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| 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 <h1 style="text-align: center;">2024</h1> This Form is Open to Public Inspection |
|---|--|---|

Part I Annual Report Identification Information
 For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

A This return/report is for: a multiemployer plan a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.)

a single-employer plan a DFE (specify) _____

B This return/report is: the first return/report the final return/report

an amended return/report a short plan year return/report (less than 12 months)

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

D Check box if filing under: Form 5558 automatic extension the DFVC program

special extension (enter description)

E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here.

Part II Basic Plan Information—enter all requested information

| | |
|--|---|
| 1a Name of plan <u>SAN JOSE MARKET PENSION PLAN</u> | 1b Three-digit plan number (PN) ▶ <u>002</u> |
| 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) <u>VH HOLDINGS, INC.</u> <u>C/O HCA INC.</u> <u>ONE PARK PLAZA</u> <u>NASHVILLE, TN 37202-0550</u> | 1c Effective date of plan <u>12/29/2000</u> 2b Employer Identification Number (EIN) <u>62-1720399</u> 2c Plan Sponsor's telephone number <u>615-344-2565</u> 2d Business code (see instructions) <u>622000</u> |

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. | 09/30/2025 | ERICA WHITE |
| | 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 <input type="checkbox"/> Same as Plan Sponsor PLAN ADMINISTRATION COMMITTEE OF HCA INC. ONE PARK PLAZA PO BOX 550 NASHVILLE, TN 37202-0550 | | 3b Administrator's EIN 62-1720399 |
| | | 3c Administrator's telephone number 615-344-2565 |
| 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 | 4587 |
| 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). | | |
| 6a(1) Total number of active participants at the beginning of the plan year | 6a(1) | 1138 |
| 6a(2) Total number of active participants at the end of the plan year | 6a(2) | 1071 |
| b Retired or separated participants receiving benefits..... | 6b | 2065 |
| c Other retired or separated participants entitled to future benefits | 6c | 1166 |
| d Subtotal. Add lines 6a(2), 6b, and 6c..... | 6d | 4302 |
| e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. | 6e | 146 |
| f Total. Add lines 6d and 6e..... | 6f | 4448 |
| g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) | 6g(1) | |
| g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) | 6g(2) | |
| h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested..... | 6h | 0 |
| 7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item) | 7 | |

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:
1A 1C 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) | 9b Plan benefit arrangement (check all that apply) |
| (1) <input type="checkbox"/> Insurance | (1) <input type="checkbox"/> Insurance |
| (2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts | (2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts |
| (3) <input checked="" type="checkbox"/> Trust | (3) <input checked="" type="checkbox"/> Trust |
| (4) <input type="checkbox"/> General assets of the sponsor | (4) <input type="checkbox"/> General assets of the sponsor |

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

| | | | |
|---|--|---|--|
| a Pension Schedules | | b General Schedules | |
| (1) <input checked="" type="checkbox"/> R (Retirement Plan Information) | | (1) <input checked="" type="checkbox"/> H (Financial Information) | |
| (2) <input type="checkbox"/> MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary | | (2) <input type="checkbox"/> I (Financial Information – Small Plan) | |
| (3) <input checked="" type="checkbox"/> SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary | | (3) <input type="checkbox"/> A (Insurance Information) – Number Attached <u>0</u> | |
| (4) <input type="checkbox"/> DCG (Individual Plan Information) – Number Attached _____ | | (4) <input type="checkbox"/> C (Service Provider Information) | |
| (5) <input type="checkbox"/> MEP (Multiple-Employer Retirement Plan Information) | | (5) <input checked="" type="checkbox"/> D (DFE/Participating Plan Information) | |
| | | (6) <input type="checkbox"/> 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) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small> | 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. | <small>OMB No. 1210-0110</small> 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

▶ **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 <u>SAN JOSE MARKET PENSION PLAN</u> | B Three-digit plan number (PN) ▶ | <u>002</u> |
| C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF <u>VH HOLDINGS, INC.</u> | D Employer Identification Number (EIN) <u>62-1720399</u> | |
| E Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B | F Prior year plan size: <input type="checkbox"/> 100 or fewer <input type="checkbox"/> 101-500 <input checked="" type="checkbox"/> More than 500 | |

Part I Basic Information

| | | | |
|----------|---|----------------------------|---------------------------|
| 1 | Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2024</u> | | |
| 2 | Assets: | | |
| | a Market value | 2a | <u>674596991</u> |
| | b Actuarial value | 2b | <u>696002003</u> |
| 3 | Funding target/participant count breakdown | (1) Number of participants | (2) Vested Funding Target |
| | a For retired participants and beneficiaries receiving payment | <u>2143</u> | <u>310102685</u> |
| | b For terminated vested participants | <u>1313</u> | <u>80105391</u> |
| | c For active participants | <u>1138</u> | <u>170555134</u> |
| | d Total | <u>4594</u> | <u>560763210</u> |
| 4 | If the plan is in at-risk status, check the box and complete lines (a) and (b)..... <input type="checkbox"/> | | |
| | 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 | <u>5.14 %</u> |
| 6 | Target normal cost | | |
| | a Present value of current plan year accruals | 6a | <u>4472235</u> |
| | b Expected plan-related expenses | 6b | <u>1346572</u> |
| | c Target normal cost | 6c | <u>5818807</u> |

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 | <u>09/12/2025</u> Date |
| | <u>SCOTT R. VIPOND</u> Type or print name of actuary | <u>23-06186</u> Most recent enrollment number |
| | <u>AON CONSULTING, INC.</u> Firm name | <u>952-886-8000</u> Telephone number (including area code) |
| | <u>MSC# 17755 P.O. BOX 551343 ATLANTA, GA 30355</u> Address of the firm | |

| 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 | 104134364 |
| 8 | Portion elected for use to offset prior year's funding requirement (line 35 from prior year) | 0 | 4640467 |
| 9 | Amount remaining (line 7 minus line 8) | 0 | 99493897 |
| 10 | Interest on line 9 using prior year's actual return of <u>14.15</u> % | 0 | 14078386 |
| 11 | Prior year's excess contributions to be added to prefunding balance: | | |
| | a Present value of excess contributions (line 38a from prior year) | | 0 |
| | 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>5.27</u> % | | 0 |
| | 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 | | 0 |
| | d Portion of (c) to be added to prefunding balance | | 0 |
| 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 | 113572283 |

| Part III Funding Percentages | | | |
|-------------------------------------|--|-----------|----------|
| 14 | Funding target attainment percentage | 14 | 99.57 % |
| 15 | Adjusted funding target attainment percentage | 15 | 118.98 % |
| 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 | 100.36 % |
| 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 | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | Totals ▶ | 18(b) | 0 | 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 0 |
| 20 | Quarterly contributions and liquidity shortfalls: | |
| | a Did the plan have a "funding shortfall" for the prior year? | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |
| | b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| | c If line 20a is "Yes," see instructions and complete the following table as applicable: | |
| Liquidity shortfall as of end of quarter of this plan year | | |
| (1) 1st | (2) 2nd | (3) 3rd |
| | | |
| (4) 4th | | |

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

21 Discount rate:

| | | | | |
|-------------------------|------------------------|------------------------|------------------------|---|
| a Segment rates: | 1st segment: 4.75 % | 2nd segment: 4.87 % | 3rd segment: 5.59 % | <input type="checkbox"/> N/A, full yield curve used |
|-------------------------|------------------------|------------------------|------------------------|---|

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

22 Weighted average retirement age **22** 63

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 | 5818807 |
| b Excess assets, if applicable, but not greater than line 31a | 31b | 0 |

| | | |
|---|---------------------|-------------|
| 32 Amortization installments: | Outstanding Balance | Installment |
| a Net shortfall amortization installment | 2501033 | 227545 |
| 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 | 6046352 |
|---|-----------|---------|

| | | | |
|--|-------------------|--------------------|---------------|
| | Carryover balance | Prefunding balance | Total balance |
| 35 Balances elected for use to offset funding requirement | 0 | 6046352 | 6046352 |

36 Additional cash requirement (line 34 minus line 35)..... **36** 0

37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)..... **37** 0

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

| | | |
|--|------------|---|
| a Total (excess, if any, of line 37 over line 36) | 38a | 0 |
| b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances..... | 38b | 0 |

39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)..... **39** 0

40 Unpaid minimum required contributions for all years..... **40** 0

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

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

| | | |
|---|--|---|
| SCHEDULE D (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> | DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500. | <small>OMB No. 1210-0110</small> 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 <u>SAN JOSE MARKET PENSION PLAN</u> | B Three-digit plan number (PN) | <u>002</u> |
| C Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>VH HOLDINGS, INC.</u> | D Employer Identification Number (EIN) <u>62-1720399</u> | |

| | |
|---------------|--|
| Part I | Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs) |
|---------------|--|

| | | | |
|---|---|---|------------------|
| a Name of MTIA, CCT, PSA, or 103-12 IE: | <u>HCA INC. MASTER RETIREMENT TRUST</u> | | |
| b Name of sponsor of entity listed in (a): | <u>HCA-THE HEALTHCARE COMPANY</u> | | |
| c EIN-PN | d Entity code | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) | |
| <u>62-1160563-001</u> | <u>M</u> | | <u>704172677</u> |
| a Name of MTIA, CCT, PSA, or 103-12 IE: | | | |
| b Name of sponsor of entity listed in (a): | | | |
| c EIN-PN | d Entity code | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) | |
| | | | |
| a Name of MTIA, CCT, PSA, or 103-12 IE: | | | |
| b Name of sponsor of entity listed in (a): | | | |
| c EIN-PN | d Entity code | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) | |
| | | | |
| a Name of MTIA, CCT, PSA, or 103-12 IE: | | | |
| b Name of sponsor of entity listed in (a): | | | |
| c EIN-PN | d Entity code | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) | |
| | | | |
| a Name of MTIA, CCT, PSA, or 103-12 IE: | | | |
| b Name of sponsor of entity listed in (a): | | | |
| c EIN-PN | d Entity code | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) | |
| | | | |
| a Name of MTIA, CCT, PSA, or 103-12 IE: | | | |
| b Name of sponsor of entity listed in (a): | | | |
| c EIN-PN | d Entity code | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) | |
| | | | |
| a Name of MTIA, CCT, PSA, or 103-12 IE: | | | |
| b Name of sponsor of entity listed in (a): | | | |
| c EIN-PN | d Entity code | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) | |
| | | | |

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN

d Entity code

e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN

d Entity code

e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN

d Entity code

e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN

d Entity code

e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN

d Entity code

e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN

d Entity code

e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN

d Entity code

e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN

d Entity code

e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN

d Entity code

e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN

d Entity code

e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

Part II Information on Participating Plans (to be completed by DFEs, other than DCGs)

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

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

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| SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small> | 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. | <small>OMB No. 1210-0110</small> 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 | |
| A Name of plan SAN JOSE MARKET PENSION PLAN | B Three-digit plan number (PN) ▶ 002 |
| C Plan sponsor's name as shown on line 2a of Form 5500 VH HOLDINGS, INC. | D Employer Identification Number (EIN) 62-1720399 |

| | |
|---------------|--------------------------------------|
| 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.

| | (a) Beginning of Year | (b) End of Year |
|--|-----------------------|-----------------|
| Assets | | |
| a Total noninterest-bearing cash | 1a | |
| b Receivables (less allowance for doubtful accounts): | | |
| (1) Employer contributions | 1b(1) | |
| (2) Participant contributions | 1b(2) | |
| (3) Other | 1b(3) | |
| c General investments: | | |
| (1) Interest-bearing cash (include money market accounts & certificates of deposit) | 1c(1) | |
| (2) U.S. Government securities | 1c(2) | |
| (3) Corporate debt instruments (other than employer securities): | | |
| (A) Preferred | 1c(3)(A) | |
| (B) All other | 1c(3)(B) | |
| (4) Corporate stocks (other than employer securities): | | |
| (A) Preferred | 1c(4)(A) | |
| (B) Common | 1c(4)(B) | |
| (5) Partnership/joint venture interests | 1c(5) | |
| (6) Real estate (other than employer real property) | 1c(6) | |
| (7) Loans (other than to participants) | 1c(7) | |
| (8) Participant loans | 1c(8) | |
| (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) | 704172677 |
| (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) | |
| (14) Value of funds held in insurance company general account (unallocated contracts) | 1c(14) | |
| (15) Other | 1c(15) | |

| 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 | 674632169 | 704172677 |
| Liabilities | | | |
| g Benefit claims payable..... | 1g | | |
| h Operating payables..... | 1h | 35178 | 18606 |
| i Acquisition indebtedness..... | 1i | | |
| j Other liabilities..... | 1j | | |
| k Total liabilities (add all amounts in lines 1g through 1j)..... | 1k | 35178 | 18606 |
| Net Assets | | | |
| l Net assets (subtract line 1k from line 1f)..... | 1l | 674596991 | 704154071 |

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) | | |
| (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) | | 0 |
| b Earnings on investments: | | | |
| (1) Interest: | | | |
| (A) Interest-bearing cash (including money market accounts and certificates of deposit)..... | 2b(1)(A) | | |
| (B) U.S. Government securities..... | 2b(1)(B) | | |
| (C) Corporate debt instruments..... | 2b(1)(C) | | |
| (D) Loans (other than to participants)..... | 2b(1)(D) | | |
| (E) Participant loans..... | 2b(1)(E) | | |
| (F) Other..... | 2b(1)(F) | | |
| (G) Total interest. Add lines 2b(1)(A) through (F) | 2b(1)(G) | | 0 |
| (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) | | |
| (D) Total dividends. Add lines 2b(2)(A) , (B) , and (C) | 2b(2)(D) | | 0 |
| (3) Rents..... | 2b(3) | | |
| (4) Net gain (loss) on sale of assets: | | | |
| (A) Aggregate proceeds..... | 2b(4)(A) | | |
| (B) Aggregate carrying amount (see instructions)..... | 2b(4)(B) | | |
| (C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result..... | 2b(4)(C) | | 0 |
| (5) Unrealized appreciation (depreciation) of assets: | | | |
| (A) Real estate..... | 2b(5)(A) | | |
| (B) Other..... | 2b(5)(B) | | |
| (C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B) | 2b(5)(C) | | 0 |

| | | (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) | | 60441112 |
| (9) Net investment gain (loss) from 103-12 investment entities | 2b(9) | | |
| (10) Net investment gain (loss) from registered investment companies (e.g., mutual funds) | 2b(10) | | |
| c Other income | 2c | | |
| d Total income. Add all income amounts in column (b) and enter total..... | 2d | | 60441112 |

Expenses

| | | | |
|--|---------------|----------|----------|
| e Benefit payment and payments to provide benefits: | | | |
| (1) Directly to participants or beneficiaries, including direct rollovers..... | 2e(1) | 30884032 | |
| (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) | | 30884032 |
| 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) | | |
| (5) Investment advisory and investment management fees | 2i(5) | | |
| (6) Bank or trust company trustee/custodial fees | 2i(6) | | |
| (7) Actuarial fees | 2i(7) | | |
| (8) Legal fees | 2i(8) | | |
| (9) Valuation/appraisal fees | 2i(9) | | |
| (10) Other trustee fees and expenses | 2i(10) | | |
| (11) Other expenses..... | 2i(11) | | |
| (12) Total administrative expenses. Add lines 2i(1) through (11) | 2i(12) | | 0 |
| j Total expenses. Add all expense amounts in column (b) and enter total..... | 2j | | 30884032 |

Net Income and Reconciliation

| | | | |
|---|--------------|--|----------|
| k Net income (loss). Subtract line 2j from line 2d | 2k | | 29557080 |
| 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: ERNST & YOUNG, LLP

(2) EIN: 34-6565596

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.) | | X | |
| b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.) | | X | |
| c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.) | | X | |
| d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.) | | X | |
| e Was this plan covered by a fidelity bond? | X | | 20000000 |
| f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty? | | X | |
| 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? | | X | |
| h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser? | | X | |
| i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.) | | X | |
| 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.) | | X | |
| k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC? | | X | |
| l Has the plan failed to provide any benefit when due under the plan? | | X | |
| 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 514347.

| | | |
|--|---|---|
| SCHEDULE R (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small> | 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. | <small>OMB No. 1210-0110</small> 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 SAN JOSE MARKET PENSION PLAN | B Three-digit plan number (PN) ▶ | 002 |
| C Plan sponsor's name as shown on line 2a of Form 5500 VH HOLDINGS, INC. | D Employer Identification Number (EIN) 62-1720399 | |

| | |
|---------------|----------------------|
| 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): 36-3046063

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 | 80 |
|--|----------|-----------|

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

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? Yes No N/A
If the plan is a defined benefit plan, go to line 8.

5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. **Date:** Month _____ Day _____ Year _____
If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.

| | | |
|---|-----------|--|
| 6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived) | 6a | |
| b Enter the amount contributed by the employer to the plan for this plan year | 6b | |
| c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount)..... | 6c | |

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

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

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

| | |
|-----------------|-------------------|
| Part III | Amendments |
|-----------------|-------------------|

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

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

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

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

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

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

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

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

| | | |
|---|------------|--|
| a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: <input type="checkbox"/> last contributing employer <input type="checkbox"/> alternative <input type="checkbox"/> reasonable approximation (see instructions for required attachment)..... | 14a | |
| b The plan year immediately preceding the current plan year. <input type="checkbox"/> 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. <input type="checkbox"/> 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: 56.0 % Private Equity: 0.0 % Investment-Grade Debt and Interest Rate Hedging Assets: 33.0 %
 High-Yield Debt: 8.0 % Real Assets: 0.0 % Cash or Cash Equivalents: 0.0 % Other: 3.0 %

b Provide the average duration of the Investment-Grade Debt and Interest Rate Hedging Assets:
 0-5 years 5-10 years 10-15 years 15 years or more

20 PBGC missed contribution reporting requirements. If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20.

a Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero? Yes No

b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:
 Yes.
 No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.
 No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.
 No. Other. Provide explanation: _____

Part VII IRS Compliance Questions

21a Does the plan satisfy the coverage and nondiscrimination tests of Code sections 410(b) and 401(a)(4) by combining this plan with any other plans under the permissive aggregation rules? Yes No

21b If this is a Code section 401(k) plan, check all boxes that apply to indicate how the plan is intended to satisfy the nondiscrimination requirements for employee deferrals and employer matching contributions (as applicable) under Code sections 401(k)(3) and 401(m)(2).
 Design-based safe harbor method
 "Prior year" ADP test
 "Current year" ADP test
 N/A

22 If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter ___/___/____ (MM/DD/YYYY) and the Opinion Letter serial number _____.

FINANCIAL STATEMENTS

San Jose Market Pension Plan
Years Ended December 31, 2024 and 2023
With Report of Independent Auditors

San Jose Market Pension Plan

Financial Statements

Years Ended December 31, 2024 and 2023

Contents

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Report of Independent Auditors

The Plan Administration Committee and Plan Participants
HCA Healthcare, Inc.

Opinion

We have audited the financial statements of the San Jose Market Pension Plan (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), which comprise the statements of net assets available for benefits as of December 31, 2024 and 2023, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes (collectively referred to as the “financial statements”).

In our opinion, the accompanying financial statements present fairly, in all material respects, the net assets available for benefits of the Plan at December 31, 2024 and 2023, and the changes in its net assets available for benefits for the years then ended, in accordance with accounting principles generally accepted in the United States of America.

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 the Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our 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.

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

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. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

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.

Ernst + Young LLP

September 29, 2025

San Jose Market Pension Plan

Statements of Net Assets Available for Benefits

| | December 31, | |
|--|-----------------------|-----------------------|
| | 2024 | 2023 |
| Assets | | |
| Participation interest in HCA Inc. Master Retirement Trust | \$ 704,172,677 | \$ 674,632,169 |
| Liabilities | | |
| Accrued expenses | 18,606 | 35,178 |
| Net assets available for benefits | <u>\$ 704,154,071</u> | <u>\$ 674,596,991</u> |

See accompanying notes.

San Jose Market Pension Plan

Statements of Changes in Net Assets Available for Benefits

| | Year Ended December 31, | |
|---|--------------------------------|----------------|
| | 2024 | 2023 |
| Additions to net assets attributed to: | | |
| Net investment gain from HCA Inc. Master Retirement Trust | \$ 61,883,807 | \$ 85,561,758 |
| Deductions from net assets attributed to: | | |
| Benefits paid to participants | 30,884,032 | 28,957,777 |
| Administrative expenses | 1,442,695 | 1,431,066 |
| Total deductions from net assets | 32,326,727 | 30,388,843 |
| Net increase | 29,557,080 | 55,172,915 |
| Net assets available for benefits: | | |
| Beginning of year | 674,596,991 | 619,424,076 |
| End of year | \$ 704,154,071 | \$ 674,596,991 |

See accompanying notes.

San Jose Market Pension Plan

Notes to Financial Statements

December 31, 2024

1. Description of Plan

The following description of the San Jose Market Pension Plan (the Plan) provides only general information. Participants should refer to the Plan document and summary plan description for a more complete description of the Plan's provisions.

General

The Plan, established January 1, 2000, is a non-contributory defined benefit pension plan covering certain employees of Regional Medical Center of San Jose and Good Samaritan Hospital which are wholly owned, indirect subsidiaries of HCA Inc. (the Company). Participation begins if the eligible employee is or becomes age 21 and performs 1,000 hours of service by the first 12 consecutive months of employment or within any following calendar year. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended (ERISA).

The Plan is frozen to new participants and the majority of the Plan is also frozen to participants accruing benefits. Further detail is provided within the individual Plan documents.

On April 1, 2025, the Company sold Regional Medical Center of San Jose, which had participants in the Plan. The Company will retain any obligations related to these participants.

Vesting

A participant shall be fully vested in accrued benefits, as defined by the Plan agreement, upon completion of five years of service.

