	9,961
^	Fidelity Total Bond Fund	Mutual Fund	—	209,520
	Fidelity Total International Index	Mutual Fund	—	1,142,911
	Fidelity US Bond Index	Mutual Fund	—	2,498,013
	Harbor Small Cap Value Retirement Class	Mutual Fund	—	2,229,423
^	Heartland Funds Value Plus Investor	Mutual Fund	—	40,592
	Invesco Small-Cap Growth Fund	Mutual Fund	—	6,608,026
^	Janus Henderson Global Research I	Mutual Fund	—	45,325
	John Hancock Disciplined Value Mid Cap R6	Mutual Fund	—	8,449,967
^	JP Morgan Equity Premium Income A	Mutual Fund	—	1,374
^	JP Morgan US Large Cap Core Plus I	Mutual Fund	—	30,446
^	Loomis Sayles Bond Fund Retail CL	Mutual Fund	—	25,751
^	Lord Abnett Funds Convertible A	Mutual Fund	—	3,891
^	Madison Mid Cap I	Mutual Fund	—	27,511
^	Matthews China Investor	Mutual Fund	—	6,366
	Metropolitan West Total Return Bond	Mutual Fund	—	7,662,424
	MFS International Intrinsic Value R6	Mutual Fund	—	5,539,712
	MFS Value Class R6	Mutual Fund	—	14,279,734
^	Morgan Stanley Institutional Discovery A	Mutual Fund	—	54,381
^	Parnassus Investments Core Eqty Investor	Mutual Fund	—	81,113
^	Profunds Bitcoin Strategy Inv	Mutual Fund	—	103,654
^	Profunds Ultranasdaq 100 Inv	Mutual Fund	—	1,274
^	Royce Small Cap Fund Investment	Mutual Fund	—	210,656
^	Schwab Fundmntl Emrg Mkts Lg Co Index	Mutual Fund	—	22,343
^	Schwab Global Real Estate Select	Mutual Fund	—	1,023
^	Schwab Intl Index Investor	Mutual Fund	—	61,659
^	Schwab S&P 500 FD Select SHS	Mutual Fund	—	54,281
^	Schwab Sm Cap Index Investor	Mutual Fund	—	6,618
^	Schwab Total Stock Market Index SEL	Mutual Fund	—	185,047
^	Schwab Treasury Infl Protected Secs Idx	Mutual Fund	—	482
^	Schwab US Lg Cap Growth Idx	Mutual Fund	—	26,655
^	Schwab US Lg Cap Value Index Investor	Mutual Fund	—	1,702
^	Schwab US Mid Cap Index Investor	Mutual Fund	—	588
^	T Rowe Price All-Cap Opportunities Fund	Mutual Fund	—	35,668
^	T Rowe Price Blue Chip Growth Investor	Mutual Fund	—	121,342
^	T Rowe Price Eqty Income Investor	Mutual Fund	—	10,715
^	T Rowe Price Health Sciences Investor	Mutual Fund	—	195,684
^	Vanguard 500 Index Fund Admiral	Mutual Fund	—	428,136
^	Vanguard Dividend Growth Fund Investor	Mutual Fund	—	184,740
^	Vanguard Energy Investor	Mutual Fund	—	94,059
	Vanguard FTSE Social Index Admiral	Mutual Fund	—	6,072,038

MAINEGENERAL HEALTH 403(b) RETIREMENT PLAN

SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT YEAR END) (CONTINUED)

