

<p style="text-align: center;"><b>Form 5500</b></p> <p style="font-size: small;">Department of the Treasury Internal Revenue Service</p> <hr/> <p style="font-size: small;">Department of Labor Employee Benefits Security Administration</p> <hr/> <p style="font-size: x-small;">Pension Benefit Guaranty Corporation</p>	<p><b>Annual Return/Report of Employee Benefit Plan</b></p> <p style="font-size: x-small;">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).</p> <p style="text-align: center;"><b>▶ Complete all entries in accordance with the instructions to the Form 5500.</b></p>	<p style="font-size: x-small;">OMB Nos. 1210-0110 1210-0089</p> <hr/> <p style="font-size: 2em; font-weight: bold; text-align: center;">2024</p> <hr/> <p style="text-align: center; font-weight: bold;">This Form is Open to Public Inspection</p>
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**Part I Annual Report Identification Information**  
 For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

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

a single-employer plan  a DFE (specify) \_\_\_\_\_

**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**

<p><b>1a</b> Name of plan <u>KPH HEALTHCARE SERVICES, INC. PENSION PLAN</u></p>	<p><b>1b</b> Three-digit plan number (PN) ▶ <u>001</u></p>
<p><b>2a</b> 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>KPH HEALTHCARE SERVICES, INC.</u></p> <p><u>29 EAST MAIN STREET</u> <u>GOUVERNEUR, NY 13642-1401</u></p>	<p><b>1c</b> Effective date of plan <u>12/26/1944</u></p> <p><b>2b</b> Employer Identification Number (EIN) <u>15-0358720</u></p> <p><b>2c</b> Plan Sponsor's telephone number <u>315-287-1500</u></p> <p><b>2d</b> Business code (see instructions) <u>446110</u></p>

**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.

<b>SIGN HERE</b>	Filed with authorized/valid electronic signature.	10/07/2025	BEN GREENE
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
<b>SIGN HERE</b>			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
<b>SIGN HERE</b>			
	Signature of DFE	Date	Enter name of individual signing as DFE

<b>3a</b> Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor	<b>3b</b> Administrator's EIN	
	<b>3c</b> Administrator's telephone number	
<b>4</b> 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: <b>a</b> Sponsor's name <b>c</b> Plan Name	<b>4b</b> EIN	
	<b>4d</b> PN	
<b>5</b> Total number of participants at the beginning of the plan year	<b>5</b>	395
<b>6</b> Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines <b>6a(1)</b> , <b>6a(2)</b> , <b>6b</b> , <b>6c</b> , and <b>6d</b> ). <b>a(1)</b> Total number of active participants at the beginning of the plan year ..... <b>a(2)</b> Total number of active participants at the end of the plan year ..... <b>b</b> Retired or separated participants receiving benefits..... <b>c</b> Other retired or separated participants entitled to future benefits ..... <b>d</b> Subtotal. Add lines <b>6a(2)</b> , <b>6b</b> , and <b>6c</b> ..... <b>e</b> Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. .... <b>f</b> Total. Add lines <b>6d</b> and <b>6e</b> ..... <b>g(1)</b> Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) ..... <b>g(2)</b> Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) ..... <b>h</b> Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	<b>6a(1)</b>	115
	<b>6a(2)</b>	104
	<b>6b</b>	178
	<b>6c</b>	82
	<b>6d</b>	364
	<b>6e</b>	20
	<b>6f</b>	384
	<b>6g(1)</b>	
<b>6g(2)</b>		
<b>6h</b>		0
<b>7</b> Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item) .....	<b>7</b>	

**8a** If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:  
1A 1I

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

<b>9a</b> Plan funding arrangement (check all that apply)	<b>9b</b> 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**

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

**b General Schedules**

- (1)  **H** (Financial Information)
- (2)  **I** (Financial Information – Small Plan)
- (3)  **A** (Insurance Information) – Number Attached 0
- (4)  **C** (Service Provider Information)
- (5)  **D** (DFE/Participating Plan Information)
- (6)  **G** (Financial Transaction Schedules)

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

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**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.

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**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 \_\_\_\_\_

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<b>SCHEDULE SB</b> <b>(Form 5500)</b>  <small>Department of the Treasury Internal Revenue Service</small>  <small>Department of Labor Employee Benefits Security Administration</small>  <small>Pension Benefit Guaranty Corporation</small>	<b>Single-Employer Defined Benefit Plan</b> <b>Actuarial Information</b>  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).  <b>▶ File as an attachment to Form 5500 or 5500-SF.</b>	<small>OMB No. 1210-0110</small>  <b>2024</b>  <b>This Form is Open to Public Inspection</b>
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

▶ **Round off amounts to nearest dollar.**  
▶ **Caution:** A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

<b>A</b> Name of plan <u>KPH HEALTHCARE SERVICES, INC. PENSION PLAN</u>	<b>B</b> Three-digit plan number (PN) ▶	<u>001</u>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF <u>KPH HEALTHCARE SERVICES, INC.</u>	<b>D</b> Employer Identification Number (EIN) <u>15-0358720</u>	
<b>E</b> Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B	<b>F</b> Prior year plan size: <input type="checkbox"/> 100 or fewer <input checked="" type="checkbox"/> 101-500 <input type="checkbox"/> More than 500	

**Part I Basic Information**

<b>1</b>	Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2024</u>		
<b>2</b>	Assets:		
	<b>a</b> Market value .....	<b>2a</b>	<u>22062982</u>
	<b>b</b> Actuarial value .....	<b>2b</b>	<u>22062982</u>
<b>3</b>	Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target
	<b>a</b> For retired participants and beneficiaries receiving payment .....	<u>188</u>	<u>10043420</u>
	<b>b</b> For terminated vested participants .....	<u>90</u>	<u>4089118</u>
	<b>c</b> For active participants .....	<u>115</u>	<u>2148423</u>
	<b>d</b> Total .....	<u>393</u>	<u>16280961</u>
<b>4</b>	If the plan is in at-risk status, check the box and complete lines (a) and (b)..... <input type="checkbox"/>		
	<b>a</b> Funding target disregarding prescribed at-risk assumptions .....	<b>4a</b>	
	<b>b</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 .....	<b>4b</b>	
<b>5</b>	Effective interest rate .....	<b>5</b>	<u>5.13 %</u>
<b>6</b>	Target normal cost		
	<b>a</b> Present value of current plan year accruals .....	<b>6a</b>	<u>0</u>
	<b>b</b> Expected plan-related expenses .....	<b>6b</b>	<u>7000</u>
	<b>c</b> Target normal cost .....	<b>6c</b>	<u>7000</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.

<b>SIGN HERE</b>		
	Signature of actuary	<u>08/05/2025</u>
	<u>KEVIN J. WADE, E.A., M.A.A.A.</u>	Date
	Type or print name of actuary	<u>23-05910</u>
	<u>BPAS ACTUARIAL AND PENSION SERVICES</u>	Most recent enrollment number
	Firm name	<u>315-703-8925</u>
	<u>706 N. CLINTON ST, SUITE 200</u>	Telephone number (including area code)
	<u>SYRACUSE, NY 13204-1327</u>	
	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

<b>Part II Beginning of Year Carryover and Prefunding Balances</b>		(a) Carryover balance	(b) Prefunding balance
<b>7</b>	Balance at beginning of prior year after applicable adjustments (line 13 from prior year) .....	0	0
<b>8</b>	Portion elected for use to offset prior year's funding requirement (line 35 from prior year) .....	0	0
<b>9</b>	Amount remaining (line 7 minus line 8) .....	0	0
<b>10</b>	Interest on line 9 using prior year's actual return of <u>13.60</u> % .....	0	0
<b>11</b>	Prior year's excess contributions to be added to prefunding balance:		
	<b>a</b> Present value of excess contributions (line 38a from prior year) .....		0
	<b>b(1)</b> 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>5.21</u> % .....		0
	<b>b(2)</b> Interest on line 38b from prior year Schedule SB, using prior year's actual return .....		0
	<b>c</b> Total available at beginning of current plan year to add to prefunding balance .....		0
	<b>d</b> Portion of (c) to be added to prefunding balance .....		
<b>12</b>	Other reductions in balances due to elections or deemed elections .....	0	0
<b>13</b>	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12) .....	0	0

<b>Part III Funding Percentages</b>			
<b>14</b>	Funding target attainment percentage .....	<b>14</b>	135.50 %
<b>15</b>	Adjusted funding target attainment percentage .....	<b>15</b>	135.50 %
<b>16</b>	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement .....	<b>16</b>	122.89 %
<b>17</b>	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage .....	<b>17</b>	%

<b>Part IV Contributions and Liquidity Shortfalls</b>					
<b>18</b> 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
<b>Totals ▶</b>			<b>18(b)</b>	0	<b>18(c)</b>
					0