Benefits

The normal retirement benefit is a monthly benefit which commences effective on the participant's normal retirement age of 65 and is computed by multiplying a participant's compensation earned for each year of service by one-twelfth of either 1.65% or 2.10%, based on employee classification as defined in the Plan agreement, and the year service began. All benefits are limited to maximum amounts prescribed by the Internal Revenue Code (the Code). Reduced early retirement benefits are available for participants who have attained age 55 with five years of vested service.

San Jose Market Pension Plan

Notes to Financial Statements (continued)

1. Description of Plan (continued)

Funding Policy

The Company has agreed to contribute amounts as necessary to provide assets sufficient to pay the benefit obligations to participants. The Plan has met ERISA minimum funding requirements for 2024 and 2023.

Administrative Expenses

In accordance with the Plan document, expenses incurred to administer the Plan are paid by the Plan unless paid by the Company, at the Company's discretion. Expenses paid by the Company are excluded from these financial statements.

Plan Termination

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan, subject to the provisions set forth by ERISA. In the event the Plan terminates, the net assets of the Plan will be allocated for payment to the participants in an order of priority as prescribed by ERISA and its related regulations and the plan document.

Should the Plan terminate at some future time, its net assets may not be available to provide benefits to participants on a pro rata basis. Whether a particular participant's accumulated plan benefits will be paid depends on both the priority of those benefits and the level of benefits guaranteed by the Pension Benefit Guaranty Corporation (PBGC) at that time. Some benefits may be fully or partially provided for by the then existing assets and the PBGC guaranty, while other benefits may not be provided for at all.

2. Summary of Significant Accounting Policies

Basis of Accounting

The accompanying financial statements are prepared on the accrual basis in accordance with accounting principles generally accepted in the United States.

Valuation of Investments and Income Recognition

The Plan's investments in the HCA Inc. Master Retirement Trust (Master Trust) are stated at fair value (see Note 4 – Fair Value Measurements). The fair value of participation units owned by the Master Trust in the collective trust funds are based on net asset value (NAV) on the last business day of the Plan year as provided by the Trustee. Securities traded on a national securities exchange

San Jose Market Pension Plan

Notes to Financial Statements (continued)

2. Summary of Significant Accounting Policies

Valuation of Investments and Income Recognition (continued)

are valued at the last reported sales price on the primary exchange on the last business day of the Plan year. Investments traded in the over-the-counter market and listed securities for which no sale was reported on that date are valued at the average of the last reported bid and ask prices. When such prices are unavailable, The Northern Trust Company (the Trustee) obtains a value from the market maker dealing in that particular security.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation (depreciation) includes the Plan's interest in the Master Trust's unrealized gains and losses on investments held at year end as well as the realized gains and losses on investments sold during the year.

Payment of Benefits

Benefits are recorded when paid.

Actuarial Present Value of Accumulated Plan Benefits

Accumulated plan benefits (see Note 6 – Accumulated Plan Benefits) are those estimated future periodic payments, including lump-sum distributions, attributable under the Plan's provisions to service rendered by the employees to the valuation date. Accumulated plan benefits include benefits expected to be paid to (a) retired and terminated employees or their beneficiaries, and (b) present employees or their beneficiaries. Benefits for active, retired and terminated employees or their beneficiaries are based on employees' compensation throughout their participation in the Plan. Benefits payable under all circumstances – retirement, death, disability, and termination of employment – are deemed attributable to employee service rendered to the valuation date.

Use of Estimates

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

3. Investments

All of the Plan's investments are in the Master Trust, which provides a variety of investment alternatives and was established for the investment of the assets of the Plan and another Company-sponsored retirement plan. The Master Trust includes several Master Trust Investment

San Jose Market Pension Plan

Notes to Financial Statements (continued)

3. Investments (continued)

Accounts (or Investment Pools). At December 31, 2024 and 2023, the Plan's interest in the net assets of the Master Trust was approximately 3.01% and 3.19%, respectively. Investment income (loss) and expenses are allocated to the Plan based upon each plan's share of selected investments and the related income (loss) and expenses on those investments. The following table presents the net assets of the Master Trust and the Plan's interest in those balances at December 31, 2024 and 2023:

| | 2024 | |
|---|----------------------------------|---|
| | Master Trust Balances | Plan's Interest in Master Trust Balances |
| Investments at fair value: | | |
| Interest in common/collective trusts | \$ 21,244,338,582 | \$ 656,279,976 |
| Securities lending cash collateral | 170,491,247 | 9,274,904 |
| Corporate bonds | 700,910,315 | 38,130,263 |
| Corporate bonds – loaned | 166,595,879 | 9,062,992 |
| Corporate stock – preferred | 1,159,200 | 63,062 |
| Corporate stock – common | 1,045,786 | 56,892 |
| Other investments | 17,850 | - |
| Total investments at fair value | 22,284,558,859 | 712,868,089 |
| Investments at contract value: | | |
| Synthetic investment contracts | 1,242,757,916 | - |
| Total investments | 23,527,316,775 | 712,868,089 |
| Income receivable | 14,755,526 | 793,427 |
| Total assets | 23,542,072,301 | 713,661,516 |
| Obligations under securities lending agreements | (170,491,247) | (9,274,904) |
| Other liabilities | (1,276,052) | (57,926) |
| Pending trades | (2,867,758) | (156,009) |
| Total net assets | \$ 23,367,437,244 | \$ 704,172,677 |

San Jose Market Pension Plan

Notes to Financial Statements (continued)

3. Investments (continued)

| | 2023 | |
|---|----------------------------------|---|
| | Master Trust Balances | Plan's Interest in Master Trust Balances |
| Investments at fair value: | | |
| Interest in common/collective trusts | \$ 18,949,012,700 | \$ 629,053,916 |
| Securities lending cash collateral | 194,694,441 | 10,878,540 |
| Corporate bonds | 614,740,814 | 34,348,605 |
| Corporate bonds – loaned | 190,292,987 | 10,632,609 |
| Corporate stock – preferred | 1,098,528 | 61,380 |
| Corporate stock – common | 409,277 | 22,868 |
| Other investments | 5,395 | 301 |
| Total investments at fair value | 19,950,254,142 | 684,998,219 |
| Investments at contract value: | | |
| Synthetic investment contracts | 1,352,896,440 | - |
| Total investments | 21,303,150,582 | 684,998,219 |
| Income receivable | 18,028,828 | 749,021 |
| Total assets | 21,321,179,410 | 685,747,240 |
| Obligations under securities lending agreements | (194,694,441) | (10,878,540) |
| Other liabilities | (1,709,494) | (75,161) |
| Pending trades | (7,535,780) | (161,370) |
| Total net assets | \$ 21,117,239,695 | \$ 674,632,169 |

San Jose Market Pension Plan

Notes to Financial Statements (continued)

3. Investments (continued)

The following table presents the investment income for the Master Trust for the years ended December 31, 2024 and 2023:

| | 2024 | 2023 |
|---|------------------|------------------|
| Net appreciation (depreciation) in the fair value of investments: | | |
| Interest in common/collective trusts | \$ 2,669,276,670 | \$ 2,820,713,327 |
| Corporate bonds | 12,173,710 | 46,933,137 |
| Corporate stock – preferred | 315,736 | 152,860 |
| Corporate stock – common | (2,089,405) | (223,080) |
| Other investments | 789,144 | (223,883) |
| Total net appreciation | 2,680,465,855 | 2,867,352,361 |
| Interest and dividends | 115,364,546 | 112,050,796 |
| Investment management fees | (7,823,372) | (7,062,089) |
| Total net investment income | \$ 2,788,007,029 | \$ 2,972,341,068 |

4. Fair Value Measurements

Fair value is defined as 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 (i.e., an exit price). The fair value hierarchy 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 and liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). The three levels of the fair value hierarchy are described below:

- Level 1 – Unadjusted quoted prices in active markets that are accessible at the measurement date for identical assets and liabilities.
- Level 2 – Inputs other than quoted prices in active markets for identical assets and liabilities that are observable either directly or indirectly for substantially the full term of the asset or liability.
- Level 3 – Unobservable inputs for the assets or liabilities (i.e., supported by little or no market activity).

The level in the fair value hierarchy within which the fair value measurement is classified is determined based on the lowest level input that is significant to the fair value measure in its entirety.

San Jose Market Pension Plan

Notes to Financial Statements (continued)

4. Fair Value Measurements (continued)

Following is a description of the valuation methodologies used for major categories of assets measured at fair value by the Plan.

Common/collective trusts and securities lending collateral: These investments are traded in an active market and generally classified within Level 1 of the fair value hierarchy. This category includes investments in equity and debt securities held to replicate the performance of a specific equity or bond market index. The NAV is based on the fair value of the underlying investments held by the fund as determined by the issuer of the fund. Securities lending collateral investments are generally classified within Level 1 of the fair value hierarchy as these investments are cash or U.S. government securities traded on the open market.

Corporate bonds, corporate stock - preferred and corporate stock - common: These investments are generally classified within Level 1 and Level 2 of the fair value hierarchy because they are valued using quoted market prices, broker or dealer quotations, or alternative pricing sources with reasonable levels of price transparency. Certain types of these instruments are classified within Level 3 of the fair value hierarchy because they trade infrequently and therefore have little or no price transparency.

Other investments: These investments are generally classified within Level 1, Level 2 or Level 3 of the fair value hierarchy. These investments include money market securities and interest-bearing cash accounts which are classified within Level 1 of the fair value hierarchy. Certain types of these investments relate to escrow positions due to bankruptcy, corporate action or corporate reorganization which are classified within Level 2 or Level 3 of the fair value hierarchy.

Instruments classified within Level 3 of the fair value hierarchy are priced using certain unobservable inputs. Key assumptions and inputs used by the Plan to value these investments were developed in conjunction with the Master Trust's investment managers and include: prices and quotes from independent third-party brokers, transactional data from new issuances and secondary trades, benchmark yields, risk-free interest rates, risk premiums and other factors which may or may not reflect those of an active market.

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

The following tables set forth by level, within the fair value hierarchy, the Master Trust's assets at fair value as of December 31, 2024 and 2023:

San Jose Market Pension Plan

Notes to Financial Statements (continued)

4. Fair Value Measurements (continued)

| | December 31, 2024 | | | |
|--------------------------------------|--|--|--|-------------------|
| | Fair Value Measurements Using | | | |
| | Quoted Prices in Active Markets for Identical Assets (Level 1) | Significant Other Observable Inputs (Level 2) | Significant Unobservable Inputs (Level 3) | Total |
| Interest in common/collective trusts | \$21,244,338,582 | \$ — | \$ — | \$ 21,244,338,582 |
| Securities lending cash collateral | 170,491,247 | — | — | 170,491,247 |
| Corporate bonds | — | 867,303,440 | 202,754 | 867,506,194 |
| Corporate stock – preferred | 1,159,200 | — | — | 1,159,200 |
| Corporate stock – common | — | 873,888 | 171,898 | 1,045,786 |
| Other investments | 17,850 | — | — | 17,850 |
| Total assets at fair value | \$21,416,006,879 | \$ 868,177,328 | \$ 374,652 | \$ 22,284,558,859 |

| | December 31, 2023 | | | |
|--------------------------------------|--|--|--|-------------------|
| | Fair Value Measurements Using | | | |
| | Quoted Prices in Active Markets for Identical Assets (Level 1) | Significant Other Observable Inputs (Level 2) | Significant Unobservable Inputs (Level 3) | Total |
| Interest in common/collective trusts | \$18,949,012,700 | \$ — | \$ — | \$ 18,949,012,700 |
| Securities lending cash collateral | 194,694,441 | — | — | 194,694,441 |
| Corporate bonds | — | 801,478,345 | 3,555,456 | 805,033,801 |
| Corporate stock – preferred | 995,440 | — | 103,088 | 1,098,528 |
| Corporate stock – common | — | 237,499 | 171,778 | 409,277 |
| Other investments | — | 5,395 | — | 5,395 |
| Total assets at fair value | \$19,144,702,581 | \$ 801,721,239 | \$ 3,830,322 | \$ 19,950,254,142 |

5. Securities Lending

Securities lending is an investment management enhancement that utilizes certain existing securities of the Master Trust to earn additional income. Securities lending involves the loaning of securities to approved banks and broker/dealers. The fair value of the securities on loan was \$166,595,879 and \$190,292,987, respectively, and the fair value of the related cash collateral was \$170,491,247 and \$194,694,441, respectively, at December 31, 2024 and 2023. The fair value of noncash collateral provided to the Master Trust at December 31, 2024 and 2023 was \$1,585,241 and \$3,477,045, respectively, and was not recorded in the investments of the Master Trust because the Master Trust does not have the right to resell or pledge the investment. The collateral is marked

San Jose Market Pension Plan

Notes to Financial Statements (continued)

5. Securities Lending (continued)

to market on a daily basis. The Master Trust maintains full ownership rights to the securities loaned and accordingly, classifies loaned securities as investments. Securities lending income earned by the Master Trust under the securities lending program with the Trustee for the years ended December 31, 2024 and 2023 was \$767,923 and \$760,239, respectively.

6. Accumulated Plan Benefits

An actuary estimates the actuarial present value of accumulated plan benefits, which is the amount that results from applying actuarial assumptions to adjust the accumulated plan benefits earned by the participants 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 accumulated plan benefit information as of December 31, 2023, is as follows:

| | |
|--|-----------------------|
| Actuarial present value of accumulated plan benefits: | |
| Vested benefits: | |
| Participants currently receiving payments | \$ 313,088,007 |
| Participants with deferred benefits | 264,775,960 |
| Nonvested benefits | <u>22,449,652</u> |
| Total actuarial present value of accumulated plan benefits | <u>\$ 600,313,619</u> |

The following table presents the significant changes in the actuarial present value of accumulated plan benefits during 2023:

| | |
|---|-----------------------|
| Actuarial present value of accumulated plan benefits as of December 31, 2022 | \$ 577,109,266 |
| Increase (decrease) during the year attributable to: | |
| Interest accumulation | 29,378,920 |
| Benefit payments | (28,957,777) |
| Assumption changes | 12,529,304 |
| Other changes | <u>10,253,906</u> |
| Net increase | <u>23,204,353</u> |
| Actuarial present value of accumulated plan benefits as of December 31, 2023 | <u>\$ 600,313,619</u> |

The assumption changes amount set forth in the above table relates to a change in the interest rate assumption from 5.22% to 5.03%, a change in the lump-sum basis for the 417(e) mortality

San Jose Market Pension Plan

Notes to Financial Statements (continued)

6. Accumulated Plan Benefits (continued)

table and a change in the interest rate for the 417(e) mortality table from 4.22% to 4.03%.

Significant assumptions and method underlying the actuarial computations are:

| | |
|---------------------------------|---|
| Actuarial Method | Unit Credit |
| Assumed Interest Rate | 5.03% |
| Lump-Sum Interest Rate | 4.03% |
| Mortality | Mortality rates for both healthy and disabled lives are projected generationally from PRI-2012 using Scale MP-2021. |
| Weighted Average Retirement Age | 63 |

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.

7. 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 estimation and assumption processes, it is at least reasonably possible that changes in these estimates and assumptions in the near term could materially affect the amounts reported and disclosed in the financial statements.

San Jose Market Pension Plan

Notes to Financial Statements (continued)

8. Income Tax Status

The Plan has received a determination letter from the Internal Revenue Service (the IRS) dated October 20, 2015, stating that the Plan is qualified under Section 401(a) of the Internal Revenue Code and, therefore, the related trust is exempt from taxation. Subsequent to this determination by the IRS, the Plan was amended and restated. Once qualified, the Plan is required to operate in conformity with the Code to maintain its qualified status. The Plan administrator believes the Plan is being operated in compliance with the applicable requirements of the Code and, therefore, believes that the Plan, as amended and restated, is qualified and the related trust is tax-exempt.

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

9. Transactions With Parties-In-Interest

Transactions with parties-in-interest include purchases and sales of assets through the Trustee, contributions made by the Company, and fees paid during the year for accounting and other services. Such transactions are in accordance with ERISA provisions.

10. Subsequent Events

The Plan evaluated all events or transactions that occurred after December 31, 2024, through September 29, 2025 the date these financial statements were available to be issued.

Schedule SB Attachment (Form 5500) —2024 Plan Year
 San Jose Market Pension Plan
 EIN: 62-1720399 PN: 002

Schedule SB, line 26a — Schedule of Active Frozen
 Participant Data as of January 1, 2024

Number of Participants and Average Accrued Benefit

| Attained Age | Years of Credited Service | | | | | | | | | |
|--------------|---------------------------|-----|-----|---------------|----------------|----------------|-------|-------|-------|-----|
| | <1 | 1-4 | 5-9 | 10-14 | 15-19 | 20-24 | 25-29 | 30-34 | 35-39 | 40+ |
| <25 | | | | | | | | | | |
| 25-29 | | | | | | | | | | |
| 30-34 | | | | 5 | 1 | | | | | |
| 35-39 | | 1 | 2 | 31 \$5,047 | 11 | | | | | |
| 40-44 | | 2 | 7 | 51 \$8,255 | 51 \$13,837 | 14 | | | | |
| 45-49 | | 4 | 5 | 29 \$7,425 | 61 \$14,221 | 55 \$18,652 | 1 | | | |
| 50-54 | | 3 | 13 | 39 \$5,934 | 78 \$14,490 | 86 \$20,592 | 4 | 1 | | |
| 55-59 | | 3 | 7 | 31 \$6,685 | 62 \$10,539 | 59 \$20,594 | 6 | 4 | | |
| 60-64 | | 2 | 7 | 15 | 52 \$9,681 | 37 \$9,403 | 19 | 5 | 1 | |
| 65-69 | | 1 | | 7 | 21 \$9,560 | 13 | 10 | 3 | | 1 |
| 70+ | | | | | 2 | 8 | 4 | 1 | 1 | |

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Schedule SB Attachment (Form 5500) –2024 Plan Year
 San Jose Market Pension Plan
 EIN: 62-1720399 PN: 002

Schedule SB, line 26a – Schedule of Active Ongoing
 Participant Data as of January 1, 2024

Number of Participants and Average Compensation

| Attained Age | Years of Credited Service | | | | | | | | | |
|--------------|---------------------------|-----|-----|-------|-------|-----------------|-------|-------|-------|-----|
| | <1 | 1-4 | 5-9 | 10-14 | 15-19 | 20-24 | 25-29 | 30-34 | 35-39 | 40+ |
| <25 | | | | | | | | | | |
| 25-29 | | | | | | | | | | |
| 30-34 | | | | | | | | | | |
| 35-39 | | | | | | | | | | |
| 40-44 | | | | | | | | | | |
| 45-49 | | | | | | | | | | |
| 50-54 | | | | | | 10 | 4 | | | |
| 55-59 | | | | | 2 | 45 \$140,347 | 8 | | | |
| 60-64 | | | | 1 | 8 | 67 \$144,008 | 12 | | | |
| 65-69 | | | 2 | 1 | 11 | 16 | 3 | | | |
| 70+ | | | 1 | | | 5 | 1 | | | 4 |

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Schedule SB Attachment (Form 5500) —2024 Plan Year
San Jose Market Pension Plan
EIN: 62-1720399 PN: 002

Schedule SB, Part V — Statement of Actuarial Assumptions/Methods

For ERISA Requirements

| | |
|--|--|
| Interest Rates for Minimum Funding Purposes | Based on segment rates with a four-month lookback (as of September 2023), each adjusted as needed to fall within the 25-year average interest rate stabilization corridor under ARPA |
| 1st Segment Rate | 4.75% |
| 2nd Segment Rate | 4.87% |
| 3rd Segment Rate | 5.59% |
| Interest Rates for Maximum Tax Purposes | Based on segment rates with a four-month lookback (as of September 2023), without regard to interest rate stabilization |
| 1st Segment Rate | 3.62% |
| 2nd Segment Rate | 4.46% |
| 3rd Segment Rate | 4.52% |
| Salary Increases | |
| San Jose | 2.50% base inflation plus age related merit increases shown in Table 1 |
| SW Texas | 3.00% |
| Cash Balance Interest Crediting Rate | |
| Grant Hospital | 4.00% per year. |
| Alleghany | 4.00% per year. |
| Conversion of Account Balances to Annuities for SWT Rule of 60 Participants | Based on the 1984 Unisex Pension Mortality Table and a 6.50% interest rate. |
| Conversion of Annuities to Lump Sums | Based on the funding interest rates described above and the mortality table required under IRC section 417(e) for the current plan year. |
| Social Security Wage Base Increases | Future wage indices are based on a national wage increase of 3.50% per year. |

Schedule SB Attachment (Form 5500) —2024 Plan Year
 San Jose Market Pension Plan
 EIN: 62-1720399 PN: 002

Optional Payment Form Election Percentage

San Jose

Non-Union participants who were hired (or rehired) at the Regional Medical Center of San Jose prior to September 1, 1999 are assumed to receive a lump-sum payment.

All other participants are assumed to elect payment forms as follows:

| Form of Payment | Election Probability |
|----------------------------------|----------------------|
| Life Annuity | 44% |
| 100% Joint and Survivor | 19% |
| 75% Joint and Survivor | 7% |
| 67% Joint and Survivor | 6% |
| 50% Joint and Survivor | 16% |
| 10 Year Certain and Life Annuity | 3% |
| 5 Year Certain and Life Annuity | 5% |

Alaska

50% of active participants are assumed to elect a lump-sum payment at termination. The remaining active and vested terminated participants are assumed to elect the 5 Year Certain and Life Annuity option at retirement.

Grant Hospital

All terminated vested participants are assumed to elect a lump-sum payment at retirement.

