

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
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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) _____ ☐ 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 EMPLOYEES RETIREMENT PLAN OF ST. BARNABAS HOSPITAL AND AFFILIATES	1b	Three-digit plan number (PN) ▶	001
		1c	Effective date of plan	01/01/1957
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) ST. BARNABAS HOSPITAL INC. 4422 THIRD AVENUE BRONX, NY 10457-2594	2b	Employer Identification Number (EIN)	13-1740122
		2c	Plan Sponsor's telephone number	718-960-6500
		2d	Business code (see instructions)	622000

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	09/04/2025	KEITH WOLF
	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	5 976
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) 223 6a(2) 207 6b 420 6c 268 6d 895 6e 61 6f 956 6g(1) 6g(2) 6h
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7

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

1A 1I 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
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10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules

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

b General Schedules

- (1) ☒ **H** (Financial Information)
- (2) ☐ **I** (Financial Information – Small Plan)
- (3) ☐ **A** (Insurance Information) – Number Attached 0
- (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 SB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500 or 5500-SF.	OMB No. 1210-0110 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024	
▶ Round off amounts to nearest dollar.	
▶ Caution: A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.	
A Name of plan EMPLOYEES RETIREMENT PLAN OF ST. BARNABAS HOSPITAL AND AFFILIATES	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF ST. BARNABAS HOSPITAL INC.	D Employer Identification Number (EIN) 13-1740122
E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B	F Prior year plan size: ☐ 100 or fewer ☐ 101-500 ☒ More than 500

Part I	Basic Information			
1	Enter the valuation date: Month 01 Day 01 Year 2024			
2	Assets:			
a	Market value	2a	86697787	
b	Actuarial value	2b	89059283	
3	Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a	For retired participants and beneficiaries receiving payment	468	49048032	49048032
b	For terminated vested participants	288	24144331	24144331
c	For active participants	223	13335404	13417423
d	Total	979	86527767	86609786
4	If the plan is in at-risk status, check the box and complete lines (a) and (b). ☐			
a	Funding target disregarding prescribed at-risk assumptions	4a		
b	Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b		
5	Effective interest rate	5	5.07 %	
6	Target normal cost			
a	Present value of current plan year accruals	6a	0	
b	Expected plan-related expenses	6b	905000	
c	Target normal cost	6c	905000	

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

SIGN HERE	Signature of actuary AMY E. KEMP, A.S.A., E.A., M.A.A.A. Type or print name of actuary BPAS ACTUARIAL & PENSION SERVICES Firm name 706 N. CLINTON ST, SUITE 200 SYRACUSE, NY 13204-1327 Address of the firm	08/19/2025 Date 23-06806 Most recent enrollment number 315-703-8942 Telephone number (including area code)
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Part II Beginning of Year Carryover and Prefunding Balances

	(a) Carryover balance	(b) Prefunding balance
7 Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	3325716
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9 Amount remaining (line 7 minus line 8)	0	3325716
10 Interest on line 9 using prior year's actual return of <u>17.65</u> %	0	586989
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year)		1241732
b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>5.19</u> %		64446
b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
c Total available at beginning of current plan year to add to prefunding balance		1306178
d Portion of (c) to be added to prefunding balance		1306178
12 Other reductions in balances due to elections or deemed elections	0	0
13 Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	5218883

Part III Funding Percentages

14 Funding target attainment percentage	14	96.80 %
15 Adjusted funding target attainment percentage	15	102.82 %
16 Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	93.29 %
17 If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls**18** Contributions made to the plan for the plan year by employer(s) and employees:

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
10/16/2024	341332	0			
01/10/2025	341332	0			
04/14/2025	295602	0			
07/11/2025	295602	0			
Totals ►			18(b)	1273868	18(c) 0

19 Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:

a Contributions allocated toward unpaid minimum required contributions from prior years	19a	0
b Contributions made to avoid restrictions adjusted to valuation date	19b	0
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	1204298

20 Quarterly contributions and liquidity shortfalls:

- a** Did the plan have a "funding shortfall" for the prior year? ☒ Yes ☐ No
- b** If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? ☒ Yes ☐ No
- c** If line 20a is "Yes," see instructions and complete the following table as applicable:

Liquidity shortfall as of end of quarter of this plan year			
(1) 1st	(2) 2nd	(3) 3rd	(4) 4th
0	0	0	0

Part V	Assumptions Used to Determine Funding Target and Target Normal Cost
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21 Discount rate:			
a Segment rates:	1st segment: 4.75 %	2nd segment: 4.87 %	3rd segment: 5.59 %
			☐ N/A, full yield curve used
b Applicable month (enter code)			21b 4
22 Weighted average retirement age			22 67
23 Mortality table(s) (see instructions) ☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute			

Part VI	Miscellaneous Items
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24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment.....		☒ Yes ☐ No
25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment.....		☐ Yes ☒ No
26 Demographic and benefit information		
a Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment.		☒ Yes ☐ No
b Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment ...		☐ Yes ☒ No
27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment.....	27	

Part VII	Reconciliation of Unpaid Minimum Required Contributions For Prior Years
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28 Unpaid minimum required contributions for all prior years	28	0
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a).....	29	0
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29).....	30	0

Part VIII	Minimum Required Contribution For Current Year
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31 Target normal cost and excess assets (see instructions):			
a Target normal cost (line 6c)		31a	905000
b Excess assets, if applicable, but not greater than line 31a		31b	0
32 Amortization installments:		Outstanding Balance	Installment
a Net shortfall amortization installment		2769386	277409
b Waiver amortization installment		0	0
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount		33	
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33).....		34	1182409
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	777069	777069
36 Additional cash requirement (line 34 minus line 35)		36	405340
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)		37	1204298
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)		38a	798958
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances		38b	777069
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)		39	0
40 Unpaid minimum required contributions for all years		40	0

Part IX	Pension Funding Relief Under the American Rescue Plan Act of 2021 (See Instructions)
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41 If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. ☐ 2019 ☐ 2020 ☐ 2021

SCHEDULE C (Form 5500) 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 EMPLOYEES RETIREMENT PLAN OF ST. BARNABAS HOSPITAL AND AFFILIATES	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 ST. BARNABAS HOSPITAL INC.	D Employer Identification Number (EIN) 13-1740122	

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
THE VANGUARD GROUP, INC.
23-1945930

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

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

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

BPAS ACTUARIAL & PENSION SERVICES

30-0192194

(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?
11 17 50 70	NONE	87300	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

BANK OF AMERICA

94-1687665

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27 28 50 51	NONE	71937	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☐ No ☒

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

PRINCIPAL BANK

42-1466678

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
21 50	NONE	40832	Yes ☒ No ☐	Yes ☒ No ☐	0	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)

FUST CHARLES CHAMBER, LLP

16-1226221

(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 50	NOE	20795	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

NIXON PEABODY LLP

16-0764720

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
17 29 50	NONE	8522	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
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(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 EMPLOYEES RETIREMENT PLAN OF ST. BARNABAS HOSPITAL AND AFFILIATES	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 ST. BARNABAS HOSPITAL INC.	D Employer Identification Number (EIN) 13-1740122

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)	2167193	932536
(2) Participant contributions.....	1b(2)		
(3) Other	1b(3)	204796	220877
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	3524636	5829444
(2) U.S. Government securities	1c(2)	6198389	7851778
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)	14957075	14638000
(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)		
(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)	58879392	60672312
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other.....	1c(15)	825048	947078

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	86756529	91092025
Liabilities			
g Benefit claims payable.....	1g		
h Operating payables.....	1h	55834	68282
i Acquisition indebtedness.....	1i		
j Other liabilities.....	1j		
k Total liabilities (add all amounts in lines 1g through 1j).....	1k	55834	68282
Net Assets			
l Net assets (subtract line 1k from line 1f).....	1l	86700695	91023743

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)	1273868	
(B) Participants.....	2a(1)(B)		
(C) Others (including rollovers).....	2a(1)(C)		
(2) Noncash contributions.....	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B), (C), and line 2a(2)	2a(3)		1273868
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	109075	
(B) U.S. Government securities.....	2b(1)(B)	122588	
(C) Corporate debt instruments.....	2b(1)(C)	737423	
(D) Loans (other than to participants).....	2b(1)(D)		
(E) Participant loans.....	2b(1)(E)		
(F) Other.....	2b(1)(F)	43872	
(G) Total interest. Add lines 2b(1)(A) through (F).....	2b(1)(G)		1012958
(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)	1009471	
(D) Total dividends. Add lines 2b(2)(A) , (B), and (C).....	2b(2)(D)		1009471
(3) Rents.....	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds.....	2b(4)(A)	36715950	
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)	36883081	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result.....	2b(4)(C)		-167131
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate.....	2b(5)(A)		
(B) Other.....	2b(5)(B)	-788592	
(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)		9583449
c Other income	2c		4276
d Total income. Add all income amounts in column (b) and enter total	2d		11928299

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	7016601	
(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)		7016601
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Recordkeeping fees	2i(3)		
(4) IQPA audit fees	2i(4)	20795	
(5) Investment advisory and investment management fees	2i(5)	71937	
(6) Bank or trust company trustee/custodial fees	2i(6)	40832	
(7) Actuarial fees	2i(7)	87300	
(8) Legal fees	2i(8)	8522	
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)	359264	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		588650
j Total expenses. Add all expense amounts in column (b) and enter total	2j		7605251

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		4323048
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: **FUSTCHARLES LLP**

(2) EIN: **16-1226221**

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 544236.

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 EMPLOYEES RETIREMENT PLAN OF ST. BARNABAS HOSPITAL AND AFFILIATES		B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 ST. BARNABAS HOSPITAL INC.		D Employer Identification Number (EIN) 13-1740122
Part I	Distributions	
All references to distributions relate only to payments of benefits during the plan year.		
1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....		1 0
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 42-1466678		
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 2
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).....

14a

b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....

14b

c The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....

14c

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

a The corresponding number for the plan year immediately preceding the current plan year.....

15a

b The corresponding number for the second preceding plan year.....

15b

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

a Enter the number of employers who withdrew during the preceding plan year.....

16a

b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers.....

16b

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

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

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

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

a Enter the percentage of plan assets held as:

Public Equity: _____% 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 ____/____/____ (MM/DD/YYYY) and the Opinion Letter serial number_____.

**EMPLOYEES' RETIREMENT PLAN OF
ST. BARNABAS HOSPITAL AND AFFILIATES**

Financial Statements and Supplemental Schedules

December 31, 2024 and 2023

**EMPLOYEES' RETIREMENT PLAN OF
ST. BARNABAS HOSPITAL AND AFFILIATES**

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INDEPENDENT AUDITOR'S REPORT

To the Retirement Committee and Plan Administrator
of the Employees' Retirement Plan of St. Barnabas
Hospital and Affiliates:

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

We have performed audits of the accompanying financial statements of Employees' Retirement Plan of St. Barnabas Hospital and Affiliates, 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 statement of accumulated plan benefits as of December 31, 2023, and the related statement of changes in accumulated plan benefits for the year then ended, and the related notes to the financial statements.

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

Management has obtained certifications from qualified institutions as of and for the years ended December 31, 2024 and 2023, stating that the certified investment information, as described in note 4 to the financial statements, is complete and accurate.

Opinion

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

- the amounts and disclosures in the financial statements referred to above, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

(Continued)

Opinion, Continued

- the information in the financial statements referred to above, related to assets held by and certified to by qualified institutions agrees to, or is derived from, in all material respects, the information prepared and certified by the institutions that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion

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

Responsibilities of Management for the Financial Statements

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

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Employees' Retirement Plan of St. Barnabas Hospital and Affiliates' ability to continue as a going concern for one year after the date the financial statements are available to be issued.

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

Auditor's Responsibilities for the Audit of the Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists.

(Continued)

Auditor's Responsibilities for the Audit of the Financial Statements, Continued

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 Employees' Retirement Plan of St. Barnabas Hospital and Affiliates' 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 Employees' Retirement Plan of St. Barnabas Hospital and Affiliates' 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 certifications, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

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

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

(Continued)

Other Matter - Supplemental Schedules Required by ERISA

The supplemental schedules, Schedule H, Line 4i - Schedule of Assets (Held at End of Year) as of December 31, 2023 and Schedule H, Line 4(j) - Schedule of Reportable Transactions for the year ended December 31, 2023 are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion—

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

Syracuse, New York
August 26, 2025


FustCharles LLP

**EMPLOYEES' RETIREMENT PLAN OF
ST. BARNABAS HOSPITAL AND AFFILIATES**

Statements of Net Assets Available for Benefits

December 31, 2024 and 2023

	<u>2024</u>	<u>2023</u>
Assets:		
Investments, at fair value:		
Corporate and municipal bonds	\$ 15,585,078	15,782,123
U.S. government securities	7,851,778	6,198,389
Mutual funds	60,672,312	58,879,392
Money market	<u>5,829,444</u>	<u>3,524,636</u>
Total investments	<u>89,938,612</u>	<u>84,384,540</u>
Receivables:		
Employer contribution	932,536	2,167,193
Accrued interest and dividends	<u>220,877</u>	<u>204,796</u>
Total receivables	<u>1,153,413</u>	<u>2,371,989</u>
Total assets	<u>91,092,025</u>	<u>86,756,529</u>
Liabilities - accrued expenses	<u>68,282</u>	<u>55,834</u>
Net assets available for benefits	<u>\$ 91,023,743</u>	<u>86,700,695</u>

See accompanying notes to financial statements.

**EMPLOYEES' RETIREMENT PLAN OF
ST. BARNABAS HOSPITAL AND AFFILIATES**

Statements of Changes in Net Assets Available for Benefits

Years ended December 31, 2024 and 2023

	<u>2024</u>	<u>2023</u>
Additions:		
Investment income:		
Net appreciation in fair value of investments	\$ 8,632,002	11,053,849
Interest	1,012,958	1,144,597
Dividends	1,009,471	1,082,569
	<u>10,654,431</u>	<u>13,281,015</u>
Less investment expenses	<u>112,768</u>	<u>110,479</u>
	10,541,663	13,170,536
Employer contributions	<u>1,273,868</u>	<u>2,790,493</u>
Total additions	<u>11,815,531</u>	<u>15,961,029</u>
Deductions:		
Benefits paid directly to participants	7,016,601	6,578,765
Administrative expenses	475,882	878,364
Total deductions	<u>7,492,483</u>	<u>7,457,129</u>
Net increase	4,323,048	8,503,900
Net assets available for benefits:		
Beginning of year	<u>86,700,695</u>	<u>78,196,795</u>
End of year	<u>\$ 91,023,743</u>	<u>86,700,695</u>

See accompanying notes to financial statements.

**EMPLOYEES' RETIREMENT PLAN OF
ST. BARNABAS HOSPITAL AND AFFILIATES**

Statement of Accumulated Plan Benefits

December 31, 2023

Actuarial present value of accumulated plan benefits:

Vested benefits:

Participants currently receiving payments

\$ 45,380,797

Other participants

32,669,343

Total vested benefits

78,050,140

Nonvested benefits

76,073

Total actuarial present value of accumulated plan benefits

\$ 78,126,213

See accompanying notes to financial statements.

**EMPLOYEES' RETIREMENT PLAN OF
ST. BARNABAS HOSPITAL AND AFFILIATES**

Statement of Changes in Accumulated Plan Benefits

Year ended December 31, 2023

Actuarial present value of accumulated plan benefits at beginning of year	\$ <u>77,714,914</u>
Increase (decrease) during the year attributable to:	
Benefits paid	(6,578,765)
Increase for interest due to the decrease in the discount period	5,209,787
Change in actuarial assumptions	1,464,968
Benefits accumulated and actuarial gains and losses, net	<u>315,309</u>
Net increase	<u>411,299</u>
Actuarial present value of accumulated plan benefits at end of year	\$ <u><u>78,126,213</u></u>

See accompanying notes to financial statements.

**EMPLOYEES' RETIREMENT PLAN OF
ST. BARNABAS HOSPITAL AND AFFILIATES**

Notes to Financial Statements

December 31, 2024 and 2023

(1) Description of Plan

The following brief description of the Employees' Retirement Plan of St. Barnabas Hospital and Affiliates (Plan) is provided for general information purposes only. Participants should refer to the Plan agreement for more complete information.

(a) General

The Plan is a noncontributory defined benefit plan covering substantially all of the non-union employees of St. Barnabas Hospital (Hospital), St. Barnabas Nursing Home, Inc., Union Community Health Center, Inc. and former employees of the Braker Memorial Home (Affiliates) prior to 2009. The Plan is available to eligible employees who have completed at least one year of qualifying service (1,000 hours). The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Effective June 26, 2009, the Plan was temporarily frozen for the Plan year beginning January 1, 2009, and ending December 31, 2009. New participants were not allowed to enter the Plan and participants who had not earned 1,000 hours by June 26, 2009 were not credited with a year of service. Effective March 31, 2010, the Plan was amended to continue freezing benefits under the Plan. For the Plan year beginning January 1, 2010 and ending December 31, 2010, participants who had not been credited with at least 1,000 hours of service by March 31, 2010 were not credited with a year of service. Effective May 25, 2011, the Plan was amended to permanently freeze all accrual benefits for the Plan beginning January 1, 2011. New participants were not allowed to enter the Plan and participants who had not earned 1,000 hours by May 25, 2011, were not credited with a year of service.

(b) Funding Policy

The Plan's funding policy is for the Plan sponsor to contribute an amount which will meet or exceed the annual ERISA minimum funding requirement. For the years 2024 and 2023, the Plan sponsor made contributions of \$1,273,868 and \$2,790,493, respectively. The Plan sponsor's contributions for 2024 and 2023 have met the minimum funding requirements of ERISA.

Although it has not expressed any intention to do so, the Plan sponsor has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions set forth in ERISA.

**EMPLOYEES' RETIREMENT PLAN OF
ST. BARNABAS HOSPITAL AND AFFILIATES**

Notes to Financial Statements

(1) Description of Plan, Continued

(c) Pension Benefits

A Participant's monthly normal retirement benefit will be determined under the following formula (subject to the limit of 60% of the Participant's Average Monthly Compensation). Employees with five or more years of service are entitled to annual pension benefits beginning at the normal retirement age of the earlier of age 65 or age 60 with thirty years of service equal to 1.5% of their average monthly compensation times years of service; offset or reduced by 1.6% of their annual Primary Social Security Benefits times years of service up to a maximum of 30 years.

This above formula applies for all years of service credited under the Plan. However, a Participant's normal retirement benefit will not be less than the amount earned under a prior formula in place at September 1, 2005 when this formula was adopted.

Average annual compensation is calculated based on their highest 5-year average annual compensation. The Plan permits early retirement at age 60 with less than thirty years of service whereby the actuarial benefit value is reduced. If employees terminate before rendering five years of service, they forfeit the right to receive the portion of their accumulated plan benefits attributable to the Hospital and Affiliates contributions. Employees may elect to receive the value of their accumulated plan benefits as a lump-sum distribution upon retirement or termination, or they may elect to receive their benefits as a life annuity payable monthly from retirement. For each employee electing a life annuity, payments will not be less than the greater of (a) the employee's share of the employer's accumulated contributions plus interest or (b) an annuity for five years.

Effective November 1, 2015, the Plan was amended to cash out vested terminated participants whose actuarial determined benefits are less than or equal to \$5,000, which is distributed in a single lump sum payment.

(d) Death and Disability Benefits

If an active employee dies at age 65 or older, a death benefit equal to the value of the employee's accumulated pension benefits is paid to the employee's beneficiary. Active employees who become totally disabled receive annual disability benefits that are equal to the normal retirement benefits they have accumulated as of the time they become disabled (subject to the limit of 60% of the Participant's Average Monthly Compensation).