<b>19</b>	Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:	
	<b>a</b> Contributions allocated toward unpaid minimum required contributions from prior years .....	<b>19a</b> 0
	<b>b</b> Contributions made to avoid restrictions adjusted to valuation date .....	<b>19b</b> 0
	<b>c</b> Contributions allocated toward minimum required contribution for current year adjusted to valuation date .....	<b>19c</b> 0
<b>20</b>	Quarterly contributions and liquidity shortfalls:	
	<b>a</b> Did the plan have a "funding shortfall" for the prior year? .....	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
	<b>b</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
	<b>c</b> 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:

<b>a</b> Segment rates:	1st segment: 4.75 %	2nd segment: 4.96 %	3rd segment: 5.59 %	<input type="checkbox"/> N/A, full yield curve used
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**b** Applicable month (enter code) ..... **21b** 0

**22** Weighted average retirement age ..... **22** 65

**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**

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

**Part VIII Minimum Required Contribution For Current Year**

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

<b>a</b> Target normal cost (line 6c) .....	<b>31a</b>	7000
<b>b</b> Excess assets, if applicable, but not greater than line 31a .....	<b>31b</b>	7000

<b>32</b> Amortization installments:	Outstanding Balance	Installment
<b>a</b> Net shortfall amortization installment .....	0	0
<b>b</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**

<b>34</b> Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33).....	<b>34</b>	0
	Carryover balance	Prefunding balance
<b>35</b> Balances elected for use to offset funding requirement .....	0	0
<b>36</b> Additional cash requirement (line 34 minus line 35) .....	<b>36</b>	0
<b>37</b> Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c) .....	<b>37</b>	0

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

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

<b>39</b> Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37) .....	<b>39</b>	0
<b>40</b> Unpaid minimum required contributions for all years .....	<b>40</b>	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

<b>SCHEDULE C</b> <b>(Form 5500)</b>  <small>Department of the Treasury Internal Revenue Service</small>  <small>Department of Labor Employee Benefits Security Administration</small>  <small>Pension Benefit Guaranty Corporation</small>	<b>Service Provider Information</b>  This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).  <b>▶ File as an attachment to Form 5500.</b>	<small>OMB No. 1210-0110</small>  <b>2024</b>  <b>This Form is Open to Public Inspection.</b>
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For calendar plan year 2024 or fiscal plan year beginning **01/01/2024** and ending **12/31/2024**

<b>A</b> Name of plan <b>KPH HEALTHCARE SERVICES, INC. PENSION PLAN</b>	<b>B</b> Three-digit plan number (PN) ▶	<b>001</b>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <b>KPH HEALTHCARE SERVICES, INC.</b>	<b>D</b> Employer Identification Number (EIN) <b>15-0358720</b>	

**Part I Service Provider Information (see instructions)**

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

**1 Information on Persons Receiving Only Eligible Indirect Compensation**

**a** Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions)...  Yes  No

**b** If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

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

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

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

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

RBC DAIN RAUSCHER

41-1228350

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 50 51	NONE	129879	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

COMMUNITY BANK, NA

16-1213679

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
19 21 50	NONE	6600	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

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

**Part I Service Provider Information (continued)**

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

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

**Part II Service Providers Who Fail or Refuse to Provide Information**

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

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

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

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

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

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

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

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

<b>a</b> Name:	<b>b</b> EIN:
<b>c</b> Position:	
<b>d</b> Address:	<b>e</b> Telephone:

Explanation:

<b>a</b> Name:	<b>b</b> EIN:
<b>c</b> Position:	
<b>d</b> Address:	<b>e</b> Telephone:

Explanation:

<b>a</b> Name:	<b>b</b> EIN:
<b>c</b> Position:	
<b>d</b> Address:	<b>e</b> Telephone:

Explanation:

<b>a</b> Name:	<b>b</b> EIN:
<b>c</b> Position:	
<b>d</b> Address:	<b>e</b> Telephone:

Explanation:

<b>a</b> Name:	<b>b</b> EIN:
<b>c</b> Position:	
<b>d</b> Address:	<b>e</b> Telephone:

Explanation:

<b>SCHEDULE H</b> <b>(Form 5500)</b>  <small>Department of the Treasury Internal Revenue Service</small>  <small>Department of Labor Employee Benefits Security Administration</small>  <small>Pension Benefit Guaranty Corporation</small>	<b>Financial Information</b>  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).  <b>▶ File as an attachment to Form 5500.</b>	<small>OMB No. 1210-0110</small>  <b>2024</b>  <b>This Form is Open to Public Inspection</b>
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For calendar plan year 2024 or fiscal plan year beginning <b>01/01/2024</b> and ending <b>12/31/2024</b>	
<b>A</b> Name of plan <b>KPH HEALTHCARE SERVICES, INC. PENSION PLAN</b>	<b>B</b> Three-digit plan number (PN) ▶ <b>001</b>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <b>KPH HEALTHCARE SERVICES, INC.</b>	<b>D</b> Employer Identification Number (EIN) <b>15-0358720</b>

<b>Part I</b>	<b>Asset and Liability Statement</b>
---------------	--------------------------------------

**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
<b>a</b> Total noninterest-bearing cash .....	<b>1a</b>	3710	7270
<b>b</b> Receivables (less allowance for doubtful accounts):			
<b>(1)</b> Employer contributions .....	<b>1b(1)</b>	0	0
<b>(2)</b> Participant contributions .....	<b>1b(2)</b>		
<b>(3)</b> Other .....	<b>1b(3)</b>	46632	54202
<b>c</b> General investments:			
<b>(1)</b> Interest-bearing cash (include money market accounts & certificates of deposit) .....	<b>1c(1)</b>	1564637	1276825
<b>(2)</b> U.S. Government securities .....	<b>1c(2)</b>	162393	11697
<b>(3)</b> Corporate debt instruments (other than employer securities):			
<b>(A)</b> Preferred .....	<b>1c(3)(A)</b>	245742	249821
<b>(B)</b> All other .....	<b>1c(3)(B)</b>	3358864	4129029
<b>(4)</b> Corporate stocks (other than employer securities):			
<b>(A)</b> Preferred .....	<b>1c(4)(A)</b>		
<b>(B)</b> Common .....	<b>1c(4)(B)</b>	6815645	6975431
<b>(5)</b> Partnership/joint venture interests .....	<b>1c(5)</b>	26350	31360
<b>(6)</b> Real estate (other than employer real property) .....	<b>1c(6)</b>		
<b>(7)</b> Loans (other than to participants) .....	<b>1c(7)</b>		
<b>(8)</b> Participant loans .....	<b>1c(8)</b>		
<b>(9)</b> Value of interest in common/collective trusts .....	<b>1c(9)</b>		
<b>(10)</b> Value of interest in pooled separate accounts .....	<b>1c(10)</b>		
<b>(11)</b> Value of interest in master trust investment accounts .....	<b>1c(11)</b>		
<b>(12)</b> Value of interest in 103-12 investment entities .....	<b>1c(12)</b>		
<b>(13)</b> Value of interest in registered investment companies (e.g., mutual funds) .....	<b>1c(13)</b>	9788984	10777674
<b>(14)</b> Value of funds held in insurance company general account (unallocated contracts) .....	<b>1c(14)</b>		
<b>(15)</b> Other .....	<b>1c(15)</b>	50025	0

<b>1d</b> Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities.....	<b>1d(1)</b>		
(2) Employer real property.....	<b>1d(2)</b>		
<b>e</b> Buildings and other property used in plan operation.....	<b>1e</b>		
<b>f</b> Total assets (add all amounts in lines 1a through 1e).....	<b>1f</b>	22062982	23513309
<b>Liabilities</b>			
<b>g</b> Benefit claims payable.....	<b>1g</b>		
<b>h</b> Operating payables.....	<b>1h</b>		
<b>i</b> Acquisition indebtedness.....	<b>1i</b>		
<b>j</b> Other liabilities.....	<b>1j</b>		
<b>k</b> Total liabilities (add all amounts in lines 1g through 1j).....	<b>1k</b>	0	0
<b>Net Assets</b>			
<b>l</b> Net assets (subtract line 1k from line 1f).....	<b>1l</b>	22062982	23513309