Southwest Texas

50% of active participants are assumed to elect a lump-sum payment at termination. The remaining active and vested terminated participants are assumed to elect the following payment forms at retirement:

| Form of Payment | Election Probability |
|----------------------------------|----------------------|
| Life Annuity | 50% |
| 100% Joint and Survivor | 12% |
| 75% Joint and Survivor | 0% |
| 67% Joint and Survivor | 0% |
| 50% Joint and Survivor | 38% |
| 10 Year Certain and Life Annuity | 0% |
| 5 Year Certain and Life Annuity | 0% |

Schedule SB Attachment (Form 5500) —2024 Plan Year

San Jose Market Pension Plan

EIN: 62-1720399 PN: 002

Alleghany

Active participants are assumed to elect a lump-sum payment at termination. Existing vested terminated participants are assumed to elect the following payment forms at retirement:

| Form of Payment | Election Probability |
|----------------------------------|----------------------|
| Life Annuity | 25% |
| 100% Joint and Survivor | 0% |
| 75% Joint and Survivor | 0% |
| 50% Joint and Survivor | 25% |
| 15 Year Certain and Life Annuity | 50% |

St. Vincent

All vested terminated participants are assumed to elect the following payment forms at retirement:

| Form of Payment | Election Probability |
|----------------------------------|----------------------|
| Life Annuity | 58% |
| 100% Joint and Survivor | 26% |
| 50% Joint and Survivor | 5% |
| 10 Year Certain and Life Annuity | 11% |

Retirement Age

Active Participants

See Tables 2–4.

Terminated Vested Participants

San Jose Plan — Age 63.
Certain Facilities — Age 64.

Mortality Rates

Healthy and Disabled

2024 generational mortality tables for annuitants and non-annuitants per section 1.430(h)(3)-1(b).

Withdrawal Rates

See Table 5.

Disability Rates

See Table 6.

Decrement Timing

Middle-of-year decrements (except that retirement is assumed to occur at the beginning of the year for ages where the assumed retirement rate is 100%).

Surviving Spouse Benefit

It is assumed that 60% of males and 60% of females have an eligible spouse, and that males are three years older than their spouses.

Valuation Compensation

2023 pensionable earnings rolled forward one year with the salary increase assumption.

Schedule SB Attachment (Form 5500) – 2024 Plan Year

San Jose Market Pension Plan

EIN: 62-1720399 PN: 002

Benefit and Compensation Limits

Projected benefits and compensation are limited by the current IRC section 415 maximum benefit of \$275,000 and the IRC section 401(a)(17) compensation limit of \$345,000.

Employer Contributions to Account Balances for SWT Rule of 60 Participants

HCA Retirement Plan Account

Prior to 2009, employer contributions were a percentage of annual compensation according to the following schedule:

| Years of Credited Service | Percentage of Pay Below Wage Base | Percentage of Pay Above Wage Base |
|---------------------------|-----------------------------------|-----------------------------------|
| 0–4 | 2.25% | 4.50% |
| 5–9 | 3.00% | 6.00% |
| 10–14 | 4.00% | 8.00% |
| 15–19 | 5.00% | 10.00% |
| 20+ | 5.50% | 11.00% |

After 2008, no further employer contributions are allocated to the account.

Supplementary Contribution Account

Contributions to the account began in 2001 and were 1.50% of annual compensation. After 2008, no further contributions are allocated to the account.

HCA 401(k) Match Account

Beginning in 2009, employer contributions are a percentage of annual compensation according to the following schedule:

| Years of Credited Service | Percentage of Pay |
|---------------------------|-------------------|
| 0–4 | 3.00% |
| 5–9 | 4.00% |
| 10–14 | 6.00% |
| 15–19 | 7.00% |
| 20–24 | 8.00% |
| 25+ | 9.00% |

Schedule SB Attachment (Form 5500) —2024 Plan Year
San Jose Market Pension Plan
EIN: 62-1720399 PN: 002

**Interest Credits to Account Balances
for SWT Rule of 60 Participants**

| | |
|--|-----------------|
| HCA Retirement Plan Account | 6.50% per year. |
| Supplementary Contribution Account and HCA 401(k) Match Account | 6.50% per year. |

Valuation of Plan Assets

Smoothed fair market value of assets over the current and prior two years, adjusted for contributions, benefit payments, administrative expenses, and expected earnings. The average value of assets calculated in this manner is further limited to not less than 90% nor more than 110% of fair market value.

A characteristic of this method is that the expected distribution of the value of plan assets is skewed toward understatement relative to the corresponding market values for expected long-term rates of return in excess of the third segment rate under IRC section 430(h)(2)(C)(iii).

Expected Return on Assets

| | |
|----------------|--------------------------|
| 2022 Plan Year | 6.00%, limited to 5.92%. |
| 2023 Plan Year | 6.50%, limited to 5.74%. |
| 2024 Plan Year | 6.50%, limited to 5.59% |

Trust Expenses Included in Target Normal Cost

Average administrative expenses paid over the prior three years (\$1,346,572 for 2024).

Actuarial Method

Standard unit credit cost method.

Valuation Date

January 1, 2024.

Schedule SB Attachment (Form 5500) —2024 Plan Year
 San Jose Market Pension Plan
 EIN: 62-1720399 PN: 002

Actuarial Assumptions and Methods

Table 1

Salary Merit Increase Rates — San Jose Participants

| Age | Rate | Age | Rate |
|-----|-------|-----|-------|
| 15 | 5.00% | 45 | 2.50% |
| 16 | 5.00% | 46 | 2.50% |
| 17 | 5.00% | 47 | 2.50% |
| 18 | 5.00% | 48 | 2.50% |
| 19 | 5.00% | 49 | 2.50% |
| 20 | 5.00% | 50 | 2.00% |
| 21 | 5.00% | 51 | 2.00% |
| 22 | 5.00% | 52 | 2.00% |
| 23 | 5.00% | 53 | 2.00% |
| 24 | 5.00% | 54 | 2.00% |
| 25 | 4.50% | 55 | 1.50% |
| 26 | 4.50% | 56 | 1.50% |
| 27 | 4.50% | 57 | 1.50% |
| 28 | 4.50% | 58 | 1.50% |
| 29 | 4.50% | 59 | 1.50% |
| 30 | 4.00% | 60 | 1.00% |
| 31 | 4.00% | 61 | 1.00% |
| 32 | 4.00% | 62 | 1.00% |
| 33 | 4.00% | 63 | 1.00% |
| 34 | 4.00% | 64 | 1.00% |
| 35 | 3.50% | 65 | 1.00% |
| 36 | 3.50% | 66 | 1.00% |
| 37 | 3.50% | 67 | 1.00% |
| 38 | 3.50% | 68 | 1.00% |
| 39 | 3.50% | 69 | 1.00% |
| 40 | 3.00% | 70 | 1.00% |
| 41 | 3.00% | 71 | 1.00% |
| 42 | 3.00% | 72 | 1.00% |
| 43 | 3.00% | 73 | 1.00% |
| 44 | 3.00% | 74 | 1.00% |

Schedule SB Attachment (Form 5500) —2024 Plan Year
San Jose Market Pension Plan
EIN: 62-1720399 PN: 002

Table 2

Retirement Rates — Certain Facilities Participants

| Age | Rate |
|------------|-------------|
| 54 | 0.00% |
| 55 | 5.00% |
| 56 | 5.00% |
| 57 | 5.00% |
| 58 | 5.00% |
| 59 | 5.00% |
| 60 | 10.00% |
| 61 | 10.00% |
| 62 | 15.00% |
| 63 | 10.00% |
| 64 | 15.00% |
| 65 | 25.00% |
| 66 | 25.00% |
| 67 | 25.00% |
| 68 | 25.00% |
| 69 | 25.00% |
| 70+ | 100.00% |

Schedule SB Attachment (Form 5500) –2024 Plan Year
 San Jose Market Pension Plan
 EIN: 62-1720399 PN: 002

Table 3

Retirement Rates – San Jose Group A

| Age | Years of Service | | | | | |
|-----|------------------|---------|---------|---------|---------|---------|
| | 0-15 | 16 | 17 | 18 | 19 | 20 |
| 55 | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% |
| 56 | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% |
| 57 | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% |
| 58 | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% |
| 59 | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% |
| 60 | 10.00% | 10.00% | 10.00% | 10.00% | 10.00% | 10.00% |
| 61 | 10.00% | 10.00% | 10.00% | 10.00% | 10.00% | 10.00% |
| 62 | 15.00% | 15.00% | 15.00% | 15.00% | 15.00% | 15.00% |
| 63 | 10.00% | 10.00% | 10.00% | 10.00% | 10.00% | 10.00% |
| 64 | 15.00% | 15.00% | 15.00% | 15.00% | 15.00% | 15.00% |
| 65 | 25.00% | 25.00% | 25.00% | 25.00% | 25.00% | 25.00% |
| 66 | 25.00% | 25.00% | 25.00% | 25.00% | 25.00% | 25.00% |
| 67 | 25.00% | 25.00% | 25.00% | 25.00% | 25.00% | 25.00% |
| 68 | 25.00% | 25.00% | 25.00% | 25.00% | 25.00% | 25.00% |
| 69 | 25.00% | 25.00% | 25.00% | 25.00% | 25.00% | 25.00% |
| 70+ | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% |

Schedule SB Attachment (Form 5500) —2024 Plan Year
 San Jose Market Pension Plan
 EIN: 62-1720399 PN: 002

Table 3 (continued)

Retirement Rates — San Jose Group A

| Age | Years of Service | | | | | |
|-----|------------------|---------|---------|---------|---------|---------|
| | 21 | 22 | 23 | 24 | 25 | 26 |
| 55 | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% |
| 56 | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% |
| 57 | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% |
| 58 | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% |
| 59 | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% | 50.00% |
| 60 | 10.00% | 10.00% | 10.00% | 10.00% | 50.00% | 50.00% |
| 61 | 10.00% | 10.00% | 10.00% | 50.00% | 50.00% | 50.00% |
| 62 | 15.00% | 15.00% | 50.00% | 50.00% | 50.00% | 50.00% |
| 63 | 10.00% | 50.00% | 50.00% | 50.00% | 50.00% | 50.00% |
| 64 | 50.00% | 50.00% | 50.00% | 50.00% | 50.00% | 50.00% |
| 65 | 25.00% | 25.00% | 25.00% | 25.00% | 25.00% | 25.00% |
| 66 | 25.00% | 25.00% | 25.00% | 25.00% | 25.00% | 25.00% |
| 67 | 25.00% | 25.00% | 25.00% | 25.00% | 25.00% | 25.00% |
| 68 | 25.00% | 25.00% | 25.00% | 25.00% | 25.00% | 25.00% |
| 69 | 25.00% | 25.00% | 25.00% | 25.00% | 25.00% | 25.00% |
| 70+ | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% |

Schedule SB Attachment (Form 5500) —2024 Plan Year
 San Jose Market Pension Plan
 EIN: 62-1720399 PN: 002

Table 3 (continued)

Retirement Rates — San Jose Group A

| Age | Years of Service | | | |
|-----|------------------|---------|---------|---------|
| | 27 | 28 | 29 | 30+ |
| 55 | 5.00% | 5.00% | 5.00% | 50.00% |
| 56 | 5.00% | 5.00% | 50.00% | 50.00% |
| 57 | 5.00% | 50.00% | 50.00% | 50.00% |
| 58 | 50.00% | 50.00% | 50.00% | 50.00% |
| 59 | 50.00% | 50.00% | 50.00% | 50.00% |
| 60 | 50.00% | 50.00% | 50.00% | 50.00% |
| 61 | 50.00% | 50.00% | 50.00% | 50.00% |
| 62 | 50.00% | 50.00% | 50.00% | 50.00% |
| 63 | 50.00% | 50.00% | 50.00% | 50.00% |
| 64 | 50.00% | 50.00% | 50.00% | 50.00% |
| 65 | 25.00% | 25.00% | 25.00% | 25.00% |
| 66 | 25.00% | 25.00% | 25.00% | 25.00% |
| 67 | 25.00% | 25.00% | 25.00% | 25.00% |
| 68 | 25.00% | 25.00% | 25.00% | 25.00% |
| 69 | 25.00% | 25.00% | 25.00% | 25.00% |
| 70+ | 100.00% | 100.00% | 100.00% | 100.00% |

Schedule SB Attachment (Form 5500) —2024 Plan Year
San Jose Market Pension Plan
EIN: 62-1720399 PN: 002

Table 4

Retirement Rates — San Jose Group B

| Age | Rate |
|-----|---------|
| 55 | 5.00% |
| 56 | 5.00% |
| 57 | 5.00% |
| 58 | 5.00% |
| 59 | 5.00% |
| 60 | 10.00% |
| 61 | 10.00% |
| 62 | 15.00% |
| 63 | 10.00% |
| 64 | 15.00% |
| 65 | 25.00% |
| 66 | 25.00% |
| 67 | 25.00% |
| 68 | 25.00% |
| 69 | 25.00% |
| 70+ | 100.00% |

Schedule SB Attachment (Form 5500) —2024 Plan Year
 San Jose Market Pension Plan
 EIN: 62-1720399 PN: 002

Table 5

Withdrawal Rates

| Age | Years of Service | | | | |
|-----|------------------|----------|----------|----------|----------|
| | 0-1 | 2 | 3 | 4 | 5+ |
| 15 | 24.9713% | 24.9713% | 24.9713% | 24.9713% | 24.9713% |
| 16 | 24.9713% | 24.9713% | 24.9713% | 24.9713% | 24.9713% |
| 17 | 24.9713% | 24.9713% | 24.9713% | 24.9713% | 24.9713% |
| 18 | 24.9713% | 24.9713% | 24.9713% | 24.9713% | 24.9713% |
| 19 | 24.9713% | 24.9713% | 24.9713% | 24.9713% | 24.9713% |
| 20 | 24.9713% | 24.9713% | 24.9713% | 18.5427% | 18.5427% |
| 21 | 22.9713% | 22.9713% | 22.9713% | 16.5427% | 16.5427% |
| 22 | 20.9713% | 20.9713% | 20.9713% | 14.5427% | 14.5427% |
| 23 | 20.0000% | 18.9713% | 18.9713% | 12.5427% | 12.5427% |
| 24 | 20.0000% | 16.9713% | 16.9713% | 13.2838% | 13.2838% |
| 25 | 20.0000% | 14.9713% | 14.9713% | 12.5638% | 12.5638% |
| 26 | 20.0000% | 13.9702% | 13.9702% | 11.3025% | 11.3025% |
| 27 | 20.0000% | 12.9689% | 12.9689% | 11.1565% | 11.1565% |
| 28 | 20.0000% | 12.5000% | 12.5000% | 10.7303% | 10.7303% |
| 29 | 20.0000% | 12.5000% | 12.5000% | 10.6234% | 10.6234% |
| 30 | 20.0000% | 12.5000% | 12.5000% | 10.3358% | 10.3358% |
| 31 | 20.0000% | 12.5000% | 12.5000% | 10.2709% | 10.2709% |
| 32 | 20.0000% | 12.5000% | 12.2653% | 9.8082% | 9.8082% |
| 33 | 20.0000% | 12.5000% | 11.4223% | 9.3451% | 9.3451% |
| 34 | 20.0000% | 12.5000% | 10.5790% | 8.5527% | 8.5527% |
| 35 | 20.0000% | 12.5000% | 9.7354% | 7.7354% | 7.7354% |
| 36 | 20.0000% | 12.5000% | 9.1713% | 7.7613% | 7.7613% |
| 37 | 20.0000% | 12.5000% | 8.6068% | 7.6068% | 7.6068% |
| 38 | 20.0000% | 12.5000% | 8.0419% | 7.5419% | 7.5419% |
| 39 | 20.0000% | 12.5000% | 7.4765% | 7.4765% | 7.4765% |

Schedule SB Attachment (Form 5500) —2024 Plan Year
 San Jose Market Pension Plan
 EIN: 62-1720399 PN: 002

Table 5 (continued)

Withdrawal Rates

| Age | Years of Service | | | | |
|-----|------------------|----------|---------|---------|---------|
| | 0-1 | 2 | 3 | 4 | 5+ |
| 40 | 20.0000% | 12.5000% | 7.0000% | 7.0638% | 7.0638% |
| 41 | 20.0000% | 12.5000% | 7.0000% | 6.6510% | 6.6510% |
| 42 | 20.0000% | 12.5000% | 7.0000% | 6.2383% | 6.2383% |
| 43 | 20.0000% | 12.5000% | 7.0000% | 5.8255% | 5.8255% |
| 44 | 20.0000% | 12.5000% | 7.0000% | 5.4128% | 5.4128% |
| 45 | 20.0000% | 12.5000% | 7.0000% | 5.0000% | 5.0000% |
| 46 | 20.0000% | 12.5000% | 7.0000% | 5.0000% | 5.0000% |
| 47 | 20.0000% | 12.5000% | 7.0000% | 5.0000% | 5.0000% |
| 48 | 20.0000% | 12.5000% | 7.0000% | 5.0000% | 5.0000% |
| 49 | 20.0000% | 12.5000% | 7.0000% | 5.0000% | 5.0000% |
| 50 | 20.0000% | 12.5000% | 7.0000% | 5.0000% | 5.0000% |
| 51 | 20.0000% | 12.5000% | 7.0000% | 5.0000% | 5.0000% |
| 52 | 20.0000% | 12.5000% | 7.0000% | 5.0000% | 5.0000% |
| 53 | 20.0000% | 12.5000% | 7.0000% | 5.0000% | 5.0000% |
| 54 | 20.0000% | 12.5000% | 7.0000% | 5.0000% | 5.0000% |
| 55 | 20.0000% | 12.5000% | 7.0000% | 5.0000% | 5.0000% |
| 56 | 20.0000% | 12.5000% | 7.0000% | 5.0000% | 5.0000% |
| 57 | 20.0000% | 12.5000% | 7.0000% | 5.0000% | 5.0000% |
| 58 | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% |
| 59 | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% |
| 60 | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% |
| 61 | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% |
| 62 | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% |
| 63 | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% |
| 64 | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% |
| 65+ | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% |

Schedule SB Attachment (Form 5500) —2024 Plan Year
 San Jose Market Pension Plan
 EIN: 62-1720399 PN: 002

Table 6

Disability Rates

| Age | Male | Female | Age | Male | Female |
|-----|-------|--------|-----|-------|--------|
| 15 | 0.03% | 0.03% | 45 | 0.16% | 0.24% |
| 16 | 0.03% | 0.03% | 46 | 0.18% | 0.27% |
| 17 | 0.03% | 0.03% | 47 | 0.21% | 0.30% |
| 18 | 0.03% | 0.03% | 48 | 0.25% | 0.33% |
| 19 | 0.03% | 0.03% | 49 | 0.28% | 0.36% |
| 20 | 0.03% | 0.03% | 50 | 0.33% | 0.40% |
| 21 | 0.03% | 0.03% | 51 | 0.39% | 0.44% |
| 22 | 0.03% | 0.03% | 52 | 0.46% | 0.49% |
| 23 | 0.03% | 0.03% | 53 | 0.53% | 0.54% |
| 24 | 0.03% | 0.03% | 54 | 0.61% | 0.59% |
| 25 | 0.03% | 0.03% | 55 | 0.69% | 0.64% |
| 26 | 0.03% | 0.03% | 56 | 0.77% | 0.69% |
| 27 | 0.03% | 0.03% | 57 | 0.86% | 0.74% |
| 28 | 0.03% | 0.04% | 58 | 0.95% | 0.80% |
| 29 | 0.03% | 0.04% | 59 | 1.05% | 0.85% |
| 30 | 0.03% | 0.04% | 60 | 1.15% | 0.90% |
| 31 | 0.03% | 0.05% | 61 | 1.26% | 0.96% |
| 32 | 0.03% | 0.05% | 62 | 1.38% | 1.01% |
| 33 | 0.03% | 0.06% | 63 | 1.51% | 1.05% |
| 34 | 0.03% | 0.06% | 64 | 1.64% | 1.09% |
| 35 | 0.04% | 0.07% | 65+ | 0.00% | 0.00% |
| 36 | 0.04% | 0.08% | | | |
| 37 | 0.05% | 0.09% | | | |
| 38 | 0.06% | 0.10% | | | |
| 39 | 0.07% | 0.12% | | | |
| 40 | 0.08% | 0.13% | | | |
| 41 | 0.09% | 0.15% | | | |
| 42 | 0.10% | 0.17% | | | |
| 43 | 0.12% | 0.19% | | | |
| 44 | 0.14% | 0.22% | | | |

Form 5500

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security
Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code).

▶ Complete all entries in accordance with the instructions to the Form 5500.

OMB Nos. 1210-0110
1210-0089

2024

This Form is Open to Public Inspection

Part I Annual Report Identification Information

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

- A This return/report is for: [] a multiemployer plan [] a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.) [X] a single-employer plan [] a DFE (specify) ____
B This return/report is: [] the first return/report [] the final return/report [] an amended return/report [] a short plan year return/report (less than 12 months)
C If the plan is a collectively-bargained plan, check here. [X]
D Check box if filing under: [X] 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: San Jose Market Pension Plan
1b Three-digit plan number (PN): 002
1c Effective date of plan: 12/29/2000
2a Plan sponsor's name (employer, if for a single-employer plan): VH Holdings, Inc.
2b Employer Identification Number (EIN): 62-1720399
2c Plan Sponsor's telephone number: 615-344-2565
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.

Table with 4 columns: SIGN HERE, Signature, Date, and Name. Row 1: Erica White, 9/30/2025, Erica White. Row 2: Signature of employer/plan sponsor. Row 3: Signature of DFE.