Disability benefits are paid until normal retirement age at which time disabled participants begin receiving normal retirement benefits computed as though they had been employed to normal retirement age with their annual compensation remaining the same as at the time they became disabled.

**EMPLOYEES' RETIREMENT PLAN OF
ST. BARNABAS HOSPITAL AND AFFILIATES**

Notes to Financial Statements

(1) Description of Plan, Continued

(e) Vesting

Participants do not vest in any benefits until five years of qualifying service at which point they become 100% vested.

(2) Summary of Significant Accounting Policies

The following are the significant accounting policies followed by the Plan:

(a) Basis of Accounting

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

(b) Use of Estimates

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

(d) Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan's management determines the Plan's valuation policies utilizing information provided by its investment advisors and trustee. See note 7 for a discussion of fair value measurements.

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

**EMPLOYEES' RETIREMENT PLAN OF
ST. BARNABAS HOSPITAL AND AFFILIATES**

Notes to Financial Statements

(2) Summary of Significant Accounting Policies, Continued

(e) Actuarial Present Value of Accumulated Plan Benefits

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

The actuarial present value of accumulated plan benefits is determined by an independent actuary and is that amount that results from applying actuarial assumptions to adjust the accumulated plan benefits to reflect the time value of money (through discounts for interest) and the probability of payment (by means of decrements such as for death, disability, withdrawal, or retirement) between the valuation date and the expected date of payment.

The significant actuarial assumptions used in the valuation as of January 1, 2024 were as follows:

Rate of return on investments	6.75%
Effective interest rate for minimum required contributions	5.07%
Mortality basis	Pri-2012 Mortality Sex-Distinct Tables and then adjusted for mortality improvements using Scale MP-2021 on a generational basis.
Retirement age	Assumed normal retirement age was the earlier of age 65 with 5 years of participation or 60 years with at least 5 years of service.

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

**EMPLOYEES' RETIREMENT PLAN OF
ST. BARNABAS HOSPITAL AND AFFILIATES**

Notes to Financial Statements

(2) Summary of Significant Accounting Policies, Continued

(f) Payment of Benefits

Benefit payments to participants are recorded upon distribution.

(g) Expenses

The Plan's administrative expenses are paid from Plan earnings. Certain expenses incurred in connection with the general administration of the Plan are recorded as deductions in the accompanying statements of changes in net assets available for benefits. In addition, certain investment related expenses are included in net appreciation in fair value of investments presented in the accompanying statements of changes in net assets available for benefits. Administrative expenses recorded in the Plan pertain primarily to Pension Benefit Guaranty Corporation (PBGC) fees, actuarial services and investment management fees.

(h) Concentrations

One investment held by the Plan represents approximately 45% and 46% of net assets available for benefits as of December 31, 2024 and 2023, respectively.

(i) Subsequent Events

Subsequent events have been evaluated through August 26, 2025, which is the date the financial statements were available to be issued.

(3) Plan Termination

In the event the Plan terminates, the net assets of the Plan will be allocated, as prescribed by ERISA and its related regulations, generally to provide the following benefits in the order indicated:

- (a) Annuity benefits that former employees or their beneficiaries have been receiving for at least three years, or that employees eligible to retire for that three-year period would have been receiving if they had retired with benefits in the normal form of annuity under the Plan. The priority amount is limited to the lowest benefit that was payable, or would have been payable, during those three years. The amount is further limited to the lowest benefit that would be payable under Plan provisions in effect at any time during the five years preceding Plan termination.
- (b) Other vested benefits insured by the PBGC, a U.S. government agency, up to the applicable limitations.

**EMPLOYEES' RETIREMENT PLAN OF
ST. BARNABAS HOSPITAL AND AFFILIATES**

Notes to Financial Statements

(3) Plan Termination, Continued

- (c) All other vested benefits (that is, vested benefits not insured by the PBGC).
- (d) All non-vested benefits.

Certain benefits under the Plan are insured by the PBGC if the Plan terminates. Generally, the PBGC guarantees most vested normal age retirement benefits, early retirement benefits and certain disability and survivor's pensions. However, the PBGC does not guarantee all types of benefits under the Plan, and the amount of benefit protection is subject to certain limitations. Vested benefits under the Plan are guaranteed at the level in effect on the date of the Plan's termination.

Whether all participants receive their benefits should the Plan terminate at some future time will depend on the sufficiency, at that time, of the Plan's net assets to provide for accumulated benefit obligations and may also depend on the financial condition of the Hospital and Affiliates and the level of benefits guaranteed by the PBGC.

(4) Certified Investments

Certain information related to investments disclosed in the accompanying financial statements and ERISA-required supplementary schedules, including investments held and accrued interest and dividends at December 31, 2024 and 2023, and net appreciation in fair value of investments, interest, dividends, and investment expenses, for the years ended December 31, 2024 and 2023, was obtained by management and agreed to or derived from information certified as complete and accurate by Principal Custody Solutions.

(5) Tax Status

The Plan obtained its latest determination letter on September 24, 2009, in which the Internal Revenue Service (IRS) states that the Plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code (IRC). The Plan has been amended since receiving the determination letter. However, the Plan administrator believes that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC.

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 by the IRS. The Plan is subject to routine audits by taxing jurisdictions, however, there are currently no audits for any tax periods in progress. The Plan administrator believes it is no longer subject to income tax examinations prior to 2021.

**EMPLOYEES' RETIREMENT PLAN OF
ST. BARNABAS HOSPITAL AND AFFILIATES**

Notes to Financial Statements

(6) Party-in-Interest Transactions

Certain Plan investments are managed by Principal Custody Solutions. Principal Custody Solutions is the trustee. Transactions with the trustee and its subsidiaries qualify as party-in-interest transactions.

(7) Fair Value Measurements

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1) and the lowest priority to unobservable inputs (level 3). The three levels of the fair value hierarchy under Financial Accounting Standards Board *Accounting Standards Codification* 820 are described as follows:

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

Level 2 Inputs to the valuation methodology include:

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

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

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

**EMPLOYEES' RETIREMENT PLAN OF
ST. BARNABAS HOSPITAL AND AFFILIATES**

Notes to Financial Statements

(7) Fair Value Measurements, Continued

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

Following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2024 and 2023.

Corporate bonds, municipal bonds and U.S. government securities: Valued based on yields currently available on comparable securities of issuers with similar credit ratings. When quoted prices are not available for identical or similar bonds or securities, they are valued under a discounted cash flows approach that maximizes observable inputs, such as current yields of similar instruments, but includes adjustments for certain risks that may not be observable, such as credit and liquidity risks.

Mutual funds: Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the U.S. Securities and Exchange Commission. These funds are required to publish their daily net asset value (NAV) and to transact at that price. Mutual funds held by the Plan are deemed to be actively traded.

Money markets: Valued at the NAV of shares held by the Plan at year end.

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

<u>Assets at fair value as of December 31, 2024</u>				
	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Corporate and municipal bonds	\$ -	15,585,078	-	15,585,078
U.S. government securities	706,426	7,145,352	-	7,851,778
Mutual funds	60,672,312	-	-	60,672,312
Money markets	5,829,444	-	-	5,829,444
Total assets at fair value	<u>\$ 67,208,182</u>	<u>22,730,430</u>	<u>-</u>	<u>89,938,612</u>

<u>Assets at fair value as of December 31, 2023</u>				
	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Corporate and municipal bonds	\$ -	15,782,123	-	15,782,123
U.S. government securities	1,007,319	5,191,070	-	6,198,389
Mutual funds	58,879,392	-	-	58,879,392
Money markets	3,524,636	-	-	3,524,636
Total assets at fair value	<u>\$ 63,411,347</u>	<u>20,973,193</u>	<u>-</u>	<u>84,384,540</u>

**EMPLOYEES' RETIREMENT PLAN OF
ST. BARNABAS HOSPITAL AND AFFILIATES**

Notes to Financial Statements

(8) Risks and Uncertainties

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

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

**EMPLOYEES' RETIREMENT PLAN OF
ST. BARNABAS HOSPITAL AND AFFILIATES**

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

Plan No. 001

Employer Identification No. 13-1740122

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	(e) Current value
<u>Corporate and Municipal Bonds</u>				
	Abbott Laboratories	\$35,000 par value, 4.90%, due 11/30/2046	\$ 42,016	32,670
	Abbott Laboratories	\$55,000 par value, 1.40%, due 06/30/2030	44,163	46,489
	Abbvie Inc.	\$155,000 par value, 4.88%, due 11/14/2048	147,888	139,181
	Abbvie Inc.	\$45,000 par value, 3.20%, due 11/21/2029	46,161	41,767
	Abbvie Inc.	\$50,000 par value 4.25%, due 11/21/2049	45,220	40,652
	Abbvie Inc.	\$30,000 par value 5.50%, due 03/15/2064	30,256	28,643
	AEP Texas Inc.	\$60,000 par value 4.15%, due 05/01/2049	57,767	45,297
	AEP Texas Inc.	\$5,000 par value 3.45%, due 01/15/2050	5,086	3,361
	AERCAP Ireland CAP/GLOBA	\$30,000 par value, 3.30%, due 1/30/2032	30,320	26,140
	Alphabet Inc.	\$25,000 par value, 2.05%, due 08/15/2050	17,093	13,853
	Altria Group, Inc.	\$20,000 par value, 4.00%, due 02/04/2061	18,374	13,959
	Amazon.com Inc	\$75,000 par value, 2.70%, due 06/03/2060	60,898	43,024
	Amazon.com Inc	\$15,000 par value, 3.10%, due 05/12/2051	13,086	10,111
	Amazon.com Inc	\$35,000 par value, 3.25%, due 05/12/2061	34,767	22,771
	Amazon.com Inc.	\$40,000 par value 4.10%, due 04/13/2062	39,953	31,302
	American Movil Sab De Cv	\$40,000 par value, 4.38%, due 7/16/2042	38,206	33,529
	American Intl Group	\$25,000 par value, 4.38%, due 06/30/2050	24,800	20,660

**EMPLOYEES' RETIREMENT PLAN OF
ST. BARNABAS HOSPITAL AND AFFILIATES**

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

Plan No. 001

Employer Identification No. 13-1740122

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	(e) Current value
<u>Corporate and Municipal Bonds, Continued</u>				
	American Tower Corp	\$45,000 par value, 3.10%, due 06/15/2050	39,565	28,865
	Amgen Inc	\$55,000 par value, 6.40%, due 2/1/2039	68,008	57,589
	Amgen Inc	\$75,000 par value, 4.95%, due 10/1/2041	73,912	67,617
	Amgen Inc	\$45,000 par value, 3.38%, due 02/21/2050	41,576	30,751
	Amgen Inc	\$45,000 par value, 4.20%, due 02/22/2052	38,852	34,749
	Amgen Inc	\$150,000 par value, 5.65%, due 3/02/2053	151,793	144,416
	Anheuser-Busch Cos Inc	\$30,000 par value, 4.44%, due 10/6/2048	28,032	25,328
	Anheuser-Busch Cos Inc	\$225,000 par value, 5.55%, due 01/23/2049	244,540	221,319
	Anthem Inc	\$30,000 par value, 3.13%, due 05/15/2050	28,151	19,190
	Apache Inc	\$25,000 par value, 5.10%, due 09/01/2040	21,841	21,785
	Appalachian Powder Co	\$25,000 par value, 4.50%, due 3/1/2049	26,080	20,018
	Appalachian Powder Co	\$25,000 par value, 3.70%, due 5/1/2050	23,399	17,355
	Apple Inc	\$10,000 par value, 3.75%, due 9/12/2047	9,026	7,871
	Apple Inc	\$165,000 par value, 2.95%, due 9/11/2049	165,983	109,963
	Apple Inc	\$15,000 par value, 2.65%, due 2/8/2051	14,966	9,254
	Apple Inc	\$45,000 par value, 2.70%, due 8/5/2051	39,735	28,064
	Apple Inc	\$45,000 par value, 2.85%, due 8/5/2061	35,292	26,972

**EMPLOYEES' RETIREMENT PLAN OF
ST. BARNABAS HOSPITAL AND AFFILIATES**

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

Plan No. 001

Employer Identification No. 13-1740122

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	(e) Current value
<u>Corporate and Municipal Bonds, Continued</u>				
	Apple Inc.	\$5,000 par value, 3.95%, due 08/08/2052	4,870	3,978
	Astrazenca Finance, LLC	\$7,000 par value, 2.25%, due 5/28/2031	6,991	5,962
	Astrazenca PLC	\$25,000 par value, 4.00%, due 9/18/2042	28,460	20,679
	Astrazenca PLC	\$45,000 par value, 3.00%, due 5/28/2051	43,185	29,425
	AT&T Inc	\$95,000 par value, 4.75%, due 5/15/2046	85,676	82,463
	AT&T Inc	\$180,000 par value, 3.65%, due 6/1/2051	154,539	127,121
	AT&T Inc.	\$215,000 par value, 3.55% 09/15/2055	184,980	144,607
	AT&T Inc	\$100,000 par value, 3.80%, due 12/01/2057	72,443	68,990
	AT&T Inc	\$44,000 par value, 5.40%, due 2/15/2034	43,855	44,176
	Baltimore Gas & Electric	\$60,000 par value, 2.25%, due 6/15/2031	44,145	38,086
	Barclays, PLC	\$35,000 par value, 2.67%, due 3/10/2032	34,684	29,661
	Barclays, PLC	\$95,000 par value, due 11/24/2032	82,565	80,222
	Barclays, PLC	\$5,000 par value, due 3/12/2055	5,081	4,997
	Bay Area Toll Auth Calif Toll	\$15,000 par value, 7.04%, due 4/1/2050	23,507	17,193
	Becton Dickinson and Co	\$39,000 par value, 4.69%, due 12/15/2044	38,790	33,717
	Berkshire Hathaway Fin	\$80,000 par value, 5.75%, due 1/15/2040	90,182	84,330
	Berkshire Hathaway Fin	\$5,000 par value, 2.85%, due 10/15/2050	4,200	3,138

**EMPLOYEES' RETIREMENT PLAN OF
ST. BARNABAS HOSPITAL AND AFFILIATES**

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

Plan No. 001

Employer Identification No. 13-1740122

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	(e) Current value
<u>Corporate and Municipal Bonds, Continued</u>				
	Berkshire Hathaway Fin	\$58,000 par value, 4.50%, due 2/11/2043	58,969	53,587
	BHP Billiton Fin USA Ltd	\$70,000 par value, 5.00%, due 9/30/2043	74,232	65,399
	Boeing Co	\$25,000 par value, 6.88%, due 3/15/2039	34,701	26,343
	Boeing Co	\$25,000 par value, 3.65%, due 3/1/2047	22,798	16,876
	Boeing Co	\$80,000 par value, 5.81%, due 5/1/2050	90,092	74,412
	Boeing Co	\$45,000 par value, 5.93%, due 5/1/2060	40,442	41,639
	Boeing Co	\$35,000 par value, 5.15%, due 05/01/2030	34,843	34,509
	Boeing Co	\$25,000 par value, 3.63%, due 2/1/2031	25,083	22,695
	BP Cap Markets America	\$35,000 par value, 3.94%, due 9/21/2028	35,167	33,950
	BP Cap Markets America	\$45,000 par value, 2.77%, due 11/10/2050	37,047	26,993
	BP Cap Markets America Inc	\$40,000 par value, 4.70%, due 04/10/2029	40,317	39,776
	Brighthouse Financial In	\$20,000 par value, 3.85%, due 12/22/2051	17,944	13,002
	Bristol-Myers Squibb Co	\$55,000 par value, 2.95%, due 03/15/2032	48,842	47,893
	Bristol-Myers Squibb Co	\$25,000 par value, 3.90%, due 03/15/2062	25,524	17,884
	Bristol-Myers Squibb Co	\$60,000 par value, 5.50%, due 02/22/2044	60,314	59,463
	Bristol-Myers Squibb Co	\$65,000 par value, 5.55%, due 02/22/2054	65,244	63,055
	Bristol-Myers Squibb Co	\$55,000 par value, 5.65%, due 02/22/2064	55,052	52,931

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December 31, 2024

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<u>Corporate and Municipal Bonds, Continued</u>				
	Broadcom Corp	\$95,000 par value, 4.15%, due 11/15/2030	98,331	90,903
	Broadcom Corp	\$115,000 par value, 4.30%, due 11/15/2032	122,793	108,461
	Broadcom Corp	\$40,000 par value, 4.80%, due 10/15/2034	39,980	38,600
	Burlington North Santa Fe	\$40,000 par value, 4.70%, due 9/1/2045	39,384	35,330
	Burlington North Santa Fe	\$45,000 par value, 4.15%, due 12/15/2048	44,917	36,071
	Burlington North Santa Fe	\$10,000 par value, 7.95%, due 8/15/2030	13,597	11,549
	Burlington North Santa	\$25,000 par value, 5.20%, due 4/15/2054	24,875	23,527
	California St	\$25,000 par value, 7.55%, due 4/1/2039	36,741	29,550
	Campbell Soup Co	\$16,000 par value, 5.40%, due 3/21/2034	15,957	15,920
	Campbell Soup Co	\$5,000 par value, 5.25%, due 10/13/2054	4,978	4,523
	Canadian Nat Resources	\$35,000 par value, 6.50%, due 2/15/2037	38,754	36,353
	Canadian Natl Railway	\$20,000 par value, 3.65%, due 2/3/2048	18,890	15,033
	Canadian Pacific Railway	\$74,000 par value, 3.10%, due 12/2/2051	53,264	48,083
	Cardinal Health Inc.	\$10,000 par value, 4.37%, due 6/15/2047	10,661	7,980
	Carrier Global Corp	\$50,000 par value, 2.72%, due 2/15/2030	51,021	44,727
	Carrier Global Corp	\$8,000 par value, 6.20%, due 3/15/2054	8,655	8,458
	Caterpillar Inc	\$30,000 par value, 2.60%, due 4/9/2030	32,973	27,045

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(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current value
<u>Corporate and Municipal Bonds, Continued</u>				
	Caterpillar Inc	\$30,000 par value, 3.25%, due 4/9/2050	29,241	20,724
	Cenovus Energy, Inc.	\$18,000 par value, 5.40%, due 6/15/2047	21,359	16,018
	Cenovus Energy, Inc.	\$25,000 par value, 3.75%, due 2/15/2052	23,770	17,214
	Centene Corp	\$20,000 par value, 2.50%, due 3/1/2031	16,005	16,542
	Center Point Energy Res Corp	\$65,000 par value, 4.40%, due 07/01/2032	65,451	61,543
	Charter Comm Opt LLC/CAP	\$70,000 par value, 6.48%, due 10/23/2045	81,933	66,144
	Charter Comm Opt LLC/CAP	\$25,000 par value, 5.38%, due 5/1/2047	24,104	20,519
	Charter Comm Opt LLC/CAP	\$20,000 par value, 3.85%, due 4/1/2061	19,123	12,052
	Chevron USA, Inc,	\$25,000 par value, 2.34%, due 8/12/2050	21,640	14,052
	Chicago Ill Wtr Rev	\$10,000 par value, 6.74%, due 11/1/2040	11,180	10,716
	Chubb Ina Hldgs Inc	\$55,000 par value, 5.00%, due 3/15/2034	54,805	54,315
	Cigna Corp	\$105,000 par value, 3.40%, due 3/15/2050	110,860	69,010
	Cigna Corp	\$20,000 par value, 3.40%, due 03/15/2051	16,118	13,045
	Cigna Corp	\$25,000 par value, 5.60%, due 02/15/2054	24,081	23,414
	Cisco Systems Inc.	\$20,000 par value, 5.50%, due 1/15/2040	23,281	20,163
	Cisco Systems Inc.	\$32,000 par value, 5.35%, due 2/26/2064	32,364	30,674
	Citigroup Inc	\$10,000 par value, 4.65%, due 07/23/2048	11,966	8,557