**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.

<b>Income</b>		(a) Amount	(b) Total
<b>a Contributions:</b>			
(1) Received or receivable in cash from: <b>(A)</b> Employers.....	<b>2a(1)(A)</b>		
<b>(B)</b> Participants.....	<b>2a(1)(B)</b>		
<b>(C)</b> Others (including rollovers).....	<b>2a(1)(C)</b>		
(2) Noncash contributions.....	<b>2a(2)</b>		
(3) Total contributions. Add lines <b>2a(1)(A)</b> , <b>(B)</b> , <b>(C)</b> , and line <b>2a(2)</b> .....	<b>2a(3)</b>		0
<b>b Earnings on investments:</b>			
<b>(1) Interest:</b>			
<b>(A)</b> Interest-bearing cash (including money market accounts and certificates of deposit).....	<b>2b(1)(A)</b>	43991	
<b>(B)</b> U.S. Government securities.....	<b>2b(1)(B)</b>	877	
<b>(C)</b> Corporate debt instruments.....	<b>2b(1)(C)</b>	200162	
<b>(D)</b> Loans (other than to participants).....	<b>2b(1)(D)</b>		
<b>(E)</b> Participant loans.....	<b>2b(1)(E)</b>		
<b>(F)</b> Other.....	<b>2b(1)(F)</b>		
<b>(G)</b> Total interest. Add lines <b>2b(1)(A)</b> through <b>(F)</b> .....	<b>2b(1)(G)</b>		245030
<b>(2) Dividends:</b>			
<b>(A)</b> Preferred stock.....	<b>2b(2)(A)</b>	6641	
<b>(B)</b> Common stock.....	<b>2b(2)(B)</b>	132101	
<b>(C)</b> Registered investment company shares (e.g. mutual funds).....	<b>2b(2)(C)</b>	318469	
<b>(D)</b> Total dividends. Add lines <b>2b(2)(A)</b> , <b>(B)</b> , and <b>(C)</b> .....	<b>2b(2)(D)</b>		457211
(3) Rents.....	<b>2b(3)</b>		
<b>(4) Net gain (loss) on sale of assets:</b>			
<b>(A)</b> Aggregate proceeds.....	<b>2b(4)(A)</b>	2274570	
<b>(B)</b> Aggregate carrying amount (see instructions).....	<b>2b(4)(B)</b>	2539488	
<b>(C)</b> Subtract line <b>2b(4)(B)</b> from line <b>2b(4)(A)</b> and enter result.....	<b>2b(4)(C)</b>		-264918
<b>(5) Unrealized appreciation (depreciation) of assets:</b>			
<b>(A)</b> Real estate.....	<b>2b(5)(A)</b>		
<b>(B)</b> Other.....	<b>2b(5)(B)</b>	1111055	
<b>(C)</b> Total unrealized appreciation of assets. Add lines <b>2b(5)(A)</b> and <b>(B)</b> .....	<b>2b(5)(C)</b>		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts .....	<b>2b(6)</b>		
(7) Net investment gain (loss) from pooled separate accounts .....	<b>2b(7)</b>		
(8) Net investment gain (loss) from master trust investment accounts .....	<b>2b(8)</b>		
(9) Net investment gain (loss) from 103-12 investment entities .....	<b>2b(9)</b>		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds) .....	<b>2b(10)</b>		1157768
<b>c</b> Other income .....	<b>2c</b>		518
<b>d</b> Total income. Add all <b>income</b> amounts in column (b) and enter total .....	<b>2d</b>		2706664

**Expenses**

<b>e</b> Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers .....	<b>2e(1)</b>	1119858	
(2) To insurance carriers for the provision of benefits .....	<b>2e(2)</b>		
(3) Other .....	<b>2e(3)</b>		
(4) Total benefit payments. Add lines <b>2e(1)</b> through <b>(3)</b> .....	<b>2e(4)</b>		1119858
<b>f</b> Corrective distributions (see instructions) .....	<b>2f</b>		
<b>g</b> Certain deemed distributions of participant loans (see instructions) .....	<b>2g</b>		
<b>h</b> Interest expense .....	<b>2h</b>		
<b>i</b> Administrative expenses:			
(1) Salaries and allowances .....	<b>2i(1)</b>		
(2) Contract administrator fees .....	<b>2i(2)</b>		
(3) Recordkeeping fees .....	<b>2i(3)</b>		
(4) IQPA audit fees .....	<b>2i(4)</b>		
(5) Investment advisory and investment management fees .....	<b>2i(5)</b>	129879	
(6) Bank or trust company trustee/custodial fees .....	<b>2i(6)</b>		
(7) Actuarial fees .....	<b>2i(7)</b>		
(8) Legal fees .....	<b>2i(8)</b>		
(9) Valuation/appraisal fees .....	<b>2i(9)</b>		
(10) Other trustee fees and expenses .....	<b>2i(10)</b>		
(11) Other expenses .....	<b>2i(11)</b>	6600	
(12) Total administrative expenses. Add lines <b>2i(1)</b> through <b>(11)</b> .....	<b>2i(12)</b>		136479
<b>j</b> Total expenses. Add all <b>expense</b> amounts in column (b) and enter total .....	<b>2j</b>		1256337

**Net Income and Reconciliation**

<b>k</b> Net income (loss). Subtract line <b>2j</b> from line <b>2d</b> .....	<b>2k</b>		1450327
<b>l</b> Transfers of assets:			
(1) To this plan .....	<b>2l(1)</b>		
(2) From this plan .....	<b>2l(2)</b>		

**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: **DANNIBLE & MCKEE, LLP**

(2) EIN: **33-0996661**

**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
<b>a</b> 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>b</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	
<b>c</b> 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	
<b>d</b> 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	
<b>e</b> Was this plan covered by a fidelity bond?	X		1000000
<b>f</b> Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
<b>g</b> 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	
<b>h</b> 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	
<b>i</b> Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
<b>j</b> 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		
<b>k</b> Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
<b>l</b> Has the plan failed to provide any benefit when due under the plan?		X	
<b>m</b> If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)			
<b>n</b> 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.)

<b>5b(1)</b> Name of plan(s)	<b>5b(2)</b> EIN(s)	<b>5b(3)</b> 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 541682.

<b>SCHEDULE R</b> <b>(Form 5500)</b>  <small>Department of the Treasury Internal Revenue Service</small>  <small>Department of Labor Employee Benefits Security Administration</small>  <small>Pension Benefit Guaranty Corporation</small>	<b>Retirement Plan Information</b>  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).  <b>▶ File as an attachment to Form 5500.</b>	<small>OMB No. 1210-0110</small>  <b>2024</b>  <b>This Form is Open to Public Inspection.</b>
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

<b>A</b> Name of plan <u>KPH HEALTHCARE SERVICES, INC. PENSION PLAN</u>	<b>B</b> Three-digit plan number (PN) ▶	<u>001</u>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <u>KPH HEALTHCARE SERVICES, INC.</u>	<b>D</b> Employer Identification Number (EIN) <u>15-0358720</u>	

<b>Part I</b>	<b>Distributions</b>
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**All references to distributions relate only to payments of benefits during the plan year.**

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

<b>1</b>		<b>0</b>
----------	--	----------

**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): 16-1213679

**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..... 

<b>3</b>		<b>3</b>
----------	--	----------

<b>Part II</b>	<b>Funding Information</b> (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.**

<b>6 a</b> Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived) .....	<b>6a</b>	
<b>b</b> Enter the amount contributed by the employer to the plan for this plan year .....	<b>6b</b>	
<b>c</b> 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).....	<b>6c</b>	

**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

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

<b>Part IV</b>	<b>ESOPs</b> (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:

<b>a</b> 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).....	<b>14a</b>	
<b>b</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).....	<b>14b</b>	
<b>c</b> 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).....	<b>14c</b>	

**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:

<b>a</b> The corresponding number for the plan year immediately preceding the current plan year .....	<b>15a</b>	
<b>b</b> The corresponding number for the second preceding plan year .....	<b>15b</b>	

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

<b>a</b> Enter the number of employers who withdrew during the preceding plan year .....	<b>16a</b>	
<b>b</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.....	<b>16b</b>	

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

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

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

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

**a** Enter the percentage of plan assets held as:  
 Public Equity: \_\_\_\_\_% Private Equity: \_\_\_\_\_% Investment-Grade Debt and Interest Rate Hedging Assets: \_\_\_\_\_%  
 High-Yield Debt: \_\_\_\_\_% Real Assets: \_\_\_\_\_% Cash or Cash Equivalents: \_\_\_\_\_% Other: \_\_\_\_\_%

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

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

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

**b** If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:

Yes.

No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.

No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.

No. Other. Provide explanation: \_\_\_\_\_

**Part VII IRS Compliance Questions**

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

**21b** If this is a Code section 401(k) plan, check all boxes that apply to indicate how the plan is intended to satisfy the nondiscrimination requirements for employee deferrals and employer matching contributions (as applicable) under Code sections 401(k)(3) and 401(m)(2).

Design-based safe harbor method

"Prior year" ADP test

"Current year" ADP test

N/A

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



## **Pension Plan**

Financial Statements  
and  
Supplemental Schedules

**December 31, 2024 and 2023**



DM Financial Plaza | 221 S. Warren St. | Syracuse, NY 13202  
315.472.9127 | [www.DMCPAS.com](http://www.DMCPAS.com)

## Independent Auditor's Report

September 24, 2025

To the Trustees of the  
KPH Healthcare Services, Inc. Pension Plan

### **Opinion**

We have audited the financial statements of the KPH Healthcare Services, Inc. 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 to the financial statements.

In our opinion, the accompanying financial statements present fairly, in all material respects, the net assets available for benefits as of December 31, 2024 and 2023, and the changes in 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 Audits 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 Audits 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, 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 audits.
- 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 audits 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 audits, significant audit findings, and certain internal control-related matters that we identified during the audits.