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

Form 5500 (2024) v. 240311

| | |
|---|---|
| 3a Plan administrator's name and address <input type="checkbox"/> Same as Plan Sponsor Plan Administration Committee of HCA Inc. One Park Plaza PO Box 550 Nashville TN 37202-0550 | 3b Administrator's EIN 62-1720399 3c Administrator's telephone number 615-344-2565 |
|---|---|

| | |
|--|-----------------------------------|
| 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 | 4,587 |
|---|----------|-------|

| | |
|--|--------------------|
| 6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). | |
| a(1) Total number of active participants at the beginning of the plan year | 6a(1) 1,138 |
| a(2) Total number of active participants at the end of the plan year | 6a(2) 1,071 |
| b Retired or separated participants receiving benefits | 6b 2,065 |
| c Other retired or separated participants entitled to future benefits | 6c 1,166 |
| d Subtotal. Add lines 6a(2) , 6b , and 6c | 6d 4,302 |
| e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits | 6e 146 |
| f Total. Add lines 6d and 6e | 6f 4,448 |
| g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) | 6g(1) |
| g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) | 6g(2) |
| h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested | 6h 0 |

| | | |
|---|----------|--|
| 7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)..... | 7 | |
|---|----------|--|

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:
 1A 1C 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) <input type="checkbox"/> Insurance (2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts (3) <input checked="" type="checkbox"/> Trust (4) <input type="checkbox"/> General assets of the sponsor | 9b Plan benefit arrangement (check all that apply) (1) <input type="checkbox"/> Insurance (2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts (3) <input checked="" type="checkbox"/> Trust (4) <input type="checkbox"/> General assets of the sponsor |
|---|---|

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

a Pension Schedules

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

b General Schedules

- (1) **H** (Financial Information)
- (2) **I** (Financial Information – Small Plan)
- (3) **A** (Insurance Information) – Number Attached _____
- (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) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small> | 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. | <small>OMB No. 1210-0110</small> 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

▶ **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 SAN JOSE MARKET PENSION PLAN | B Three-digit plan number (PN) ▶ | 002 |
| C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF VH HOLDINGS, INC | D Employer Identification Number (EIN) 62-1720399 | |
| E Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B | F Prior year plan size: <input type="checkbox"/> 100 or fewer <input type="checkbox"/> 101-500 <input checked="" type="checkbox"/> More than 500 | |

Part I Basic Information

| | | | |
|----------|---|----------------------------|---------------------------|
| 1 | Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2024</u> | | |
| 2 | Assets: | | |
| | a Market value | 2a | 674,596,991 |
| | b Actuarial value | 2b | 696,002,003 |
| 3 | Funding target/participant count breakdown | (1) Number of participants | (2) Vested Funding Target |
| | a For retired participants and beneficiaries receiving payment | 2,143 | 310,102,685 |
| | b For terminated vested participants | 1,313 | 80,105,391 |
| | c For active participants | 1,138 | 170,555,134 |
| | d Total | 4,594 | 560,763,210 |
| 4 | If the plan is in at-risk status, check the box and complete lines (a) and (b) | <input type="checkbox"/> | |
| | 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 | 5.14% |
| 6 | Target normal cost | | |
| | a Present value of current plan year accruals | 6a | 4,472,235 |
| | b Expected plan-related expenses | 6b | 1,346,572 |
| | c Target normal cost | 6c | 5,818,807 |

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 | SCOTT R. VIPOND <i>SRV</i> Signature of actuary | 9/12/2025 Date |
| | SCOTT R. VIPOND Type or print name of actuary | 2306186 Most recent enrollment number |
| | AON CONSULTING, INC. Firm name | 952-886-8000 Telephone number (including area code) |
| | MSC# 17755 P.O. Box 551343 Atlanta GA 30355 Address of the firm | |

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

| Part II | | Beginning of Year Carryover and Prefunding Balances | |
|----------------|---|--|------------------------|
| | | (a) Carryover balance | (b) Prefunding balance |
| 7 | Balance at beginning of prior year after applicable adjustments (line 13 from prior year) | 0 | 104,134,364 |
| 8 | Portion elected for use to offset prior year's funding requirement (line 35 from prior year) | 0 | 4,640,467 |
| 9 | Amount remaining (line 7 minus line 8) | 0 | 99,493,897 |
| 10 | Interest on line 9 using prior year's actual return of <u>14.15%</u> | 0 | 14,078,386 |
| 11 | Prior year's excess contributions to be added to prefunding balance: | | |
| | a Present value of excess contributions (line 38a from prior year) | | 0 |
| | 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>5.27%</u> | | 0 |
| | 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 | | 0 |
| | d Portion of (c) to be added to prefunding balance | | 0 |
| 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 | 113,572,283 |

| Part III | | Funding Percentages | |
|-----------------|--|----------------------------|---------|
| 14 | Funding target attainment percentage | 14 | 99.57% |
| 15 | Adjusted funding target attainment percentage | 15 | 118.98% |
| 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 | 100.36% |
| 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 | |
|--------------------------|-----------------------------------|---------------------------------|--------------------------|-----------------------------------|---------------------------------|---|
| | | | | | | |
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| Totals ▶ | | | 18(b) | 0 | 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 | 0 |

20 Quarterly contributions and liquidity shortfalls:

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

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

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

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

| | | | | |
|---|--|------------------------|------------------------|---|
| Part V Assumptions Used to Determine Funding Target and Target Normal Cost | | | | |
| 21 Discount rate: | | | | |
| a Segment rates: | 1st segment: 4.75 % | 2nd segment: 4.87 % | 3rd segment: 5.59 % | <input type="checkbox"/> N/A, full yield curve used |
| b Applicable month (enter code)..... | | | | 21b 4 |
| 22 Weighted average retirement age | | | | 22 63 |
| 23 Mortality table(s) (see instructions) | <input type="checkbox"/> Prescribed - combined <input checked="" type="checkbox"/> Prescribed - separate <input type="checkbox"/> 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..... <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | | | | |
| 25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment. <input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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. <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No | | | | |
| b Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment ... <input checked="" type="checkbox"/> Yes <input type="checkbox"/> 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 5,818,807 |
| b Excess assets, if applicable, but not greater than line 31a | | | | 31b 0 |
| 32 Amortization installments: | Outstanding Balance | | Installment | |
| a Net shortfall amortization installment | 2,501,033 | | 227,545 | |
| 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 6,046,352 |
| | Carryover balance | Prefunding balance | Total balance | |
| 35 Balances elected for use to offset funding requirement | 0 | 6,046,352 | 6,046,352 | |
| 36 Additional cash requirement (line 34 minus line 35)..... | | | | 36 0 |
| 37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)..... | | | | 37 0 |
| 38 Present value of excess contributions for current year (see instructions) | | | | |
| a Total (excess, if any, of line 37 over line 36) | | | | 38a 0 |
| b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances | | | | 38b 0 |
| 39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37) | | | | 39 0 |
| 40 Unpaid minimum required contributions for all years | | | | 40 0 |

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

Schedule SB Attachment (Form 5500) –2024 Plan Year
 San Jose Market Pension Plan
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Schedule SB, line 22 – Description of Weighted Average Retirement Age

The average retirement age shown in line 22 has been calculated by assuming the following retirement rates and no decrements other than retirement for this calculation. All retirements are assumed to occur at mid-year, except for the 100% retirement age.

| (a) Age | (b) Rate | (c) Weight | (d) Product (a) × (b) × (c) |
|------------------|-------------|---------------|-----------------------------------|
| 55.5 | 5.00% | 1.0000 | 2.78 |
| 56.5 | 5.00% | 0.9500 | 2.68 |
| 57.5 | 5.00% | 0.9025 | 2.59 |
| 58.5 | 5.00% | 0.8574 | 2.51 |
| 59.5 | 5.00% | 0.8145 | 2.42 |
| 60.5 | 10.00% | 0.7738 | 4.68 |
| 61.5 | 10.00% | 0.6964 | 4.28 |
| 62.5 | 15.00% | 0.6268 | 5.88 |
| 63.5 | 10.00% | 0.5327 | 3.38 |
| 64.5 | 15.00% | 0.4795 | 4.64 |
| 65.5 | 25.00% | 0.4076 | 6.67 |
| 66.5 | 25.00% | 0.3057 | 5.08 |
| 67.5 | 25.00% | 0.2292 | 3.87 |
| 68.5 | 25.00% | 0.1719 | 2.94 |
| 69.5 | 25.00% | 0.1290 | 2.24 |
| 70 | 100.00% | 0.0967 | 6.77 |
| Weighted Average | | | 63.41 |

Schedule SB Attachment (Form 5500) —2024 Plan Year
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Schedule SB, Part V — Statement of Actuarial Assumptions/Methods

For ERISA Requirements

| | |
|--|--|
| Interest Rates for Minimum Funding Purposes | Based on segment rates with a four-month lookback (as of September 2023), each adjusted as needed to fall within the 25-year average interest rate stabilization corridor under ARPA |
| 1st Segment Rate | 4.75% |
| 2nd Segment Rate | 4.87% |
| 3rd Segment Rate | 5.59% |
| Interest Rates for Maximum Tax Purposes | Based on segment rates with a four-month lookback (as of September 2023), without regard to interest rate stabilization |
| 1st Segment Rate | 3.62% |
| 2nd Segment Rate | 4.46% |
| 3rd Segment Rate | 4.52% |
| Salary Increases | |
| San Jose | 2.50% base inflation plus age related merit increases shown in Table 1 |
| SW Texas | 3.00% |
| Cash Balance Interest Crediting Rate | |
| Grant Hospital | 4.00% per year. |
| Alleghany | 4.00% per year. |
| Conversion of Account Balances to Annuities for SWT Rule of 60 Participants | Based on the 1984 Unisex Pension Mortality Table and a 6.50% interest rate. |
| Conversion of Annuities to Lump Sums | Based on the funding interest rates described above and the mortality table required under IRC section 417(e) for the current plan year. |
| Social Security Wage Base Increases | Future wage indices are based on a national wage increase of 3.50% per year. |

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Optional Payment Form Election Percentage

San Jose

Non-Union participants who were hired (or rehired) at the Regional Medical Center of San Jose prior to September 1, 1999 are assumed to receive a lump-sum payment.

All other participants are assumed to elect payment forms as follows:

| Form of Payment | Election Probability |
|----------------------------------|----------------------|
| Life Annuity | 44% |
| 100% Joint and Survivor | 19% |
| 75% Joint and Survivor | 7% |
| 67% Joint and Survivor | 6% |
| 50% Joint and Survivor | 16% |
| 10 Year Certain and Life Annuity | 3% |
| 5 Year Certain and Life Annuity | 5% |

Alaska

50% of active participants are assumed to elect a lump-sum payment at termination. The remaining active and vested terminated participants are assumed to elect the 5 Year Certain and Life Annuity option at retirement.

Grant Hospital

All terminated vested participants are assumed to elect a lump-sum payment at retirement.

Southwest Texas

50% of active participants are assumed to elect a lump-sum payment at termination. The remaining active and vested terminated participants are assumed to elect the following payment forms at retirement:

| Form of Payment | Election Probability |
|----------------------------------|----------------------|
| Life Annuity | 50% |
| 100% Joint and Survivor | 12% |
| 75% Joint and Survivor | 0% |
| 67% Joint and Survivor | 0% |
| 50% Joint and Survivor | 38% |
| 10 Year Certain and Life Annuity | 0% |
| 5 Year Certain and Life Annuity | 0% |

Schedule SB Attachment (Form 5500) —2024 Plan Year

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Alleghany

Active participants are assumed to elect a lump-sum payment at termination. Existing vested terminated participants are assumed to elect the following payment forms at retirement:

| Form of Payment | Election Probability |
|----------------------------------|----------------------|
| Life Annuity | 25% |
| 100% Joint and Survivor | 0% |
| 75% Joint and Survivor | 0% |
| 50% Joint and Survivor | 25% |
| 15 Year Certain and Life Annuity | 50% |

St. Vincent

All vested terminated participants are assumed to elect the following payment forms at retirement:

| Form of Payment | Election Probability |
|----------------------------------|----------------------|
| Life Annuity | 58% |
| 100% Joint and Survivor | 26% |
| 50% Joint and Survivor | 5% |
| 10 Year Certain and Life Annuity | 11% |

Retirement Age

Active Participants

See Tables 2–4.

Terminated Vested Participants

San Jose Plan — Age 63.
Certain Facilities — Age 64.

Mortality Rates

Healthy and Disabled

2024 generational mortality tables for annuitants and non-annuitants per section 1.430(h)(3)-1(b).

Withdrawal Rates

See Table 5.

Disability Rates

See Table 6.

Decrement Timing

Middle-of-year decrements (except that retirement is assumed to occur at the beginning of the year for ages where the assumed retirement rate is 100%).

Surviving Spouse Benefit

It is assumed that 60% of males and 60% of females have an eligible spouse, and that males are three years older than their spouses.

Valuation Compensation

2023 pensionable earnings rolled forward one year with the salary increase assumption.

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Benefit and Compensation Limits

Projected benefits and compensation are limited by the current IRC section 415 maximum benefit of \$275,000 and the IRC section 401(a)(17) compensation limit of \$345,000.

Employer Contributions to Account Balances for SWT Rule of 60 Participants

HCA Retirement Plan Account

Prior to 2009, employer contributions were a percentage of annual compensation according to the following schedule:

| Years of Credited Service | Percentage of Pay Below Wage Base | Percentage of Pay Above Wage Base |
|---------------------------|-----------------------------------|-----------------------------------|
| 0–4 | 2.25% | 4.50% |
| 5–9 | 3.00% | 6.00% |
| 10–14 | 4.00% | 8.00% |
| 15–19 | 5.00% | 10.00% |
| 20+ | 5.50% | 11.00% |

After 2008, no further employer contributions are allocated to the account.

Supplementary Contribution Account

Contributions to the account began in 2001 and were 1.50% of annual compensation. After 2008, no further contributions are allocated to the account.

HCA 401(k) Match Account

Beginning in 2009, employer contributions are a percentage of annual compensation according to the following schedule:

| Years of Credited Service | Percentage of Pay |
|---------------------------|-------------------|
| 0–4 | 3.00% |
| 5–9 | 4.00% |
| 10–14 | 6.00% |
| 15–19 | 7.00% |
| 20–24 | 8.00% |
| 25+ | 9.00% |

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**Interest Credits to Account Balances
for SWT Rule of 60 Participants**

| | |
|--|-----------------|
| HCA Retirement Plan Account | 6.50% per year. |
| Supplementary Contribution Account and HCA 401(k) Match Account | 6.50% per year. |

Valuation of Plan Assets

Smoothed fair market value of assets over the current and prior two years, adjusted for contributions, benefit payments, administrative expenses, and expected earnings. The average value of assets calculated in this manner is further limited to not less than 90% nor more than 110% of fair market value.

A characteristic of this method is that the expected distribution of the value of plan assets is skewed toward understatement relative to the corresponding market values for expected long-term rates of return in excess of the third segment rate under IRC section 430(h)(2)(C)(iii).

Expected Return on Assets

| | |
|----------------|--------------------------|
| 2022 Plan Year | 6.00%, limited to 5.92%. |
| 2023 Plan Year | 6.50%, limited to 5.74%. |
| 2024 Plan Year | 6.50%, limited to 5.59% |

Trust Expenses Included in Target Normal Cost

Average administrative expenses paid over the prior three years (\$1,346,572 for 2024).

Actuarial Method

Standard unit credit cost method.

Valuation Date

January 1, 2024.

Schedule SB Attachment (Form 5500) —2024 Plan Year
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Actuarial Assumptions and Methods

Table 1

Salary Merit Increase Rates — San Jose Participants

| Age | Rate | Age | Rate |
|-----|-------|-----|-------|
| 15 | 5.00% | 45 | 2.50% |
| 16 | 5.00% | 46 | 2.50% |
| 17 | 5.00% | 47 | 2.50% |
| 18 | 5.00% | 48 | 2.50% |
| 19 | 5.00% | 49 | 2.50% |
| 20 | 5.00% | 50 | 2.00% |
| 21 | 5.00% | 51 | 2.00% |
| 22 | 5.00% | 52 | 2.00% |
| 23 | 5.00% | 53 | 2.00% |
| 24 | 5.00% | 54 | 2.00% |
| 25 | 4.50% | 55 | 1.50% |
| 26 | 4.50% | 56 | 1.50% |
| 27 | 4.50% | 57 | 1.50% |
| 28 | 4.50% | 58 | 1.50% |
| 29 | 4.50% | 59 | 1.50% |
| 30 | 4.00% | 60 | 1.00% |
| 31 | 4.00% | 61 | 1.00% |
| 32 | 4.00% | 62 | 1.00% |
| 33 | 4.00% | 63 | 1.00% |
| 34 | 4.00% | 64 | 1.00% |
| 35 | 3.50% | 65 | 1.00% |
| 36 | 3.50% | 66 | 1.00% |
| 37 | 3.50% | 67 | 1.00% |
| 38 | 3.50% | 68 | 1.00% |
| 39 | 3.50% | 69 | 1.00% |
| 40 | 3.00% | 70 | 1.00% |
| 41 | 3.00% | 71 | 1.00% |
| 42 | 3.00% | 72 | 1.00% |
| 43 | 3.00% | 73 | 1.00% |
| 44 | 3.00% | 74 | 1.00% |

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Table 2

Retirement Rates — Certain Facilities Participants

| Age | Rate |
|------------|-------------|
| 54 | 0.00% |
| 55 | 5.00% |
| 56 | 5.00% |
| 57 | 5.00% |
| 58 | 5.00% |
| 59 | 5.00% |
| 60 | 10.00% |
| 61 | 10.00% |
| 62 | 15.00% |
| 63 | 10.00% |
| 64 | 15.00% |
| 65 | 25.00% |
| 66 | 25.00% |
| 67 | 25.00% |
| 68 | 25.00% |
| 69 | 25.00% |
| 70+ | 100.00% |

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Table 3

Retirement Rates – San Jose Group A

| Age | Years of Service | | | | | |
|-----|------------------|---------|---------|---------|---------|---------|
| | 0-15 | 16 | 17 | 18 | 19 | 20 |
| 55 | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% |
| 56 | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% |
| 57 | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% |
| 58 | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% |
| 59 | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% |
| 60 | 10.00% | 10.00% | 10.00% | 10.00% | 10.00% | 10.00% |
| 61 | 10.00% | 10.00% | 10.00% | 10.00% | 10.00% | 10.00% |
| 62 | 15.00% | 15.00% | 15.00% | 15.00% | 15.00% | 15.00% |
| 63 | 10.00% | 10.00% | 10.00% | 10.00% | 10.00% | 10.00% |
| 64 | 15.00% | 15.00% | 15.00% | 15.00% | 15.00% | 15.00% |
| 65 | 25.00% | 25.00% | 25.00% | 25.00% | 25.00% | 25.00% |
| 66 | 25.00% | 25.00% | 25.00% | 25.00% | 25.00% | 25.00% |
| 67 | 25.00% | 25.00% | 25.00% | 25.00% | 25.00% | 25.00% |
| 68 | 25.00% | 25.00% | 25.00% | 25.00% | 25.00% | 25.00% |
| 69 | 25.00% | 25.00% | 25.00% | 25.00% | 25.00% | 25.00% |
| 70+ | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% |

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Table 3 (continued)

Retirement Rates — San Jose Group A

| Age | Years of Service | | | | | |
|-----|------------------|---------|---------|---------|---------|---------|
| | 21 | 22 | 23 | 24 | 25 | 26 |
| 55 | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% |
| 56 | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% |
| 57 | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% |
| 58 | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% |
| 59 | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% | 50.00% |
| 60 | 10.00% | 10.00% | 10.00% | 10.00% | 50.00% | 50.00% |
| 61 | 10.00% | 10.00% | 10.00% | 50.00% | 50.00% | 50.00% |
| 62 | 15.00% | 15.00% | 50.00% | 50.00% | 50.00% | 50.00% |
| 63 | 10.00% | 50.00% | 50.00% | 50.00% | 50.00% | 50.00% |
| 64 | 50.00% | 50.00% | 50.00% | 50.00% | 50.00% | 50.00% |
| 65 | 25.00% | 25.00% | 25.00% | 25.00% | 25.00% | 25.00% |
| 66 | 25.00% | 25.00% | 25.00% | 25.00% | 25.00% | 25.00% |
| 67 | 25.00% | 25.00% | 25.00% | 25.00% | 25.00% | 25.00% |
| 68 | 25.00% | 25.00% | 25.00% | 25.00% | 25.00% | 25.00% |
| 69 | 25.00% | 25.00% | 25.00% | 25.00% | 25.00% | 25.00% |
| 70+ | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% |

Schedule SB Attachment (Form 5500) —2024 Plan Year
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Table 3 (continued)

Retirement Rates — San Jose Group A

| Age | Years of Service | | | |
|-----|------------------|---------|---------|---------|
| | 27 | 28 | 29 | 30+ |
| 55 | 5.00% | 5.00% | 5.00% | 50.00% |
| 56 | 5.00% | 5.00% | 50.00% | 50.00% |
| 57 | 5.00% | 50.00% | 50.00% | 50.00% |
| 58 | 50.00% | 50.00% | 50.00% | 50.00% |
| 59 | 50.00% | 50.00% | 50.00% | 50.00% |
| 60 | 50.00% | 50.00% | 50.00% | 50.00% |
| 61 | 50.00% | 50.00% | 50.00% | 50.00% |
| 62 | 50.00% | 50.00% | 50.00% | 50.00% |
| 63 | 50.00% | 50.00% | 50.00% | 50.00% |
| 64 | 50.00% | 50.00% | 50.00% | 50.00% |
| 65 | 25.00% | 25.00% | 25.00% | 25.00% |
| 66 | 25.00% | 25.00% | 25.00% | 25.00% |
| 67 | 25.00% | 25.00% | 25.00% | 25.00% |
| 68 | 25.00% | 25.00% | 25.00% | 25.00% |
| 69 | 25.00% | 25.00% | 25.00% | 25.00% |
| 70+ | 100.00% | 100.00% | 100.00% | 100.00% |