EIN: 04-3369649

Plan #002

December 31, 2024

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost ⁽¹⁾	(e) Current Value
^	Vanguard Inflation Protected Sec Inv	Mutual Fund	\$ —	\$ 108,812
	Vanguard Investor Target Retirement 2020	Mutual Fund	—	14,147,436
	Vanguard Investor Target Retirement 2025	Mutual Fund	—	26,687,309
	Vanguard Investor Target Retirement 2030	Mutual Fund	—	32,654,928
	Vanguard Investor Target Retirement 2035	Mutual Fund	—	29,335,421
	Vanguard Investor Target Retirement 2040	Mutual Fund	—	28,524,420
	Vanguard Investor Target Retirement 2045	Mutual Fund	—	25,641,170
	Vanguard Investor Target Retirement 2050	Mutual Fund	—	17,510,728
	Vanguard Investor Target Retirement 2055	Mutual Fund	—	14,641,618
	Vanguard Investor Target Retirement 2060	Mutual Fund	—	7,197,123
	Vanguard Investor Target Retirement 2065	Mutual Fund	—	2,858,551
	Vanguard Investor Target Retirement Income	Mutual Fund	—	7,608,226
^	Vanguard Real Estate Index Admiral	Mutual Fund	—	9,981
^	Vanguard Short Term Invt Grade Admiral	Mutual Fund	—	357,876
^	Vanguard Short Term Invt Grade Inv	Mutual Fund	—	220,021
^	Vanguard Short Term Treasury Inv	Mutual Fund	—	22,462
^	Vanguard Small Cap Index Admiral	Mutual Fund	—	32,506
^	Vanguard Small Cap Value Index Admiral	Mutual Fund	—	8,956
^	Vanguard Total Intl Stock Index Admiral	Mutual Fund	—	43,728
^	Vanguard Total Stock Mkt Index Admiral	Mutual Fund	—	72,081
^	Victory NASDAQ-100 Index	Mutual Fund	—	5,843
^	Vanguard Short-Term Corporate Bond Idx Fd ETF	Mutual Fund	—	46,806
^	Wasatch Emrg Markets Small Cap Investor	Mutual Fund	—	11,163
^	Wasatch Micro Cap Investor	Mutual Fund	—	22,504
^	Schwab AMT Tax-Free Money Inv	Money Market	—	1,055
^	Schwab Government Money	Money Market	—	1,508,523
^	Schwab US Treasury Money Investor	Money Market	—	1,087
^	Schwab Value Advantage Money Investor Shares	Money Market	—	19,590
*	AB VPS Global Thematic	Pooled Separate Accounts	—	2,713
*	AB VPS Large Cap Growth Port	Pooled Separate Accounts	—	330
*	American Century VP Balanced	Pooled Separate Accounts	—	83,222
*	American Funds Growth Fund	Pooled Separate Accounts	—	114,396
*	American Funds International	Pooled Separate Accounts	—	25,325
*	Fidelity Asset Manager	Pooled Separate Accounts	—	94,170
*	Fidelity Contra Fund Portfolio	Pooled Separate Accounts	—	13,126
*	Fidelity Growth Portfolio	Pooled Separate Accounts	—	652,442
*	Fidelity VIP Freedom Target 2030	Pooled Separate Accounts	—	42,582
*	Janus Aspen Worldwide	Pooled Separate Accounts	—	33,440
*	Lincoln VIP Growth and Income	Pooled Separate Accounts	—	3,126
*	Lincoln VIP Social Awareness	Pooled Separate Accounts	—	340,973
*	LVIP Baron Growth Opportunities	Pooled Separate Accounts	—	33,606

MAINEGENERAL HEALTH 403(b) RETIREMENT PLAN

SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT YEAR END) (CONTINUED)

EIN: 04-3369649
Plan #002

December 31, 2024

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost ⁽¹⁾	(e) Current Value
*	LVIP Janis Cap Appreciation	Pooled Separate Accounts	\$ —	\$ 7,531
*	LVIP SSGA Global Tactical	Pooled Separate Accounts	—	2,481
*	LVIP SSGA S&P 500 Index	Pooled Separate Accounts	—	816,415
*	LVIP SSGA Small Cap Index	Pooled Separate Accounts	—	92,153
*	LVIP T. Rowe Price Structured	Pooled Separate Accounts	—	96,621
*	Neuberger Berman AMT Partners	Pooled Separate Accounts	—	22,931
*	T. Rowe Price Intl Stock	Pooled Separate Accounts	—	32,269
*	Lincoln Group Annuity Contracts	Group Annuity Contracts	—	<u>54,981,642</u>
			—	411,873,304
*	Participant loans	Interest rates 4.25% to 9.50%	—	<u>2,514,857</u>
			<u>\$ —</u>	<u>\$414,388,161</u>

* Represents party-in-interest to the Plan.

^ Self-directed assets.