### **Supplemental Schedules Required by ERISA**

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental schedules of (I) Schedule H, Line 4i - Schedule of Assets (Held at End of Year); (II) Schedule H, Line 4i - Schedule of Assets (Acquired and Disposed of Within the Plan Year); and (III) Schedule H, Line 4j - Schedule of Reportable Transactions as of and for the year ended December 31, 2024, are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS.

In forming our opinion on the supplemental schedules, we evaluated whether the supplemental schedules, including their form and content, are presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion, the information in the accompanying supplemental schedules is fairly stated, in all material respects, in relation to the financial statements as a whole, and the form and content are presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

*Dannible & McKee, LLP*

Dannible & McKee, LLP  
Syracuse, New York

KPH Healthcare Services, Inc. Pension Plan

Statements of Net Assets Available for Benefits

<u>Assets</u>	<u>December 31,</u>	
	<u>2024</u>	<u>2023</u>
Investments at fair value (Notes 2, 3 and 5)	\$ 23,451,837	\$ 22,012,640
Accrued interest and other receivables	54,202	46,632
Cash - Non-interest bearing	<u>7,270</u>	<u>3,710</u>
Net assets available for benefits	<u>\$ 23,513,309</u>	<u>\$ 22,062,982</u>

See accompanying notes to financial statements.

KPH Healthcare Services, Inc. Pension Plan

Statements of Changes in Net Assets Available for Benefits

	<u>Year ended December 31,</u>	
	<u>2024</u>	<u>2023</u>
Additions in net assets attributed to:		
Net appreciation in fair value of investments (Notes 2, 3 and 5)	\$ 2,004,423	\$ 2,180,653
Interest and dividend income (Note 2)	<u>702,241</u>	<u>642,644</u>
Total additions	<u>2,706,664</u>	<u>2,823,297</u>
Deductions from net assets attributed to:		
Benefits paid to participants (Notes 1, 2 and 4)	1,119,858	1,115,363
Administrative expenses (Notes 2 and 3)	<u>136,479</u>	<u>123,846</u>
Total deductions	<u>1,256,337</u>	<u>1,239,209</u>
Net increase	1,450,327	1,584,088
Net assets available for benefits:		
Beginning of year	<u>22,062,982</u>	<u>20,478,894</u>
End of year	<u>\$23,513,309</u>	<u>\$22,062,982</u>

See accompanying notes to financial statements.

## KPH Healthcare Services, Inc. Pension Plan

### Notes to Financial Statements

#### Note 1 - Description of the Plan

KPH Healthcare Services, Inc. (the “Company”) Pension Plan (the “Plan”) is a defined benefit pension plan under Section 401(a) of the Internal Revenue Code. This Plan, effective January 1, 2016, constitutes an amendment and restatement in its entirety of a previously established qualified plan of the Company, which was effective January 1, 1981, as amended from time to time. The Plan provides benefits for retirement, death and disability based on a formula that considers years of service and compensation, as well as other retirement benefits such as Social Security. Information about the Plan is contained in the pamphlet “KPH Healthcare Services, Inc. Pension Plan Summary Plan Description.” Copies of this pamphlet are available from the trustees of the Plan. The following description provides only general information.

Pension benefits - Employees with five or more years of service are entitled to annual pension benefits normally in the form of a joint and survivor annuity beginning at normal retirement age of sixty-five. The Plan permits early retirement at ages fifty-five to sixty-five. In certain circumstances, employees can elect to receive a lump-sum payment in lieu of their accrued benefits. Pension benefits are based on factors of years of credited service and average compensation. Effective January 1, 2000, the Plan was amended to freeze participation, and employees hired after that date are excluded from plan participation.

Death and disability benefits - Upon the death of an active participant, the surviving spouse is eligible to receive a Pre-Retirement Survivor Annuity, which is equal to 50% of the benefit payable had the participant retired on the day before their death. Disability benefits commencing on the normal retirement date are based on average compensation as of the date of disability and years of service as though the participant had reached normal retirement date.

Eligibility - The Plan covers all employees of the Company who have completed one year of service of at least 1,000 hours and attained age twenty-one. Eligible employees begin participating in the Plan as of January 1<sup>st</sup> or July 1<sup>st</sup> after meeting the eligibility requirements. Employees hired on or after January 1, 2000, are excluded from plan participation.

Vesting - Participants are not vested until after completion of five years of service, at which time they become fully vested.

Funding policy and contributions - The Plan's funding policy is for the Company to contribute an amount which will meet or exceed the annual ERISA minimum funding requirement. The Company's contributions are made in amounts sufficient to fund the Plan's current service cost on a current basis. There are no initial past service costs applicable to the Plan. The Company made no contributions for the years ended December 31, 2024 and 2023. The Plan has met the ERISA minimum funding requirements for the years ended December 31, 2024 and 2023.

Plan termination - The Company has agreed to voluntarily contribute such amounts as are necessary to provide assets sufficient to meet the benefits to be paid to plan participants. The Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. Should the Plan terminate at some future time, its net assets may not be available on a pro rata basis to provide participants' benefits. 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 Guarantee Corporation (PBGC) guarantee at that time. Some benefits may be fully or partially provided for by the then existing assets and the PBGC guarantee, while other benefits may not be provided for at all. Effective July 1, 2025, the Plan has been terminated (see Note 2).

#### Note 2 - Summary of significant accounting policies

Method of accounting - The Plan maintains its accounting records and financial statements on the accrual method of accounting in accordance with accounting principles generally accepted in the United States of America.

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

Risks and uncertainties - The Plan invests in various investment securities. Investment securities are exposed to various risks, such as interest rate, credit, and overall market risk. Market risks include both domestic and global events which could impact the value of investment securities. Due to the level of risk associated with certain investment securities and the level of uncertainty related to changes in the value of investment securities, it is at least reasonably possible that changes in risks in the near term could materially affect participants' account balances and the amounts reported in the statements of net assets available for benefits and the statements of changes in 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 estimating process, it is at least reasonably possible that changes in these estimates and assumptions in the near-term, would be material to the financial statements.

Valuation of investments - The Plan's investments consist of U.S. government and municipal securities, common stocks, corporate bonds, mutual funds, certificates of deposit, and a real estate trust, which are reported at fair value (see Note 5). Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan's investment committee determines the Plan's valuation policies utilizing information provided by its investment advisors. All plan investments are non-participant directed. Purchases and sales of securities are recorded on a trade-date

basis. Dividends are recorded on the ex-dividend date. Interest income is recorded on the accrual basis. Net appreciation includes the Plan's gains and losses on investments bought and sold, as well as held during the year.

Payment of benefits - Benefit payments to participants are recorded upon distribution.

Administrative expenses - The Plan's expenses are paid either by the Plan or the Company, as provided by the plan document. Expenses paid directly by the Company, such as legal, accounting, actuarial services and required payments to the PBGC, are excluded from these financial statements. Certain expenses incurred in connection with the general administration of the Plan that are paid by the Plan are recorded as deductions on the accompanying statements of changes in net assets available for benefits (see Note 3).

Subsequent events - In March 2025, the Board of Directors approved to terminate the Plan effective July 1, 2025. In addition, in conjunction with the termination of the Plan, in March 2025 management sold all of their investments and converted them to cash and cash equivalents holdings. In June 2025, the Plan was amended to comply with the requirements of the Further Consolidated Appropriations Act, 2020, including the SECURE Act provisions, the Coronavirus, Aid, Relief and Economic Security (CARES) Act, and the Consolidated Appropriations Act, 2021 (CAA), the Consolidated Appropriations Act of 2023 ("CAA"), including the SECURE 2.0 Act of 2022 ("SECURE 2.0"), and corresponding guidance (the "Applicable Law"). This Amendment is to be construed in accordance with the Applicable Law and both the Amendment and the Applicable Law will supersede any inconsistent plan provisions. Furthermore, in June 2025, the Plan was amended to add Section 11.18 - Recovery of Retirement Plan Overpayments and the fifth sentence of Section 8.2(a) is amended as follows: Upon full termination of the Plan, the Company shall direct the distribution of the assets in the Plan to the participants in a manner which is consistent with Section 5.7, except however, that immediate and unlimited lump sums shall be available to any Participants not currently in pay status. Management has evaluated subsequent events through September 24, 2025, the date that the financial statements were available for issue.

#### Note 3 - Related party transactions

The Plan's investments are managed by RBC Wealth Management. Fees paid for these services qualify as party-in-interest transactions and are included in the net appreciation in investments in the accompanying statements of changes in net assets available for benefits.

The Plan pays for certain expenses related to plan operations and investment advisory to various service providers, which are party-in-interest transactions under ERISA and are included in administrative expenses on the accompanying statements of changes in net assets available for benefits, as follows: the Plan contracts with RBC Dain Rauscher to provide investment advisory services. Fees paid for these services amounted to \$129,879 and \$116,821 for the years ended December 31, 2024 and 2023, respectively. In addition, the Plan contracts with Community Bank, NA to provide custodial/trustee services. These services qualify as

party-in-interest transactions. Fees paid for these services amounted to \$6,600 and \$7,025 for the years ended December 31, 2024 and 2023, respectively. The Plan contracts with Dannible & McKee, LLP to provide auditing services, which qualifies as party-in-interest transactions. Fees for these services were paid for by the Company for the years ended December 31, 2024 and 2023.