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Table 4

Retirement Rates — San Jose Group B

| Age | Rate |
|-----|---------|
| 55 | 5.00% |
| 56 | 5.00% |
| 57 | 5.00% |
| 58 | 5.00% |
| 59 | 5.00% |
| 60 | 10.00% |
| 61 | 10.00% |
| 62 | 15.00% |
| 63 | 10.00% |
| 64 | 15.00% |
| 65 | 25.00% |
| 66 | 25.00% |
| 67 | 25.00% |
| 68 | 25.00% |
| 69 | 25.00% |
| 70+ | 100.00% |

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Table 5

Withdrawal Rates

| Age | Years of Service | | | | |
|-----|------------------|----------|----------|----------|----------|
| | 0-1 | 2 | 3 | 4 | 5+ |
| 15 | 24.9713% | 24.9713% | 24.9713% | 24.9713% | 24.9713% |
| 16 | 24.9713% | 24.9713% | 24.9713% | 24.9713% | 24.9713% |
| 17 | 24.9713% | 24.9713% | 24.9713% | 24.9713% | 24.9713% |
| 18 | 24.9713% | 24.9713% | 24.9713% | 24.9713% | 24.9713% |
| 19 | 24.9713% | 24.9713% | 24.9713% | 24.9713% | 24.9713% |
| 20 | 24.9713% | 24.9713% | 24.9713% | 18.5427% | 18.5427% |
| 21 | 22.9713% | 22.9713% | 22.9713% | 16.5427% | 16.5427% |
| 22 | 20.9713% | 20.9713% | 20.9713% | 14.5427% | 14.5427% |
| 23 | 20.0000% | 18.9713% | 18.9713% | 12.5427% | 12.5427% |
| 24 | 20.0000% | 16.9713% | 16.9713% | 13.2838% | 13.2838% |
| 25 | 20.0000% | 14.9713% | 14.9713% | 12.5638% | 12.5638% |
| 26 | 20.0000% | 13.9702% | 13.9702% | 11.3025% | 11.3025% |
| 27 | 20.0000% | 12.9689% | 12.9689% | 11.1565% | 11.1565% |
| 28 | 20.0000% | 12.5000% | 12.5000% | 10.7303% | 10.7303% |
| 29 | 20.0000% | 12.5000% | 12.5000% | 10.6234% | 10.6234% |
| 30 | 20.0000% | 12.5000% | 12.5000% | 10.3358% | 10.3358% |
| 31 | 20.0000% | 12.5000% | 12.5000% | 10.2709% | 10.2709% |
| 32 | 20.0000% | 12.5000% | 12.2653% | 9.8082% | 9.8082% |
| 33 | 20.0000% | 12.5000% | 11.4223% | 9.3451% | 9.3451% |
| 34 | 20.0000% | 12.5000% | 10.5790% | 8.5527% | 8.5527% |
| 35 | 20.0000% | 12.5000% | 9.7354% | 7.7354% | 7.7354% |
| 36 | 20.0000% | 12.5000% | 9.1713% | 7.7613% | 7.7613% |
| 37 | 20.0000% | 12.5000% | 8.6068% | 7.6068% | 7.6068% |
| 38 | 20.0000% | 12.5000% | 8.0419% | 7.5419% | 7.5419% |
| 39 | 20.0000% | 12.5000% | 7.4765% | 7.4765% | 7.4765% |

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Table 5 (continued)

Withdrawal Rates

| Age | Years of Service | | | | |
|-----|------------------|----------|---------|---------|---------|
| | 0-1 | 2 | 3 | 4 | 5+ |
| 40 | 20.0000% | 12.5000% | 7.0000% | 7.0638% | 7.0638% |
| 41 | 20.0000% | 12.5000% | 7.0000% | 6.6510% | 6.6510% |
| 42 | 20.0000% | 12.5000% | 7.0000% | 6.2383% | 6.2383% |
| 43 | 20.0000% | 12.5000% | 7.0000% | 5.8255% | 5.8255% |
| 44 | 20.0000% | 12.5000% | 7.0000% | 5.4128% | 5.4128% |
| 45 | 20.0000% | 12.5000% | 7.0000% | 5.0000% | 5.0000% |
| 46 | 20.0000% | 12.5000% | 7.0000% | 5.0000% | 5.0000% |
| 47 | 20.0000% | 12.5000% | 7.0000% | 5.0000% | 5.0000% |
| 48 | 20.0000% | 12.5000% | 7.0000% | 5.0000% | 5.0000% |
| 49 | 20.0000% | 12.5000% | 7.0000% | 5.0000% | 5.0000% |
| 50 | 20.0000% | 12.5000% | 7.0000% | 5.0000% | 5.0000% |
| 51 | 20.0000% | 12.5000% | 7.0000% | 5.0000% | 5.0000% |
| 52 | 20.0000% | 12.5000% | 7.0000% | 5.0000% | 5.0000% |
| 53 | 20.0000% | 12.5000% | 7.0000% | 5.0000% | 5.0000% |
| 54 | 20.0000% | 12.5000% | 7.0000% | 5.0000% | 5.0000% |
| 55 | 20.0000% | 12.5000% | 7.0000% | 5.0000% | 5.0000% |
| 56 | 20.0000% | 12.5000% | 7.0000% | 5.0000% | 5.0000% |
| 57 | 20.0000% | 12.5000% | 7.0000% | 5.0000% | 5.0000% |
| 58 | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% |
| 59 | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% |
| 60 | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% |
| 61 | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% |
| 62 | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% |
| 63 | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% |
| 64 | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% |
| 65+ | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% |

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Table 6

Disability Rates

| Age | Male | Female | Age | Male | Female |
|-----|-------|--------|-----|-------|--------|
| 15 | 0.03% | 0.03% | 45 | 0.16% | 0.24% |
| 16 | 0.03% | 0.03% | 46 | 0.18% | 0.27% |
| 17 | 0.03% | 0.03% | 47 | 0.21% | 0.30% |
| 18 | 0.03% | 0.03% | 48 | 0.25% | 0.33% |
| 19 | 0.03% | 0.03% | 49 | 0.28% | 0.36% |
| 20 | 0.03% | 0.03% | 50 | 0.33% | 0.40% |
| 21 | 0.03% | 0.03% | 51 | 0.39% | 0.44% |
| 22 | 0.03% | 0.03% | 52 | 0.46% | 0.49% |
| 23 | 0.03% | 0.03% | 53 | 0.53% | 0.54% |
| 24 | 0.03% | 0.03% | 54 | 0.61% | 0.59% |
| 25 | 0.03% | 0.03% | 55 | 0.69% | 0.64% |
| 26 | 0.03% | 0.03% | 56 | 0.77% | 0.69% |
| 27 | 0.03% | 0.03% | 57 | 0.86% | 0.74% |
| 28 | 0.03% | 0.04% | 58 | 0.95% | 0.80% |
| 29 | 0.03% | 0.04% | 59 | 1.05% | 0.85% |
| 30 | 0.03% | 0.04% | 60 | 1.15% | 0.90% |
| 31 | 0.03% | 0.05% | 61 | 1.26% | 0.96% |
| 32 | 0.03% | 0.05% | 62 | 1.38% | 1.01% |
| 33 | 0.03% | 0.06% | 63 | 1.51% | 1.05% |
| 34 | 0.03% | 0.06% | 64 | 1.64% | 1.09% |
| 35 | 0.04% | 0.07% | 65+ | 0.00% | 0.00% |
| 36 | 0.04% | 0.08% | | | |
| 37 | 0.05% | 0.09% | | | |
| 38 | 0.06% | 0.10% | | | |
| 39 | 0.07% | 0.12% | | | |
| 40 | 0.08% | 0.13% | | | |
| 41 | 0.09% | 0.15% | | | |
| 42 | 0.10% | 0.17% | | | |
| 43 | 0.12% | 0.19% | | | |
| 44 | 0.14% | 0.22% | | | |

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Schedule SB, Part V — Summary of Plan Provisions

San Jose Market Pension Plan

Effective Date

January 1, 2000.

Amended and restated January 1, 2016.

Eligibility

Group A

Attainment of age 21 and the completion of a year of service. To complete a year of service, an employee must be credited with 1,000 or more hours of service during the first 12 months of employment or during any calendar year beginning after the date of hire. Any Group A employee meeting those requirements prior to January 1, 2003 will become a participant on that date. Otherwise, he or she will become a participant on the first day of January or July coincident with or next following the satisfaction of age and service requirements.

Group B

Attainment of age 21 and the completion of a year of service. To complete a year of service, an employee must be credited with 1,000 or more hours of service during the first 12 months of employment or during any calendar year beginning after the date of hire. Employees of the Regional Medical Center of San Jose who:

- (1) Were participants in either the Alexian Brothers Health Systems, Inc. Bargaining Unit Pension Plan or the Alexian Brothers Health Systems, Inc. Basic Pension Plan on December 31, 1998;
- (2) Were employees of the Hospital on January 1, 2000; and
- (3) Were continuously employed at the Hospital throughout 1999 are eligible to participate in the plan on January 1, 2000.

Participation Closed

Participation in the plan was closed to new employees under the following schedule:

| Group | Effective Date |
|---------------------|-------------------|
| Nonunion Employees | December 31, 2012 |
| CNA Union Employees | August 31, 2013 |
| LVN Union Employees | February 21, 2014 |
| SEI Union Employees | March 31, 2014 |
| ESC Union Employees | April 28, 2014 |

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**Benefit Freeze for Certain
Employees**

Effective April 1, 2008, benefit accruals were frozen for certain excluded employees. The group of excluded employees may vary from plan year to plan year.

Effective December 31, 2012 benefit accruals were frozen for all nonunion participants. This includes all employees who were previously frozen from plan year to plan year effective April 1, 2008 above.

Effective August 31, 2013 benefit accruals were frozen for CNA union participants who did not meet the Rule of 65. CNA union participants who met the Rule of 65 were given a choice between continuing to earn benefit accruals under the plan or freezing benefit accruals under the plan and receiving employer matching contributions in the 401(k) plan instead.

Effective during 2013 SEI union participants who do not meet the Rule of 60 will freeze benefit accruals under the plan on July 19, 2014. SEI union participants who do meet the Rule of 60 will be given a choice between continuing to earn benefit accruals under the plan or freezing benefit accruals under the plan and receiving employer matching contributions in the 401(k) plan instead.

Effective April 28, 2014, ESC union participants with at least 20 years of Vesting Service will freeze benefit accruals under the plan on December 31, 2017. All other ESC union participants will freeze benefit accruals under the plan on December 31, 2016.

Normal Retirement

Eligibility

Age 65.

Benefit

Group A

The sum of (1) and (2) below:

- (1) A monthly pension equal to 1/12th of 1.65% of the sum of compensation earned for each year of participating service prior to 2003.
- (2) A monthly pension equal to 1/12th of 2.10% of the sum of compensation earned for each year of participating service performed after 2002.

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Group B

Prior to January 1, 2006, a monthly pension equal to 1/12th of 1.65% of the sum of compensation earned for each year of participating service.

As of January 1, 2006, the benefit was amended to be a monthly pension equal to 1/12th of 2.10% of the sum of compensation earned for each year of participating service.

Early Retirement

Eligibility

Group A

Age 55 and five years of vesting service.

Group B

Age 55 and 10 years of vesting service.

Benefit

The normal retirement benefit is reduced by the factors below.

Group A

The following reduction factors will be used for Group A participants. If a participant in Group A has benefit service plus age in excess of 85 points, he is entitled to an unreduced benefit.

| Present Age | Factor |
|-------------|--------|
| 65 | 1.0000 |
| 64 | 0.9700 |
| 63 | 0.9400 |
| 62 | 0.9100 |
| 61 | 0.8800 |
| 60 | 0.8500 |
| 59 | 0.8200 |
| 58 | 0.7900 |
| 57 | 0.7600 |
| 56 | 0.7300 |
| 55 | 0.7000 |

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Group B

The following reduction factors will be used for Group B participants.

| Present Age | Factor |
|-------------|--------|
| 65 | 1.0000 |
| 64 | 0.9333 |
| 63 | 0.8667 |
| 62 | 0.8000 |
| 61 | 0.7333 |
| 60 | 0.6667 |
| 59 | 0.6333 |
| 58 | 0.6000 |
| 57 | 0.5667 |
| 56 | 0.5333 |
| 55 | 0.5000 |

Vesting

Eligibility

Five years of vesting service.

Benefit

The normal retirement benefit.

Group A and B participants can elect to receive a reduced benefit as early as age 55 with benefits being reduced according to same schedule as those used for Group B early retirement benefits.

Death Benefits

Eligibility

Five years of vesting service.

Benefit

If death occurs after first eligible for retirement, the benefit payable to the spouse is 50% of the applicable immediate early or normal retirement benefit (payable as a 50% joint and survivor annuity).

If death occurs before first eligible for retirement, the benefit payable is 50% of the vesting benefit accrued at the time of death, with commencement at the participant's earliest retirement date (payable as a 50% joint and survivor annuity).

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Disability Benefits

Eligibility

Group A

Five years of vesting service.

Group B

Not eligible for this benefit.

Benefit

Immediate monthly benefit equal to the accrued normal retirement benefit at disability. If a participant remains disabled until his normal retirement date, his monthly pension will be converted to a normal retirement pension. This benefit will be the normal retirement benefit, calculated using compensation and participating service as of his disability.

Optional Forms of Benefit

Participants have the choice of receiving a life annuity, certain and life annuity (5 year or 10 year), joint and survivor annuity (50%; 66 $\frac{2}{3}$ %; 75%; or 100%), or a single lump-sum payment up to \$15,000. All optional payment forms are the actuarial equivalent of the life annuity.

Administrative Expenses

Expenses incurred as part of the ongoing administration of the plan are paid out of the pension trust.

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San Jose Market Pension Plan

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Definitions

Actuarial Equivalent

Based on tabular factors specified in the plan document. For purposes of calculating lump-sum present values, the interest rate and mortality assumption are as required under IRC section 417(e)(3).

Compensation

All wages reported on the W 2 Form (except amounts paid for overtime, call time, shift differential time) and elective contributions made to the Regional Medical Center of San Jose 401(k) Plan or any other qualified cash or deferred arrangement under section 401(k) of the Internal Revenue Code and any additional pretax contributions made to the Lifetimes Benefit Choices program or other Cafeteria plan. As of January 1, 2003, definition of compensation is amended for Group A participants to include overtime, call time, and shift differential time. As of January 1, 2006, definition of compensation is amended for Group B participants to include overtime, call time, and shift differential time.

Participating Service

A year of participating service is each year of vesting service earned after 1998 while employed by the company or an affiliate of the company that has adopted the plan.

Vesting Service

Beginning January 1, 1999, one year of service shall be credited for each calendar year an employee completes at least 1,000 hours of service. For each nonunion employee, the total (including partial) years of service credited to the employee as vesting service under the Alexian Brothers Non Union Plan prior to January 1, 1999 shall be counted as vesting service under this plan. For each union employee, the total (including partial) years of service credited to the employee as vesting service under the Alexian Brothers Union Plan prior to January 1, 1999 shall be counted as vesting service under this plan. For employees in Group A, vesting service earned under the HCA Retirement Plan shall be counted as vesting service under this plan.

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Group A Participant

A participant represented by the California Nurses Association (CNA) or the Service Employees International Union (SEIU) and nonunion employees at Regional Medical Center of San Jose, San Jose Medical Center, and Good Samaritan Hospital.

As of January 1, 2006, the plan was amended to include medical technicians, radiology technicians, and licensed vocational nurses.

Group B Participant

Employees of the Regional Medical Center of San Jose who were hired (or rehired) prior to September 1, 1999 who are not Group A employees.

Excluded Employees

Highly compensated, nonunion employees who are not registered nurses and who participate in a nonqualified pension plan during the plan year. The excluded group is determined each plan year based on the highly compensated employee group for that plan year. However, since benefit accruals were frozen for all nonunion employees effective December 31, 2012, this classification is no longer relevant.

Plan Year

Calendar year.

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San Jose Market Pension Plan

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Southwest Texas Methodist Hospital

Effective Date October 1, 1977. Last restated January 1, 2016 as part of the San Jose Market Pension Plan.

Eligibility Age 21 and completion of at least 1,000 hours of service in the first 12 consecutive months of employment or in any plan year beginning after the date of hire. An employee who was not a participant on December 31, 1994 is not eligible to become a participant.

Normal Retirement

Eligibility Age 65 if hired prior to October 1, 1988. Otherwise age 65 and fifth anniversary of hire date.

Benefit Accrued deferred monthly retirement income commencing at normal retirement eligibility date accrued as of September 30, 1989 under the superseded plan times a fraction (not less than one) of final average monthly compensation over final average monthly compensation as of September 30, 1989 under the superseded plan times a factor to convert from a 10 years certain and life annuity to a single life annuity.

Plus

1.125% times the participant's final average monthly compensation times credited service up to 35 years over credited service as of October 1, 1989.

Plus

0.5% times the participant's final average monthly compensation in excess of his covered compensation times credited service up to 35 years over credited service as of October 1, 1989.

Minimum benefit: \$12.50 times credited service up to 10 years.

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Early Retirement

Eligibility

Age 55.

Benefit

Normal retirement benefit accrued to date of early retirement reduced by the factors below:

| Present Age | Factor |
|-------------|--------|
| 65 | 100.0% |
| 64 | 93.3% |
| 63 | 86.7% |
| 62 | 80.0% |
| 61 | 73.3% |
| 60 | 66.7% |
| 59 | 63.3% |
| 58 | 60.0% |
| 57 | 56.7% |
| 56 | 53.3% |
| 55 | 50.0% |

Vested Termination

Eligibility

100% vesting given to employees who are participants as of December 7, 1994. Otherwise, five years of vesting service.

Benefit

Present value of normal retirement benefit accrued to date of termination accumulated with interest to benefit commencement date. The benefit is payable at the normal retirement eligibility date or as early as age 55. Early retirement reduction factors will apply if payments commence prior to age 65.

Death Benefit While Active

Eligibility

Satisfied vested termination eligibility requirements.

Benefit

Present value of normal retirement benefit accrued to date of death in a 10 years certain and life option form.

Death Benefit After Termination

Eligibility

Satisfied vested termination eligibility requirements and elected death coverage.

Benefit

Present value of normal retirement benefit accrued to date of termination accumulated with interest to date of death in a 10 years certain and life option form.

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Rule of 60

Eligibility

As of December 31, 1994, 10 years of credited service and credited service plus attained age totaling at least 60.

Benefit

The greater of any frozen minimum benefit; or the accrued benefit offset by the sum of the following account balances converted to annuities:

- The HCA Retirement Plan Account (formerly named the HCA Money Purchase Pension Plan);
- Beginning in 2000, the Supplementary Contribution Account; and
- Beginning in 2009, the HCA 401(k) Match Account.

Non Rule of 60

Eligibility

Do not satisfy Rule of 60 eligibility requirements.

Benefit

Accrued benefit as of December 31, 1994. Future benefit accruals are frozen past this date.

Normal Form of Annuity

Life annuity.

Optional Forms of Benefit

Participants have the choice of receiving a life annuity, 50% joint and survivor annuity, 66 2/3% joint and survivor annuity with a 10 year certain period, 10 year certain and life annuity, or lump sum. All optional payment forms are the actuarial equivalent of the single life annuity.

Definitions

Pay

Pay as defined within the Plan document. For non-Rule of 60 participants, pay after the earlier of termination date or December 31, 1994 is not considered.

Final Average Monthly Compensation

Highest average of annual earnings in 60 consecutive months out of the last 120 months of employment.

Account Balance Conversion Into an Annuity for Rule of 60 Participants

Based on the 1984 Unisex Pension Mortality Table and an interest rate of 6.50%. The amount shall not be less than the amount determined using the assumptions specified in IRC section 417(e) for the plan year.

Vesting Service

Number of years of service prior to October 1, 1976 plus one year of service for each plan year since October 1, 1976 an employee completes at least 1,000 hours of service.

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Credited Service

One year of service shall be credited for each plan year an employee completes at least 1,000 hours of service. Service during year of hire, termination, or retirement shall be based on complete months. For non-Rule of 60 participants, credited service is frozen after the earlier of termination date or December 31, 1994.

Covered Compensation

The average of the Social Security wage bases for the 35 years up to and including the year of the participant's Social Security normal retirement age. 1994 Covered compensation is used for non-Rule of 60 employees.

Plan Year

Calendar year.

Schedule SB Attachment (Form 5500) —2024 Plan Year
San Jose Market Pension Plan
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Grant Hospital of Chicago (Non Union)

| | |
|---------------------------------------|--|
| Effective Date | January 1, 1967. Last restated January 1, 2016 as part of the San Jose Market Pension Plan. |
| Eligibility | Age 21 with one year of service. No participants after December 31, 1993 are eligible to participate in the plan. |
| Facility Closing | The Grant Hospital of Chicago was closed during 2008 and, as a result, no active participants are covered under these provisions after 2008. |
| Guaranteed Interest Percentage | Equal to 2% plus the one year U.S. Treasury bond rate on December 31 of the immediately preceding year. |
| Benefit Credits | The plan's benefits have been frozen as of December 31, 1993. There are no further benefit accruals. |
| Normal Retirement | |
| Eligibility | Age 65 with five years of participation. |
| Benefit | The greater of the cash balance at the normal retirement date or the present value of the prior plan frozen accrued benefit as of December 31, 1992. The benefit is available in the form of an annuity or lump sum. |
| Early Retirement | |
| Eligibility | Age 55 with three years of vesting service. |
| Benefit | The greater of the cash balance at the early retirement date or the present value of the prior plan frozen accrued benefit as of December 31, 1992 reduced for early retirement. The benefit is available in the form of an annuity. A lump sum is only given for terminations after 1992 and election within 12 months of leaving employment. |
| Late Retirement Benefit | |
| Eligibility | Participant satisfies normal retirement eligibility. |
| Benefit | The greater of the cash balance at the late retirement date or the present value of the prior plan frozen accrued benefit as of December 31, 1992. The benefit is available in the form of an annuity or lump sum. |
| Vesting | |
| Eligibility | Participants are 20% vested after three years of vesting service, increasing by 20% for each additional year up to a maximum of 100%. All participants employed on November 12, 1998 are 100% vested. |

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Benefit

The greater of the cash balance at the commencement date or the present value of the prior plan frozen accrued benefit as of December 31, 1992 (possibly reduced for early retirement). The benefit is available in the form of an annuity or single lump-sum payment deferred to early or normal retirement.