(1) Cost is not applicable as investment selection is participant directed.

The information above has been certified by the custodian, Lincoln Financial Group Trust Company, Inc., as complete and accurate to the best of its knowledge.

MAINEGENERAL HEALTH 403(b) RETIREMENT PLAN

SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT YEAR END)

EIN: 04-3369649

Plan #002

December 31, 2024

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost ⁽¹⁾	(e) Current Value
^	Bank Sweep	Cash	\$ -	\$ 3
	American Funds Balanced R6	Mutual Fund	-	11,338,155
	American Century Growth Fund R6	Mutual Fund	-	27,362,095
^	American Funds 2030 Target Date Retirement F1	Mutual Fund	-	114,961
^	American Funds American Mutual A	Mutual Fund	-	142,093
^	American Funds Cap Income Builder A	Mutual Fund	-	157,693
^	American Funds Capital World Growth & Inc A	Mutual Fund	-	103,152
	American Funds EuroPacific Growth A	Mutual Fund	-	4,050,678
^	American Funds EuroPacific Growth F1	Mutual Fund	-	36,276
^	American Funds EuroPacific Growth F2	Mutual Fund	-	240,945
^	American Funds Growth Fund of America A	Mutual Fund	-	53,045
^	American Funds Growth Fund of America F2	Mutual Fund	-	630,816
^	American Funds New Perspective A	Mutual Fund	-	184,969
^	American Funds New Perspective F1	Mutual Fund	-	969
^	American Funds New World A	Mutual Fund	-	185,887
^	American Funds Washington Mutual Investors F1	Mutual Fund	-	651
^	American Funds Washington Mutual Investors F2	Mutual Fund	-	479,514
^	Artisan Funds Developing World Investor	Mutual Fund	-	1,766
^	Baron Capital Group Partners Retail	Mutual Fund	-	33,316
^	Brown Capital Management Intl Sm Co Investor	Mutual Fund	-	38,962
	Carillon Eagle Mid Cap Growth Class R6	Mutual Fund	-	5,617,082
^	Davenport Small Cap Focus	Mutual Fund	-	29,768
^	Davis Funds Financial A	Mutual Fund	-	36,753
^	Dodge & Cox Funds Stock I	Mutual Fund	-	40,329
^	Europac International Dividend Income	Mutual Fund	-	9,460
^	Federated Hermes Clover Small Value Inst	Mutual Fund	-	9,889
	Fidelity 500 Index	Mutual Fund	-	33,969,716
^	Fidelity Advisor Growth OPPS I	Mutual Fund	-	774,103
^	Fidelity Environment & Alternative Energy	Mutual Fund	-	2,730
	Fidelity Extended Market Index	Mutual Fund	-	1,917,736
^	Fidelity International Capital Apprec	Mutual Fund	-	72,052
^	Fidelity International Index	Mutual Fund	-	42,508
^	Fidelity Mega Cap Stock	Mutual Fund	-	2,802
^	Fidelity OTC	Mutual Fund	-	219,540
^	Fidelity Puritan	Mutual Fund	-	135,810
^	Fidelity Select Consumer Discret Port	Mutual Fund	-	6,009
^	Fidelity Select Enterprise Tech Svcs	Mutual Fund	-	3,027
^	Fidelity Select Insurance Port	Mutual Fund	-	50,994
^	Fidelity Select Semiconductors	Mutual Fund	-	212,226
^	Fidelity Select Software & IT Svcs Port	Mutual Fund	-	2,809
^	Fidelity Select Technology	Mutual Fund	-	3,061

MAINEGENERAL HEALTH 403(b) RETIREMENT PLAN

SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT YEAR END) (CONTINUED)