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December 31, 2024

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<u>Corporate and Municipal Bonds, Continued</u>				
	Citigroup Inc	\$15,000 par value, 4.65%, due 05/01/2032	15,347	12,696
	Citigroup Inc	\$55,000 par value, 4.65%, due 03/17/2033	49,304	49,380
	Citigroup Inc	\$65,000 par value, 4.65%, due 02/13/2035	65,000	64,682
	Citigroup Inc	\$27,000 par value, 4.65%, due 06/11/2035	27,227	26,772
	Citigroup Inc	\$20,000 par value, 4.65%, due 01/25/2033	17,013	17,181
	Coca-Cola Co	\$15,000 par value, 5.40%, due 5/13/2064	14,905	14,435
	Coca-Cola Co	\$30,000 par value, 2.60%, due 6/1/2050	29,486	18,081
	Coca-Cola Co	\$30,000 par value, 3.00%, due 3/5/2051	30,314	19,752
	Comcast Corp	\$85,000 par value, 6.50%, due 11/15/2035	94,005	86,858
	Comcast Corp	\$55,000 par value, 4.25%, due 1/15/2033	54,870	51,313
	Comcast Corp	\$10,000 par value, 4.00%, due 8/15/2047	10,098	7,630
	Comcast Corp	\$40,000 par value, 3.97%, due 11/1/2047	35,676	30,311
	Comcast Corp	\$80,000 par value, 3.99%, due 11/1/2049	90,378	60,498
	Comcast Corp	\$60,000 par value, 3.45%, due 2/1/2050	53,291	41,079
	Comcast Corp	\$15,000 par value, 2.80%, due 1/15/2051	14,887	8,915
	Comcast Corp	\$55,000 par value, 5.50%, due 11/15/2032	54,648	56,360
	Comcast Corp	\$20,000 par value, 5.50%, due 05/15/2064	20,102	18,652

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<u>Corporate and Municipal Bonds, Continued</u>				
	Commonwealth Edison	\$10,000 par value, 3.80%, due 10/1/2042	10,420	7,878
	Con Edison Co of NY Inc	\$45,000 par value, 3.70%, due 11/15/2059	40,204	31,370
	Conagra Brands Inc	\$5,000 par value, 5.40%, due 11/1/2048	5,529	4,535
	Conocophillips	\$15,000 par value, 6.50%, due 2/1/2039	17,888	16,396
	Conocophillips Company	\$10,000 par value, 3.80%, due 3/15/2052	9,252	7,300
	Consolidated Edison	\$80,000 par value, 6.30%, due 8/15/2037	105,346	84,914
	Consolidated Edison Co	\$5,000 par value, 3.88%, due 6/15/2047	5,027	3,808
	Constellation Brands Inc	\$25,000 par value, 4.90%, due 5/1/2033	25,000	24,140
	Corebridge Financial Inc	\$30,000 par value, 5.75%, due 1/15/2034	30,540	30,559
	Corning Inc	\$15,000 par value, 5.85%, due 11/15/2068	15,029	14,351
	CSX Corp	\$10,000 par value, 5.50%, due 4/15/2041	11,128	9,942
	CSX Corp	\$20,000 par value, 4.75%, due 5/30/2042	21,098	18,090
	CSX Corp	\$34,000 par value, 4.25%, due 11/1/2066	31,400	25,698
	CSX Corp	\$10,000 par value, 4.65%, due 3/1/2068	9,961	8,176
	CVS Health Corp	\$165,000 par value, 5.13%, due 7/20/2045	193,042	138,626
	CVS Health Corp	\$15,000 par value, 1.88%, due 2/28/2031	12,663	12,092
	Dallas-Fort Worth Tx Internati	\$40,000 par value, 2.84%, due 11/1/2046	40,096	28,110

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<u>Corporate and Municipal Bonds, Continued</u>				
	Deere & Company	\$25,000 par value, 3.90%, due 6/9/2042	24,560	20,880
	Detroit Edison Company	\$15,000 par value, 3.95%, due 6/15/2042	14,318	11,965
	Diageo Capital PLC	\$65,000 par value, 2.38%, due 10/24/2029	64,579	58,246
	Diamondback Energy Inc	\$45,000 par value, 5.90%, due 4/18/2064	45,274	42,243
	District Columbia Wtr & Swr Auth Pub	\$65,000 par value, 5.52%, due 10/1/2044	65,584	63,035
	Dominion Resources Inc	\$45,000 par value, 7.00%, due 6/15/2038	57,502	50,089
	Dominion Resources Inc	\$45,000 par value, 6.75%, due 12/15/2032	54,525	46,894
	Dow Chemical Co	\$65,000 par value, 3.60%, due 11/15/2050	61,538	44,631
	Dowdupont Inc	\$35,000 par value, 5.42%, due 11/15/2048	41,628	34,812
	DTE Energy Co	\$20,000 par value, 3.25%, due 4/1/2051	17,680	13,618
	DTE Energy Co	\$45,000 par value, 2.85%, due 10/1/2026	41,838	43,596
	Duke Energy Carolinas	\$55,000 par value, 4.25%, due 12/15/2041	57,844	46,614
	Duke Energy Corp	\$65,000 par value, 3.75%, due 9/1/2046	60,289	47,856
	El Paso Energy Corp	\$45,000 par value, 7.75%, due 1/15/2032	53,098	51,124
	Elevance Health Inc	\$25,000 par value, 5.65%, due 6/15/2054	25,326	23,955
	Elevance Health Inc	\$20,000 par value, 5.85%, due 11/1/2064	19,942	19,294
	Elevance Health Inc	\$15,000 par value, 5.13%, due 2/15/2053	13,869	13,345

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<u>Corporate and Municipal Bonds, Continued</u>				
	Eli Lilly & Co	\$25,000 par value, 4.88%. Due 2/27/2053	24,947	22,633
	Eli Lilly & Co	\$6,000 par value, 5.20%. Due 8/14/2064	5,998	5,586
	Enbridge Energy Partners	\$20,000 par value, 5.50%, due 9/15/2040	20,329	19,144
	Enbridge, Inc.	\$15,000 par value, 3.40%, due 8/1/2051	14,114	10,030
	Enbridge, Inc.	\$5,000 par value, 6.70%, due 11/15/2053	4,994	5,425
	Energy Transfer LP	\$15,000 par value, 5.95%, due 5/15/2054	15,087	14,501
	Energy Transfer Operating	\$20,000 par value, 5.00%, due 5/15/2050	18,467	16,967
	Energy Transfer Partners	\$40,000 par value, 6.13%, due 12/15/2045	45,475	39,480
	Energy Transfer Partners	\$60,000 par value, 6.00%, due 6/15/2048	60,601	57,955
	Entergy Louisiana LLC	\$35,000 par value, 2.35%, due 6/15/2032	31,085	29,118
	Entergy Texas Inc	\$15,000 par value, 5.00%, due 9/15/2052	14,914	13,411
	Entergy Texas Inc	\$15,000 par value, 5.55%, due 9/15/2054	14,893	14,534
	Enterprise Prods Oper L P SER B	\$40,000 par value, 6.88%, due 3/1/2033	48,904	44,008
	Enterprise Products Oper	\$15,000 par value, 5.10%, due 2/15/2045	15,599	13,817
	Enterprise Products Oper	\$5,000 par value, 4.90%, due 5/15/2046	5,455	4,446
	Enterprise Products Oper	\$25,000 par value, 4.80%, due 2/1/2049	27,107	21,515
	Enterprise Products Oper	\$70,000 par value, 4.20%, due 1/31/2050	68,763	55,060

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<u>Corporate and Municipal Bonds, Continued</u>				
	Eversource Energy	\$30,000 par value, 3.45%, due 1/15/2050	29,631	20,503
	Eversource Energy	\$10,000 par value, 3.38%, due 3/01/2032	9,269	8,753
	Exelon Corp.	\$45,000 par value, 4.70%, due 4/15/2050	52,222	37,971
	Exxon Mobil Corporation	\$20,000 par value, 3.10%, due 8/16/2049	18,513	13,324
	Exxon Mobil Corporation	\$55,000 par value, 3.45%, due 4/15/2051	52,305	38,554
	Fedex Corp	\$80,000 par value, 5.10%, due 1/15/2044	86,115	73,107
	Fedex Corp	\$25,000 par value, 4.55%, due 4/01/2046	24,484	20,824
	Firstenergy Corp	\$25,000 par value, 3.40%, due 3/1/2050	17,169	16,976
	Florida Power & Light Co	\$45,000 par value, 4.05%, due 10/1/2044	43,394	36,653
	Florida Power & Light Co	\$40,000 par value, 3.99%, due 3/1/2049	39,124	31,264
	Florida Power Corp	\$145,000 par value, 5.65%, due 4/1/2040	160,509	145,915
	Ford Motor Credit Co LLC	\$15,000 par value, 7.12%, due 11/7/2033	15,046	15,655
	Ford Motor Credit Co LLC	\$10,000 par value, 5.30%, due 9/6/2029	10,049	9,800
	Fox Corp	\$25,000 par value, 5.58%, due 1/25/2049	33,353	23,231
	General Elec Cap Corp Med Term	\$35,000 par value, 6.75%, due 3/15/2032	39,798	38,345
	General Motors Co	\$20,000 par value, 5.95%, due 4/1/2049	22,648	18,893
	General Motors Finl Co	\$35,000 par value, 6.10%, due 1/7/2034	34,945	35,507

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<u>Corporate and Municipal Bonds, Continued</u>				
	Georgia Power Co	\$20,000 par value, 3.25%, due 3/15/2051	18,267	13,481
	Gilead Sciences Inc	\$115,000 par value, 4.15%, due 3/1/2047	106,439	91,920
	Goldman Sachs Group Inc	\$21,000 par value, due 4/25/2025	21,000	21,397
	Goldman Sachs Group Inc	\$55,000 par value, due 7/23/2035	55,000	53,973
	Goldman Sachs Group Inc	\$45,000 par value, due 10/23/2035	45,000	43,066
	Goldman Sachs Group Inc	\$20,000 par value, due 11/19/2045	20,000	19,315
	Goldman Sachs Group Inc	\$30,000 par value, 1.99%, due 1/27/2032	27,535	24,758
	Goldman Sachs Group Inc	\$145,000 par value, 2.38%, due 7/21/2032	127,910	120,843
	Goldman Sachs Group Inc	\$45,000 par value, 2.65%, due 10/21/2032	44,943	38,035
	Halliburton Company	\$20,000 par value, 4.75%, due 8/1/2043	22,116	17,424
	HCA Inc	\$70,000 par value, 3.50%, due 7/15/2051	55,502	45,273
	HCA Inc	\$40,000 par value, 5.95%, due 9/15/2054	39,935	38,043
	Home Depot Inc	\$65,000 par value, 4.88%, due 2/15/2044	76,170	59,458
	Home Depot Inc	\$55,000 par value, 3.35%, due 4/15/2050	54,004	38,343
	Home Depot Inc	\$20,000 par value, 4.95%, due 9/15/2052	18,536	18,208
	Honeywell International	\$35,000 par value, 2.70%, due 8/15/2029	34,110	32,078
	HP Enterprise Co	\$30,000 par value, 6.35%, due 10/15/2045	30,981	31,135

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<u>Corporate and Municipal Bonds, Continued</u>				
	HSBC Holding PLC	\$110,000 par value, 2.36%, due 8/18/2031	112,279	93,634
	HSBC Holding PLC	\$5,000 par value, due 3/4/2035	4,994	5,034
	HSBC Holding PLC	\$65,000 par value, due 11/18/2035	64,966	63,454
	IBM Corp	\$25,000 par value, 4.00%, due 6/20/2042	22,287	20,427
	IBM Corp	\$55,000 par value, 4.25%, due 5/15/2049	54,029	44,157
	Indiana Michigan Power	\$5,000 par value, 5.63%, due 4/1/2053	5,112	4,872
	ING US Inc	\$5,000 par value, 5.70%, due 7/15/2043	5,623	4,774
	Intel Corp	\$70,000 par value, 3.10%, due 2/15/2060	65,625	37,364
	Intel Corp	\$10,000 par value, 3.05%, due 8/12/2051	9,388	5,704
	Intel Corp	\$15,000 par value, 3.20%, due 8/12/2061	14,997	8,140
	Intel Corp	\$30,000 par value, 5.70%, due 2/10/2053	29,998	26,532
	Intel Corp	\$15,000 par value, 5.60%, due 2/21/2054	14,811	13,154
	Intercontinental Exchange	\$75,000 par value, 1.85%, due 9/15/2032	68,722	59,385
	Jobsohio Reverage Sys Stwd Liq	\$50,000 par value, 4.53%, due 1/1/2035	50,365	48,559
	Johnson & Johnson	\$30,000 par value, 4.50%, due 12/5/2043	33,019	27,386
	Johnson & Johnson	\$17,000 par value, 3.63%, due 3/3/2037	17,757	14,740
	Johnson & Johnson	\$13,000 par value, 3.40%, due 1/15/2038	12,410	10,871

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<u>Corporate and Municipal Bonds, Continued</u>				
	JPMorgan Chase & Co	\$50,000 par value, due 11/29/2045	50,000	48,808
	JPMorgan Chase & Co	\$125,000 par value, due 5/13/2031	114,812	111,814
	JPMorgan Chase & Co	\$125,000 par value, due 4/22/2042	112,890	91,783
	JPMorgan Chase & Co	\$215,000 par value, due 1/25/2033	190,219	185,840
	JPMorgan Chase & Co	\$45,000 par value, due 6/1/2034	45,000	44,969
	JPMorgan Chase & Co	\$18,000 par value, due 1/23/2035	18,000	17,886
	JPMorgan Chase & Co	\$8,000 par value, due 4/22/2035	8,000	8,183
	JPMorgan Chase & Co	\$17,000 par value, due 10/22/2035	16,979	16,380
	Kimco Realty Corp	\$20,000 par value, 3.70%, due 10/1/2049	19,436	14,512
	Kimco Realty Corp	\$20,000 par value, 2.70%, due 10/1/2030	20,346	17,755
	Kinder Morgan Ener Part	\$45,000 par value, 6.95%, due 1/15/2038	57,205	48,759
	Kinder Morgan Inc	\$40,000 par value, 5.20%, due 3/1/2048	40,357	35,280
	Kraft Heinz Foods Co	\$90,000 par value, 4.38%, due 6/01/2046	76,948	72,869
	Kraft Heinz Foods Co	\$5,000 par value, 5.50%, due 6/01/2050	5,298	4,691
	Kroger Co	\$40,000 par value, 4.65%, due 1/15/2048	39,204	33,438
	Kroger Co	\$9,000 par value, 5.65%, due 9/15/2064	8,960	8,446
	Lloyds Banking Group PLC	\$40,000 par value, 4.58%, due 12/10/2025	42,104	39,811

**EMPLOYEES' RETIREMENT PLAN OF
ST. BARNABAS HOSPITAL AND AFFILIATES**

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

Plan No. 001

Employer Identification No. 13-1740122

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	(e) Current value
<u>Corporate and Municipal Bonds, Continued</u>				
	Lockheed Martin Corp	\$20,000 par value, 6.15%, due 9/1/2036	22,682	21,553
	Lockheed Martin Corp	\$45,000 par value, 3.80%, due 3/1/2045	41,382	35,468
	Lockheed Martin Corp	\$29,000 par value, 4.50%, due 5/15/2036	29,652	27,188
	Lockheed Martin Corp	\$10,000 par value, 5.25%, due 1/15/2033	9,581	10,106
	Lockheed Martin Corp	\$22,000 par value, 5.20%, due 2/15/2055	21,983	20,724
	Los Angeles Calif Cmnty Colleg	\$55,000 par value, 6.75%, due 8/1/2049	85,038	61,188
	Lowe's Corp	\$33,000 par value, 4.13%, due 5/15/2043	29,997	27,353
	Lowe's Cos Inc	\$80,000 par value, 4.05%, due 5/3/2047	78,834	62,114
	Lowe's Cos Inc	\$20,000 par value, 5.75%, due 7/1/2053	20,090	19,582
	Lowe's Cos Inc	\$25,000 par value, 4.25%, due 4/01/2052	22,614	19,511
	LYB Intl Finance BV	\$70,000 par value, 3.63%, due 4/1/2051	67,633	47,002
	LYB Intl Finance III LLC	\$50,000 par value, 5.50%, due 3/1/2034	49,737	49,047
	L3Harris Technologies Inc	\$20,000 par value, 5.60%, due 7/31/2053	20,150	19,360
	L3Harris Technologies Inc	\$10,000 par value, 5.50%, due 8/15/2054	9,865	9,605
	Mass Institute of Tech	\$20,000 par value, 4.68%, due 7/1/2114	20,046	16,850
	Mass Institute of Tech	\$20,000 par value, 3.89%, due 7/1/2116	20,000	13,995
	McDonald's Corp	\$35,000 par value, 4.88, due 12/9/2045	37,890	31,352

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Employer Identification No. 13-1740122

December 31, 2024

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<u>Corporate and Municipal Bonds, Continued</u>				
	McDonald's Corp	\$60,000 par value, 4.45%, due 3/1/2047	59,719	50,357
	McDonald's Corp	\$5,000 par value, 4.45%, due 9/1/2048	4,299	4,169
	Memorial Sloan-Kettering	\$15,000 par value, 4.13%, due 7/1/2052	15,029	12,142
	Merck & Co Inc	\$45,000 par value, 3.70%, due 2/10/2045	42,695	34,849
	Merck & Co Inc	\$15,000 par value, 4.00%, due 3/7/2049	15,515	11,747
	Merck & Co Inc	\$20,000 par value, 2.75%, due 12/10/2051	15,936	12,121
	Meta Platforms Inc	\$50,000 par value, 5.40%, due 8/15/2054	50,690	48,419
	Meta Platforms Inc	\$15,000 par value, 5.55%, due 8/15/2064	15,055	14,622
	Metlife Inc	\$85,000 par value, 4.88%, due 11/13/2043	89,514	77,172
	Metlife Inc Sr	\$75,000 par value, 5.38%, due 7/15/2033	74,547	75,795
	Microsoft Corp	\$55,000 par value, 2.53%, due 6/1/2050	35,907	33,847
	Microsoft Corp	\$52,000 par value, 2.68%, due 6/1/2060	41,026	30,455
	Microsoft Corp	\$85,000 par value, 2.92%, due 3/17/2052	80,096	56,154
	Microsoft Corp	\$53,000 par value, 3.04%, due 3/17/2062	61,406	33,859
	MidAmerican Energy Holdings	\$45,000 par value, 6.13%, due 4/1/2036	46,477	47,321
	Mondelez International	\$25,000 par value, 2.63%, due 9/04/2050	19,966	14,622
	Mondelez International	\$10,000 par value, 1.50%, due 2/04/2031	9,930	8,153