Death Benefits

Eligibility

Participant satisfies vesting eligibility.

Benefit Before Retirement

Married Participants

If death occurs after first eligible for retirement, the benefit payable to the spouse is 50% of the applicable immediate early or normal retirement benefit (payable as a 50% joint and survivor annuity).

If death occurs before first eligible for retirement, the benefit payable to the spouse is 50% of the vesting benefit with commencement on the date the participant would have attained early retirement eligibility (payable as a 50% joint and survivor annuity).

A lump sum and/or non-spouse beneficiary is allowed if the waiver procedure is followed.

Single Participants

The greater of the cash balance at the commencement date or the present value of the prior plan frozen accrued benefit as of December 31, 1992.

Benefit After Retirement

None, unless the participant chooses a joint and survivor form of benefits.

Optional Forms of Benefit

Participants have the choice of receiving a life annuity, 50%, 66 $\frac{2}{3}$ % or 100% joint and survivor annuity, Social Security level income option, 5 or 10 year certain and life annuity, or a lump sum. All optional payment forms are the actuarial equivalent of the single life annuity.

Definitions

Vesting Service

One year of vesting service is credited for each plan year in which an employee has 1,000 hours of service.

Credited Service

A participant earns one full year of credited service for each year in which vesting service is earned. Partial credited service equal to 1/12th of a year may be earned for each calendar month during which the employee has one hour of service. Partial service may only be earned in the years a participant is hired, terminated, retired, or becomes reinstated after a one year break in service.

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Compensation

Total earnings during the calendar year including shift differential pay, amounts contributed for a section 125 plan, and any contribution made to tax sheltered annuities under section 403(b) of the IRS Code. Compensation does not include overtime, holiday, or weekend premium, call time, or other premium pay.

Account Balance Conversion
Into an Annuity

Based on the assumptions specified in IRC section 417(e) for the plan year.

Actuarial Equivalence

UP 1984 mortality and 8.00% interest rate.

Plan Year

Calendar year.

Schedule SB Attachment (Form 5500) —2024 Plan Year

San Jose Market Pension Plan

EIN: 62-1720399 PN: 002

Alaska Regional Hospital Pension Plan

| | |
|--------------------------|--|
| Effective Date | January 1, 1982. Last restated January 1, 2016 as part of the San Jose Market Pension Plan. |
| Eligibility | A collective bargaining unit employee hired on or before May 11, 1982 is eligible to participate following the completion of at least 1,000 hours or one year of service in the first 12 consecutive months of employment or in any following plan year. |
| Normal Retirement | |
| Eligibility | Earlier of (1) or (2): <ol style="list-style-type: none">(1) Age 50 and five years of service; or(2) Five years of service and the sum of age and service to be at least 60. |
| Benefit | A monthly pension equal to the product of (1), (2), and (3) less vested benefit under the Alaska Teamster Employer Pension Plan: <ol style="list-style-type: none">(1) \$26.30;(2) Years of credited service;(3) A fraction, the numerator of which is contributions as of May 11, 1982 plus \$1 for each hour on or after May 12, 1982, and the denominator of which is total hours at termination date. |
| Early Retirement | |
| Eligibility | Five years of service and before normal retirement eligibility. |
| Benefit | Normal retirement benefit accrued at termination date reduced by 1/180th for each of the first 60 months, 1/360th for each of the next 60 months, and 1/480th for any additional months by which the benefit commencement precedes normal retirement. |
| Late Retirement | |
| Eligibility | Past normal retirement eligibility. |
| Benefit | Normal retirement benefit accrued at termination date increased by 1% for each month from age 50 and the earlier of age 65 or age at late retirement eligibility date. |

Schedule SB Attachment (Form 5500) —2024 Plan Year

San Jose Market Pension Plan

EIN: 62-1720399 PN: 002

Disability Retirement

Eligibility Two years of service and total and permanent disability.

Benefit The applicable immediate normal, early, or late retirement benefit accrued at disability date. The monthly benefit shall not be less than \$65.95 multiplied by years of service (maximum seven years).

Vesting

Eligibility Five years of service.

Benefit Normal retirement benefit accrued at termination date payable at normal retirement eligibility date or earlier. The benefit is reduced by 1/180th for each of the first 60 months, 1/360th for each of the next 60 months, and 1/480th for any additional months by which the benefit commencement precedes normal retirement.

Death Benefits

Eligibility Five years of service.

Benefit The spouse's benefit is 100% of the applicable immediate normal, early, or late retirement benefit payable as a 100% contingent annuity (or the actuarial value in a lump-sum form). Regardless of the number of years of service, the lump-sum value of the death benefit shall not be less than the greater of \$1,000 or the sum of contributions as of May 11, 1982 plus \$1 for each hour on or after May 12, 1982.

Normal Form of Benefit

Five years certain and life annuity.

Optional Forms of Benefit

Participants have the choice of receiving a life annuity, 50%, 66 $\frac{2}{3}$ % or 100% joint and survivor annuity, 5 year certain and life annuity, or a lump sum. All optional payment forms are the actuarial equivalent of the single life annuity.

Schedule SB Attachment (Form 5500) —2024 Plan Year
San Jose Market Pension Plan
EIN: 62-1720399 PN: 002

Definitions

Credited Service

Years of past credited service plus future credited service (total hours divided by 2,000).

Service

Years of vesting as of May 11, 1982 plus future service. Future service is the sum of (1) and (2):

- (1) One year shall be granted for May 12, 1982 through December 31, 1982 if 583 to 1,166 hours are completed. Proportionately more or less may be earned.
- (2) One year shall be granted for each plan year beginning on or after January 1, 1983 that 1,000 to 2,000 hours are completed. Proportionately more or less may be earned.

During 2010, active participants were given a choice between continuing future service accruals or freezing accruals and participating in a defined contribution arrangement. Effective January 1, 2011, benefits were frozen under the plan for those employees electing the defined contribution option.

Schedule SB Attachment (Form 5500) —2024 Plan Year
San Jose Market Pension Plan
EIN: 62-1720399 PN: 002

Alleghany Regional Hospital Cash Balance Plan

| | |
|------------------------------|--|
| Effective Date | October 1, 1977. Last restated January 1, 2016 as part of the San Jose Market Pension Plan. |
| Eligibility | The latest of January 1 following date of employment and completion of 1,000 hours of service, and the effective date of the plan. Plan was closed to new entrants December 31, 1995. |
| Cash Balance | Each participant's cash balance is increased by the sum of interest credits and benefit credits. (Effective December 31, 1995, there are no future benefit credits). |
| Interest Credits | The average rate in effect during the prior plan year for three month T bills multiplied by the beginning of year cash balance. |
| Benefit Credits | 3% of compensation. (Effective December 31, 1995, there are no further benefit credits). |
| Normal Retirement | |
| Eligibility | Age 65 and fifth anniversary of participation date. |
| Benefit | The participant's cash balance at the normal retirement date, subject to the minimum prior plan benefit. The benefit is available in the form of an annuity or lump sum. |
| Early Retirement | |
| Eligibility | Age 55 with 10 years of service. |
| Benefit | The participant's cash balance at the early retirement date, subject to the minimum prior plan benefit. The benefit is available in the form of an annuity or lump sum. |
| Disability Retirement | |
| Eligibility | Ten years of service, age 35, and eligible for Social Security disability benefits. |
| Benefit | The participant's cash balance increased with Interest credits until normal retirement, subject to the minimum prior plan benefit. The benefit is available in the form of an annuity or lump sum at normal retirement. |
| Vesting | |
| Eligibility | Full vesting after three years of service. |
| Benefit | The participant's cash balance at the commencement date, subject to the minimum prior plan benefit. The benefit is available in the form of an annuity or lump sum at termination or deferred to early or normal retirement. |

Schedule SB Attachment (Form 5500) —2024 Plan Year

San Jose Market Pension Plan

EIN: 62-1720399 PN: 002

Death Benefits

Eligibility

Three years of service.

Benefit Before Retirement

The spouse or beneficiary is eligible to receive the participant's cash balance at the commencement date, subject to the minimum prior plan benefit. The benefit is available in the form of an annuity or lump sum anytime between the participant's death and the participant's normal retirement.

Benefit After Retirement

None, unless the participant chooses a joint and survivor form of benefits.

Optional Forms of Benefit

Participants have the choice of receiving a lump sum, life annuity, escalating life annuity, joint and survivor annuity, or certain and life annuity.

Cash Balance Conversion

To determine the amount of the monthly allowance, the participant's accrued benefit expressed in a form of a lump-sum distribution shall be divided by 200 then converted to a life annuity using an interest rate of 2.8846% and the actuarial factors based on a 7% interest rate and the 1971 Group Annuity Mortality Table for females.

Plan Year

Calendar year.

Schedule SB Attachment (Form 5500) —2024 Plan Year
San Jose Market Pension Plan
EIN: 62-1720399 PN: 002

Columbia Healthcare Corporation of Northern Ohio Retirement Plan

| | |
|--------------------------|--|
| Effective Date | March 1, 1996. Last restated January 1, 2016 as part of the San Jose Market Pension Plan. |
| Eligibility | Employees who were participants before November 1, 1995 under the prior plan continue to be participants. For others participation begins after attaining age 21 and completing at least 1,000 hours of service in the first 12 consecutive months of employment or in any following calendar year. The plan was frozen as of June 11, 1999. |
| Normal Retirement | |
| Eligibility | Age 65 and the fifth anniversary from the date of hire. |
| Benefit | A monthly pension equal to (1) plus (2) multiplied by (3) below: (1) 1.20% of average monthly compensation. (2) 0.65% of average monthly compensation in excess of covered compensation. (3) Benefit service. |

Schedule SB Attachment (Form 5500) —2024 Plan Year
 San Jose Market Pension Plan
 EIN: 62-1720399 PN: 002

Early Retirement

Eligibility

Age 55 and five years of credited service.

Benefit

Normal retirement benefit with benefit service projected to the normal retirement eligibility date at the same rate as in the past, multiplied by the ratio of credited service accrued from January 1, 1996 through the termination date to total projected credited service at the normal retirement eligibility date. The benefit is then reduced by the factors below:

| Present Age | Factor |
|-------------|--------|
| 65 | 1.0000 |
| 64 | 0.8940 |
| 63 | 0.8000 |
| 62 | 0.7180 |
| 61 | 0.6460 |
| 60 | 0.5820 |
| 59 | 0.5260 |
| 58 | 0.4750 |
| 57 | 0.4300 |
| 56 | 0.3900 |
| 55 | 0.3540 |

Disability Retirement

Eligibility

Ten years of credited service.

Benefit

Early retirement benefit with no reduction for early commencement.

Deferred Vested Retirement

Eligibility

Five years of credited service. All participants employed on June 11, 1999 are 100% vested.

Benefit

Early retirement benefit payable as early as age 55.

Death Benefits

Eligibility

Five years of credited service. All participants employed on June 11, 1999 are eligible.

Schedule SB Attachment (Form 5500) —2024 Plan Year

San Jose Market Pension Plan

EIN: 62-1720399 PN: 002

Benefit

If death occurs after first eligible for retirement, the benefit payable to the spouse is 50% of the applicable immediate early or normal retirement benefit (payable as a 50% joint and survivor annuity).

If death occurs before first eligible for retirement, the benefit payable is 50% of the vesting benefit with commencement on the date the participant would have attained early retirement eligibility (payable as a 50% joint and survivor annuity).

Optional Forms of Benefit

Participants have the choice of receiving a life annuity, 50% or 75% joint and survivor annuity, a 5 or 10 year certain and life annuity, or a lump sum if less than \$5,000. All optional forms are adjusted to the actuarial equivalent of the life annuity.

Definitions

Average Monthly Compensation

Average compensation during the 60 consecutive months producing the highest average in the last 120 months. Compensation under union and nonunion positions is used. Compensation during the last year of employment should be taken into account.

Benefit Service

Beginning January 1, 1996, one year of service shall be credited for each calendar year an employee completes at least 1,800 hours of service. If less than 1,800 hours of service are worked, the benefit service is prorated based on hours of service. Benefit service is accrued for a fraction of a calendar year during year of participation eligibility, rehire, or termination if the service rate is at least 1,000 hours a year. Hours of service within a union and nonunion position are counted. No additional service is accrued after June 11, 1999.

Compensation

For calendar years 1996 through 1999, FICA wages plus section 125 deferrals. For calendar years 1995 and earlier, FICA wages only. Compensation is annualized if less than 1,800 hours are worked. Compensation excludes wages earned subsequent to June 11, 1999.

Covered Compensation

Average of the taxable wage bases in effect for each calendar year during the 35 year period ending with the calendar year of the attainment of Social Security normal retirement age (i.e., IRS Revenue Ruling 89 70 Table).

Schedule SB Attachment (Form 5500) —2024 Plan Year
San Jose Market Pension Plan
EIN: 62-1720399 PN: 002

Credited Service

One year of service shall be credited for each calendar year an employee completes at least 1,000 hours of service. A fraction of a year of service is given during year of hire, rehire, or termination if the service rate is at least 1,000 hours a year. Service before January 1, 1996 is service accrued as of December 31, 1995 for employees who were participants under the prior plan as of October 31, 1995. No service is earned after June 11, 1999.

Actuarial Equivalence

1951 Group Annuity Mortality Table for males, projected to 1975 by Projection Scale C, with an age setback of two years for males and females and an interest rate of 8.00%.

Administrative Expenses

Expenses incurred as part of the ongoing administration of the plan are paid out of the pension trust.

Plan Year

Calendar year.

Schedule SB Attachment (Form 5500) —2024 Plan Year
San Jose Market Pension Plan
EIN: 62-1720399 PN: 002

Plan Changes Since the Prior Year

The January 1, 2024 valuation reflects the following plan changes:

- Limit changes:
 - The legislated increase in the section 401(a)(17) recognizable pay limit from \$330,000 for 2023 to \$345,000 for 2024.
 - The legislated increase in the section 415 dollar limits for defined benefit plans from \$265,000 for 2023 to \$275,000 for 2024.
- An update to the mortality and interest rates for determining minimum lump-sum payments under IRC section 417(e)(3) to the applicable rates for the current plan year.

The January 1, 2023 valuation reflects the following plan changes:

- Limit changes:
 - The legislated increase in the section 401(a)(17) recognizable pay limit from \$305,000 for 2022 to \$330,000 for 2023.
 - The legislated increase in the section 415 dollar limits for defined benefit plans from \$245,000 for 2022 to \$265,000 for 2023.
- An update to the mortality and interest rates for determining minimum lump-sum payments under IRC section 417(e)(3) to the applicable rates for the current plan year.

The January 1, 2022 valuation reflects the following plan changes:

- Limit changes:
 - The legislated increase in the section 401(a)(17) recognizable pay limit from \$290,000 for 2021 to \$305,000 for 2022.
 - The legislated increase in the section 415 dollar limits for defined benefit plans from \$230,000 for 2021 to \$245,000 for 2022.
- An update to the mortality and interest rates for determining minimum lump-sum payments under IRC section 417(e)(3) to the applicable rates for the current plan year.

The January 1, 2021 valuation reflects the following plan changes:

- Limit changes:
 - The legislated increase in the section 401(a)(17) recognizable pay limit from \$285,000 for 2020 to \$290,000 for 2021.
- An update to the mortality and interest rates for determining minimum lump-sum payments under IRC section 417(e)(3) to the applicable rates for the current plan year.

The January 1, 2020 valuation reflects the following plan changes:

- Limit changes:
 - The legislated increase in the section 401(a)(17) recognizable pay limit from \$280,000 for 2019 to \$285,000 for 2020.
 - The legislated increase in the section 415 dollar limits for defined benefit plans from \$225,000 for 2019 to \$230,000 for 2020.

Schedule SB Attachment (Form 5500) —2024 Plan Year
San Jose Market Pension Plan
EIN: 62-1720399 PN: 002

- An update to the mortality and interest rates for determining minimum lump-sum payments under IRC section 417(e)(3) to the applicable rates for the current plan year.

The January 1, 2019 valuation reflects the following plan changes:

- Limit changes:
 - The legislated increase in the section 401(a)(17) recognizable pay limit from \$275,000 for 2018 to \$280,000 for 2019.
 - The legislated increase in the section 415 dollar limits for defined benefit plans from \$220,000 for 2018 to \$225,000 for 2019.

An update to the mortality and interest rates for determining minimum lump-sum payments under IRC section 417(e)(3) to the applicable rates for the current plan year.

Other Information to Fully and Fairly Disclose the Actuarial Position of the Plan

Due to software limitations with the electronic filing process, information filed electronically cannot be controlled by the Enrolled Actuary. The values on the signed Schedule SB will govern to the extent there are any differences in the entries filed electronically and the actual data contained on the signed Schedule SB.

Schedule SB Attachment (Form 5500) —2024 Plan Year
 San Jose Market Pension Plan
 EIN: 62-1720399 PN: 002

Schedule SB, line 26a — Schedule of Active Frozen
 Participant Data as of January 1, 2024

Number of Participants and Average Accrued Benefit

| Attained Age | Years of Credited Service | | | | | | | | | |
|--------------|---------------------------|-----|-----|---------------|----------------|----------------|-------|-------|-------|-----|
| | <1 | 1-4 | 5-9 | 10-14 | 15-19 | 20-24 | 25-29 | 30-34 | 35-39 | 40+ |
| <25 | | | | | | | | | | |
| 25-29 | | | | | | | | | | |
| 30-34 | | | | 5 | 1 | | | | | |
| 35-39 | | 1 | 2 | 31 \$5,047 | 11 | | | | | |
| 40-44 | | 2 | 7 | 51 \$8,255 | 51 \$13,837 | 14 | | | | |
| 45-49 | | 4 | 5 | 29 \$7,425 | 61 \$14,221 | 55 \$18,652 | 1 | | | |
| 50-54 | | 3 | 13 | 39 \$5,934 | 78 \$14,490 | 86 \$20,592 | 4 | 1 | | |
| 55-59 | | 3 | 7 | 31 \$6,685 | 62 \$10,539 | 59 \$20,594 | 6 | 4 | | |
| 60-64 | | 2 | 7 | 15 | 52 \$9,681 | 37 \$9,403 | 19 | 5 | 1 | |
| 65-69 | | 1 | | 7 | 21 \$9,560 | 13 | 10 | 3 | | 1 |
| 70+ | | | | | 2 | 8 | 4 | 1 | 1 | |

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Schedule SB Attachment (Form 5500) –2024 Plan Year
 San Jose Market Pension Plan
 EIN: 62-1720399 PN: 002

Schedule SB, line 26a – Schedule of Active Ongoing
 Participant Data as of January 1, 2024

Number of Participants and Average Compensation

| Attained Age | Years of Credited Service | | | | | | | | | |
|--------------|---------------------------|-----|-----|-------|-------|-----------------|-------|-------|-------|-----|
| | <1 | 1-4 | 5-9 | 10-14 | 15-19 | 20-24 | 25-29 | 30-34 | 35-39 | 40+ |
| <25 | | | | | | | | | | |
| 25-29 | | | | | | | | | | |
| 30-34 | | | | | | | | | | |
| 35-39 | | | | | | | | | | |
| 40-44 | | | | | | | | | | |
| 45-49 | | | | | | | | | | |
| 50-54 | | | | | | 10 | 4 | | | |
| 55-59 | | | | | 2 | 45 \$140,347 | 8 | | | |
| 60-64 | | | | 1 | 8 | 67 \$144,008 | 12 | | | |
| 65-69 | | | 2 | 1 | 11 | 16 | 3 | | | |
| 70+ | | | 1 | | | 5 | 1 | | | 4 |

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Schedule SB Attachment (Form 5500) –2024 Plan Year