EIN: 04-3369649
Plan #002

December 31, 2024

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost ⁽¹⁾	(e) Current Value
^	Fidelity Stock Selector Large Cap Value Fund	Mutual Fund	\$ —	\$ 2,731
^	Fidelect Stock Selector Small Cap	Mutual Fund	—	9,961
^	Fidelity Total Bond Fund	Mutual Fund	—	209,520
	Fidelity Total International Index	Mutual Fund	—	1,142,911
	Fidelity US Bond Index	Mutual Fund	—	2,498,013
	Harbor Small Cap Value Retirement Class	Mutual Fund	—	2,229,423
^	Heartland Funds Value Plus Investor	Mutual Fund	—	40,592
	Invesco Small-Cap Growth Fund	Mutual Fund	—	6,608,026
^	Janus Henderson Global Research I	Mutual Fund	—	45,325
	John Hancock Disciplined Value Mid Cap R6	Mutual Fund	—	8,449,967
^	JP Morgan Equity Premium Income A	Mutual Fund	—	1,374
^	JP Morgan US Large Cap Core Plus I	Mutual Fund	—	30,446
^	Loomis Sayles Bond Fund Retail CL	Mutual Fund	—	25,751
^	Lord Abbett Funds Convertible A	Mutual Fund	—	3,891
^	Madison Mid Cap I	Mutual Fund	—	27,511
^	Matthews China Investor	Mutual Fund	—	6,366
	Metropolitan West Total Return Bond	Mutual Fund	—	7,662,424
	MFS International Intrinsic Value R6	Mutual Fund	—	5,539,712
	MFS Value Class R6	Mutual Fund	—	14,279,734
^	Morgan Stanley Institutional Discovery A	Mutual Fund	—	54,381
^	Parnassus Investments Core Eqty Investor	Mutual Fund	—	81,113
^	Profunds Bitcoin Strategy Inv	Mutual Fund	—	103,654
^	Profunds Ultranasdaq 100 Inv	Mutual Fund	—	1,274
^	Royce Small Cap Fund Investment	Mutual Fund	—	210,656
^	Schwab Fundmntl Emrg Mkts Lg Co Index	Mutual Fund	—	22,343
^	Schwab Global Real Estate Select	Mutual Fund	—	1,023
^	Schwab Intl Index Investor	Mutual Fund	—	61,659
^	Schwab S&P 500 FD Select SHS	Mutual Fund	—	54,281
^	Schwab Sm Cap Index Investor	Mutual Fund	—	6,618
^	Schwab Total Stock Market Index SEL	Mutual Fund	—	185,047
^	Schwab Treasury Infl Protected Secs Idx	Mutual Fund	—	482
^	Schwab US Lg Cap Growth Idx	Mutual Fund	—	26,655
^	Schwab US Lg Cap Value Index Investor	Mutual Fund	—	1,702
^	Schwab US Mid Cap Index Investor	Mutual Fund	—	588
^	T Rowe Price All-Cap Opportunities Fund	Mutual Fund	—	35,668
^	T Rowe Price Blue Chip Growth Investor	Mutual Fund	—	121,342
^	T Rowe Price Eqty Income Investor	Mutual Fund	—	10,715
^	T Rowe Price Health Sciences Investor	Mutual Fund	—	195,684
^	Vanguard 500 Index Fund Admiral	Mutual Fund	—	428,136
^	Vanguard Dividend Growth Fund Investor	Mutual Fund	—	184,740
^	Vanguard Energy Investor	Mutual Fund	—	94,059
	Vanguard FTSE Social Index Admiral	Mutual Fund	—	6,072,038

MAINEGENERAL HEALTH 403(b) RETIREMENT PLAN

SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT YEAR END) (CONTINUED)