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December 31, 2024

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<u>Corporate and Municipal Bonds, Continued</u>				
	Morgan Stanley	\$35,000 par value, 6.34%, due 10/18/2033	38,488	37,023
	Morgan Stanley	\$10,000 par value, due 4/19/2035	10,000	10,190
	Morgan Stanley	\$51,000 par value, due 7/19/2035	51,923	50,164
	Morgan Stanley	\$60,000 par value, due 4/22/2042	59,040	44,360
	MPLX LP	\$45,000 par value, 4.70%, due 4/15/2048	42,074	36,873
	MPLX LP	\$70,000 par value, 4.95%, due 9/1/2032	68,390	67,488
	Netflix Inc	\$20,000 par value, 5.40%, due 8/15/2054	19,958	19,453
	Nevada Power Co	\$70,000 par value, 5.38%, due 9/15/2040	70,815	67,482
	Nevada Power Co	\$35,000 par value, 5.45%, due 5/15/2041	35,648	33,782
	New York N Y City Mun Wtr Fin	\$30,000 par value, 5.44%, due 6/15/2043	33,857	28,379
	Nextera Energy Capital	\$5,000 par value, 3.00%, due 1/15/2052	5,029	3,124
	Nike Inc	\$25,000 par value, 3.38%, due 3/27/2050	18,277	17,606
	Nisource Finance Corp	\$78,000 par value, 4.38%, due 5/15/2047	81,070	63,754
	Norfolk Southern Group	\$20,000 par value, 3.05%, due 5/15/2050	19,953	12,935
	Norfolk Southern Group	\$25,000 par value, 2.90%, due 8/25/2051	22,928	15,400
	Norfolk Southern Group	\$50,000 par value, 3.70%, due 3/15/2053	38,507	35,934
	Norfolk Southern Group	\$20,000 par value, 5.35%, due 8/1/2054	19,744	19,041

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December 31, 2024

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<u>Corporate and Municipal Bonds, Continued</u>				
	Northern States Pwr-Minn	\$20,000 par value, 5.40%, due 3/15/2054	19,923	19,278
	Northern States Pwr-Minn	\$50,000 par value, 3.40%, due 8/15/2042	49,618	37,978
	Northern States Pwr-Minn	\$25,000 par value, 3.60%, due 9/15/2047	24,293	18,471
	Northrup Grumman Corp	\$115,000 par value, 3.25%, due 1/15/2028	108,581	109,930
	Northrup Grumman Corp	\$30,000 par value, 5.20%, due 6/1/2054	29,650	27,907
	Nvidia Corp	\$20,000 par value, 3.70%, due 4/1/2060	19,532	14,755
	Nxp Fdg Llc	\$19,000 par value, 5.00%, due 1/15/2033	19,095	18,490
	NY & Presbyterian	\$20,000 par value, 3.95%, due 8/1/2119	20,000	13,564
	Occidental Pete Corp	\$30,000 par value, 6.05%, due 10/01/2054	30,695	28,464
	Occidental Petroleum Corp	\$35,000 par value, 6.60%, due 03/15/2046	37,425	35,335
	Oneok Inc	\$25,000 par value, 3.95%, due 03/01/2050	24,942	18,027
	Oracle Corp	\$45,000 par value, 4.50%, due 7/8/2044	48,991	37,959
	Oracle Corp	\$40,000 par value, 3.85%, due 7/15/2036	40,229	34,270
	Oracle Corp	\$55,000 par value, 4.00%, due 7/15/2046	50,321	42,326
	Oracle Corp	\$50,000 par value, 3.60%, due 4/1/2040	39,413	39,092
	Oracle Corp	\$55,000 par value, 3.85%, due 4/1/2060	47,766	37,731
	Oracle Corp	\$35,000 par value, 5.55%, due 2/6/2053	33,186	33,068

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<u>Corporate and Municipal Bonds, Continued</u>				
	Oracle Corp	\$35,000 par value, 5.50%, due 9/27/2064	34,792	32,022
	Pacific Gas and Electric Company	\$20,000 par value, 6.70%, due 4/1/2053	20,113	21,646
	Pacific Gas and Electric Company	\$70,000 par value, 6.95%, due 3/15/2034	71,638	76,665
	Pacific Gas and Electric Company	\$30,000 par value, 5.90%, due 10/1/2054	29,856	29,588
	Pacific Gas and Electric Company	\$105,000 par value, 4.95%, due 7/1/2050	106,162	91,117
	Pacificorp	\$20,000 par value, 5.80%, due 1/15/2055	19,781	19,435
	Panama	\$40,000 par value, 6.40%, due 2/14/2035	41,600	36,274
	Peco Energy Co	\$40,000 par value, 4.15%, due 10/1/2044	38,019	32,898
	Peco Energy Co	\$50,000 par value, 4.38%, due 8/15/2052	50,058	41,305
	Pepsico Inc	\$4,000 par value, 4.20%, due 7/18/2052	3,995	3,256
	Pepsico Inc	\$40,000 par value, 1.63%, due 5/01/2030	37,435	34,131
	Pepsico Inc	\$75,000 par value, 2.75%, due 10/21/2051	73,445	46,768
	Pfizer Inc	\$40,000 par value, 2.7%, due 05/28/2050	27,820	24,609
	Pfizer Invt Enterprises	\$100,000 par value, 5.30%, due 05/19/2053	101,537	93,632
	Pfizer Invt Enterprises	\$80,000 par value, 5.340%, due 05/19/2063	77,654	73,435
	Philip Morris Intl Inc	\$35,000 par value, 4.25%, due 11/10/2044	36,449	28,651
	Piedmont Natural Gas Co	\$20,000 par value, 3.35%, due 6/1/2050	18,238	13,198

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<u>Corporate and Municipal Bonds, Continued</u>				
	Plains All Amer Pipeline	\$45,000 par value, 6.65%, due 1/15/2037	47,650	47,158
	Port Auth of New York & New Je	\$35,000 par value, 4.46%, due 10/1/2062	39,392	29,400
	Potomac Electric Power	\$15,000 par value, 5.50%, due 03/15/2054	14,980	14,531
	Pres & Fellows of Harvar	\$19,000 par value, 3.15%, due 7/15/2046	18,968	13,624
	Pres & Fellows of Harvar	\$20,000 par value, 3.30%, due 7/15/2056	19,852	13,713
	Principal Financial Grp	\$40,000 par value, 2.13%, due 6/15/2030	33,614	34,475
	Procter & Gamble Co	\$35,000 par value, 4.55%, due 10/24/2034	35,000	34,238
	Procter & Gamble Co	\$25,000 par value, 1.20%, due 10/29/2030	24,300	20,637
	Procter & Gamble Co	\$10,000 par value, 2.30%, due 02/01/2032	9,032	8,593
	Progress Energy Inc	\$40,000 par value, 6.00%, due 12/1/2039	43,789	40,431
	Prudential Financial Inc	\$45,000 par value, 3.70%, due 3/13/2051	40,162	32,563
	Pub Svc Elec & Gas	\$10,000 par value, 3.65%, due 9/1/2042	9,951	7,790
	Public Service Colorado	\$35,000 par value, 2.70%, due 1/15/2051	29,870	20,695
	Qualcomm Inc	\$30,000 par value, 4.80%, due 5/20/2045	30,464	27,110
	Republic of Chile	\$15,000 par value, 3.50%, due 1/25/2050	16,973	10,330
	Republic of Chile	\$45,000 par value, 2.55%, due 7/27/2033	36,563	36,218
	Republic of Chile	\$35,000 par value, 3.50%, due 1/31/2034	30,786	30,106

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<u>Corporate and Municipal Bonds, Continued</u>				
	Republic of Chile	\$15,000 par value, 5.33%, due 1/15/2054	13,523	13,860
	Republic of Indonesia	\$145,000 par value, 3.85%, due 10/15/2030	161,274	135,350
	Republic of Indonesia	\$10,000 par value, 4.3%, due 3/31/2052	10,140	8,128
	Republic of Panama	\$25,000 par value, 4.30%, due 4/29/2053	25,100	14,616
	Republic of Panama	\$25,000 par value, 6.85%, due 3/28/2054	23,373	21,295
	Republic of Philippines	\$105,000 par value, 6.38%, due 10/23/2034	136,604	112,942
	Republic of Poland	\$45,000 par value, 5.50%, due 3/18/2054	45,113	41,406
	Republica Orient Uruguay	\$40,000 par value, 4.13%, due 11/20/2045	39,528	33,328
	Rio Tinto Fin USA LTD	\$25,000 par value, 2.75%, due 11/2/2051	24,523	15,247
	Rio Tinto Fin USA Plc	\$15,000 par value, 4.13%, due 8/21/2042	15,710	12,550
	Rogers Communications	\$25,000 par value, 7.50%, due 8/15/2038	34,141	28,362
	Rogers Communications	\$10,000 par value, 5.00%, due 3/15/2044	10,287	8,856
	Royal Bank Of Canada	\$10,000 par value, 5.15%, due 2/1/2034	9,980	9,875
	RTX Corporation	\$20,000 par value, 3.03%, due 3/15/2052	15,007	12,650
	RTX Corporation	\$45,000 par value, 6.40%, due 3/15/2054	49,781	48,941
	San Diego G & E	\$20,000 par value, 4.50%, due 8/15/2040	20,935	17,926
	San Diego Gas & Electric Co	\$15,000 par value, 5.35%, due 4/1/2053	14,818	14,114

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<u>Corporate and Municipal Bonds, Continued</u>				
	Sempra Energy	\$70,000 par value, 6.00%, due 10/15/2039	77,588	71,367
	Shell Finance US Inc	\$25,000 par value, 4.55%, due 08/12/2043	23,637	21,860
	Shell Finance US Inc	\$45,000 par value, 4.00%, due 05/10/2046	38,882	35,206
	Shell International Fin	\$15,000 par value, 3.63%, due 8/21/2042	16,041	11,681
	Southern Cal Edison	\$35,000 par value, 3.90%, due 3/15/2043	34,791	27,591
	Southern Cal Edison	\$40,000 par value, 3.65%, due 2/1/2050	35,413	28,571
	Southern Cal Edison	\$10,000 par value, 5.70%, due 3/1/2053	9,953	9,726
	Southern Cal Edison	\$25,000 par value, 5.88%, due 12/1/2053	24,947	24,864
	Southern Calf Edison Co	\$25,000 par value, 5.75%, due 04/15/2054	24,859	24,514
	Southern Co	\$95,000 par value, 4.40%, due 7/1/2046	93,091	78,574
	Southern Co	\$55,000 par value, 3.70%, due 4/30/2030	53,107	51,657
	Starbucks Corp	\$25,000 par value, 3.50%, due 11/15/2050	24,360	17,271
	State of Israel	\$15,000 par value, 3.88%, due 7/3/2050	18,270	10,597
	T-Mobile USA Inc.	\$50,000 par value, 4.50%, due 4/15/2050	48,889	40,997
	T-Mobile USA Inc.	\$65,000 par value, 3.40%, due 10/15/2052	49,917	43,360
	T-Mobile USA Inc.	\$55,000 par value, 5.65%, due 1/15/2053	53,025	53,219
	Tampa Electric Co	\$15,000 par value, 4.45%, due 6/15/2049	14,503	12,354

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<u>Corporate and Municipal Bonds, Continued</u>				
	Target Corp.	\$50,000 par value, 2.65%, due 9/15/2030	50,752	44,568
	Target Corporation	\$10,000 par value, 4.8%, due 1/15/2053	9,731	8,925
	Telefonica Emisiones Sau	\$45,000 par value, 7.05%, due 6/20/2036	48,123	49,460
	Telefonica Emisiones Sau	\$45,000 par value, 5.21%, due 3/8/2047	44,946	39,863
	Texas Instruments Inc	\$15,000 par value, 2.70%, due 9/15/2051	14,896	9,107
	Time Warner Cable Inc	\$74,000 par value, 6.55%, due 5/1/2037	82,866	71,549
	Time Warner Cable Inc	\$18,000 par value, 7.30%, due 7/1/2038	22,796	18,312
	Time Warner Cable Inc	\$37,000 par value, 6.75%, due 6/15/2039	43,631	36,263
	Total Capital Intl Sa	\$15,000 par value, 3.46%, due 7/12/2049	14,148	10,541
	Totalenergies Cap	\$20,000 par value, 5.43%, due 9/10/2064	20,000	18,549
	Tyson Foods Inc	\$35,000 par value, 4.55%, due 6/2/2047	29,236	28,722
	Union Pacific Corp	\$15,000 par value, 4.25%, due 4/15/2043	16,087	12,333
	Union Pacific Corp	\$30,000 par value, 4.75%, due 12/15/2043	34,599	25,914
	Union Pacific Corp	\$40,000 par value, 4.38%, due 11/15/2065	40,800	30,154
	Union Pacific Corp	\$35,000 par value, 4.50%, due 9/10/2048	37,507	29,591
	Union Pacific Corp	\$15,000 par value, 3.75%, due 2/5/2070	14,993	10,008
	United Mexican States	\$40,000 par value, 6.05%, due 1/11/2040	47,006	36,988

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<u>Corporate and Municipal Bonds, Continued</u>				
	United Mexican States	\$38,000 par value, 4.75%, due 3/8/2044	37,127	28,833
	United Mexican States	\$100,000 par value, 2.66%, due 5/24/2031	97,123	81,134
	United Mexican States	\$5,000 par value, 3.77%, due 5/24/2061	5,005	2,830
	United Mexican States	\$35,000 par value, 4.88%, due 5/19/2033	31,483	31,325
	United Parcel Service	\$30,000 par value, 4.88%, due 11/15/2040	34,333	27,945
	United Parcel Service	\$40,000 par value, 3.75%, due 11/15/2047	35,368	30,270
	United Technologies Corp	\$30,000 par value, 4.50%, due 6/1/2042	30,748	25,893
	United Technologies Corp	\$35,000 par value, 4.15%, due 5/15/2045	35,230	28,226
	United Technologies Corp	\$35,000 par value, 3.75%, due 11/1/2046	31,754	26,422
	United Health Group Inc	\$85,000 par value, 4.45%, due 12/15/2048	87,057	70,011
	United Health Group Inc	\$170,000 par value, 2.90%, due 5/15/2050	165,524	105,392
	United Health Group Inc	\$70,000 par value, 4.75 due 5/15/2052	67,667	59,976
	United Health Group Inc	\$100,000 par value, 5.05 due 4/15/2053	99,324	90,050
	United Health Group Inc	\$18,000 par value, 5.2% due 4/15/2063	17,867	16,191
	United Health Group Inc	\$10,000 par value, 5.75% due 7/15/2064	10,028	9,717
	Univ of California CA revenues	\$40,000 par value, 4.86% due 5/15/2112	40,437	33,244
	University of Virginia	\$100,000 par value, 6.2% due 9/1/2039	132,619	105,314

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<u>Corporate and Municipal Bonds, Continued</u>				
	US Bancorp	\$40,000 par value, due 11/3/2036	40,000	32,398
	US Bancorp	\$31,000 par value, due 11/3/2036	31,015	31,262
	Valero Energy Corp	\$25,000 par value, 4.00%, due 6/01/2052	23,805	17,821
	Verizon Communications	\$150,000 par value, 4.00%, due 3/22/2050	185,909	113,844
	Verizon Communications	\$75,000 par value, 3.70%, due 3/22/2061	74,906	50,855
	Verizon Communications	\$25,000 par value, 2.55%, due 3/21/2031	22,985	21,529
	Verizon Communications	\$80,000 par value, 2.85%, due 9/03/2041	66,960	55,316
	Verizon Communications	\$35,000 par value, 2.36%, due 3/15/2032	29,791	29,026
	Virginia Elec & Power	\$5,000 par value, 4.20%, due 5/15/2045	5,404	4,046
	Virginia Elec & Power	\$5,000 par value, 2.95%, due 11/15/2051	4,869	3,113
	Visa Inc	\$25,000 par value, 4.30%, due 12/14/2045	26,191	21,398
	Vodafone Group PLC	\$35,000 par value, 5.13%, due 6/19/2059	33,391	30,269
	Vodafone Group PLC	\$35,000 par value, 5.63%, due 2/10/2053	34,073	33,263
	Voya Financial	\$12,000 par value, 4.80%, due 6/15/2046	12,110	10,222
	WalMart Inc	\$30,000 par value, 2.65%, due 9/22/2051	29,382	18,551
	WalMart Inc	\$45,000 par value, 4.50%, due 4/15/2053	41,751	39,154
	Walt Disney Company	\$50,000 par value, 3.80%, due 5/13/2060	48,778	36,292

**EMPLOYEES' RETIREMENT PLAN OF
ST. BARNABAS HOSPITAL AND AFFILIATES**

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

Plan No. 001

Employer Identification No. 13-1740122

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	(e) Current value
<u>Corporate and Municipal Bonds, Continued</u>				
	WarnerMedia Holdings Inc	\$106,000 par value, 5.39%, due 3/15/2062	83,588	77,944
	Waste Mgmt Inc	\$10,000 par value, 5.35%, due 10/15/2054	9,996	9,606
	Waste Connections Inc	\$15,000 par value, 4.20%, due 1/15/2033	14,870	13,942
	WEC Energy Group Inc	\$19,000 par value, 1.80%, due 10/15/2030	17,985	15,881
*	Wells Fargo & Company	\$45,000 par value, 4.65%, due 11/4/2044	45,949	37,878
*	Wells Fargo & Company	\$40,000 par value, 4.90%, due 11/17/2045	43,339	34,667
*	Wells Fargo & Company	\$55,000 par value, 4.40%, due 6/14/2046	60,669	44,163
*	Wells Fargo & Company	\$65,000 par value, due 10/30/2030	68,701	58,631
*	Wells Fargo & Company	\$20,000 par value, due 4/04/2051	18,466	17,753
*	Wells Fargo & Company	\$10,000 par value, due 3/2/2033	9,019	8,767
*	Wells Fargo & Company	\$64,000 par value, due 1/23/2035	64,000	63,728
*	Wells Fargo & Company	\$70,000 par value, due 12/3/2035	70,000	68,108
	Western Gas Partners LP	\$20,000 par value, 5.50%, due 8/15/2048	16,612	17,388
	Western Midstream Oper Lp	\$5,000 par value, 5.45%, due 11/15/2034	4,991	4,830
	Westpac banking Corp	\$40,000 par value, due 11/15/2035	32,578	34,028
	Williams Companies, Inc,	\$20,000 par value, 3.50%, due 10/15/2051	14,722	13,626
	Williams Partners LP	\$10,000 par value, 4.85%, due 3/1/2048	9,578	8,517

**EMPLOYEES' RETIREMENT PLAN OF
ST. BARNABAS HOSPITAL AND AFFILIATES**

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

Plan No. 001

Employer Identification No. 13-1740122

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	(e) Current value
<u>Corporate and Municipal Bonds, Continued</u>				
	Williams Partners LP	\$55,000 par value, 4.90%, due 1/15/2045	61,496	48,033
	Wisconsin Power & Light	\$20,000 par value, 3.95%, due 9/01/2032	19,433	18,476
	NY & Presbyterian Hospit	\$10,000 par value, 3.56%, due 8/01/2036	10,000	8,330
	Panama Rep	\$20,000 par value, 6.7%, due 1/26/2036	24,124	18,529
	Wyeth	\$55,000 par value, 5.95%, due 4/1/2037	71,944	57,417
		Total Corporate and Municipal Bonds	\$ 18,178,653	15,585,078

U.S. Government Securities

	RFCSP Strip Principal Zero Cpn	\$120,000 par value, 0.00%, due 1/15/2030	86,870	95,018
	RFCSP Strip Principal Zero Cpn	\$205,000 par value, 0.00%, due 4/15/2030	137,633	160,492
	US Treasury SEC Stripped	\$1,145,000 par value, 0.00%, due 2/15/2030	888,580	907,401
	US Treasury SEC Stripped Zero Cpn	\$1,860,000 par value, 0.00%, due 2/15/2027	1,633,849	1,696,618
	US Treasury SEC Stripped Zero Cpn	\$95,000 par value, 0.00%, due 8/15/2028	79,720	80,846
	US Treasury Strips Z- Cpn	\$1,550,000 par value, 0.00%, due 11/15/2025	1,420,365	1,495,595

**EMPLOYEES' RETIREMENT PLAN OF
ST. BARNABAS HOSPITAL AND AFFILIATES**

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

Plan No. 001

Employer Identification No. 13-1740122

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	(e) Current value
<u>U.S. Government Securities</u>				
	US Treasury SEC Stripped	\$520,000 par value, 0.00%, due 2/15/2038	298,114	273,364
	US Treasury SEC Stripped	\$2,395,000 par value, 0.00%, due 2/15/2034	1,556,740	1,553,948
	US Treasury Bond/Note Stripped Zero	\$1,245,000 par value, 0.00%, due 5/15/2032	869,172	882,070
	US Treasury Bond	\$10,000 par value, 4.25%, due 8/15/2054	9,415	9,132
	US Treasury Bond	\$2,422,000 par value, 0.00%, due 11/15/2049	758,044	697,294
		Total U.S. Government Securities	\$ <u>7,738,500</u>	<u>7,851,778</u>
<u>Mutual Funds</u>				
	Vanguard FTSE All World Ex US	Mutual Funds - 112,616 shares	10,033,646	12,733,546
	Vanguard Intl Index Fund	Mutual Funds - 83,618 shares	14,381,319	40,044,709
	Vanguard Russell 2000 Index Fund	Mutual Funds - 11,572 shares	1,516,591	3,955,759
	Vanguard Index SM Cap Growth Index Fund	Mutual Funds - 49,959 shares	1,111,639	3,938,298
		Total Mutual Funds	\$ <u>27,043,194</u>	<u>60,672,312</u>

**EMPLOYEES' RETIREMENT PLAN OF
ST. BARNABAS HOSPITAL AND AFFILIATES**

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

Plan No. 001

Employer Identification No. 13-1740122

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	(e) Current value
	<u>Money Market</u>			
*	Principal Deposit Sweep Program 100	Cash Sweep - 3,100,462 shares	\$ 3,100,462	3,100,462
*	Principal Deposit Sweep Program 101	Cash Sweep - 831,083 shares	831,083	831,083
	United States Treasury Bills 101	1,915,000 shares	1,894,475	1,897,899
		Total Money Market	\$ 5,826,020	5,829,444
		Total Investments	\$ 58,786,367	89,938,612

* Party-in-interest as defined by ERISA.