San Jose Market Pension Plan

EIN: 62-1720399 PN: 002

Schedule SB, line 26b – Schedule of Projection of Expected Benefit Payments

| Plan Year | Active Participants | Terminated Vested Participants | Retired Participants and Beneficiaries Receiving Payments | Total |
|-----------|---------------------|--------------------------------|---|------------|
| 2024 | 3,019,104 | 3,134,176 | 28,185,048 | 34,338,328 |
| 2025 | 4,017,186 | 2,685,838 | 27,681,098 | 34,384,122 |
| 2026 | 5,834,782 | 3,088,939 | 27,137,349 | 36,061,070 |
| 2027 | 7,773,683 | 3,222,372 | 26,557,890 | 37,553,945 |
| 2028 | 9,661,585 | 3,438,935 | 25,931,412 | 39,031,932 |
| 2029 | 11,082,266 | 3,725,833 | 25,255,918 | 40,064,017 |
| 2030 | 12,490,196 | 3,978,169 | 24,534,579 | 41,002,944 |
| 2031 | 13,357,501 | 4,275,399 | 23,747,534 | 41,380,434 |
| 2032 | 14,073,103 | 4,435,424 | 22,922,483 | 41,431,010 |
| 2033 | 14,663,100 | 4,748,718 | 22,056,247 | 41,468,065 |
| 2034 | 15,128,070 | 5,156,721 | 21,160,874 | 41,445,665 |
| 2035 | 15,441,300 | 5,315,833 | 20,230,441 | 40,987,574 |
| 2036 | 15,634,845 | 5,571,275 | 19,262,359 | 40,468,479 |
| 2037 | 15,737,873 | 5,699,752 | 18,260,114 | 39,697,739 |
| 2038 | 15,760,348 | 5,800,509 | 17,228,297 | 38,789,154 |
| 2039 | 15,775,156 | 5,861,012 | 16,172,363 | 37,808,531 |
| 2040 | 15,688,968 | 5,953,577 | 15,098,641 | 36,741,186 |
| 2041 | 15,482,488 | 6,077,527 | 14,014,308 | 35,574,323 |
| 2042 | 15,258,684 | 6,094,708 | 12,927,291 | 34,280,683 |
| 2043 | 14,991,280 | 6,128,754 | 11,846,030 | 32,966,064 |
| 2044 | 14,635,641 | 6,242,456 | 10,779,349 | 31,657,446 |
| 2045 | 14,277,578 | 6,257,031 | 9,736,357 | 30,270,966 |
| 2046 | 13,864,584 | 6,303,102 | 8,726,207 | 28,893,893 |
| 2047 | 13,399,699 | 6,232,407 | 7,757,849 | 27,389,955 |
| 2048 | 12,873,879 | 6,107,712 | 6,839,552 | 25,821,143 |
| 2049 | 12,311,961 | 5,948,773 | 5,978,458 | 24,239,192 |
| 2050 | 11,733,573 | 5,766,683 | 5,180,363 | 22,680,619 |
| 2051 | 11,123,618 | 5,568,705 | 4,449,380 | 21,141,703 |
| 2052 | 10,498,182 | 5,340,345 | 3,787,872 | 19,626,399 |
| 2053 | 9,865,265 | 5,100,716 | 3,196,413 | 18,162,394 |
| 2054 | 9,226,644 | 4,861,281 | 2,673,853 | 16,761,778 |
| 2055 | 8,589,871 | 4,612,614 | 2,217,624 | 15,420,109 |
| 2056 | 7,961,361 | 4,360,307 | 1,823,970 | 14,145,638 |
| 2057 | 7,345,620 | 4,108,058 | 1,488,225 | 12,941,903 |
| 2058 | 6,746,653 | 3,856,982 | 1,205,138 | 11,808,773 |

Schedule SB Attachment (Form 5500) –2024 Plan Year

San Jose Market Pension Plan

EIN: 62-1720399 PN: 002

| Plan Year | Active Participants | Terminated Vested Participants | Retired Participants and Beneficiaries Receiving Payments | Total |
|-----------|---------------------|--------------------------------|---|------------|
| 2059 | 6,167,963 | 3,608,153 | 969,081 | 10,745,197 |
| 2060 | 5,612,563 | 3,362,646 | 774,343 | 9,749,552 |
| 2061 | 5,082,952 | 3,121,510 | 615,344 | 8,819,806 |
| 2062 | 4,581,140 | 2,885,837 | 486,790 | 7,953,767 |
| 2063 | 4,108,620 | 2,656,665 | 383,807 | 7,149,092 |
| 2064 | 3,666,340 | 2,434,952 | 301,998 | 6,403,290 |
| 2065 | 3,254,773 | 2,221,591 | 237,516 | 5,713,880 |
| 2066 | 2,874,000 | 2,017,272 | 187,048 | 5,078,320 |
| 2067 | 2,523,768 | 1,822,575 | 147,788 | 4,494,131 |
| 2068 | 2,203,484 | 1,637,951 | 117,407 | 3,958,842 |
| 2069 | 1,912,227 | 1,463,687 | 93,983 | 3,469,897 |
| 2070 | 1,648,876 | 1,299,961 | 75,964 | 3,024,801 |
| 2071 | 1,412,163 | 1,146,857 | 62,104 | 2,621,124 |
| 2072 | 1,200,694 | 1,004,448 | 51,417 | 2,256,559 |
| 2073 | 1,013,031 | 872,793 | 43,127 | 1,928,951 |

Schedule SB Attachment (Form 5500) –2024 Plan Year
San Jose Market Pension Plan
EIN: 62-1720399 PN: 002

Schedule SB, line 32 – Schedule of Amortization Bases

| Type of Base | Present Value of Installment | Date Established | Years Remaining | Amortization Installment |
|--------------|------------------------------|------------------|-----------------|--------------------------|
| Shortfall | \$ 2,501,033 | January 1, 2024 | 15 | \$ 227,545 |

Schedule SB Attachment (Form 5500) –2024 Plan Year
 San Jose Market Pension Plan
 EIN: 62-1720399 PN: 002

Schedule SB, line 22 – Description of Weighted Average Retirement Age

The average retirement age shown in line 22 has been calculated by assuming the following retirement rates and no decrements other than retirement for this calculation. All retirements are assumed to occur at mid-year, except for the 100% retirement age.

| (a) Age | (b) Rate | (c) Weight | (d) Product (a) × (b) × (c) |
|------------------|-------------|---------------|-----------------------------------|
| 55.5 | 5.00% | 1.0000 | 2.78 |
| 56.5 | 5.00% | 0.9500 | 2.68 |
| 57.5 | 5.00% | 0.9025 | 2.59 |
| 58.5 | 5.00% | 0.8574 | 2.51 |
| 59.5 | 5.00% | 0.8145 | 2.42 |
| 60.5 | 10.00% | 0.7738 | 4.68 |
| 61.5 | 10.00% | 0.6964 | 4.28 |
| 62.5 | 15.00% | 0.6268 | 5.88 |
| 63.5 | 10.00% | 0.5327 | 3.38 |
| 64.5 | 15.00% | 0.4795 | 4.64 |
| 65.5 | 25.00% | 0.4076 | 6.67 |
| 66.5 | 25.00% | 0.3057 | 5.08 |
| 67.5 | 25.00% | 0.2292 | 3.87 |
| 68.5 | 25.00% | 0.1719 | 2.94 |
| 69.5 | 25.00% | 0.1290 | 2.24 |
| 70 | 100.00% | 0.0967 | 6.77 |
| Weighted Average | | | 63.41 |

Schedule SB Attachment (Form 5500) –2024 Plan Year

San Jose Market Pension Plan

EIN: 62-1720399 PN: 002

Schedule SB, line 26b – Schedule of Projection of Expected Benefit Payments

| Plan Year | Active Participants | Terminated Vested Participants | Retired Participants and Beneficiaries Receiving Payments | Total |
|-----------|---------------------|--------------------------------|---|------------|
| 2024 | 3,019,104 | 3,134,176 | 28,185,048 | 34,338,328 |
| 2025 | 4,017,186 | 2,685,838 | 27,681,098 | 34,384,122 |
| 2026 | 5,834,782 | 3,088,939 | 27,137,349 | 36,061,070 |
| 2027 | 7,773,683 | 3,222,372 | 26,557,890 | 37,553,945 |
| 2028 | 9,661,585 | 3,438,935 | 25,931,412 | 39,031,932 |
| 2029 | 11,082,266 | 3,725,833 | 25,255,918 | 40,064,017 |
| 2030 | 12,490,196 | 3,978,169 | 24,534,579 | 41,002,944 |
| 2031 | 13,357,501 | 4,275,399 | 23,747,534 | 41,380,434 |
| 2032 | 14,073,103 | 4,435,424 | 22,922,483 | 41,431,010 |
| 2033 | 14,663,100 | 4,748,718 | 22,056,247 | 41,468,065 |
| 2034 | 15,128,070 | 5,156,721 | 21,160,874 | 41,445,665 |
| 2035 | 15,441,300 | 5,315,833 | 20,230,441 | 40,987,574 |
| 2036 | 15,634,845 | 5,571,275 | 19,262,359 | 40,468,479 |
| 2037 | 15,737,873 | 5,699,752 | 18,260,114 | 39,697,739 |
| 2038 | 15,760,348 | 5,800,509 | 17,228,297 | 38,789,154 |
| 2039 | 15,775,156 | 5,861,012 | 16,172,363 | 37,808,531 |
| 2040 | 15,688,968 | 5,953,577 | 15,098,641 | 36,741,186 |
| 2041 | 15,482,488 | 6,077,527 | 14,014,308 | 35,574,323 |
| 2042 | 15,258,684 | 6,094,708 | 12,927,291 | 34,280,683 |
| 2043 | 14,991,280 | 6,128,754 | 11,846,030 | 32,966,064 |
| 2044 | 14,635,641 | 6,242,456 | 10,779,349 | 31,657,446 |
| 2045 | 14,277,578 | 6,257,031 | 9,736,357 | 30,270,966 |
| 2046 | 13,864,584 | 6,303,102 | 8,726,207 | 28,893,893 |
| 2047 | 13,399,699 | 6,232,407 | 7,757,849 | 27,389,955 |
| 2048 | 12,873,879 | 6,107,712 | 6,839,552 | 25,821,143 |
| 2049 | 12,311,961 | 5,948,773 | 5,978,458 | 24,239,192 |
| 2050 | 11,733,573 | 5,766,683 | 5,180,363 | 22,680,619 |
| 2051 | 11,123,618 | 5,568,705 | 4,449,380 | 21,141,703 |
| 2052 | 10,498,182 | 5,340,345 | 3,787,872 | 19,626,399 |
| 2053 | 9,865,265 | 5,100,716 | 3,196,413 | 18,162,394 |
| 2054 | 9,226,644 | 4,861,281 | 2,673,853 | 16,761,778 |
| 2055 | 8,589,871 | 4,612,614 | 2,217,624 | 15,420,109 |
| 2056 | 7,961,361 | 4,360,307 | 1,823,970 | 14,145,638 |
| 2057 | 7,345,620 | 4,108,058 | 1,488,225 | 12,941,903 |
| 2058 | 6,746,653 | 3,856,982 | 1,205,138 | 11,808,773 |

Schedule SB Attachment (Form 5500) –2024 Plan Year

San Jose Market Pension Plan

EIN: 62-1720399 PN: 002

| Plan Year | Active Participants | Terminated Vested Participants | Retired Participants and Beneficiaries Receiving Payments | Total |
|-----------|---------------------|--------------------------------|---|------------|
| 2059 | 6,167,963 | 3,608,153 | 969,081 | 10,745,197 |
| 2060 | 5,612,563 | 3,362,646 | 774,343 | 9,749,552 |
| 2061 | 5,082,952 | 3,121,510 | 615,344 | 8,819,806 |
| 2062 | 4,581,140 | 2,885,837 | 486,790 | 7,953,767 |
| 2063 | 4,108,620 | 2,656,665 | 383,807 | 7,149,092 |
| 2064 | 3,666,340 | 2,434,952 | 301,998 | 6,403,290 |
| 2065 | 3,254,773 | 2,221,591 | 237,516 | 5,713,880 |
| 2066 | 2,874,000 | 2,017,272 | 187,048 | 5,078,320 |
| 2067 | 2,523,768 | 1,822,575 | 147,788 | 4,494,131 |
| 2068 | 2,203,484 | 1,637,951 | 117,407 | 3,958,842 |
| 2069 | 1,912,227 | 1,463,687 | 93,983 | 3,469,897 |
| 2070 | 1,648,876 | 1,299,961 | 75,964 | 3,024,801 |
| 2071 | 1,412,163 | 1,146,857 | 62,104 | 2,621,124 |
| 2072 | 1,200,694 | 1,004,448 | 51,417 | 2,256,559 |
| 2073 | 1,013,031 | 872,793 | 43,127 | 1,928,951 |

Schedule SB Attachment (Form 5500) —2024 Plan Year
San Jose Market Pension Plan
EIN: 62-1720399 PN: 002

Schedule SB, Part V — Summary of Plan Provisions

San Jose Market Pension Plan

Effective Date

January 1, 2000.
Amended and restated January 1, 2016.

Eligibility

Group A

Attainment of age 21 and the completion of a year of service. To complete a year of service, an employee must be credited with 1,000 or more hours of service during the first 12 months of employment or during any calendar year beginning after the date of hire. Any Group A employee meeting those requirements prior to January 1, 2003 will become a participant on that date. Otherwise, he or she will become a participant on the first day of January or July coincident with or next following the satisfaction of age and service requirements.

Group B

Attainment of age 21 and the completion of a year of service. To complete a year of service, an employee must be credited with 1,000 or more hours of service during the first 12 months of employment or during any calendar year beginning after the date of hire. Employees of the Regional Medical Center of San Jose who:

- (1) Were participants in either the Alexian Brothers Health Systems, Inc. Bargaining Unit Pension Plan or the Alexian Brothers Health Systems, Inc. Basic Pension Plan on December 31, 1998;
- (2) Were employees of the Hospital on January 1, 2000; and
- (3) Were continuously employed at the Hospital throughout 1999 are eligible to participate in the plan on January 1, 2000.

Participation Closed

Participation in the plan was closed to new employees under the following schedule:

| Group | Effective Date |
|---------------------|-------------------|
| Nonunion Employees | December 31, 2012 |
| CNA Union Employees | August 31, 2013 |
| LVN Union Employees | February 21, 2014 |
| SEI Union Employees | March 31, 2014 |
| ESC Union Employees | April 28, 2014 |

Schedule SB Attachment (Form 5500) —2024 Plan Year
San Jose Market Pension Plan
EIN: 62-1720399 PN: 002

**Benefit Freeze for Certain
Employees**

Effective April 1, 2008, benefit accruals were frozen for certain excluded employees. The group of excluded employees may vary from plan year to plan year.

Effective December 31, 2012 benefit accruals were frozen for all nonunion participants. This includes all employees who were previously frozen from plan year to plan year effective April 1, 2008 above.

Effective August 31, 2013 benefit accruals were frozen for CNA union participants who did not meet the Rule of 65. CNA union participants who met the Rule of 65 were given a choice between continuing to earn benefit accruals under the plan or freezing benefit accruals under the plan and receiving employer matching contributions in the 401(k) plan instead.

Effective during 2013 SEI union participants who do not meet the Rule of 60 will freeze benefit accruals under the plan on July 19, 2014. SEI union participants who do meet the Rule of 60 will be given a choice between continuing to earn benefit accruals under the plan or freezing benefit accruals under the plan and receiving employer matching contributions in the 401(k) plan instead.

Effective April 28, 2014, ESC union participants with at least 20 years of Vesting Service will freeze benefit accruals under the plan on December 31, 2017. All other ESC union participants will freeze benefit accruals under the plan on December 31, 2016.

Normal Retirement

Eligibility

Age 65.

Benefit

Group A

The sum of (1) and (2) below:

- (1) A monthly pension equal to 1/12th of 1.65% of the sum of compensation earned for each year of participating service prior to 2003.
- (2) A monthly pension equal to 1/12th of 2.10% of the sum of compensation earned for each year of participating service performed after 2002.

Schedule SB Attachment (Form 5500) —2024 Plan Year

San Jose Market Pension Plan

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Group B

Prior to January 1, 2006, a monthly pension equal to 1/12th of 1.65% of the sum of compensation earned for each year of participating service.

As of January 1, 2006, the benefit was amended to be a monthly pension equal to 1/12th of 2.10% of the sum of compensation earned for each year of participating service.

Early Retirement

Eligibility

Group A

Age 55 and five years of vesting service.

Group B

Age 55 and 10 years of vesting service.

Benefit

The normal retirement benefit is reduced by the factors below.

Group A

The following reduction factors will be used for Group A participants. If a participant in Group A has benefit service plus age in excess of 85 points, he is entitled to an unreduced benefit.

| Present Age | Factor |
|-------------|--------|
| 65 | 1.0000 |
| 64 | 0.9700 |
| 63 | 0.9400 |
| 62 | 0.9100 |
| 61 | 0.8800 |
| 60 | 0.8500 |
| 59 | 0.8200 |
| 58 | 0.7900 |
| 57 | 0.7600 |
| 56 | 0.7300 |
| 55 | 0.7000 |

Schedule SB Attachment (Form 5500) —2024 Plan Year
 San Jose Market Pension Plan
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Group B

The following reduction factors will be used for Group B participants.

| Present Age | Factor |
|-------------|--------|
| 65 | 1.0000 |
| 64 | 0.9333 |
| 63 | 0.8667 |
| 62 | 0.8000 |
| 61 | 0.7333 |
| 60 | 0.6667 |
| 59 | 0.6333 |
| 58 | 0.6000 |
| 57 | 0.5667 |
| 56 | 0.5333 |
| 55 | 0.5000 |

Vesting

Eligibility

Five years of vesting service.

Benefit

The normal retirement benefit.

Group A and B participants can elect to receive a reduced benefit as early as age 55 with benefits being reduced according to same schedule as those used for Group B early retirement benefits.

Death Benefits

Eligibility

Five years of vesting service.

Benefit

If death occurs after first eligible for retirement, the benefit payable to the spouse is 50% of the applicable immediate early or normal retirement benefit (payable as a 50% joint and survivor annuity).

If death occurs before first eligible for retirement, the benefit payable is 50% of the vesting benefit accrued at the time of death, with commencement at the participant's earliest retirement date (payable as a 50% joint and survivor annuity).

Schedule SB Attachment (Form 5500) —2024 Plan Year
San Jose Market Pension Plan
EIN: 62-1720399 PN: 002

Disability Benefits

Eligibility

Group A

Five years of vesting service.

Group B

Not eligible for this benefit.

Benefit

Immediate monthly benefit equal to the accrued normal retirement benefit at disability. If a participant remains disabled until his normal retirement date, his monthly pension will be converted to a normal retirement pension. This benefit will be the normal retirement benefit, calculated using compensation and participating service as of his disability.

Optional Forms of Benefit

Participants have the choice of receiving a life annuity, certain and life annuity (5 year or 10 year), joint and survivor annuity (50%; 66 $\frac{2}{3}$ %; 75%; or 100%), or a single lump-sum payment up to \$15,000. All optional payment forms are the actuarial equivalent of the life annuity.

Administrative Expenses

Expenses incurred as part of the ongoing administration of the plan are paid out of the pension trust.

Schedule SB Attachment (Form 5500) —2024 Plan Year

San Jose Market Pension Plan

EIN: 62-1720399 PN: 002

Definitions

Actuarial Equivalent

Based on tabular factors specified in the plan document. For purposes of calculating lump-sum present values, the interest rate and mortality assumption are as required under IRC section 417(e)(3).

Compensation

All wages reported on the W 2 Form (except amounts paid for overtime, call time, shift differential time) and elective contributions made to the Regional Medical Center of San Jose 401(k) Plan or any other qualified cash or deferred arrangement under section 401(k) of the Internal Revenue Code and any additional pretax contributions made to the Lifetimes Benefit Choices program or other Cafeteria plan. As of January 1, 2003, definition of compensation is amended for Group A participants to include overtime, call time, and shift differential time. As of January 1, 2006, definition of compensation is amended for Group B participants to include overtime, call time, and shift differential time.

Participating Service

A year of participating service is each year of vesting service earned after 1998 while employed by the company or an affiliate of the company that has adopted the plan.

Vesting Service

Beginning January 1, 1999, one year of service shall be credited for each calendar year an employee completes at least 1,000 hours of service. For each nonunion employee, the total (including partial) years of service credited to the employee as vesting service under the Alexian Brothers Non Union Plan prior to January 1, 1999 shall be counted as vesting service under this plan. For each union employee, the total (including partial) years of service credited to the employee as vesting service under the Alexian Brothers Union Plan prior to January 1, 1999 shall be counted as vesting service under this plan. For employees in Group A, vesting service earned under the HCA Retirement Plan shall be counted as vesting service under this plan.

Schedule SB Attachment (Form 5500) —2024 Plan Year
San Jose Market Pension Plan
EIN: 62-1720399 PN: 002

Group A Participant

A participant represented by the California Nurses Association (CNA) or the Service Employees International Union (SEIU) and nonunion employees at Regional Medical Center of San Jose, San Jose Medical Center, and Good Samaritan Hospital.

As of January 1, 2006, the plan was amended to include medical technicians, radiology technicians, and licensed vocational nurses.

Group B Participant

Employees of the Regional Medical Center of San Jose who were hired (or rehired) prior to September 1, 1999 who are not Group A employees.

Excluded Employees

Highly compensated, nonunion employees who are not registered nurses and who participate in a nonqualified pension plan during the plan year. The excluded group is determined each plan year based on the highly compensated employee group for that plan year. However, since benefit accruals were frozen for all nonunion employees effective December 31, 2012, this classification is no longer relevant.

Plan Year

Calendar year.

Schedule SB Attachment (Form 5500) —2024 Plan Year

San Jose Market Pension Plan

EIN: 62-1720399 PN: 002

Southwest Texas Methodist Hospital

Effective Date October 1, 1977. Last restated January 1, 2016 as part of the San Jose Market Pension Plan.

Eligibility Age 21 and completion of at least 1,000 hours of service in the first 12 consecutive months of employment or in any plan year beginning after the date of hire. An employee who was not a participant on December 31, 1994 is not eligible to become a participant.

Normal Retirement

Eligibility Age 65 if hired prior to October 1, 1988. Otherwise age 65 and fifth anniversary of hire date.

Benefit Accrued deferred monthly retirement income commencing at normal retirement eligibility date accrued as of September 30, 1989 under the superseded plan times a fraction (not less than one) of final average monthly compensation over final average monthly compensation as of September 30, 1989 under the superseded plan times a factor to convert from a 10 years certain and life annuity to a single life annuity.

Plus

1.125% times the participant's final average monthly compensation times credited service up to 35 years over credited service as of October 1, 1989.

Plus

0.5% times the participant's final average monthly compensation in excess of his covered compensation times credited service up to 35 years over credited service as of October 1, 1989.

Minimum benefit: \$12.50 times credited service up to 10 years.

Schedule SB Attachment (Form 5500) —2024 Plan Year
 San Jose Market Pension Plan
 EIN: 62-1720399 PN: 002

Early Retirement

Eligibility Age 55.