#### Note 4 - Accumulated plan benefits

Accumulated plan benefits are those periodic payments including lump-sum distributions that are attributable under the Plan's provisions to the service employees have rendered. These benefits include benefits expected to be paid to (a) retired or terminated employees or their beneficiaries; (b) beneficiaries of deceased employees; and (c) active employees or their beneficiaries. Benefits under the Plan are accumulated based on hours of service from inception of the Plan. Benefits payable under all circumstances - retirement, death, disability and termination of employment - are included, to the extent they are deemed attributable to employee service rendered to the valuation date.

The actuarial present value of accumulated plan benefits is calculated by the Plan's independent actuary and is that amount that results from applying actuarial assumptions to adjust the accumulated plan benefits to reflect the time value of money (through discounts for interest) and the probability of payment (by decreases for death, disability, termination or retirement) between the valuation date and the expected date of payment. The following actuarial assumptions are based on the presumption that the Plan will continue. If the Plan were to terminate, different actuarial assumptions and other factors might be applicable in determining the actuarial present value of accumulated plan benefits. The computations of the actuarial present value of accumulated plan benefits were made as of January 1, 2024. Had the valuations been performed as of December 31, there would be no material differences.

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

#### Significant actuarial assumptions:

Actuarial cost method	Traditional Unit Credit Cost Method, per year
Anticipated rate of return on plan assets	6.50% per year
Mortality basis	The sex-distinct Amount-Weighted White Collar Pri-2012 Mortality Tables for employees and healthy annuitants, and contingent survivors projected mortality improvements using Scale MP-2021 on a generational basis.
Normal retirement	The latter of the date a participant attains age sixty-five and five years of employment per year
Salary increase scale	Salaries are not applicable as all benefits are frozen

The actuarial present value of accumulated benefits is as follows as of January 1, 2024:

Participants currently receiving benefits	\$ 9,395,766
Other vested benefits	<u>5,535,319</u>
	14,931,085
Non-vested benefits	<u>968</u>
	<u>\$ 14,932,053</u>

The net increase in the actuarial present value of accumulated benefits is as follows for the year ended January 1, 2024:

Actuarial present value of accumulated benefits, beginning of year	\$15,117,896
Increase (decrease) during the year attributable to:	
Interest due to the decrease in the discount period	946,414
Benefits accumulated and actuarial losses	(16,894)
Benefits paid	<u>(1,115,363)</u>
Actuarial present value of accumulated benefits, end of year	<u>\$ 14,932,053</u>

#### Note 5 - Fair value measurement

The Financial Accounting Standards Board has established authoritative guidance regarding accounting for fair value measurements. This framework defines fair value as the exchange price that would be received for an asset or paid to transfer a liability in the principal or most advantageous market for the asset or liability in an orderly transaction between market participants on the measurement date. This guidance requires that valuation techniques maximize the use of observable inputs and minimize the use of unobservable inputs and establishes a fair value hierarchy, which prioritizes the valuation inputs into three levels. The three levels of the fair value hierarchy under the authoritative guidance are described as follows:

- |         |  |
|---------|--|
| Level 1 | Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.  |
| Level 2 | Inputs to the valuation methodology include: <ul style="list-style-type: none"> <li>• Quoted prices for similar assets or liabilities in active markets;</li> <li>• Quoted prices for identical or similar assets or liabilities in inactive markets;</li> </ul> |

- Inputs other than quoted prices that are observable for the asset or liability; and
- Inputs that are derived principally from or corroborated by observable market data by correlation or other means.

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

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

Following is a description of the valuation methodology used for the Plan's assets measured at fair value.

*Mutual Funds and Common Stocks* - Valued at the closing price of the shares held by the Plan at year end, reported on the active market (Level 1).

*Government Bonds, Corporate Bonds and Other* - Valued at fair value from observable data that may include market spreads, cash flows, bond terms and conditions or independent pricing service (Level 2).

*Money Market Funds* - Managed portfolios including commercial paper and other fixed-income securities issued by U.S. and foreign corporations, asset-backed commercial paper, U.S. government securities, obligations of foreign governments and the U.S. and foreign banks, valued at the closing price reported on the active market on which the individual security is traded (Level 2).

The preceding methods described may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date. There have been no changes in the methodologies used as of December 31, 2024 and 2023.

The following table sets forth by Level, within the fair value hierarchy, the Plan's assets at fair value:

	December 31, 2024			
	Level 1	Level 2	Level 3	Total
Mutual funds	\$ 10,773,034	\$ -	\$ -	\$ 10,773,034
Common stock	6,980,069	-	-	6,980,069
Corporate bonds	-	4,390,548	-	4,390,548
Money market funds	-	721,497	-	721,497
Government bonds	-	555,329	-	555,329
Other	-	31,360	-	31,360
	<u>\$ 17,753,103</u>	<u>\$ 5,698,734</u>	<u>\$ -</u>	<u>\$ 23,451,837</u>

  

	December 31, 2023			
	Level 1	Level 2	Level 3	Total
Mutual funds	\$ 9,846,952	\$ -	\$ -	\$ 9,846,952
Common stock	6,757,677	-	-	6,757,677
Corporate bonds	-	3,617,042	-	3,617,042
Money market funds	-	1,114,929	-	1,114,929
Government bonds	-	649,690	-	649,690
Other	-	26,350	-	26,350
	<u>\$ 16,604,629</u>	<u>\$ 5,408,011</u>	<u>\$ -</u>	<u>\$ 22,012,640</u>

#### Note 6 - Income tax status of plan

The Internal Revenue Service has determined and informed the Company that the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code (the "Code"). The Plan has been amended since receiving the determination letter. However, the plan administrator and the plan trustees believe that the Plan is designed and is currently being operated in compliance with the applicable requirements of the Code. Accordingly, the Plan has been accounted for as a tax-exempt plan.

The Plan has reviewed its operations for uncertain tax positions and believes there are no significant exposures. The Plan will include penalties and interest on income tax liabilities in administrative expenses if such amounts arise. The Plan did not incur any penalties and interest for the years ended December 31, 2024 or 2023. The Plan is no longer subject to regulatory examinations by tax authorities for the closed years before 2021.

Note 7 - Classification differences between the financial statements and Form 5500

Form 5500 has certain investments balances and income items that differ from amounts shown on the accompanying financial statements. These differences relate to classification only and have no effect on the net assets available for benefits nor changes in net assets available for benefits as of and for the years ended December 31, 2024 and 2023.

Supplemental Schedules



KPH Healthcare Services, Inc. Pension PlanEIN #15-0358720Plan #001Schedule of Assets (Held at End of Year)(Required Disclosure of Schedule H, Line 4i on Form 5500)December 31, 2024

(a)	(b)	(c)	(d)	(e)
Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost	Current value	
<b>Community Bank NA Acct #40004952305</b>				
* Money Market Obligations Trust	103,154.00 Shares Money Market	\$ 103,154	\$ 103,154	
<b>RBC 302-24828</b>				
Federated Hermes Treasury OBL CL AS	112,794.960 Shares Money Market	112,795	112,795	
Artisan Partners Fds Inc Intl Value Fd Adv Sh	4,033.030 Shares Registered Inv Co.	167,250	188,705	
Blackrock Enhanced Equity Dividend Trust	8,000.000 Shares Registered Inv Co.	49,897	66,240	
Blackrock Enhanced Global Dividend Trust	5,000.000 Shares Registered Inv Co.	42,993	53,850	
Blackrock Resources & Commodities Strategy Trust	9,000.000 Shares Registered Inv Co.	50,197	76,860	
Clearbridge Energy Midstream Opportunity Fund Inc Common Stock \$0.001 Par Value	3,500.000 Shares Registered Inv Co.	21,724	162,890	
Invesco Exchange Traded Fd Trust S&P 500 Equal Weight ETF	1,100.000 Shares Registered Inv Co.	159,659	192,753	
Invesco Exchange Traded Fd Trusts S&P 500 Equal Weight Technology ETF	4,000.000 Shares Registered Inv Co.	20,596	149,680	
Invesco QQQ Tr Unit Ser 1	600.000 Shares Registered Inv Co.	22,091	306,738	
Ishares Core S&P Mid Cap ETF	3,000.000 Shares Registered Inv Co.	56,687	186,930	
Ishares Global Consumer Staples ETF	2,000.000 Shares Registered Inv Co.	95,220	120,580	
Ishares Inc Ishares Msci Japan ETF	700.000 Shares Registered Inv Co.	29,183	46,970	
Ishares Msci Eafe ETF	2,000.000 Shares Registered Inv Co.	119,545	151,220	
Ishares Russell 2000 ETF	1,300.000 Shares Registered Inv Co.	154,399	287,248	
Ishares S&P 500 Value ETF	1,000.000 Shares Registered Inv Co.	113,055	190,880	
Ishares US Real Estate ETF	800.000 Shares Registered Inv Co.	47,686	74,448	
Ishares US Regional Banks ETF	1,500.000 Shares Registered Inv Co.	52,925	75,540	
Ishares Trust Ishares Future AI & Tech ETF	2,000.000 Shares Registered Inv Co.	62,985	74,140	
Select Sector Spdr Trust the Communication Services Fund	1,000.000 Shares Registered Inv Co.	50,280	96,810	
Select Sector Spdr Trust the Financial Fund	2,000.000 Shares Registered Inv Co.	44,320	96,660	
Select Sector Spdr Trust The Technology Fund	500.000 Shares Registered Inv Co.	14,185	116,260	
Select Sector Spdr Trust the Utilities Trust	2,000.000 Shares Registered Inv Co.	110,698	151,380	
Spdr Dow Jones Indl Average ETF Tr Unit Ser 1	800.000 Shares Registered Inv Co.	90,890	340,400	
Spdr S&P 500 ETF Trust	700.000 Shares Registered Inv Co.	85,970	410,256	
Spdr Ser TR S&P BK ETF	2,500.000 Shares Registered Inv Co.	72,980	138,675	