See accompanying independent auditor's report.

**EMPLOYEES' RETIREMENT PLAN OF
ST. BARNABAS HOSPITAL AND AFFILIATES**

Schedule H, Line 4(j) - Schedule of Reportable Transactions

Plan No. 001

Employer Identification No. 13-1740122

Year ended December 31, 2024

(a) Identity of <u>party involved</u>	(b) Description of asset (include interest rate and <u>maturity in case of loan</u>)	(c) Purchase <u>price</u>	(d) Selling <u>price</u>	(e) Lease <u>rental</u>	(f) Expense incurred with <u>transaction</u>	(g) Cost of <u>asset</u>	(h) Current value of asset on transaction <u>date</u>	(i) Net gain or (loss)
<u>Series of security transactions in Excess of 5% of Plan Assets</u>								
Vanguard Instl Index Fund	Mutual Fund	\$ 1,054,919	8,050,000	-	-	9,104,919	4,080,326	5,024,593
Principal Deposit Sweep Program	Money Market	20,111,472	19,704,562	-	-	39,816,034	39,816,034	-

See accompanying independent auditor's report.

Employees' Retirement Plan of St. Barnabas Hospital and Affiliates
Schedule SB, Line 26a – Active Participant Data
EIN/PN: 13-1740122/001

Age and Service Distribution of Active Members

Completed Years of Service on January 1, 2024											
Attained Age	Under 1	1 - 4	5 - 9	10 - 14	15 - 19	20 - 24	25 - 29	30 - 34	35 - 39	40+	Total
Under 25	0	0	0	0	0	0	0	0	0	0	0
25-29	0	0	0	0	0	0	0	0	0	0	0
30-34	0	0	0	0	0	0	0	0	0	0	0
35-39	0	0	0	0	0	0	0	0	0	0	0
40-44	0	5	1	0	0	0	0	0	0	0	6
45-49	1	17	7	2	0	0	0	0	0	0	27
50-54	1	26	14	6	3	0	0	0	0	0	50
55-59	3	33	9	5	3	2	0	0	0	0	55
60-64	0	24	8	5	4	5	4	0	0	0	50
65-70	1	13	5	1	2	4	1	0	0	0	27
70 & up	0	3	2	0	1	0	1	1	0	0	8
Total	6	121	46	19	13	11	6	1	0	0	223

Active Member Statistics	January 1, 2024	January 1, 2023
Number of members	223	238
Average age	57.57	57.05
Average years of service	6.09	6.14

* Average years of service is based on credited service for active participants.

ACTUARIAL ASSUMPTIONS AND METHODS

The valuation of a defined benefit pension plan involves estimates and assumptions about the probability of events occurring far into the future. Examples include assumptions about future employment, mortality, and retirement. Below is a description of the actuarial assumptions and methods used in the valuation.

Funding Target Liability

Valuation Date: January 1, 2024

Demographic Information: The demographic information was provided as of January 1, 2024 by St. Barnabas Hospital. Although we did not audit the data, we did review the data for reasonableness.

Actuarial Cost Method: As required by PPA, the Traditional Unit Credit Cost Method was used.

Asset Valuation Method: The actuarial value of assets is determined by averaging the fair market value of assets as of the valuation date and the adjusted fair market values as of the preceding two valuation dates. This methodology is consistent with that provided in IRS Notice 2009-22.

Anticipated Rate of Return on Plan Assets: 6.75%, based on the Hospital's expectation and expert opinions from the Plan's investment advisors. St. Barnabas Hospital provided supporting documentation of the Expected Long-Term Rate of Return based on forward looking capital market assumptions. Based on this information, the Plan's current investment policy (as shown in the annual funding notice), and asset allocation, we believe the selected Expected Long-Term Rate of Return does not significantly conflict with what we believe is reasonable for the assumption and purpose of the measurement.

Actuarial Valuation Software: For purposes of developing the projected future benefit payments as well as determining attributed liabilities and normal costs as of the valuation date, we utilized the ProVal software platform developed by Winklevoss Technologies. We believe this externally developed valuation system is appropriate, was used for its intended purpose, and did not produce unreasonable results.

Interest Rates for Minimum Required Contribution: The September 2023 funding segment rates were utilized as prescribed by IRC Section 430(h) and elected by St. Barnabas Hospital. Below, please find the segment rates after reflection of the segment rate stabilization provisions of IRC Section 430(h)(2)(C)(iv).

Segment	Interest Rate
Segment 1	4.75%
Segment 2	4.87%
Segment 3	5.59%

Effective Interest Rate
5.07%

Segment 1 is applied to benefit payments expected to be made in the first 5 years, segment 2 is applied to benefit payments expected to be made in the next 15 years and segment 3 is applied thereafter.

ACTUARIAL ASSUMPTIONS AND METHODS

Interest Rates without reflection of the segment rate stabilization provisions of IRC Section 430(h)(2)(C)(iv): Below, please find the segment rates without reflection of the segment rate stabilization provisions of IRC Section 430(h)(2)(C)(iv). These rates were utilized to determine the low-default risk obligation measurement (“LDROM”) of the accrued benefits as of the Valuation Date.

Segment	Interest Rate
Segment 1	3.62%
Segment 2	4.46%
Segment 3	4.52%

Effective Interest Rate
4.41%

Segment 1 is applied to benefit payments expected to be made in the first 5 years, segment 2 is applied to benefit payments expected to be made in the next 15 years and segment 3 is applied thereafter.

Mortality: The sex-distinct Amount-Weighted Pri-2012 Mortality Tables for employees and healthy annuitants with mortality improvements projected using IRS 2024 Adjusted Scale MP-2021 on a generational basis.

Turnover: Rates of turnover were determined based on experience from the January 2017 experience study using valuation data from January 1, 2012 through January 1, 2016. Future experience is not expected to deviate significantly from these results. Employees not yet eligible are excluded. Eligible employees are assumed to terminate at plan specific age-related rates of termination. Sample rates of termination are as follows:

Age	Percentage
30	13.95%
35	10.89%
40	8.46%
45	6.57%
50	12.32%
55	9.24%
60	6.60%
65	4.18%
70	1.76%
75	0.00%

ACTUARIAL ASSUMPTIONS AND METHODS

Retirement Incidence: Rates of retirement were determined based on experience from the January 2017 experience study using valuation data from January 1, 2012 through January 1, 2016. Future experience is not expected to deviate significantly from these results. Employees are assumed to retire at age-related rates of retirement. Rates of retirement are as follows:

Age	Percentage
60	0.00%
61	2.50%
62	5.00%
63	2.50%
64	10.00%
65	10.00%
66	25.00%
67	5.00%
68	20.00%
69	20.00%
70	100.00%

Current and future terminated vested participants are assumed to retire at Normal Retirement Age.

Disability: Rates of disability were not assumed.

Rate of Compensation Increase: Salary increases are not applicable.

Social Security Wage Base Increase: Not applicable.

Administrative Expenses: Actual plan expenses, not including investment advisory fees, paid out of the trust during the previous plan year rounded to the nearest thousand.

Spouse Assumptions: 100% of participants not currently collecting benefits are assumed to be unmarried.

Form of Benefit: The assumed form of benefit was based on the Plan provisions and client expectations:

Death: Lump sum payable to beneficiary.

Termination: Deferred life annuity payable at Normal Retirement Date under the Plan (Age 65).

Retirement: Immediate life annuity.

Terminated vested participants are assumed to elect a life annuity at their Normal Retirement Date. Terminated vested participants over normal retirement date were assumed to receive missed back payments with interest equally over the five year period beginning on the valuation date.

Actuarial Present Value of Accumulated Plan Benefits (ASC 960)

Interest Rate: 6.75%, based on the Hospital's expectation and expert opinions from the Plan's investment advisors. St. Barnabas Hospital provided supporting documentation of the Expected Long-Term Rate of Return based on forward looking capital market assumptions. Based on this information, the Plan's current investment policy (as shown in the annual funding notice), and asset allocation, we believe the selected Expected Long-Term Rate of Return does not significantly conflict with what we believe is reasonable for the assumption and purpose of the measurement.

Mortality: The sex-distinct Amount-Weighted White Collar Pri-2012 Mortality Tables for employees, healthy annuitants, and contingent survivors with mortality improvements projected using Scale MP-2021 on a generational basis. This assumption was based on a review of published mortality tables and the demographics and industry of the Plan.

Unless specifically mentioned, all remaining assumptions for the Actuarial Present Value of Accumulated Plan Benefits remain the same as described for the Funding Target Liability above.

**EMPLOYEES' RETIREMENT PLAN OF
ST. BARNABAS HOSPITAL AND AFFILIATES**

Schedule H, Line 4(j) - Schedule of Reportable Transactions

Plan No. 001

Employer Identification No. 13-1740122

Year ended December 31, 2024

(a) Identity of <u>party involved</u>	(b) Description of asset (include interest rate and <u>maturity in case of loan</u>)	(c) Purchase <u>price</u>	(d) Selling <u>price</u>	(e) Lease <u>rental</u>	(f) Expense incurred with <u>transaction</u>	(g) Cost of <u>asset</u>	(h) Current value of asset on transaction <u>date</u>	(i) Net gain or (loss)
<u>Series of security transactions in Excess of 5% of Plan Assets</u>								
Vanguard Instl Index Fund	Mutual Fund	\$ 1,054,919	8,050,000	-	-	9,104,919	4,080,326	5,024,593
Principal Deposit Sweep Program	Money Market	20,111,472	19,704,562	-	-	39,816,034	39,816,034	-

See accompanying independent auditor's report.

SCHEDULE SB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). File as an attachment to Form 5500 or 5500-SF.	OMB No. 1210-0110 2024 This Form Is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024	
Round off amounts to nearest dollar.	
Caution: A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.	
A Name of plan EMPLOYEES RETIREMENT PLAN OF ST. BARNABAS HOSPITAL AND AFFILIATES	B Three-digit plan number (PN) 001
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF ST. BARNABAS HOSPITAL INC.	D Employer Identification Number (EIN) 13-1740122
E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B	F Prior year plan size: ☐ 100 or fewer ☐ 101-500 ☒ More than 500

Part I Basic Information			
1 Enter the valuation date: Month 01 Day 01 Year 2024			
2 Assets:			
a Market value	2a	86,697,787	
b Actuarial value	2b	89,059,283	
3 Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment	468	49,048,032	49,048,032
b For terminated vested participants	288	24,144,331	24,144,331
c For active participants	223	13,335,404	13,417,423
d Total	979	86,527,767	86,609,786
4 If the plan is in at-risk status, check the box and complete lines (a) and (b) ☐			
a Funding target disregarding prescribed at-risk assumptions	4a		
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b		
5 Effective interest rate	5	5.07%	
6 Target normal cost			
a Present value of current plan year accruals	6a	0	
b Expected plan-related expenses	6b	905,000	
c Target normal cost	6c	905,000	

Statement by Enrolled Actuary	
To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.	
SIGN HERE	AMY E. KEMP, A.S.A., E.A., M.A.A.A. <i>AK</i>
	Signature of actuary
	AMY E. KEMP, A.S.A., E.A., M.A.A.A.
	Type or print name of actuary
	BPAS Actuarial & Pension Services
	Firm name
	706 N. Clinton St, Suite 200
	SYRACUSE NY 13204-1327
	Address of the firm

08/19/2025
Date
2306806
Most recent enrollment number
315-703-8942
Telephone number (including area code)

Part II Beginning of Year Carryover and Prefunding Balances

	(a) Carryover balance	(b) Prefunding balance
7 Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	3,325,716
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9 Amount remaining (line 7 minus line 8)	0	3,325,716
10 Interest on line 9 using prior year's actual return of <u>17.65%</u>	0	586,989
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year)		1,241,732
b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>5.19%</u>		64,446
b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
c Total available at beginning of current plan year to add to prefunding balance		1,306,178
d Portion of (c) to be added to prefunding balance		1,306,178
12 Other reductions in balances due to elections or deemed elections	0	0
13 Balance at beginning of current year (line 9 + line 10 + line 11d - line 12)	0	5,218,883

Part III Funding Percentages

14 Funding target attainment percentage	14	96.80 %
15 Adjusted funding target attainment percentage	15	102.82 %
16 Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	93.29 %
17 If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls**18** Contributions made to the plan for the plan year by employer(s) and employees:

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
10/16/2024	341,332	0			
01/10/2025	341,332	0			
04/14/2025	295,602	0			
07/11/2025	295,602	0			
Totals ►			18(b)	1,273,868	18(c) 0

19 Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:

a Contributions allocated toward unpaid minimum required contributions from prior years.	19a	0
b Contributions made to avoid restrictions adjusted to valuation date	19b	0
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	1,204,298

20 Quarterly contributions and liquidity shortfalls:

- a** Did the plan have a "funding shortfall" for the prior year? ☒ Yes ☐ No
- b** If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? ☒ Yes ☐ No
- c** If line 20a is "Yes," see instructions and complete the following table as applicable:

Liquidity shortfall as of end of quarter of this plan year

(1) 1st	(2) 2nd	(3) 3rd	(4) 4th
0	0	0	0

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

21 Discount rate:				
a Segment rates:	1st segment: 4.75 %	2nd segment: 4.87 %	3rd segment: 5.59 %	☐ N/A, full yield curve used
b Applicable month (enter code).....				21b 4
22 Weighted average retirement age				22 67
23 Mortality table(s) (see instructions)	☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute			

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment.....	☒ Yes ☐ No
25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment.	☐ Yes ☒ No
26 Demographic and benefit information	
a Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment.	☒ Yes ☐ No
b Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment ...	☐ Yes ☒ No
27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment.....	27

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

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

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):			
a Target normal cost (line 6c).....	31a	905,000	
b Excess assets, if applicable, but not greater than line 31a	31b	0	
32 Amortization installments:	Outstanding Balance	Installment	
a Net shortfall amortization installment	2,769,386	277,409	
b Waiver amortization installment	0	0	
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	33		
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)....	34	1,182,409	
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	777,069	777,069
36 Additional cash requirement (line 34 minus line 35).....	36	405,340	
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c).....	37	1,204,298	
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	798,958	
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	777,069	
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37).....	39	0	
40 Unpaid minimum required contributions for all years	40	0	

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

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

Employees' Retirement Plan of St. Barnabas Hospital and Affiliates
Schedule SB, Line 22 – Description of Weighted Average Retirement Age
EIN/PN: 13-1740122/001

Age	Probability of Retirement	Probability Not Retired	Pecent Left at Given Year	Percent Assumed to Retire	Weight
60	0.00%	100.00%	100.00%	0.00%	0.00
61	2.50%	97.50%	97.50%	2.50%	1.53
62	5.00%	95.00%	92.63%	4.87%	3.02
63	2.50%	97.50%	90.31%	2.32%	1.46
64	10.00%	90.00%	81.28%	9.03%	5.78
65	10.00%	90.00%	73.15%	8.13%	5.28
66	25.00%	75.00%	54.86%	18.29%	12.07
67	5.00%	95.00%	52.12%	2.74%	1.84
68	20.00%	80.00%	41.70%	10.42%	7.09
69	20.00%	80.00%	33.36%	8.34%	5.75
70	100.00%	0.00%	0.00%	33.36%	23.35
				Total	67.17

PLAN PROVISIONS

This summary is intended as an outline of plan provisions and does not alter the intent or meaning of the provisions contained in the plan document.

Plan Sponsor: St. Barnabas Hospital
EIN/PN: 13-1740122/001

Effective Date January 1, 1957; the plan was last amended effective September 25, 2017.

Effective May 25, 2011, the Plan was amended to permanently freeze the accrual of benefits under the plan for plan years beginning on or after that date.

Effective March 31, 2010, the Plan was amended to temporarily freeze benefits under the plan during 2010. Specifically, only Years of Service credited on or before March 31, 2010 and after December 31, 2010 will be taken into account under the benefit formula. As a result, Participants who have not completed at least 1,000 Hours of Service by March 31, 2010 will not be credited with a Year of Service for 2010 in determining their normal retirement benefit. In addition, compensation for 2010 will not be taken into account in determining Average Monthly Compensation, unless compensation paid or otherwise credited through March 31, 2010 would be one of a Participant's highest five years and would result in an increase in the Participant's Average Monthly Compensation.

Effective June 26, 2009, the Plan will be amended to temporarily freeze benefits under the Plan during 2009. Specifically, Years of Service for 2009 will be credited based on hours earned from January 1, 2009 through June 26, 2009. As a result, Participants who have not completed at least 1,000 Hours of Service by June 26, 2009 will not be credited with a Year of Service for 2009 in determining their normal retirement benefit. In addition, compensation for 2009 will not be taken into account in determining Average Monthly Compensation, unless compensation paid or otherwise credited through June 26, 2009 would be one of a Participant's highest five years and would result in an increase in the Participant's Average Monthly Compensation.

Year of Service:

For eligibility	Completion of 1,000 hours of service in first year of employment, or in a subsequent plan year.
For vesting and benefit	Completion of 1,000 hours of service in a plan year.

Compensation:

Annual Compensation	Participant's annual compensation from the Employer as reported on form W-2 for federal income tax purposes plus any living-in allowance not included in W-2 earnings plus any amount contributed on behalf of the participant to a qualified annuity under Code Section 403(b).
Average Compensation	The sum of a Participant's five highest annual compensation amounts, divided by five.