Benefit Normal retirement benefit accrued to date of early retirement reduced by the factors below:

| Present Age | Factor |
|-------------|--------|
| 65 | 100.0% |
| 64 | 93.3% |
| 63 | 86.7% |
| 62 | 80.0% |
| 61 | 73.3% |
| 60 | 66.7% |
| 59 | 63.3% |
| 58 | 60.0% |
| 57 | 56.7% |
| 56 | 53.3% |
| 55 | 50.0% |

Vested Termination

Eligibility 100% vesting given to employees who are participants as of December 7, 1994. Otherwise, five years of vesting service.

Benefit Present value of normal retirement benefit accrued to date of termination accumulated with interest to benefit commencement date. The benefit is payable at the normal retirement eligibility date or as early as age 55. Early retirement reduction factors will apply if payments commence prior to age 65.

Death Benefit While Active

Eligibility Satisfied vested termination eligibility requirements.

Benefit Present value of normal retirement benefit accrued to date of death in a 10 years certain and life option form.

Death Benefit After Termination

Eligibility Satisfied vested termination eligibility requirements and elected death coverage.

Benefit Present value of normal retirement benefit accrued to date of termination accumulated with interest to date of death in a 10 years certain and life option form.

Schedule SB Attachment (Form 5500) —2024 Plan Year

San Jose Market Pension Plan

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Rule of 60

Eligibility

As of December 31, 1994, 10 years of credited service and credited service plus attained age totaling at least 60.

Benefit

The greater of any frozen minimum benefit; or the accrued benefit offset by the sum of the following account balances converted to annuities:

- The HCA Retirement Plan Account (formerly named the HCA Money Purchase Pension Plan);
- Beginning in 2000, the Supplementary Contribution Account; and
- Beginning in 2009, the HCA 401(k) Match Account.

Non Rule of 60

Eligibility

Do not satisfy Rule of 60 eligibility requirements.

Benefit

Accrued benefit as of December 31, 1994. Future benefit accruals are frozen past this date.

Normal Form of Annuity

Life annuity.

Optional Forms of Benefit

Participants have the choice of receiving a life annuity, 50% joint and survivor annuity, 66 2/3% joint and survivor annuity with a 10 year certain period, 10 year certain and life annuity, or lump sum. All optional payment forms are the actuarial equivalent of the single life annuity.

Definitions

Pay

Pay as defined within the Plan document. For non-Rule of 60 participants, pay after the earlier of termination date or December 31, 1994 is not considered.

Final Average Monthly Compensation

Highest average of annual earnings in 60 consecutive months out of the last 120 months of employment.

Account Balance Conversion Into an Annuity for Rule of 60 Participants

Based on the 1984 Unisex Pension Mortality Table and an interest rate of 6.50%. The amount shall not be less than the amount determined using the assumptions specified in IRC section 417(e) for the plan year.

Vesting Service

Number of years of service prior to October 1, 1976 plus one year of service for each plan year since October 1, 1976 an employee completes at least 1,000 hours of service.

Schedule SB Attachment (Form 5500) —2024 Plan Year

San Jose Market Pension Plan

EIN: 62-1720399 PN: 002

Credited Service

One year of service shall be credited for each plan year an employee completes at least 1,000 hours of service. Service during year of hire, termination, or retirement shall be based on complete months. For non-Rule of 60 participants, credited service is frozen after the earlier of termination date or December 31, 1994.

Covered Compensation

The average of the Social Security wage bases for the 35 years up to and including the year of the participant's Social Security normal retirement age. 1994 Covered compensation is used for non-Rule of 60 employees.

Plan Year

Calendar year.

Schedule SB Attachment (Form 5500) —2024 Plan Year
San Jose Market Pension Plan
EIN: 62-1720399 PN: 002

Grant Hospital of Chicago (Non Union)

| | |
|---------------------------------------|--|
| Effective Date | January 1, 1967. Last restated January 1, 2016 as part of the San Jose Market Pension Plan. |
| Eligibility | Age 21 with one year of service. No participants after December 31, 1993 are eligible to participate in the plan. |
| Facility Closing | The Grant Hospital of Chicago was closed during 2008 and, as a result, no active participants are covered under these provisions after 2008. |
| Guaranteed Interest Percentage | Equal to 2% plus the one year U.S. Treasury bond rate on December 31 of the immediately preceding year. |
| Benefit Credits | The plan's benefits have been frozen as of December 31, 1993. There are no further benefit accruals. |
| Normal Retirement | |
| Eligibility | Age 65 with five years of participation. |
| Benefit | The greater of the cash balance at the normal retirement date or the present value of the prior plan frozen accrued benefit as of December 31, 1992. The benefit is available in the form of an annuity or lump sum. |
| Early Retirement | |
| Eligibility | Age 55 with three years of vesting service. |
| Benefit | The greater of the cash balance at the early retirement date or the present value of the prior plan frozen accrued benefit as of December 31, 1992 reduced for early retirement. The benefit is available in the form of an annuity. A lump sum is only given for terminations after 1992 and election within 12 months of leaving employment. |
| Late Retirement Benefit | |
| Eligibility | Participant satisfies normal retirement eligibility. |
| Benefit | The greater of the cash balance at the late retirement date or the present value of the prior plan frozen accrued benefit as of December 31, 1992. The benefit is available in the form of an annuity or lump sum. |
| Vesting | |
| Eligibility | Participants are 20% vested after three years of vesting service, increasing by 20% for each additional year up to a maximum of 100%. All participants employed on November 12, 1998 are 100% vested. |

Schedule SB Attachment (Form 5500) —2024 Plan Year

San Jose Market Pension Plan

EIN: 62-1720399 PN: 002

Benefit

The greater of the cash balance at the commencement date or the present value of the prior plan frozen accrued benefit as of December 31, 1992 (possibly reduced for early retirement). The benefit is available in the form of an annuity or single lump-sum payment deferred to early or normal retirement.

Death Benefits

Eligibility

Participant satisfies vesting eligibility.

Benefit Before Retirement

Married Participants

If death occurs after first eligible for retirement, the benefit payable to the spouse is 50% of the applicable immediate early or normal retirement benefit (payable as a 50% joint and survivor annuity).

If death occurs before first eligible for retirement, the benefit payable to the spouse is 50% of the vesting benefit with commencement on the date the participant would have attained early retirement eligibility (payable as a 50% joint and survivor annuity).

A lump sum and/or non-spouse beneficiary is allowed if the waiver procedure is followed.

Single Participants

The greater of the cash balance at the commencement date or the present value of the prior plan frozen accrued benefit as of December 31, 1992.

Benefit After Retirement

None, unless the participant chooses a joint and survivor form of benefits.

Optional Forms of Benefit

Participants have the choice of receiving a life annuity, 50%, 66 $\frac{2}{3}$ % or 100% joint and survivor annuity, Social Security level income option, 5 or 10 year certain and life annuity, or a lump sum. All optional payment forms are the actuarial equivalent of the single life annuity.

Definitions

Vesting Service

One year of vesting service is credited for each plan year in which an employee has 1,000 hours of service.

Credited Service

A participant earns one full year of credited service for each year in which vesting service is earned. Partial credited service equal to 1/12th of a year may be earned for each calendar month during which the employee has one hour of service. Partial service may only be earned in the years a participant is hired, terminated, retired, or becomes reinstated after a one year break in service.

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San Jose Market Pension Plan
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Compensation

Total earnings during the calendar year including shift differential pay, amounts contributed for a section 125 plan, and any contribution made to tax sheltered annuities under section 403(b) of the IRS Code. Compensation does not include overtime, holiday, or weekend premium, call time, or other premium pay.

Account Balance Conversion
Into an Annuity

Based on the assumptions specified in IRC section 417(e) for the plan year.

Actuarial Equivalence

UP 1984 mortality and 8.00% interest rate.

Plan Year

Calendar year.

Schedule SB Attachment (Form 5500) —2024 Plan Year

San Jose Market Pension Plan

EIN: 62-1720399 PN: 002

Alaska Regional Hospital Pension Plan

| | |
|--------------------------|--|
| Effective Date | January 1, 1982. Last restated January 1, 2016 as part of the San Jose Market Pension Plan. |
| Eligibility | A collective bargaining unit employee hired on or before May 11, 1982 is eligible to participate following the completion of at least 1,000 hours or one year of service in the first 12 consecutive months of employment or in any following plan year. |
| Normal Retirement | |
| Eligibility | Earlier of (1) or (2): (1) Age 50 and five years of service; or (2) Five years of service and the sum of age and service to be at least 60. |
| Benefit | A monthly pension equal to the product of (1), (2), and (3) less vested benefit under the Alaska Teamster Employer Pension Plan: (1) \$26.30; (2) Years of credited service; (3) A fraction, the numerator of which is contributions as of May 11, 1982 plus \$1 for each hour on or after May 12, 1982, and the denominator of which is total hours at termination date. |
| Early Retirement | |
| Eligibility | Five years of service and before normal retirement eligibility. |
| Benefit | Normal retirement benefit accrued at termination date reduced by 1/180th for each of the first 60 months, 1/360th for each of the next 60 months, and 1/480th for any additional months by which the benefit commencement precedes normal retirement. |
| Late Retirement | |
| Eligibility | Past normal retirement eligibility. |
| Benefit | Normal retirement benefit accrued at termination date increased by 1% for each month from age 50 and the earlier of age 65 or age at late retirement eligibility date. |

Schedule SB Attachment (Form 5500) —2024 Plan Year

San Jose Market Pension Plan

EIN: 62-1720399 PN: 002

Disability Retirement

Eligibility Two years of service and total and permanent disability.

Benefit The applicable immediate normal, early, or late retirement benefit accrued at disability date. The monthly benefit shall not be less than \$65.95 multiplied by years of service (maximum seven years).

Vesting

Eligibility Five years of service.

Benefit Normal retirement benefit accrued at termination date payable at normal retirement eligibility date or earlier. The benefit is reduced by 1/180th for each of the first 60 months, 1/360th for each of the next 60 months, and 1/480th for any additional months by which the benefit commencement precedes normal retirement.

Death Benefits

Eligibility Five years of service.

Benefit The spouse's benefit is 100% of the applicable immediate normal, early, or late retirement benefit payable as a 100% contingent annuity (or the actuarial value in a lump-sum form). Regardless of the number of years of service, the lump-sum value of the death benefit shall not be less than the greater of \$1,000 or the sum of contributions as of May 11, 1982 plus \$1 for each hour on or after May 12, 1982.

Normal Form of Benefit

Five years certain and life annuity.

Optional Forms of Benefit

Participants have the choice of receiving a life annuity, 50%, 66 $\frac{2}{3}$ % or 100% joint and survivor annuity, 5 year certain and life annuity, or a lump sum. All optional payment forms are the actuarial equivalent of the single life annuity.

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San Jose Market Pension Plan
EIN: 62-1720399 PN: 002

Definitions

Credited Service

Years of past credited service plus future credited service (total hours divided by 2,000).

Service

Years of vesting as of May 11, 1982 plus future service. Future service is the sum of (1) and (2):

- (1) One year shall be granted for May 12, 1982 through December 31, 1982 if 583 to 1,166 hours are completed. Proportionately more or less may be earned.
- (2) One year shall be granted for each plan year beginning on or after January 1, 1983 that 1,000 to 2,000 hours are completed. Proportionately more or less may be earned.

During 2010, active participants were given a choice between continuing future service accruals or freezing accruals and participating in a defined contribution arrangement. Effective January 1, 2011, benefits were frozen under the plan for those employees electing the defined contribution option.

Schedule SB Attachment (Form 5500) —2024 Plan Year
San Jose Market Pension Plan
EIN: 62-1720399 PN: 002

Alleghany Regional Hospital Cash Balance Plan

| | |
|------------------------------|--|
| Effective Date | October 1, 1977. Last restated January 1, 2016 as part of the San Jose Market Pension Plan. |
| Eligibility | The latest of January 1 following date of employment and completion of 1,000 hours of service, and the effective date of the plan. Plan was closed to new entrants December 31, 1995. |
| Cash Balance | Each participant's cash balance is increased by the sum of interest credits and benefit credits. (Effective December 31, 1995, there are no future benefit credits). |
| Interest Credits | The average rate in effect during the prior plan year for three month T bills multiplied by the beginning of year cash balance. |
| Benefit Credits | 3% of compensation. (Effective December 31, 1995, there are no further benefit credits). |
| Normal Retirement | |
| Eligibility | Age 65 and fifth anniversary of participation date. |
| Benefit | The participant's cash balance at the normal retirement date, subject to the minimum prior plan benefit. The benefit is available in the form of an annuity or lump sum. |
| Early Retirement | |
| Eligibility | Age 55 with 10 years of service. |
| Benefit | The participant's cash balance at the early retirement date, subject to the minimum prior plan benefit. The benefit is available in the form of an annuity or lump sum. |
| Disability Retirement | |
| Eligibility | Ten years of service, age 35, and eligible for Social Security disability benefits. |
| Benefit | The participant's cash balance increased with Interest credits until normal retirement, subject to the minimum prior plan benefit. The benefit is available in the form of an annuity or lump sum at normal retirement. |
| Vesting | |
| Eligibility | Full vesting after three years of service. |
| Benefit | The participant's cash balance at the commencement date, subject to the minimum prior plan benefit. The benefit is available in the form of an annuity or lump sum at termination or deferred to early or normal retirement. |

Schedule SB Attachment (Form 5500) —2024 Plan Year
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Death Benefits

Eligibility

Three years of service.

Benefit Before Retirement

The spouse or beneficiary is eligible to receive the participant's cash balance at the commencement date, subject to the minimum prior plan benefit. The benefit is available in the form of an annuity or lump sum anytime between the participant's death and the participant's normal retirement.

Benefit After Retirement

None, unless the participant chooses a joint and survivor form of benefits.

Optional Forms of Benefit

Participants have the choice of receiving a lump sum, life annuity, escalating life annuity, joint and survivor annuity, or certain and life annuity.

Cash Balance Conversion

To determine the amount of the monthly allowance, the participant's accrued benefit expressed in a form of a lump-sum distribution shall be divided by 200 then converted to a life annuity using an interest rate of 2.8846% and the actuarial factors based on a 7% interest rate and the 1971 Group Annuity Mortality Table for females.

Plan Year

Calendar year.

Schedule SB Attachment (Form 5500) —2024 Plan Year
San Jose Market Pension Plan
EIN: 62-1720399 PN: 002

Columbia Healthcare Corporation of Northern Ohio Retirement Plan

Effective Date March 1, 1996. Last restated January 1, 2016 as part of the San Jose Market Pension Plan.

Eligibility Employees who were participants before November 1, 1995 under the prior plan continue to be participants. For others participation begins after attaining age 21 and completing at least 1,000 hours of service in the first 12 consecutive months of employment or in any following calendar year. The plan was frozen as of June 11, 1999.

Normal Retirement

Eligibility Age 65 and the fifth anniversary from the date of hire.

Benefit A monthly pension equal to (1) plus (2) multiplied by (3) below:

- (1) 1.20% of average monthly compensation.
- (2) 0.65% of average monthly compensation in excess of covered compensation.
- (3) Benefit service.

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 San Jose Market Pension Plan
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Early Retirement

Eligibility

Age 55 and five years of credited service.

Benefit

Normal retirement benefit with benefit service projected to the normal retirement eligibility date at the same rate as in the past, multiplied by the ratio of credited service accrued from January 1, 1996 through the termination date to total projected credited service at the normal retirement eligibility date. The benefit is then reduced by the factors below:

| Present Age | Factor |
|-------------|--------|
| 65 | 1.0000 |
| 64 | 0.8940 |
| 63 | 0.8000 |
| 62 | 0.7180 |
| 61 | 0.6460 |
| 60 | 0.5820 |
| 59 | 0.5260 |
| 58 | 0.4750 |
| 57 | 0.4300 |
| 56 | 0.3900 |
| 55 | 0.3540 |

Disability Retirement

Eligibility

Ten years of credited service.

Benefit

Early retirement benefit with no reduction for early commencement.

Deferred Vested Retirement

Eligibility

Five years of credited service. All participants employed on June 11, 1999 are 100% vested.

Benefit

Early retirement benefit payable as early as age 55.

Death Benefits

Eligibility

Five years of credited service. All participants employed on June 11, 1999 are eligible.

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Benefit

If death occurs after first eligible for retirement, the benefit payable to the spouse is 50% of the applicable immediate early or normal retirement benefit (payable as a 50% joint and survivor annuity).

If death occurs before first eligible for retirement, the benefit payable is 50% of the vesting benefit with commencement on the date the participant would have attained early retirement eligibility (payable as a 50% joint and survivor annuity).

Optional Forms of Benefit

Participants have the choice of receiving a life annuity, 50% or 75% joint and survivor annuity, a 5 or 10 year certain and life annuity, or a lump sum if less than \$5,000. All optional forms are adjusted to the actuarial equivalent of the life annuity.

Definitions

Average Monthly Compensation

Average compensation during the 60 consecutive months producing the highest average in the last 120 months. Compensation under union and nonunion positions is used. Compensation during the last year of employment should be taken into account.

Benefit Service

Beginning January 1, 1996, one year of service shall be credited for each calendar year an employee completes at least 1,800 hours of service. If less than 1,800 hours of service are worked, the benefit service is prorated based on hours of service. Benefit service is accrued for a fraction of a calendar year during year of participation eligibility, rehire, or termination if the service rate is at least 1,000 hours a year. Hours of service within a union and nonunion position are counted. No additional service is accrued after June 11, 1999.

Compensation

For calendar years 1996 through 1999, FICA wages plus section 125 deferrals. For calendar years 1995 and earlier, FICA wages only. Compensation is annualized if less than 1,800 hours are worked. Compensation excludes wages earned subsequent to June 11, 1999.

Covered Compensation

Average of the taxable wage bases in effect for each calendar year during the 35 year period ending with the calendar year of the attainment of Social Security normal retirement age (i.e., IRS Revenue Ruling 89 70 Table).

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Credited Service

One year of service shall be credited for each calendar year an employee completes at least 1,000 hours of service. A fraction of a year of service is given during year of hire, rehire, or termination if the service rate is at least 1,000 hours a year. Service before January 1, 1996 is service accrued as of December 31, 1995 for employees who were participants under the prior plan as of October 31, 1995. No service is earned after June 11, 1999.

Actuarial Equivalence

1951 Group Annuity Mortality Table for males, projected to 1975 by Projection Scale C, with an age setback of two years for males and females and an interest rate of 8.00%.

Administrative Expenses

Expenses incurred as part of the ongoing administration of the plan are paid out of the pension trust.

Plan Year

Calendar year.

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Plan Changes Since the Prior Year

The January 1, 2024 valuation reflects the following plan changes:

- Limit changes:
 - The legislated increase in the section 401(a)(17) recognizable pay limit from \$330,000 for 2023 to \$345,000 for 2024.
 - The legislated increase in the section 415 dollar limits for defined benefit plans from \$265,000 for 2023 to \$275,000 for 2024.
- An update to the mortality and interest rates for determining minimum lump-sum payments under IRC section 417(e)(3) to the applicable rates for the current plan year.

The January 1, 2023 valuation reflects the following plan changes:

- Limit changes:
 - The legislated increase in the section 401(a)(17) recognizable pay limit from \$305,000 for 2022 to \$330,000 for 2023.
 - The legislated increase in the section 415 dollar limits for defined benefit plans from \$245,000 for 2022 to \$265,000 for 2023.
- An update to the mortality and interest rates for determining minimum lump-sum payments under IRC section 417(e)(3) to the applicable rates for the current plan year.

The January 1, 2022 valuation reflects the following plan changes:

- Limit changes:
 - The legislated increase in the section 401(a)(17) recognizable pay limit from \$290,000 for 2021 to \$305,000 for 2022.
 - The legislated increase in the section 415 dollar limits for defined benefit plans from \$230,000 for 2021 to \$245,000 for 2022.
- An update to the mortality and interest rates for determining minimum lump-sum payments under IRC section 417(e)(3) to the applicable rates for the current plan year.

The January 1, 2021 valuation reflects the following plan changes:

- Limit changes:
 - The legislated increase in the section 401(a)(17) recognizable pay limit from \$285,000 for 2020 to \$290,000 for 2021.
- An update to the mortality and interest rates for determining minimum lump-sum payments under IRC section 417(e)(3) to the applicable rates for the current plan year.

The January 1, 2020 valuation reflects the following plan changes:

- Limit changes:
 - The legislated increase in the section 401(a)(17) recognizable pay limit from \$280,000 for 2019 to \$285,000 for 2020.
 - The legislated increase in the section 415 dollar limits for defined benefit plans from \$225,000 for 2019 to \$230,000 for 2020.

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- An update to the mortality and interest rates for determining minimum lump-sum payments under IRC section 417(e)(3) to the applicable rates for the current plan year.

The January 1, 2019 valuation reflects the following plan changes:

- Limit changes:
 - The legislated increase in the section 401(a)(17) recognizable pay limit from \$275,000 for 2018 to \$280,000 for 2019.
 - The legislated increase in the section 415 dollar limits for defined benefit plans from \$220,000 for 2018 to \$225,000 for 2019.

An update to the mortality and interest rates for determining minimum lump-sum payments under IRC section 417(e)(3) to the applicable rates for the current plan year.

Other Information to Fully and Fairly Disclose the Actuarial Position of the Plan

Due to software limitations with the electronic filing process, information filed electronically cannot be controlled by the Enrolled Actuary. The values on the signed Schedule SB will govern to the extent there are any differences in the entries filed electronically and the actual data contained on the signed Schedule SB.

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Schedule SB, line 32 – Schedule of Amortization Bases

| Type of Base | Present Value of Installment | Date Established | Years Remaining | Amortization Installment |
|--------------|------------------------------|------------------|-----------------|--------------------------|
| Shortfall | \$ 2,501,033 | January 1, 2024 | 15 | \$ 227,545 |