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KPH Healthcare Services, Inc. Pension PlanEIN #15-0358720Plan #001Schedule of Assets (Held at End of Year)(Required Disclosure of Schedule H, Line 4i on Form 5500)December 31, 2024

(- Continued -)

(a)	(b)	(c)	(d)	(e)
Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost	Current value	
Vanguard Index Funds Vanguard High Dividend Yield ETF	1,000.000 Shares Registered Inv Co.	88,374	127,590	
Vanguard Index Funds Vanguard Large-Cap ETF	500.000 Shares Registered Inv Co.	100,705	134,850	
Vanguard Index Funds Vanguard Mid-Cap Value ETF	500.000 Shares Registered Inv Co.	50,175	80,885	
Vanguard Index Funds Vanguard Small-Cap ETF	350.000 Shares Registered Inv Co.	64,669	84,098	
Vanguard Index Funds Vanguard Small-Cap Value ETF	1,000.000 Shares Registered Inv Co.	109,990	198,180	
Vanguard Index Funds Vanguard Value ETF	4,000.000 Shares Registered Inv Co.	230,341	677,200	
Vanguard Russell 2000 ETF	2,000.000 Shares Registered Inv Co.	92,827	178,660	
Vanguard Sector Index FDS Vanguard Consumer Staples ETF	500.000 Shares Registered Inv Co.	73,415	105,690	
Vanguard Sector Index FDS Vanguard Energy ETF	800.000 Shares Registered Inv Co.	29,520	97,048	
Vanguard World Funds Vanguard Health Care ETF	200.000 Shares Registered Inv Co.	50,860	50,738	
<b>RBC 302-62573</b>				
Federated Hermes Treasury OBL CL AS	105,624.100 Shares Money Market	105,624	105,624	
Invesco Exchange Traded Fd Trust S&P 500 Equal Weight EFT	1,500.000 Shares Registered Inv. Co.	217,888	262,845	
T Rowe Price Growth Stock Fund Inc	7,097.109 Shares Registered Inv. Co.	253,453	748,461	
Vanguard Index Funds Vanguard Growth ETF	2,200.000 Shares Registered Inv. Co.	142,286	902,968	
<b>RBC 302-62574</b>				
Federated Hermes Treasury OBL CL AS	202,498.900 Shares Money Market	202,499	202,499	
Aberdeen Asia Pacific Income Fund Inc.	16,666.000 Shares Registered Inv. Co.	285,620	245,324	
Allspring Multisector Income Fund	10,000.000 Shares Registered Inv. Co.	90,600	91,900	
Alliance Bernstein Global High Income Fund Inc.	25,000.000 Shares Registered Inv. Co.	260,700	268,250	
Ally Financial Inc Bond	50,000.000 Bond 5.75% 11/20/2025	49,641	50,261	
American Express Co Bond	100,000.000 Bond 3.55% 12/31/2149	99,125	96,140	
American Tower Corp Bond	50,000.000 Bond 3.95% 03/15/2029	49,845	47,916	
Apache Corp Senior Note Bond	50,000.000 Bond 4.38% 10/15/2028	50,206	48,248	
Ares Capital Corp Senior Undisclosed Bond	50,000.000 Bond 2.88% 06/15/2028	41,979	46,082	
Bank Of America Corp Bond	50,000.000 Bond 4.25% 10/22/2026	50,195	49,610	

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KPH Healthcare Services, Inc. Pension PlanEIN #15-0358720Plan #001Schedule of Assets (Held at End of Year)(Required Disclosure of Schedule H, Line 4i on Form 5500)December 31, 2024

(- Continued -)

(a)	(b)	(c)	(d)	(e)
Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost	Current value	
Bank of America Corp Bond	50,000.000 Bond 5.45% 08/06/2029	49,950	49,407	
Bank of Montreal Bond	50,000.000 Bond 5.50% 12/15/2028	49,850	50,084	
Bank of Montreal Bond	50,000.000 Bond 5.50% 02/09/2034	49,725	48,158	
Bank of New York Mellon Bond	100,000.000 Bond 4.70% 12/31/2149	106,275	99,051	
Bank of Nova Scotia Bond	50,000.000 Bond 4.50% 12/16/2025	50,073	49,744	
BB&T Corp Senior Unsecured Bond	50,000.000 Bond 3.88% 03/19/2029	47,790	47,705	
Blackstone Private Credit Fund CR GLBL NT Bond	50,000.000 Bond 2.63% 12/15/2026	42,771	47,641	
Blackstone Private Credit Fund SR GLBL NT Bond	50,000.000 Bond 4.00% 01/15/2029	41,660	47,244	
Boeing Co Bond	50,000.000 Bond 3.55% 03/01/2038	39,268	37,857	
Boeing Co Bond	50,000.000 Bond 3.30% 03/01/2035	39,540	39,271	
Brighthouse Finl Inc Bond	50,000.000 Bond 3.70% 06/22/2027	43,465	48,514	
Brookfield Fin Inc Original Issue Discount	50,000.000 Bond 4.35% 04/15/2030	47,897	48,197	
Charles Schwab BK SSB Bond	50,000.000 Bond 4.95% 04/07/2025	49,900	50,084	
CIBC BK USA CD	100,000.000 Bond 4.50% 06/14/2028	100,996	101,573	
Citigroup Global Markets Holdings	50,000.000 Bond 3.50% 03/20/2037	46,200	44,297	
Citigroup Inc Bond	100,000.000 Bond 4.75% 09/27/2034	99,000	93,233	
Comerica Inc Bond	100,000.000 Bond 5.63% 12/31/2149	100,813	99,406	
Credit Agricole Corp Bond	100,000.000 Bond 6.00% 06/18/2039	99,500	98,940	
CVS Health Corp Senior Unsecured Notes	50,000.000 Bond 5.30% 06/01/2033	48,430	47,944	
Deutsche Bank Ag Sr Glbl	100,000.000 Bond 6.00% 08/16/2034	99,800	97,394	
Discover BK CD Bond	50,000.000 Bond 4.95% 03/30/2026	50,054	50,513	
Dodge & Cox Income Fund Class 1	42,229.730 Shares Registered Inv. Co.	500,000	522,804	
Dollar General Corp Senior Unsecured Notes	100,000.000 Bond 5.45% 7/5/2033	99,490	98,222	
Energy Transfer Partners LP Bond	50,000.000 Bond 4.05% 03/15/2025	50,012	49,903	
Expedia Group Inc Bond	100,000.000 Bond 3.25% 02/15/2030	82,820	92,181	
Express Scripts Hldg Co Bond	50,000.000 Bond 4.50% 02/25/2026	50,166	49,740	
Fedl Home Loan Mtg Corp#C01306	11,000.000 Bond 7.00% 01/01/2032	15	16	
Fedl Home Loan Mtg Corp#C67305	7,000.000 Bond 7.00% 05/01/2032	44	44	
Fedl Home Loan Mtg Corp#G01217	49,000.000 Bond 7.00% 03/01/2031	33	33	
Fedl Home Loan Mtg Corp#G01309	15,000.000 Bond 7.00% 08/01/2031	7	7	
Fedl Home Loan Mtg Corp#G01311	35,000.000 Bond 7.00% 09/01/2031	22	23	
Fedl Home Loan Mtg Corp#G01315	5,000.000 Bond 7.00% 09/01/2031	3	3	
Fifth Third Bancorp Bond	100,000.000 Bond 4.50% 12/31/2149	105,100	98,623	

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KPH Healthcare Services, Inc. Pension PlanEIN #15-0358720Plan #001Schedule of Assets (Held at End of Year)(Required Disclosure of Schedule H, Line 4i on Form 5500)December 31, 2024

(- Continued -)