Eligibility:

Participation	January 1 st or July 1 st immediately following the completion of one year of service, as determined for eligibility. Employees hired on or after January 1, 2009 shall not be eligible to participate in the Plan.
Normal Retirement	First of month coincident with or next following 65th birthday or if later fifth anniversary of the date Employee commences participation.
Early Retirement	Age 60 with at least five Years of Service.
Late Retirement	First of month coincident with or next following any month after Normal Retirement Date.
Disability Retirement	The first day of the seventh month following a Participant's permanent disability, as defined by the Federal Social Security Act, provided the Participant has earned five Years of Service.
Vested Termination	Five Years of Service.
Death Benefit	Five Years of Service.

Amount of Pension:

Normal Retirement	The greater of the old formula (pre-amendment) frozen at 9/1/2005 and the new formula (post-amendment) as described below.
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Pre-Amendment:

The sum of (a) and (b) minus (c) where (a) is 2.5% of Average Compensation times Years of Service up to 15 years, (b) is 1.5% of Average Compensation times Years of Service over 15 years and (c) is one sixtieth (1/60) of the Participant's Social Security benefit times Years of Service.

Post-Amendment:

The difference of (a) minus (b) where (a) is 1.5% of Average Compensation times Years of Service and (b) is one sixtieth (1/60) of the Participant's Social Security benefit times Years of Service.

Early Retirement	Accrued benefit payable immediately and actuarially reduced. No reduction if more than 30 Years of Service.
Late Retirement	Determined in the same fashion as the Normal Retirement benefit but including Compensation and Years of Service after Normal Retirement Date.
Vested Termination	Normal Retirement benefit based on Years of Service and Compensation up to date of termination. Benefits may start at Early Retirement on an actuarial equivalent basis.
Death Benefit	If a married Participant dies after early retirement eligibility, the surviving spouse will receive the same benefit that would be payable if the Participant had retired with a 50% joint and survivor annuity on the day before the Participant's death. If a married Participant dies before early retirement eligibility, the surviving spouse will receive the same benefit that would be payable if the Participant had separated from service on the date of death, survived to early retirement eligibility, retired with a 50% joint and survivor annuity and died on the day after. If actively employed, unmarried, and normal retirement age or over at the time of death, the actuarial equivalent value of his accrued benefit one month before death payable in 10 monthly installments to his beneficiary. If actively employed, unmarried, with 5 Years of Service at the time of death prior to normal retirement age, the actuarial equivalent value of the accrued benefit at the time of death, not to exceed twice Annual Compensation, and not less than Annual Compensation payable in 10 monthly installments to his beneficiary.

Forms of Benefit:

Normal	If married, a 50% qualified joint and survivor which is the actuarial equivalent of a life annuity, otherwise, a life annuity.
Optional Forms	Life annuity 50% Joint and survivor annuity 75% Joint and survivor annuity 120 payments certain and life thereafter 120 payments certain only
Involuntary Cashouts	Any benefit that would otherwise be payable to a participant who terminates or retires or to the surviving spouse of a participant who dies may be paid in a lump sum if the actuarial equivalent value is less than \$5,000.
Basis of Actuarial Equivalence	6.00% interest and the 1971 Group Annuity Male Mortality Table.

However, the interest rate and mortality basis for lump sum payments are those specified by the Pension Protection Act of 2006

**EMPLOYEES' RETIREMENT PLAN OF
ST. BARNABAS HOSPITAL AND AFFILIATES**

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

Plan No. 001

Employer Identification No. 13-1740122

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	(e) Current value
<u>Corporate and Municipal Bonds</u>				
	Abbott Laboratories	\$35,000 par value, 4.90%, due 11/30/2046	\$ 42,016	32,670
	Abbott Laboratories	\$55,000 par value, 1.40%, due 06/30/2030	44,163	46,489
	Abbvie Inc.	\$155,000 par value, 4.88%, due 11/14/2048	147,888	139,181
	Abbvie Inc.	\$45,000 par value, 3.20%, due 11/21/2029	46,161	41,767
	Abbvie Inc.	\$50,000 par value 4.25%, due 11/21/2049	45,220	40,652
	Abbvie Inc.	\$30,000 par value 5.50%, due 03/15/2064	30,256	28,643
	AEP Texas Inc.	\$60,000 par value 4.15%, due 05/01/2049	57,767	45,297
	AEP Texas Inc.	\$5,000 par value 3.45%, due 01/15/2050	5,086	3,361
	AERCAP Ireland CAP/GLOBA	\$30,000 par value, 3.30%, due 1/30/2032	30,320	26,140
	Alphabet Inc.	\$25,000 par value, 2.05%, due 08/15/2050	17,093	13,853
	Altria Group, Inc.	\$20,000 par value, 4.00%, due 02/04/2061	18,374	13,959
	Amazon.com Inc	\$75,000 par value, 2.70%, due 06/03/2060	60,898	43,024
	Amazon.com Inc	\$15,000 par value, 3.10%, due 05/12/2051	13,086	10,111
	Amazon.com Inc	\$35,000 par value, 3.25%, due 05/12/2061	34,767	22,771
	Amazon.com Inc.	\$40,000 par value 4.10%, due 04/13/2062	39,953	31,302
	American Movil Sab De Cv	\$40,000 par value, 4.38%, due 7/16/2042	38,206	33,529
	American Intl Group	\$25,000 par value, 4.38%, due 06/30/2050	24,800	20,660

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December 31, 2024

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<u>Corporate and Municipal Bonds, Continued</u>				
	American Tower Corp	\$45,000 par value, 3.10%, due 06/15/2050	39,565	28,865
	Amgen Inc	\$55,000 par value, 6.40%, due 2/1/2039	68,008	57,589
	Amgen Inc	\$75,000 par value, 4.95%, due 10/1/2041	73,912	67,617
	Amgen Inc	\$45,000 par value, 3.38%, due 02/21/2050	41,576	30,751
	Amgen Inc	\$45,000 par value, 4.20%, due 02/22/2052	38,852	34,749
	Amgen Inc	\$150,000 par value, 5.65%, due 3/02/2053	151,793	144,416
	Anheuser-Busch Cos Inc	\$30,000 par value, 4.44%, due 10/6/2048	28,032	25,328
	Anheuser-Busch Cos Inc	\$225,000 par value, 5.55%, due 01/23/2049	244,540	221,319
	Anthem Inc	\$30,000 par value, 3.13%, due 05/15/2050	28,151	19,190
	Apache Inc	\$25,000 par value, 5.10%, due 09/01/2040	21,841	21,785
	Appalachian Powder Co	\$25,000 par value, 4.50%, due 3/1/2049	26,080	20,018
	Appalachian Powder Co	\$25,000 par value, 3.70%, due 5/1/2050	23,399	17,355
	Apple Inc	\$10,000 par value, 3.75%, due 9/12/2047	9,026	7,871
	Apple Inc	\$165,000 par value, 2.95%, due 9/11/2049	165,983	109,963
	Apple Inc	\$15,000 par value, 2.65%, due 2/8/2051	14,966	9,254
	Apple Inc	\$45,000 par value, 2.70%, due 8/5/2051	39,735	28,064
	Apple Inc	\$45,000 par value, 2.85%, due 8/5/2061	35,292	26,972

**EMPLOYEES' RETIREMENT PLAN OF
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Employer Identification No. 13-1740122

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	(e) Current value
<u>Corporate and Municipal Bonds, Continued</u>				
	Apple Inc.	\$5,000 par value, 3.95%, due 08/08/2052	4,870	3,978
	Astrazenca Finance, LLC	\$7,000 par value, 2.25%, due 5/28/2031	6,991	5,962
	Astrazenca PLC	\$25,000 par value, 4.00%, due 9/18/2042	28,460	20,679
	Astrazenca PLC	\$45,000 par value, 3.00%, due 5/28/2051	43,185	29,425
	AT&T Inc	\$95,000 par value, 4.75%, due 5/15/2046	85,676	82,463
	AT&T Inc	\$180,000 par value, 3.65%, due 6/1/2051	154,539	127,121
	AT&T Inc.	\$215,000 par value, 3.55% 09/15/2055	184,980	144,607
	AT&T Inc	\$100,000 par value, 3.80%, due 12/01/2057	72,443	68,990
	AT&T Inc	\$44,000 par value, 5.40%, due 2/15/2034	43,855	44,176
	Baltimore Gas & Electric	\$60,000 par value, 2.25%, due 6/15/2031	44,145	38,086
	Barclays, PLC	\$35,000 par value, 2.67%, due 3/10/2032	34,684	29,661
	Barclays, PLC	\$95,000 par value, due 11/24/2032	82,565	80,222
	Barclays, PLC	\$5,000 par value, due 3/12/2055	5,081	4,997
	Bay Area Toll Auth Calif Toll	\$15,000 par value, 7.04%, due 4/1/2050	23,507	17,193
	Becton Dickinson and Co	\$39,000 par value, 4.69%, due 12/15/2044	38,790	33,717
	Berkshire Hathaway Fin	\$80,000 par value, 5.75%, due 1/15/2040	90,182	84,330
	Berkshire Hathaway Fin	\$5,000 par value, 2.85%, due 10/15/2050	4,200	3,138

**EMPLOYEES' RETIREMENT PLAN OF
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Employer Identification No. 13-1740122

December 31, 2024

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<u>Corporate and Municipal Bonds, Continued</u>				
	Berkshire Hathaway Fin	\$58,000 par value, 4.50%, due 2/11/2043	58,969	53,587
	BHP Billiton Fin USA Ltd	\$70,000 par value, 5.00%, due 9/30/2043	74,232	65,399
	Boeing Co	\$25,000 par value, 6.88%, due 3/15/2039	34,701	26,343
	Boeing Co	\$25,000 par value, 3.65%, due 3/1/2047	22,798	16,876
	Boeing Co	\$80,000 par value, 5.81%, due 5/1/2050	90,092	74,412
	Boeing Co	\$45,000 par value, 5.93%, due 5/1/2060	40,442	41,639
	Boeing Co	\$35,000 par value, 5.15%, due 05/01/2030	34,843	34,509
	Boeing Co	\$25,000 par value, 3.63%, due 2/1/2031	25,083	22,695
	BP Cap Markets America	\$35,000 par value, 3.94%, due 9/21/2028	35,167	33,950
	BP Cap Markets America	\$45,000 par value, 2.77%, due 11/10/2050	37,047	26,993
	BP Cap Markets America Inc	\$40,000 par value, 4.70%, due 04/10/2029	40,317	39,776
	Brighthouse Financial In	\$20,000 par value, 3.85%, due 12/22/2051	17,944	13,002
	Bristol-Myers Squibb Co	\$55,000 par value, 2.95%, due 03/15/2032	48,842	47,893
	Bristol-Myers Squibb Co	\$25,000 par value, 3.90%, due 03/15/2062	25,524	17,884
	Bristol-Myers Squibb Co	\$60,000 par value, 5.50%, due 02/22/2044	60,314	59,463
	Bristol-Myers Squibb Co	\$65,000 par value, 5.55%, due 02/22/2054	65,244	63,055
	Bristol-Myers Squibb Co	\$55,000 par value, 5.65%, due 02/22/2064	55,052	52,931

**EMPLOYEES' RETIREMENT PLAN OF
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December 31, 2024

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<u>Corporate and Municipal Bonds, Continued</u>				
	Broadcom Corp	\$95,000 par value, 4.15%, due 11/15/2030	98,331	90,903
	Broadcom Corp	\$115,000 par value, 4.30%, due 11/15/2032	122,793	108,461
	Broadcom Corp	\$40,000 par value, 4.80%, due 10/15/2034	39,980	38,600
	Burlington North Santa Fe	\$40,000 par value, 4.70%, due 9/1/2045	39,384	35,330
	Burlington North Santa Fe	\$45,000 par value, 4.15%, due 12/15/2048	44,917	36,071
	Burlington North Santa Fe	\$10,000 par value, 7.95%, due 8/15/2030	13,597	11,549
	Burlington North Santa	\$25,000 par value, 5.20%, due 4/15/2054	24,875	23,527
	California St	\$25,000 par value, 7.55%, due 4/1/2039	36,741	29,550
	Campbell Soup Co	\$16,000 par value, 5.40%, due 3/21/2034	15,957	15,920
	Campbell Soup Co	\$5,000 par value, 5.25%, due 10/13/2054	4,978	4,523
	Canadian Nat Resources	\$35,000 par value, 6.50%, due 2/15/2037	38,754	36,353
	Canadian Natl Railway	\$20,000 par value, 3.65%, due 2/3/2048	18,890	15,033
	Canadian Pacific Railway	\$74,000 par value, 3.10%, due 12/2/2051	53,264	48,083
	Cardinal Health Inc.	\$10,000 par value, 4.37%, due 6/15/2047	10,661	7,980
	Carrier Global Corp	\$50,000 par value, 2.72%, due 2/15/2030	51,021	44,727
	Carrier Global Corp	\$8,000 par value, 6.20%, due 3/15/2054	8,655	8,458
	Caterpillar Inc	\$30,000 par value, 2.60%, due 4/9/2030	32,973	27,045

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Employer Identification No. 13-1740122

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	(e) Current value
<u>Corporate and Municipal Bonds, Continued</u>				
	Caterpillar Inc	\$30,000 par value, 3.25%, due 4/9/2050	29,241	20,724
	Cenovus Energy, Inc.	\$18,000 par value, 5.40%, due 6/15/2047	21,359	16,018
	Cenovus Energy, Inc.	\$25,000 par value, 3.75%, due 2/15/2052	23,770	17,214
	Centene Corp	\$20,000 par value, 2.50%, due 3/1/2031	16,005	16,542
	Center Point Energy Res Corp	\$65,000 par value, 4.40%, due 07/01/2032	65,451	61,543
	Charter Comm Opt LLC/CAP	\$70,000 par value, 6.48%, due 10/23/2045	81,933	66,144
	Charter Comm Opt LLC/CAP	\$25,000 par value, 5.38%, due 5/1/2047	24,104	20,519
	Charter Comm Opt LLC/CAP	\$20,000 par value, 3.85%, due 4/1/2061	19,123	12,052
	Chevron USA, Inc,	\$25,000 par value, 2.34%, due 8/12/2050	21,640	14,052
	Chicago Ill Wtr Rev	\$10,000 par value, 6.74%, due 11/1/2040	11,180	10,716
	Chubb Ina Hldgs Inc	\$55,000 par value, 5.00%, due 3/15/2034	54,805	54,315
	Cigna Corp	\$105,000 par value, 3.40%, due 3/15/2050	110,860	69,010
	Cigna Corp	\$20,000 par value, 3.40%, due 03/15/2051	16,118	13,045
	Cigna Corp	\$25,000 par value, 5.60%, due 02/15/2054	24,081	23,414
	Cisco Systems Inc.	\$20,000 par value, 5.50%, due 1/15/2040	23,281	20,163
	Cisco Systems Inc.	\$32,000 par value, 5.35%, due 2/26/2064	32,364	30,674
	Citigroup Inc	\$10,000 par value, 4.65%, due 07/23/2048	11,966	8,557

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December 31, 2024

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<u>Corporate and Municipal Bonds, Continued</u>				
	Citigroup Inc	\$15,000 par value, 4.65%, due 05/01/2032	15,347	12,696
	Citigroup Inc	\$55,000 par value, 4.65%, due 03/17/2033	49,304	49,380
	Citigroup Inc	\$65,000 par value, 4.65%, due 02/13/2035	65,000	64,682
	Citigroup Inc	\$27,000 par value, 4.65%, due 06/11/2035	27,227	26,772
	Citigroup Inc	\$20,000 par value, 4.65%, due 01/25/2033	17,013	17,181
	Coca-Cola Co	\$15,000 par value, 5.40%, due 5/13/2064	14,905	14,435
	Coca-Cola Co	\$30,000 par value, 2.60%, due 6/1/2050	29,486	18,081
	Coca-Cola Co	\$30,000 par value, 3.00%, due 3/5/2051	30,314	19,752
	Comcast Corp	\$85,000 par value, 6.50%, due 11/15/2035	94,005	86,858
	Comcast Corp	\$55,000 par value, 4.25%, due 1/15/2033	54,870	51,313
	Comcast Corp	\$10,000 par value, 4.00%, due 8/15/2047	10,098	7,630
	Comcast Corp	\$40,000 par value, 3.97%, due 11/1/2047	35,676	30,311
	Comcast Corp	\$80,000 par value, 3.99%, due 11/1/2049	90,378	60,498
	Comcast Corp	\$60,000 par value, 3.45%, due 2/1/2050	53,291	41,079
	Comcast Corp	\$15,000 par value, 2.80%, due 1/15/2051	14,887	8,915
	Comcast Corp	\$55,000 par value, 5.50%, due 11/15/2032	54,648	56,360
	Comcast Corp	\$20,000 par value, 5.50%, due 05/15/2064	20,102	18,652

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December 31, 2024

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<u>Corporate and Municipal Bonds, Continued</u>				
	Commonwealth Edison	\$10,000 par value, 3.80%, due 10/1/2042	10,420	7,878
	Con Edison Co of NY Inc	\$45,000 par value, 3.70%, due 11/15/2059	40,204	31,370
	Conagra Brands Inc	\$5,000 par value, 5.40%, due 11/1/2048	5,529	4,535
	Conocophillips	\$15,000 par value, 6.50%, due 2/1/2039	17,888	16,396
	Conocophillips Company	\$10,000 par value, 3.80%, due 3/15/2052	9,252	7,300
	Consolidated Edison	\$80,000 par value, 6.30%, due 8/15/2037	105,346	84,914
	Consolidated Edison Co	\$5,000 par value, 3.88%, due 6/15/2047	5,027	3,808
	Constellation Brands Inc	\$25,000 par value, 4.90%, due 5/1/2033	25,000	24,140
	Corebridge Financial Inc	\$30,000 par value, 5.75%, due 1/15/2034	30,540	30,559
	Corning Inc	\$15,000 par value, 5.85%, due 11/15/2068	15,029	14,351
	CSX Corp	\$10,000 par value, 5.50%, due 4/15/2041	11,128	9,942
	CSX Corp	\$20,000 par value, 4.75%, due 5/30/2042	21,098	18,090
	CSX Corp	\$34,000 par value, 4.25%, due 11/1/2066	31,400	25,698
	CSX Corp	\$10,000 par value, 4.65%, due 3/1/2068	9,961	8,176
	CVS Health Corp	\$165,000 par value, 5.13%, due 7/20/2045	193,042	138,626
	CVS Health Corp	\$15,000 par value, 1.88%, due 2/28/2031	12,663	12,092
	Dallas-Fort Worth Tx Internati	\$40,000 par value, 2.84%, due 11/1/2046	40,096	28,110