EIN: 04-3369649
Plan #002

December 31, 2024

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost ⁽¹⁾	(e) Current Value
^	Vanguard Inflation Protected Sec Inv	Mutual Fund	\$ —	\$ 108,812
	Vanguard Investor Target Retirement 2020	Mutual Fund	—	14,147,436
	Vanguard Investor Target Retirement 2025	Mutual Fund	—	26,687,309
	Vanguard Investor Target Retirement 2030	Mutual Fund	—	32,654,928
	Vanguard Investor Target Retirement 2035	Mutual Fund	—	29,335,421
	Vanguard Investor Target Retirement 2040	Mutual Fund	—	28,524,420
	Vanguard Investor Target Retirement 2045	Mutual Fund	—	25,641,170
	Vanguard Investor Target Retirement 2050	Mutual Fund	—	17,510,728
	Vanguard Investor Target Retirement 2055	Mutual Fund	—	14,641,618
	Vanguard Investor Target Retirement 2060	Mutual Fund	—	7,197,123
	Vanguard Investor Target Retirement 2065	Mutual Fund	—	2,858,551
	Vanguard Investor Target Retirement Income	Mutual Fund	—	7,608,226
^	Vanguard Real Estate Index Admiral	Mutual Fund	—	9,981
^	Vanguard Short Term Invt Grade Admiral	Mutual Fund	—	357,876
^	Vanguard Short Term Invt Grade Inv	Mutual Fund	—	220,021
^	Vanguard Short Term Treasury Inv	Mutual Fund	—	22,462
^	Vanguard Small Cap Index Admiral	Mutual Fund	—	32,506
^	Vanguard Small Cap Value Index Admiral	Mutual Fund	—	8,956
^	Vanguard Total Intl Stock Index Admiral	Mutual Fund	—	43,728
^	Vanguard Total Stock Mkt Index Admiral	Mutual Fund	—	72,081
^	Victory NASDAQ-100 Index	Mutual Fund	—	5,843
^	Vanguard Short-Term Corporate Bond Idx Fd ETF	Mutual Fund	—	46,806
^	Wasatch Emrg Markets Small Cap Investor	Mutual Fund	—	11,163
^	Wasatch Micro Cap Investor	Mutual Fund	—	22,504
^	Schwab AMT Tax-Free Money Inv	Money Market	—	1,055
^	Schwab Government Money	Money Market	—	1,508,523
^	Schwab US Treasury Money Investor	Money Market	—	1,087
^	Schwab Value Advantage Money Investor Shares	Money Market	—	19,590
*	AB VPS Global Thematic	Pooled Separate Accounts	—	2,713
*	AB VPS Large Cap Growth Port	Pooled Separate Accounts	—	330
*	American Century VP Balanced	Pooled Separate Accounts	—	83,222
*	American Funds Growth Fund	Pooled Separate Accounts	—	114,396
*	American Funds International	Pooled Separate Accounts	—	25,325
*	Fidelity Asset Manager	Pooled Separate Accounts	—	94,170
*	Fidelity Contra Fund Portfolio	Pooled Separate Accounts	—	13,126
*	Fidelity Growth Portfolio	Pooled Separate Accounts	—	652,442
*	Fidelity VIP Freedom Target 2030	Pooled Separate Accounts	—	42,582
*	Janus Aspen Worldwide	Pooled Separate Accounts	—	33,440
*	Lincoln VIP Growth and Income	Pooled Separate Accounts	—	3,126
*	Lincoln VIP Social Awareness	Pooled Separate Accounts	—	340,973
*	LVIP Baron Growth Opportunities	Pooled Separate Accounts	—	33,606

MAINEGENERAL HEALTH 403(b) RETIREMENT PLAN

SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT YEAR END) (CONTINUED)

EIN: 04-3369649
Plan #002

December 31, 2024

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost ⁽¹⁾	(e) Current Value
*	LVIP Janis Cap Appreciation	Pooled Separate Accounts	\$ —	\$ 7,531
*	LVIP SSGA Global Tactical	Pooled Separate Accounts	—	2,481
*	LVIP SSGA S&P 500 Index	Pooled Separate Accounts	—	816,415
*	LVIP SSGA Small Cap Index	Pooled Separate Accounts	—	92,153
*	LVIP T. Rowe Price Structured	Pooled Separate Accounts	—	96,621
*	Neuberger Berman AMT Partners	Pooled Separate Accounts	—	22,931
*	T. Rowe Price Intl Stock	Pooled Separate Accounts	—	32,269
*	Lincoln Group Annuity Contracts	Group Annuity Contracts	—	<u>54,981,642</u>
			—	411,873,304
*	Participant loans	Interest rates 4.25% to 9.50%	—	<u>2,514,857</u>
			<u>\$ —</u>	<u>\$414,388,161</u>

* Represents party-in-interest to the Plan.

^ Self-directed assets.

(1) Cost is not applicable as investment selection is participant directed.

The information above has been certified by the custodian, Lincoln Financial Group Trust Company, Inc., as complete and accurate to the best of its knowledge.