(a)	(b)	(c)	(d)	(e)
Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost	Current value	
Fnma Gtd Pass Thru Pool#545691	18,000.000 Bond 6.50% 06/01/2032	22	22	
Fnma Gtd Pass Thru Pool#652398	7,000.000 Bond 6.50% 05/01/2032	8	8	
Ford Motor Company Senior Notes Bond	50,000.000 Bond 4.35% 12/08/2026	44,040	49,218	
Fortune Brands Home & Sec Inc. Senior Notes	50,000.000 Bond 3.25% 09/15/2029	43,264	46,241	
Freeport Mcomoran Inc Bond	25,000.000 Bond 5.40% 11/14/2034	22,466	24,723	
General Elec Cap Corp Bond	53,000.000 Bond 4.25% 09/15/2027	53,354	51,652	
General Electric Capital Corp Bond	50,000.000 Bond 4.25% 09/15/2028	40,359	48,897	
General Electric Capital Corp Bond	50,000.000 Bond 4.15% 11/15/2030	41,250	47,574	
General Mtrs Finl Co Inc Senior Note	50,000.000 Bond 5.65% 01/17/2029	49,807	50,745	
Goldman Sachs Group Inc Bond	50,000.000 Bond 4.95% 12/31/2149	51,094	49,783	
Goldman Sachs Group Inc Bond	50,000.000 Bond 7.41% 12/31/2149	54,188	49,961	
Goldman Sachs Group Inc Bond	50,000.000 Bond 5.95% 01/15/2027	50,299	51,234	
Government Natl Mtg Assn Bond	150,000.000 Bond 4.00% 05/20/2050	13,298	11,541	
Huntington National Bank Bond	100,000.000 Bond 5.63% 12/31/2149	103,438	97,652	
iShares TR 0-5 year investment grade corporate bond ETF	3,000.000 Shares Registered Inv. Co.	146,100	149,220	
Ishares Tr 0-5yr High Yield Corp Bd ETF	4,000.000 Shares Registered Inv. Co.	168,924	170,440	
iShares Trust Blackrock Ultra Short Term Bond ETF	6,000.000 Shares Registered Inv. Co.	303,205	302,580	
Ishares Trust Preferred and Income Securities ETF	13,000.000 Shares Registered Inv. Co.	395,709	408,720	
Jefferies Group LLC Bond	42,000.000 Bond 6.00% 02/21/2039	43,537	40,859	
John Hancock Income Fund CL I	11,216.568 Shares Registered Inv. Co.	70,561	65,280	
JPMorgan Chase & Co Bond	50,000.000 Bond 5.30% 02/16/2033	50,000	47,358	
JPMorgan Chase & Co Bond	50,000.000 Bond 4.13% 12/15/2026	50,097	49,475	
Keycorp Bond	75,000.000 Bond 2.55% 10/01/2029	57,171	66,705	
Kraft Heinz Foods Co Bond	50,000.000 Bond 4.63% 01/30/2029	50,148	49,471	
Lendingclub BK Natl Assn Bond	150,000.000 Bond 5.05% 03/19/2025	149,888	150,248	
Lincoln Natl Corp SR Bond	50,000.000 Bond 3.40% 03/01/2032	38,948	43,806	
M&T Bank Corp Bond	100,000.000 Bond 7.20% 12/31/2149	104,188	99,367	
Morgan Stanley Private BK Bond	50,000.000 Bond 4.80% 04/06/2026	49,850	50,418	
Morgan Stanley BK Bond	100,000.000 Bond 4.75% 04/06/2027	99,600	101,557	
National Bank of Canada Bond	50,000.000 Bond 6.00% 12/22/2028	49,825	49,495	
National Bank of Canada Bond	50,000.000 Bond 6.00% 06/14/2034	49,900	48,930	
Oracle Corp. Bond	50,000.000 Bond 2.95% 04/01/2030	45,719	45,163	

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KPH Healthcare Services, Inc. Pension PlanEIN #15-0358720Plan #001Schedule of Assets (Held at End of Year)(Required Disclosure of Schedule H, Line 4i on Form 5500)December 31, 2024

(- Continued -)

(a)	(b)	(c)	(d)	(e)
Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost	Current value	
Phillips 66 Partners Lp Bond	50,000.000 Bond 3.61% 02/15/2025	50,007	49,883	
Phillips 66 Partners Lp Bond	50,000.000 Bond 3.75% 03/01/2028	48,809	46,589	
Pioneer High Yield Fd Cl Y	31,242.308 Shares Registered Inv. Co.	254,034	272,745	
PNC Financial Service Group Inc Bond	50,000.000 Bond 2.55% 01/22/2030	43,635	44,396	
Prospect Cap Corp Original Issue Discount	50,000.000 Bond 3.71% 01/22/2026	47,285	48,537	
Prudential Finl Inc Bond	50,000.000 Bond 3.70% 10/01/2050	51,285	44,482	
Prudential Finl Inc Bond	50,000.000 Bond 5.13% 03/01/2052	46,962	47,520	
Regions Finl Corp New Bond	100,000.000 Bond 5.75% 12/31/2149	108,453	99,164	
Santander Hldgs USA Inc Bond	50,000.000 Bond 4.50% 07/17/2025	50,136	49,848	
Schwab Charles Corp New Bond	100,000.000 Bond 5.38% 12/31/2149	109,750	99,375	
Sempra Energy Bond	50,000.000 Bond 4.88% 12/31/2149	52,215	49,350	
Synchrony BK Retail Bond	50,000.000 Bond 4.90% 03/29/2027	50,105	50,937	
Teva Pharmaceutical Fin Bond	50,000.000 Bond 3.15% 10/01/2026	45,347	48,045	
Texas Capital Bancshares	100,000.000 Bond 4.00% 05/06/2031	101,615	96,049	
Time Warner Cable Inc	50,000.000 Bond 5.88% 11/15/2040	50,375	44,749	
Toronto Dominion Bank	100,00.000 Bond 5.10% 02/15/2027	99,700	99,059	
Truist Finl Corp Bond	100,000.000 Bond 6.67% 12/31/2149	101,528	99,458	
United Continental Holdings Inc. Senior Notes	50,000.000 Bond 4.88% 01/15/2025	50,004	49,879	
US BanCorp Bond	50,000.000 Bond 3.00% 07/30/2029	45,035	45,823	
US BanCorp Bond	50,000.000 Bond 5.00% 11/04/2031	49,850	49,052	
Vanguard Short Term Corporate Bond ETF	4,000.000 Shares Registered Inv. Co.	312,120	309,080	
Viatrix Inc Bond	50,000.000 Bond 2.30% 06/22/2027	42,561	46,897	
Wells Fargo & Co Bond	100,000.000 Bond 3.90% 12/31/2149	102,201	97,120	
Wells Fargo & Co Fr	100,000.000 Bond 4.75% 11/01/2029	99,500	98,349	
Wesco International Inc Depository Shares	2,000.000 Shares Registered Inv. Co.	56,138	51,040	
3M Company Senior Notes	50,000.000 Bond 2.38% 08/26/2029	43,673	44,876	
<b>RBC 302-62593</b>				
Federate Hermes Treasury OBL CL AS	131,150.390 Shares Money Market	131,150	131,150	
3M Company	400.000 Shares Common Stock	31,019	51,636	
Abbott Laboratories	350.000 Shares Common Stock	9,410	39,589	
Abbvie Inc	100.000 Shares Common Stock	2,289	17,770	

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KPH Healthcare Services, Inc. Pension PlanEIN #15-0358720Plan #001Schedule of Assets (Held at End of Year)(Required Disclosure of Schedule H, Line 4i on Form 5500)December 31, 2024

(- Continued -)