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December 31, 2024

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<u>Corporate and Municipal Bonds, Continued</u>				
	Deere & Company	\$25,000 par value, 3.90%, due 6/9/2042	24,560	20,880
	Detroit Edison Company	\$15,000 par value, 3.95%, due 6/15/2042	14,318	11,965
	Diageo Capital PLC	\$65,000 par value, 2.38%, due 10/24/2029	64,579	58,246
	Diamondback Energy Inc	\$45,000 par value, 5.90%, due 4/18/2064	45,274	42,243
	District Columbia Wtr & Swr Auth Pub	\$65,000 par value, 5.52%, due 10/1/2044	65,584	63,035
	Dominion Resources Inc	\$45,000 par value, 7.00%, due 6/15/2038	57,502	50,089
	Dominion Resources Inc	\$45,000 par value, 6.75%, due 12/15/2032	54,525	46,894
	Dow Chemical Co	\$65,000 par value, 3.60%, due 11/15/2050	61,538	44,631
	Dowdupont Inc	\$35,000 par value, 5.42%, due 11/15/2048	41,628	34,812
	DTE Energy Co	\$20,000 par value, 3.25%, due 4/1/2051	17,680	13,618
	DTE Energy Co	\$45,000 par value, 2.85%, due 10/1/2026	41,838	43,596
	Duke Energy Carolinas	\$55,000 par value, 4.25%, due 12/15/2041	57,844	46,614
	Duke Energy Corp	\$65,000 par value, 3.75%, due 9/1/2046	60,289	47,856
	El Paso Energy Corp	\$45,000 par value, 7.75%, due 1/15/2032	53,098	51,124
	Elevance Health Inc	\$25,000 par value, 5.65%, due 6/15/2054	25,326	23,955
	Elevance Health Inc	\$20,000 par value, 5.85%, due 11/1/2064	19,942	19,294
	Elevance Health Inc	\$15,000 par value, 5.13%, due 2/15/2053	13,869	13,345

**EMPLOYEES' RETIREMENT PLAN OF
ST. BARNABAS HOSPITAL AND AFFILIATES**

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

Plan No. 001

Employer Identification No. 13-1740122

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	(e) Current value
<u>Corporate and Municipal Bonds, Continued</u>				
	Eli Lilly & Co	\$25,000 par value, 4.88%. Due 2/27/2053	24,947	22,633
	Eli Lilly & Co	\$6,000 par value, 5.20%. Due 8/14/2064	5,998	5,586
	Enbridge Energy Partners	\$20,000 par value, 5.50%, due 9/15/2040	20,329	19,144
	Enbridge, Inc.	\$15,000 par value, 3.40%, due 8/1/2051	14,114	10,030
	Enbridge, Inc.	\$5,000 par value, 6.70%, due 11/15/2053	4,994	5,425
	Energy Transfer LP	\$15,000 par value, 5.95%, due 5/15/2054	15,087	14,501
	Energy Transfer Operating	\$20,000 par value, 5.00%, due 5/15/2050	18,467	16,967
	Energy Transfer Partners	\$40,000 par value, 6.13%, due 12/15/2045	45,475	39,480
	Energy Transfer Partners	\$60,000 par value, 6.00%, due 6/15/2048	60,601	57,955
	Entergy Louisiana LLC	\$35,000 par value, 2.35%, due 6/15/2032	31,085	29,118
	Entergy Texas Inc	\$15,000 par value, 5.00%, due 9/15/2052	14,914	13,411
	Entergy Texas Inc	\$15,000 par value, 5.55%, due 9/15/2054	14,893	14,534
	Enterprise Prods Oper L P SER B	\$40,000 par value, 6.88%, due 3/1/2033	48,904	44,008
	Enterprise Products Oper	\$15,000 par value, 5.10%, due 2/15/2045	15,599	13,817
	Enterprise Products Oper	\$5,000 par value, 4.90%, due 5/15/2046	5,455	4,446
	Enterprise Products Oper	\$25,000 par value, 4.80%, due 2/1/2049	27,107	21,515
	Enterprise Products Oper	\$70,000 par value, 4.20%, due 1/31/2050	68,763	55,060

**EMPLOYEES' RETIREMENT PLAN OF
ST. BARNABAS HOSPITAL AND AFFILIATES**

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Plan No. 001

Employer Identification No. 13-1740122

December 31, 2024

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<u>Corporate and Municipal Bonds, Continued</u>				
	Eversource Energy	\$30,000 par value, 3.45%, due 1/15/2050	29,631	20,503
	Eversource Energy	\$10,000 par value, 3.38%, due 3/01/2032	9,269	8,753
	Exelon Corp.	\$45,000 par value, 4.70%, due 4/15/2050	52,222	37,971
	Exxon Mobil Corporation	\$20,000 par value, 3.10%, due 8/16/2049	18,513	13,324
	Exxon Mobil Corporation	\$55,000 par value, 3.45%, due 4/15/2051	52,305	38,554
	Fedex Corp	\$80,000 par value, 5.10%, due 1/15/2044	86,115	73,107
	Fedex Corp	\$25,000 par value, 4.55%, due 4/01/2046	24,484	20,824
	Firstenergy Corp	\$25,000 par value, 3.40%, due 3/1/2050	17,169	16,976
	Florida Power & Light Co	\$45,000 par value, 4.05%, due 10/1/2044	43,394	36,653
	Florida Power & Light Co	\$40,000 par value, 3.99%, due 3/1/2049	39,124	31,264
	Florida Power Corp	\$145,000 par value, 5.65%, due 4/1/2040	160,509	145,915
	Ford Motor Credit Co LLC	\$15,000 par value, 7.12%, due 11/7/2033	15,046	15,655
	Ford Motor Credit Co LLC	\$10,000 par value, 5.30%, due 9/6/2029	10,049	9,800
	Fox Corp	\$25,000 par value, 5.58%, due 1/25/2049	33,353	23,231
	General Elec Cap Corp Med Term	\$35,000 par value, 6.75%, due 3/15/2032	39,798	38,345
	General Motors Co	\$20,000 par value, 5.95%, due 4/1/2049	22,648	18,893
	General Motors Finl Co	\$35,000 par value, 6.10%, due 1/7/2034	34,945	35,507

**EMPLOYEES' RETIREMENT PLAN OF
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December 31, 2024

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<u>Corporate and Municipal Bonds, Continued</u>				
	Georgia Power Co	\$20,000 par value, 3.25%, due 3/15/2051	18,267	13,481
	Gilead Sciences Inc	\$115,000 par value, 4.15%, due 3/1/2047	106,439	91,920
	Goldman Sachs Group Inc	\$21,000 par value, due 4/25/2025	21,000	21,397
	Goldman Sachs Group Inc	\$55,000 par value, due 7/23/2035	55,000	53,973
	Goldman Sachs Group Inc	\$45,000 par value, due 10/23/2035	45,000	43,066
	Goldman Sachs Group Inc	\$20,000 par value, due 11/19/2045	20,000	19,315
	Goldman Sachs Group Inc	\$30,000 par value, 1.99%, due 1/27/2032	27,535	24,758
	Goldman Sachs Group Inc	\$145,000 par value, 2.38%, due 7/21/2032	127,910	120,843
	Goldman Sachs Group Inc	\$45,000 par value, 2.65%, due 10/21/2032	44,943	38,035
	Halliburton Company	\$20,000 par value, 4.75%, due 8/1/2043	22,116	17,424
	HCA Inc	\$70,000 par value, 3.50%, due 7/15/2051	55,502	45,273
	HCA Inc	\$40,000 par value, 5.95%, due 9/15/2054	39,935	38,043
	Home Depot Inc	\$65,000 par value, 4.88%, due 2/15/2044	76,170	59,458
	Home Depot Inc	\$55,000 par value, 3.35%, due 4/15/2050	54,004	38,343
	Home Depot Inc	\$20,000 par value, 4.95%, due 9/15/2052	18,536	18,208
	Honeywell International	\$35,000 par value, 2.70%, due 8/15/2029	34,110	32,078
	HP Enterprise Co	\$30,000 par value, 6.35%, due 10/15/2045	30,981	31,135

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December 31, 2024

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<u>Corporate and Municipal Bonds, Continued</u>				
	HSBC Holding PLC	\$110,000 par value, 2.36%, due 8/18/2031	112,279	93,634
	HSBC Holding PLC	\$5,000 par value, due 3/4/2035	4,994	5,034
	HSBC Holding PLC	\$65,000 par value, due 11/18/2035	64,966	63,454
	IBM Corp	\$25,000 par value, 4.00%, due 6/20/2042	22,287	20,427
	IBM Corp	\$55,000 par value, 4.25%, due 5/15/2049	54,029	44,157
	Indiana Michigan Power	\$5,000 par value, 5.63%, due 4/1/2053	5,112	4,872
	ING US Inc	\$5,000 par value, 5.70%, due 7/15/2043	5,623	4,774
	Intel Corp	\$70,000 par value, 3.10%, due 2/15/2060	65,625	37,364
	Intel Corp	\$10,000 par value, 3.05%, due 8/12/2051	9,388	5,704
	Intel Corp	\$15,000 par value, 3.20%, due 8/12/2061	14,997	8,140
	Intel Corp	\$30,000 par value, 5.70%, due 2/10/2053	29,998	26,532
	Intel Corp	\$15,000 par value, 5.60%, due 2/21/2054	14,811	13,154
	Intercontinental Exchange	\$75,000 par value, 1.85%, due 9/15/2032	68,722	59,385
	Jobsohio Reverage Sys Stwd Liq	\$50,000 par value, 4.53%, due 1/1/2035	50,365	48,559
	Johnson & Johnson	\$30,000 par value, 4.50%, due 12/5/2043	33,019	27,386
	Johnson & Johnson	\$17,000 par value, 3.63%, due 3/3/2037	17,757	14,740
	Johnson & Johnson	\$13,000 par value, 3.40%, due 1/15/2038	12,410	10,871

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<u>Corporate and Municipal Bonds, Continued</u>				
	JPMorgan Chase & Co	\$50,000 par value, due 11/29/2045	50,000	48,808
	JPMorgan Chase & Co	\$125,000 par value, due 5/13/2031	114,812	111,814
	JPMorgan Chase & Co	\$125,000 par value, due 4/22/2042	112,890	91,783
	JPMorgan Chase & Co	\$215,000 par value, due 1/25/2033	190,219	185,840
	JPMorgan Chase & Co	\$45,000 par value, due 6/1/2034	45,000	44,969
	JPMorgan Chase & Co	\$18,000 par value, due 1/23/2035	18,000	17,886
	JPMorgan Chase & Co	\$8,000 par value, due 4/22/2035	8,000	8,183
	JPMorgan Chase & Co	\$17,000 par value, due 10/22/2035	16,979	16,380
	Kimco Realty Corp	\$20,000 par value, 3.70%, due 10/1/2049	19,436	14,512
	Kimco Realty Corp	\$20,000 par value, 2.70%, due 10/1/2030	20,346	17,755
	Kinder Morgan Ener Part	\$45,000 par value, 6.95%, due 1/15/2038	57,205	48,759
	Kinder Morgan Inc	\$40,000 par value, 5.20%, due 3/1/2048	40,357	35,280
	Kraft Heinz Foods Co	\$90,000 par value, 4.38%, due 6/01/2046	76,948	72,869
	Kraft Heinz Foods Co	\$5,000 par value, 5.50%, due 6/01/2050	5,298	4,691
	Kroger Co	\$40,000 par value, 4.65%, due 1/15/2048	39,204	33,438
	Kroger Co	\$9,000 par value, 5.65%, due 9/15/2064	8,960	8,446
	Lloyds Banking Group PLC	\$40,000 par value, 4.58%, due 12/10/2025	42,104	39,811

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<u>Corporate and Municipal Bonds, Continued</u>				
	Lockheed Martin Corp	\$20,000 par value, 6.15%, due 9/1/2036	22,682	21,553
	Lockheed Martin Corp	\$45,000 par value, 3.80%, due 3/1/2045	41,382	35,468
	Lockheed Martin Corp	\$29,000 par value, 4.50%, due 5/15/2036	29,652	27,188
	Lockheed Martin Corp	\$10,000 par value, 5.25%, due 1/15/2033	9,581	10,106
	Lockheed Martin Corp	\$22,000 par value, 5.20%, due 2/15/2055	21,983	20,724
	Los Angeles Calif Cmnty Colleg	\$55,000 par value, 6.75%, due 8/1/2049	85,038	61,188
	Lowe's Corp	\$33,000 par value, 4.13%, due 5/15/2043	29,997	27,353
	Lowe's Cos Inc	\$80,000 par value, 4.05%, due 5/3/2047	78,834	62,114
	Lowe's Cos Inc	\$20,000 par value, 5.75%, due 7/1/2053	20,090	19,582
	Lowe's Cos Inc	\$25,000 par value, 4.25%, due 4/01/2052	22,614	19,511
	LYB Intl Finance BV	\$70,000 par value, 3.63%, due 4/1/2051	67,633	47,002
	LYB Intl Finance III LLC	\$50,000 par value, 5.50%, due 3/1/2034	49,737	49,047
	L3Harris Technologies Inc	\$20,000 par value, 5.60%, due 7/31/2053	20,150	19,360
	L3Harris Technologies Inc	\$10,000 par value, 5.50%, due 8/15/2054	9,865	9,605
	Mass Institute of Tech	\$20,000 par value, 4.68%, due 7/1/2114	20,046	16,850
	Mass Institute of Tech	\$20,000 par value, 3.89%, due 7/1/2116	20,000	13,995
	McDonald's Corp	\$35,000 par value, 4.88, due 12/9/2045	37,890	31,352

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<u>Corporate and Municipal Bonds, Continued</u>				
	McDonald's Corp	\$60,000 par value, 4.45%, due 3/1/2047	59,719	50,357
	McDonald's Corp	\$5,000 par value, 4.45%, due 9/1/2048	4,299	4,169
	Memorial Sloan-Kettering	\$15,000 par value, 4.13%, due 7/1/2052	15,029	12,142
	Merck & Co Inc	\$45,000 par value, 3.70%, due 2/10/2045	42,695	34,849
	Merck & Co Inc	\$15,000 par value, 4.00%, due 3/7/2049	15,515	11,747
	Merck & Co Inc	\$20,000 par value, 2.75%, due 12/10/2051	15,936	12,121
	Meta Platforms Inc	\$50,000 par value, 5.40%, due 8/15/2054	50,690	48,419
	Meta Platforms Inc	\$15,000 par value, 5.55%, due 8/15/2064	15,055	14,622
	Metlife Inc	\$85,000 par value, 4.88%, due 11/13/2043	89,514	77,172
	Metlife Inc Sr	\$75,000 par value, 5.38%, due 7/15/2033	74,547	75,795
	Microsoft Corp	\$55,000 par value, 2.53%, due 6/1/2050	35,907	33,847
	Microsoft Corp	\$52,000 par value, 2.68%, due 6/1/2060	41,026	30,455
	Microsoft Corp	\$85,000 par value, 2.92%, due 3/17/2052	80,096	56,154
	Microsoft Corp	\$53,000 par value, 3.04%, due 3/17/2062	61,406	33,859
	MidAmerican Energy Holdings	\$45,000 par value, 6.13%, due 4/1/2036	46,477	47,321
	Mondelez International	\$25,000 par value, 2.63%, due 9/04/2050	19,966	14,622
	Mondelez International	\$10,000 par value, 1.50%, due 2/04/2031	9,930	8,153

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<u>Corporate and Municipal Bonds, Continued</u>				
	Morgan Stanley	\$35,000 par value, 6.34%, due 10/18/2033	38,488	37,023
	Morgan Stanley	\$10,000 par value, due 4/19/2035	10,000	10,190
	Morgan Stanley	\$51,000 par value, due 7/19/2035	51,923	50,164
	Morgan Stanley	\$60,000 par value, due 4/22/2042	59,040	44,360
	MPLX LP	\$45,000 par value, 4.70%, due 4/15/2048	42,074	36,873
	MPLX LP	\$70,000 par value, 4.95%, due 9/1/2032	68,390	67,488
	Netflix Inc	\$20,000 par value, 5.40%, due 8/15/2054	19,958	19,453
	Nevada Power Co	\$70,000 par value, 5.38%, due 9/15/2040	70,815	67,482
	Nevada Power Co	\$35,000 par value, 5.45%, due 5/15/2041	35,648	33,782
	New York N Y City Mun Wtr Fin	\$30,000 par value, 5.44%, due 6/15/2043	33,857	28,379
	Nextera Energy Capital	\$5,000 par value, 3.00%, due 1/15/2052	5,029	3,124
	Nike Inc	\$25,000 par value, 3.38%, due 3/27/2050	18,277	17,606
	Nisource Finance Corp	\$78,000 par value, 4.38%, due 5/15/2047	81,070	63,754
	Norfolk Southern Group	\$20,000 par value, 3.05%, due 5/15/2050	19,953	12,935
	Norfolk Southern Group	\$25,000 par value, 2.90%, due 8/25/2051	22,928	15,400
	Norfolk Southern Group	\$50,000 par value, 3.70%, due 3/15/2053	38,507	35,934
	Norfolk Southern Group	\$20,000 par value, 5.35%, due 8/1/2054	19,744	19,041

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<u>Corporate and Municipal Bonds, Continued</u>				
	Northern States Pwr-Minn	\$20,000 par value, 5.40%, due 3/15/2054	19,923	19,278
	Northern States Pwr-Minn	\$50,000 par value, 3.40%, due 8/15/2042	49,618	37,978
	Northern States Pwr-Minn	\$25,000 par value, 3.60%, due 9/15/2047	24,293	18,471
	Northrup Grumman Corp	\$115,000 par value, 3.25%, due 1/15/2028	108,581	109,930
	Northrup Grumman Corp	\$30,000 par value, 5.20%, due 6/1/2054	29,650	27,907
	Nvidia Corp	\$20,000 par value, 3.70%, due 4/1/2060	19,532	14,755
	Nxp Fdg Llc	\$19,000 par value, 5.00%, due 1/15/2033	19,095	18,490
	NY & Presbyterian	\$20,000 par value, 3.95%, due 8/1/2119	20,000	13,564
	Occidental Pete Corp	\$30,000 par value, 6.05%, due 10/01/2054	30,695	28,464
	Occidental Petroleum Corp	\$35,000 par value, 6.60%, due 03/15/2046	37,425	35,335
	Oneok Inc	\$25,000 par value, 3.95%, due 03/01/2050	24,942	18,027
	Oracle Corp	\$45,000 par value, 4.50%, due 7/8/2044	48,991	37,959
	Oracle Corp	\$40,000 par value, 3.85%, due 7/15/2036	40,229	34,270
	Oracle Corp	\$55,000 par value, 4.00%, due 7/15/2046	50,321	42,326
	Oracle Corp	\$50,000 par value, 3.60%, due 4/1/2040	39,413	39,092
	Oracle Corp	\$55,000 par value, 3.85%, due 4/1/2060	47,766	37,731
	Oracle Corp	\$35,000 par value, 5.55%, due 2/6/2053	33,186	33,068

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<u>Corporate and Municipal Bonds, Continued</u>				
	Oracle Corp	\$35,000 par value, 5.50%, due 9/27/2064	34,792	32,022
	Pacific Gas and Electric Company	\$20,000 par value, 6.70%, due 4/1/2053	20,113	21,646
	Pacific Gas and Electric Company	\$70,000 par value, 6.95%, due 3/15/2034	71,638	76,665
	Pacific Gas and Electric Company	\$30,000 par value, 5.90%, due 10/1/2054	29,856	29,588
	Pacific Gas and Electric Company	\$105,000 par value, 4.95%, due 7/1/2050	106,162	91,117
	Pacificorp	\$20,000 par value, 5.80%, due 1/15/2055	19,781	19,435
	Panama	\$40,000 par value, 6.40%, due 2/14/2035	41,600	36,274
	Peco Energy Co	\$40,000 par value, 4.15%, due 10/1/2044	38,019	32,898
	Peco Energy Co	\$50,000 par value, 4.38%, due 8/15/2052	50,058	41,305
	Pepsico Inc	\$4,000 par value, 4.20%, due 7/18/2052	3,995	3,256
	Pepsico Inc	\$40,000 par value, 1.63%, due 5/01/2030	37,435	34,131
	Pepsico Inc	\$75,000 par value, 2.75%, due 10/21/2051	73,445	46,768
	Pfizer Inc	\$40,000 par value, 2.7%, due 05/28/2050	27,820	24,609
	Pfizer Invt Enterprises	\$100,000 par value, 5.30%, due 05/19/2053	101,537	93,632
	Pfizer Invt Enterprises	\$80,000 par value, 5.340%, due 05/19/2063	77,654	73,435
	Philip Morris Intl Inc	\$35,000 par value, 4.25%, due 11/10/2044	36,449	28,651
	Piedmont Natural Gas Co	\$20,000 par value, 3.35%, due 6/1/2050	18,238	13,198

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<u>Corporate and Municipal Bonds, Continued</u>				
	Plains All Amer Pipeline	\$45,000 par value, 6.65%, due 1/15/2037	47,650	47,158
	Port Auth of New York & New Je	\$35,000 par value, 4.46%, due 10/1/2062	39,392	29,400
	Potomac Electric Power	\$15,000 par value, 5.50%, due 03/15/2054	14,980	14,531
	Pres & Fellows of Harvar	\$19,000 par value, 3.15%, due 7/15/2046	18,968	13,624
	Pres & Fellows of Harvar	\$20,000 par value, 3.30%, due 7/15/2056	19,852	13,713
	Principal Financial Grp	\$40,000 par value, 2.13%, due 6/15/2030	33,614	34,475
	Procter & Gamble Co	\$35,000 par value, 4.55%, due 10/24/2034	35,000	34,238
	Procter & Gamble Co	\$25,000 par value, 1.20%, due 10/29/2030	24,300	20,637
	Procter & Gamble Co	\$10,000 par value, 2.30%, due 02/01/2032	9,032	8,593
	Progress Energy Inc	\$40,000 par value, 6.00%, due 12/1/2039	43,789	40,431
	Prudential Financial Inc	\$45,000 par value, 3.70%, due 3/13/2051	40,162	32,563
	Pub Svc Elec & Gas	\$10,000 par value, 3.65%, due 9/1/2042	9,951	7,790
	Public Service Colorado	\$35,000 par value, 2.70%, due 1/15/2051	29,870	20,695
	Qualcomm Inc	\$30,000 par value, 4.80%, due 5/20/2045	30,464	27,110
	Republic of Chile	\$15,000 par value, 3.50%, due 1/25/2050	16,973	10,330
	Republic of Chile	\$45,000 par value, 2.55%, due 7/27/2033	36,563	36,218
	Republic of Chile	\$35,000 par value, 3.50%, due 1/31/2034	30,786	30,106

**EMPLOYEES' RETIREMENT PLAN OF
ST. BARNABAS HOSPITAL AND AFFILIATES**

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

Plan No. 001

Employer Identification No. 13-1740122

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	(e) Current value
<u>Corporate and Municipal Bonds, Continued</u>				
	Republic of Chile	\$15,000 par value, 5.33%, due 1/15/2054	13,523	13,860
	Republic of Indonesia	\$145,000 par value, 3.85%, due 10/15/2030	161,274	135,350
	Republic of Indonesia	\$10,000 par value, 4.3%, due 3/31/2052	10,140	8,128
	Republic of Panama	\$25,000 par value, 4.30%, due 4/29/2053	25,100	14,616
	Republic of Panama	\$25,000 par value, 6.85%, due 3/28/2054	23,373	21,295
	Republic of Philippines	\$105,000 par value, 6.38%, due 10/23/2034	136,604	112,942
	Republic of Poland	\$45,000 par value, 5.50%, due 3/18/2054	45,113	41,406
	Republica Orient Uruguay	\$40,000 par value, 4.13%, due 11/20/2045	39,528	33,328
	Rio Tinto Fin USA LTD	\$25,000 par value, 2.75%, due 11/2/2051	24,523	15,247
	Rio Tinto Fin USA Plc	\$15,000 par value, 4.13%, due 8/21/2042	15,710	12,550
	Rogers Communications	\$25,000 par value, 7.50%, due 8/15/2038	34,141	28,362
	Rogers Communications	\$10,000 par value, 5.00%, due 3/15/2044	10,287	8,856
	Royal Bank Of Canada	\$10,000 par value, 5.15%, due 2/1/2034	9,980	9,875
	RTX Corporation	\$20,000 par value, 3.03%, due 3/15/2052	15,007	12,650
	RTX Corporation	\$45,000 par value, 6.40%, due 3/15/2054	49,781	48,941
	San Diego G & E	\$20,000 par value, 4.50%, due 8/15/2040	20,935	17,926
	San Diego Gas & Electric Co	\$15,000 par value, 5.35%, due 4/1/2053	14,818	14,114

**EMPLOYEES' RETIREMENT PLAN OF
ST. BARNABAS HOSPITAL AND AFFILIATES**

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Employer Identification No. 13-1740122

December 31, 2024

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<u>Corporate and Municipal Bonds, Continued</u>				
	Sempra Energy	\$70,000 par value, 6.00%, due 10/15/2039	77,588	71,367
	Shell Finance US Inc	\$25,000 par value, 4.55%, due 08/12/2043	23,637	21,860
	Shell Finance US Inc	\$45,000 par value, 4.00%, due 05/10/2046	38,882	35,206
	Shell International Fin	\$15,000 par value, 3.63%, due 8/21/2042	16,041	11,681
	Southern Cal Edison	\$35,000 par value, 3.90%, due 3/15/2043	34,791	27,591
	Southern Cal Edison	\$40,000 par value, 3.65%, due 2/1/2050	35,413	28,571
	Southern Cal Edison	\$10,000 par value, 5.70%, due 3/1/2053	9,953	9,726
	Southern Cal Edison	\$25,000 par value, 5.88%, due 12/1/2053	24,947	24,864
	Southern Calf Edison Co	\$25,000 par value, 5.75%, due 04/15/2054	24,859	24,514
	Southern Co	\$95,000 par value, 4.40%, due 7/1/2046	93,091	78,574
	Southern Co	\$55,000 par value, 3.70%, due 4/30/2030	53,107	51,657
	Starbucks Corp	\$25,000 par value, 3.50%, due 11/15/2050	24,360	17,271
	State of Israel	\$15,000 par value, 3.88%, due 7/3/2050	18,270	10,597
	T-Mobile USA Inc.	\$50,000 par value, 4.50%, due 4/15/2050	48,889	40,997
	T-Mobile USA Inc.	\$65,000 par value, 3.40%, due 10/15/2052	49,917	43,360
	T-Mobile USA Inc.	\$55,000 par value, 5.65%, due 1/15/2053	53,025	53,219
	Tampa Electric Co	\$15,000 par value, 4.45%, due 6/15/2049	14,503	12,354

**EMPLOYEES' RETIREMENT PLAN OF
ST. BARNABAS HOSPITAL AND AFFILIATES**

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

Plan No. 001

Employer Identification No. 13-1740122

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	(e) Current value
<u>Corporate and Municipal Bonds, Continued</u>				
	Target Corp.	\$50,000 par value, 2.65%, due 9/15/2030	50,752	44,568
	Target Corporation	\$10,000 par value, 4.8%, due 1/15/2053	9,731	8,925
	Telefonica Emisiones Sau	\$45,000 par value, 7.05%, due 6/20/2036	48,123	49,460
	Telefonica Emisiones Sau	\$45,000 par value, 5.21%, due 3/8/2047	44,946	39,863
	Texas Instruments Inc	\$15,000 par value, 2.70%, due 9/15/2051	14,896	9,107
	Time Warner Cable Inc	\$74,000 par value, 6.55%, due 5/1/2037	82,866	71,549
	Time Warner Cable Inc	\$18,000 par value, 7.30%, due 7/1/2038	22,796	18,312
	Time Warner Cable Inc	\$37,000 par value, 6.75%, due 6/15/2039	43,631	36,263
	Total Capital Intl Sa	\$15,000 par value, 3.46%, due 7/12/2049	14,148	10,541
	Totalenergies Cap	\$20,000 par value, 5.43%, due 9/10/2064	20,000	18,549
	Tyson Foods Inc	\$35,000 par value, 4.55%, due 6/2/2047	29,236	28,722
	Union Pacific Corp	\$15,000 par value, 4.25%, due 4/15/2043	16,087	12,333
	Union Pacific Corp	\$30,000 par value, 4.75%, due 12/15/2043	34,599	25,914
	Union Pacific Corp	\$40,000 par value, 4.38%, due 11/15/2065	40,800	30,154
	Union Pacific Corp	\$35,000 par value, 4.50%, due 9/10/2048	37,507	29,591
	Union Pacific Corp	\$15,000 par value, 3.75%, due 2/5/2070	14,993	10,008
	United Mexican States	\$40,000 par value, 6.05%, due 1/11/2040	47,006	36,988

**EMPLOYEES' RETIREMENT PLAN OF
ST. BARNABAS HOSPITAL AND AFFILIATES**

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

Plan No. 001

Employer Identification No. 13-1740122

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	(e) Current value
<u>Corporate and Municipal Bonds, Continued</u>				
	United Mexican States	\$38,000 par value, 4.75%, due 3/8/2044	37,127	28,833
	United Mexican States	\$100,000 par value, 2.66%, due 5/24/2031	97,123	81,134
	United Mexican States	\$5,000 par value, 3.77%, due 5/24/2061	5,005	2,830
	United Mexican States	\$35,000 par value, 4.88%, due 5/19/2033	31,483	31,325
	United Parcel Service	\$30,000 par value, 4.88%, due 11/15/2040	34,333	27,945
	United Parcel Service	\$40,000 par value, 3.75%, due 11/15/2047	35,368	30,270
	United Technologies Corp	\$30,000 par value, 4.50%, due 6/1/2042	30,748	25,893
	United Technologies Corp	\$35,000 par value, 4.15%, due 5/15/2045	35,230	28,226
	United Technologies Corp	\$35,000 par value, 3.75%, due 11/1/2046	31,754	26,422
	United Health Group Inc	\$85,000 par value, 4.45%, due 12/15/2048	87,057	70,011
	United Health Group Inc	\$170,000 par value, 2.90%, due 5/15/2050	165,524	105,392
	United Health Group Inc	\$70,000 par value, 4.75 due 5/15/2052	67,667	59,976
	United Health Group Inc	\$100,000 par value, 5.05 due 4/15/2053	99,324	90,050
	United Health Group Inc	\$18,000 par value, 5.2% due 4/15/2063	17,867	16,191
	United Health Group Inc	\$10,000 par value, 5.75% due 7/15/2064	10,028	9,717
	Univ of California CA revenues	\$40,000 par value, 4.86% due 5/15/2112	40,437	33,244
	University of Virginia	\$100,000 par value, 6.2% due 9/1/2039	132,619	105,314

**EMPLOYEES' RETIREMENT PLAN OF
ST. BARNABAS HOSPITAL AND AFFILIATES**

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

Plan No. 001

Employer Identification No. 13-1740122

December 31, 2024

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<u>Corporate and Municipal Bonds, Continued</u>				
	US Bancorp	\$40,000 par value, due 11/3/2036	40,000	32,398
	US Bancorp	\$31,000 par value, due 11/3/2036	31,015	31,262
	Valero Energy Corp	\$25,000 par value, 4.00%, due 6/01/2052	23,805	17,821
	Verizon Communications	\$150,000 par value, 4.00%, due 3/22/2050	185,909	113,844
	Verizon Communications	\$75,000 par value, 3.70%, due 3/22/2061	74,906	50,855
	Verizon Communications	\$25,000 par value, 2.55%, due 3/21/2031	22,985	21,529
	Verizon Communications	\$80,000 par value, 2.85%, due 9/03/2041	66,960	55,316
	Verizon Communications	\$35,000 par value, 2.36%, due 3/15/2032	29,791	29,026
	Virginia Elec & Power	\$5,000 par value, 4.20%, due 5/15/2045	5,404	4,046
	Virginia Elec & Power	\$5,000 par value, 2.95%, due 11/15/2051	4,869	3,113
	Visa Inc	\$25,000 par value, 4.30%, due 12/14/2045	26,191	21,398
	Vodafone Group PLC	\$35,000 par value, 5.13%, due 6/19/2059	33,391	30,269
	Vodafone Group PLC	\$35,000 par value, 5.63%, due 2/10/2053	34,073	33,263
	Voya Financial	\$12,000 par value, 4.80%, due 6/15/2046	12,110	10,222
	WalMart Inc	\$30,000 par value, 2.65%, due 9/22/2051	29,382	18,551
	WalMart Inc	\$45,000 par value, 4.50%, due 4/15/2053	41,751	39,154
	Walt Disney Company	\$50,000 par value, 3.80%, due 5/13/2060	48,778	36,292

**EMPLOYEES' RETIREMENT PLAN OF
ST. BARNABAS HOSPITAL AND AFFILIATES**

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Employer Identification No. 13-1740122

December 31, 2024

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<u>Corporate and Municipal Bonds, Continued</u>				
	WarnerMedia Holdings Inc	\$106,000 par value, 5.39%, due 3/15/2062	83,588	77,944
	Waste Mgmt Inc	\$10,000 par value, 5.35%, due 10/15/2054	9,996	9,606
	Waste Connections Inc	\$15,000 par value, 4.20%, due 1/15/2033	14,870	13,942
	WEC Energy Group Inc	\$19,000 par value, 1.80%, due 10/15/2030	17,985	15,881
*	Wells Fargo & Company	\$45,000 par value, 4.65%, due 11/4/2044	45,949	37,878
*	Wells Fargo & Company	\$40,000 par value, 4.90%, due 11/17/2045	43,339	34,667
*	Wells Fargo & Company	\$55,000 par value, 4.40%, due 6/14/2046	60,669	44,163
*	Wells Fargo & Company	\$65,000 par value, due 10/30/2030	68,701	58,631
*	Wells Fargo & Company	\$20,000 par value, due 4/04/2051	18,466	17,753
*	Wells Fargo & Company	\$10,000 par value, due 3/2/2033	9,019	8,767
*	Wells Fargo & Company	\$64,000 par value, due 1/23/2035	64,000	63,728
*	Wells Fargo & Company	\$70,000 par value, due 12/3/2035	70,000	68,108
	Western Gas Partners LP	\$20,000 par value, 5.50%, due 8/15/2048	16,612	17,388
	Western Midstream Oper Lp	\$5,000 par value, 5.45%, due 11/15/2034	4,991	4,830
	Westpac banking Corp	\$40,000 par value, due 11/15/2035	32,578	34,028
	Williams Companies, Inc,	\$20,000 par value, 3.50%, due 10/15/2051	14,722	13,626
	Williams Partners LP	\$10,000 par value, 4.85%, due 3/1/2048	9,578	8,517

**EMPLOYEES' RETIREMENT PLAN OF
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Employer Identification No. 13-1740122

December 31, 2024

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<u>Corporate and Municipal Bonds, Continued</u>				
	Williams Partners LP	\$55,000 par value, 4.90%, due 1/15/2045	61,496	48,033
	Wisconsin Power & Light	\$20,000 par value, 3.95%, due 9/01/2032	19,433	18,476
	NY & Presbyterian Hospit	\$10,000 par value, 3.56%, due 8/01/2036	10,000	8,330
	Panama Rep	\$20,000 par value, 6.7%, due 1/26/2036	24,124	18,529
	Wyeth	\$55,000 par value, 5.95%, due 4/1/2037	71,944	57,417
		Total Corporate and Municipal Bonds	\$ 18,178,653	15,585,078

U.S. Government Securities

RFCSP Strip Principal Zero Cpn	\$120,000 par value, 0.00%, due 1/15/2030	86,870	95,018
RFCSP Strip Principal Zero Cpn	\$205,000 par value, 0.00%, due 4/15/2030	137,633	160,492
US Treasury SEC Stripped	\$1,145,000 par value, 0.00%, due 2/15/2030	888,580	907,401
US Treasury SEC Stripped Zero Cpn	\$1,860,000 par value, 0.00%, due 2/15/2027	1,633,849	1,696,618
US Treasury SEC Stripped Zero Cpn	\$95,000 par value, 0.00%, due 8/15/2028	79,720	80,846
US Treasury Strips Z- Cpn	\$1,550,000 par value, 0.00%, due 11/15/2025	1,420,365	1,495,595

**EMPLOYEES' RETIREMENT PLAN OF
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<u>U.S. Government Securities</u>				
	US Treasury SEC Stripped	\$520,000 par value, 0.00%, due 2/15/2038	298,114	273,364
	US Treasury SEC Stripped	\$2,395,000 par value, 0.00%, due 2/15/2034	1,556,740	1,553,948
	US Treasury Bond/Note Stripped Zero	\$1,245,000 par value, 0.00%, due 5/15/2032	869,172	882,070
	US Treasury Bond	\$10,000 par value, 4.25%, due 8/15/2054	9,415	9,132
	US Treasury Bond	\$2,422,000 par value, 0.00%, due 11/15/2049	758,044	697,294
		Total U.S. Government Securities	\$ <u>7,738,500</u>	<u>7,851,778</u>
<u>Mutual Funds</u>				
	Vanguard FTSE All World Ex US	Mutual Funds - 112,616 shares	10,033,646	12,733,546
	Vanguard Intl Index Fund	Mutual Funds - 83,618 shares	14,381,319	40,044,709
	Vanguard Russell 2000 Index Fund	Mutual Funds - 11,572 shares	1,516,591	3,955,759
	Vanguard Index SM Cap Growth Index Fund	Mutual Funds - 49,959 shares	1,111,639	3,938,298
		Total Mutual Funds	\$ <u>27,043,194</u>	<u>60,672,312</u>

**EMPLOYEES' RETIREMENT PLAN OF
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	<u>Money Market</u>			
*	Principal Deposit Sweep Program 100	Cash Sweep - 3,100,462 shares	\$ 3,100,462	3,100,462
*	Principal Deposit Sweep Program 101	Cash Sweep - 831,083 shares	831,083	831,083
	United States Treasury Bills 101	1,915,000 shares	1,894,475	1,897,899
		Total Money Market	\$ 5,826,020	5,829,444
		Total Investments	\$ 58,786,367	89,938,612

* Party-in-interest as defined by ERISA.

See accompanying independent auditor's report.

Employees' Retirement Plan of St. Barnabas Hospital and
 Affiliates Schedule SB, Line 32 - Schedule of Amortization Bases
 EIN/PN: 13-1740122/001

Amortization Schedule as of January 1, 2024					
Year Established	Initial Period	Initial Amount	Remaining Period	Remaining Amount	Annual Payment
2024	15 Years	(\$ 2,933,790)	15 Years	(\$ 2,933,790)	(\$ 266,917)
2023	15 Years	\$ 5,943,654	14 Years	\$ 5,703,176	\$ 544,326
Total				\$ 2,769,386	\$ 277,409

The Employees' Retirement Plan of St. Barnabas Hospital and Affiliates
Schedule SB, Line 24 – Change in Actuarial Assumptions
EIN/PN: 13,1740122/001

Actuarial Assumptions - Funding

The anticipated rate of return on plan assets was changed as of January 1, 2024 to 6.75%. This change was made to more accurately reflect the Hospital's expectation and expert opinions from the Plan's investment advisors. This change did not have an impact on the Funding Target Liability or Actuarial Value of Assets as of January 1, 2024. The change will only affect the calculation of the Plan's Actuarial Value of Assets for future years.

Actuarial Assumptions – ASC 960

The interest rate used to determine the present value of accumulated plan benefits under ASC 960 was changed as of January 1, 2024 to 6.75%. This change was made to more accurately reflect the Hospital's expectation and expert opinions from the Plan's investment advisors. This change resulted in an increase in liability.