(a)	(b)	(c)	(d)	(e)
Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost	Current value	
Allstate Corp	175.000 Shares Common Stock	2,767	33,738	
Alphabet Inc Class C Capital Stock	600.000 Shares Common Stock	25,754	114,264	
Alps EFT Trust Alerian MLP EFT	500.00 Shares Registered Inv Co.	4,055	24,080	
Amazon.Com Inc	450.000 Shares Common Stock	42,149	98,726	
Amgen Inc	135.000 Shares Common Stock	7,452	35,186	
Apple Inc	500.000 Shares Common Stock	23,466	125,210	
Bank Of America Corp	900.000 Shares Common Stock	6,519	39,555	
Blackrock Resources & Commodities Strategy Trust	4,000.000 Shares Registered Inv Co.	17,586	34,160	
Chevron Corporation	250.000 Shares Common Stock	23,616	36,210	
Cisco Systems Inc	750.000 Shares Common Stock	11,786	44,400	
Citigroup Inc	300.000 Shares Common Stock	10,206	21,117	
Clearbridge Energy Midstream Opportunity Fd Inc	1,500.000 Shares Common Stock	8,268	69,810	
Community Bank Systems Inc	800.000 Shares Common Stock	23,529	49,344	
ConocoPhillips	250.000 Shares Common Stock	7,754	24,793	
Corning Inc	900.000 Shares Common Stock	18,033	42,768	
Crown Castle Inc	235.000 Shares Common Stock	5,026	21,329	
Dollar Tree Inc	500.000 Shares Common Stock	33,564	37,470	
Dow Inc	600.000 Shares Common Stock	25,701	24,078	
Dupont De Nemours Inc Common Stock	500.000 Shares Common Stock	29,009	38,125	
Eli Lilly & Co	65.000 Shares Common Stock	10,667	50,180	
Enterprise Products Partners	1,000.000 Shares Common Stock	16,105	31,360	
Exelon Corporation	1,000.000 Shares Common Stock	30,544	37,640	
Fifth Third Bancorp	1,000.000 Shares Common Stock	7,754	29,596	
First Trust NASDAQ-100 Equal Weighted Index Fund	700.000 Shares Common Stock	61,082	87,472	
Gilead Sciences Inc	500.000 Shares Common Stock	27,806	46,185	
Hartford Financial Services Group Inc	275.000 Shares Common Stock	1,567	30,085	
Hologic Inc	200.000 Shares Common Stock	4,508	14,418	
Home Depot Inc	100.000 Shares Common Stock	17,572	38,899	
Honeywell Intl Inc	200.000 Shares Common Stock	4,645	45,178	
International Business Machines Corp	150.000 Shares Common Stock	17,709	32,975	
Intl Flavors & Fragrances Inc	300.000 Shares Common Stock	23,697	25,365	
Ishares Nasdaq Biotechnology Index Fd	350.000 Shares Common Stock	40,867	46,274	
Ishares US Real Estate ETF	550.000 Shares Registered Inv Co.	42,829	51,183	

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KPH Healthcare Services, Inc. Pension PlanEIN #15-0358720Plan #001Schedule of Assets (Held at End of Year)(Required Disclosure of Schedule H, Line 4i on Form 5500)December 31, 2024

(- Continued -)

(a)	(b)	(c)	(d)	(e)
Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost	Current value	
JD.com, Inc	800.000 Shares Common Stock	18,112	27,736	
Johnson & Johnson	250.000 Shares Common Stock	22,521	36,155	
JPMorgan Chase & Co	175.000 Shares Common Stock	10,898	41,949	
Keycorp New	2,000.000 Shares Common Stock	12,122	34,280	
Kraft Heinz Company	800.000 Shares Common Stock	26,807	24,568	
Laboratory Corp Amer Hldgs	125.000 Shares Common Stock	11,909	28,665	
Lowes Companies Inc	175.000 Shares Common Stock	26,289	43,190	
Lululemon Athletica Inc	150.000 Shares Common Stock	37,203	57,362	
LyondellBasell Industries	300.000 Shares Common Stock	21,202	22,281	
Mastercard Incorporated	100.000 Shares Common Stock	8,644	52,657	
McDonalds Corp	125.000 Shares Common Stock	20,115	36,236	
Merck & Co Inc	300.000 Shares Common Stock	8,200	29,844	
Meta Platforms Inc	140.000 Shares Common Stock	3,678	81,971	
Microsoft Corp	200.000 Shares Common Stock	3,566	84,300	
Molson Coors Beverage Company	500.000 Shares Common Stock	23,690	28,660	
Mondelez International Inc	500.000 Shares Common Stock	7,198	29,865	
National Grid Plc	600.000 Shares Common Stock	32,050	35,652	
Nestle Sa-Sponsored Adr	250.000 Shares Common Stock	17,062	20,657	
Netease Inc	200.000 Shares Common Stock	8,500	17,842	
Netflix Inc	50.000 Shares Common Stock	19,065	44,566	
Neuberger Berman Next Gen Inc	3,800.000 Shares Common Stock	38,574	48,412	
Novo Nordisk	250.000 Shares Common Stock	23,008	21,505	
Nvidia Corp	800.000 Shares Common Stock	34,054	107,432	
Oracle Corporation	300.000 Shares Common Stock	11,988	49,992	
Palo Alto Networks Inc	300.000 Shares Common Stock	9,298	54,588	
PayPal Holdings Inc	300.000 Shares Common Stock	14,549	25,605	
Pfizer Inc	900.000 Shares Common Stock	21,693	23,877	
Procter & Gamble Co	150.000 Shares Common Stock	14,768	25,148	
Qualcomm Inc	250.000 Shares Common Stock	12,719	38,405	
RTX Corporation	350.000 Shares Common Stock	21,020	40,502	
Regions Financial Corp	1,800.000 Shares Common Stock	9,346	42,336	
Salesforce Inc	200.000 Shares Common Stock	42,636	66,866	
Select Sector SPDR Trust Utilities	500.000 Shares Common Stock	28,963	37,845	

- Continued -

## KPH Healthcare Services, Inc. Pension Plan

EIN #15-0358720

Plan #001

Schedule of Assets (Held at End of Year)  
(Required Disclosure of Schedule H, Line 4i on Form 5500)

December 31, 2024

(- Continued -)

(a)	(b)	(c)	(d)	(e)
Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost	Current value	
Servicenow Inc	50.000 Shares Common Stock	3,600	53,006	
Starbucks Corp	300.000 Shares Registered Inv. Co.	23,523	27,375	
State Street Corp	350.000 Shares Common Stock	14,360	34,353	
Suncor Energy Inc	800.000 Shares Common Stock	23,911	28,544	
Tesla Inc	150.000 Shares Common Stock	29,524	60,576	
Tjx Companies Inc New	350.000 Shares Common Stock	3,635	42,284	
Truist Financial Corporation	700.000 Shares Common Stock	12,931	30,366	
Ulta Beauty Inc	125.000 Shares Common Stock	43,605	54,366	
UnitedHealth Group Inc	85.000 Shares Common Stock	3,424	42,998	
United Parcel Svc Inc	300.000 Shares Common Stock	29,580	37,830	
Valero Energy Corp New	200.000 Shares Common Stock	5,991	24,518	
Vanguard Sector Index Fds Consumer Staples	200.000 Shares Registered Inv Co.	28,117	42,276	
Vanguard Sector Index Fds Technology ETF	150.000 Shares Registered Inv Co.	45,884	93,270	
Vanguard World Fds Health Care ETF	600.000 Shares Registered Inv. Co.	153,048	152,214	
Ventas Inc	600.000 Shares Common Stock	21,238	35,334	
Verizon Communications	600.000 Shares Common Stock	18,903	23,994	
Visa Inc	200.000 Shares Common Stock	14,090	63,208	
Walmart Inc	550.000 Shares Common Stock	11,776	49,693	
Walt Disney Co	450.000 Shares Common Stock	41,375	50,108	
Waste Management Inc Del	200.000 Shares Common Stock	6,584	40,358	
Webster Financial Corp	500.000 Shares Common Stock	6,394	27,610	
Wells Fargo & CO	600.000 Shares Common Stock	19,535	42,144	
<b>RBC 302-51019</b>				
Federated Hermes Treasury OBL CL AS	11,852.900 Shares Money Market	11,853	11,853	
ACV Auctions Inc	486.000 Shares Common Stock	6,556	10,498	
Alarm.Com Holdings Inc	169.000 Shares Common Stock	7,652	10,275	
Alkami Tech Inc	266.000 Shares Common Stock	8,720	9,757	
Blackline Inc	185.000 Shares Common Stock	7,314	11,241	
CCC Intelligent Solutions Holding Inc	959.000 Shares Common Stock	9,734	11,249	
Certara Inc	272.000 Shares Common Stock	9,648	2,897	
Chemed Corporation	20.000 Shares Common Stock	1,146	10,596	

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KPH Healthcare Services, Inc. Pension PlanEIN #15-0358720Plan #001Schedule of Assets (Held at End of Year)(Required Disclosure of Schedule H, Line 4i on Form 5500)December 31, 2024

(- Continued -)

(a)	(b)	(c)	(d)	(e)
Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost	Current value	
Cognex Corp	193.000 Shares Common Stock	9,095	6,921	
CSW Industrials Inc	18.000 Shares Common Stock	7,062	6,350	
Descartes Systems Group Inc	143.000 Shares Common Stock	5,788	16,245	
Doubleverify Holding Inc	402.000 Shares Common Stock	11,548	7,722	
Doximity Inc	301.000 Shares Common Stock	7,832	16,070	
Ensign Group Inc	125.000 Shares Common Stock	8,576	16,608	
Exponent Inc	91.000 Shares Common Stock	2,607	8,108	
Five Below Inc	142.000 Shares Common Stock	18,283	14,904	
Floor & Decor Holdings Inc	96.000 Shares Common Stock	7,884	9,571	
Freshpet Inc	160.000 Shares Common Stock	12,880	23,698	
Glaukos Corporation	78.000 Shares Common Stock	6,227	11,695	
Globant SA	104.000 Shares Common Stock	14,511	22,300	
Goosehead Insurance Inc	77.000 Shares Common Stock	8,793	8,256	
Grand Canyon Education Inc	144.000 Shares Common Stock	12,719	23,587	
Grid Dynamics Hldgs Inc	371.000 Shares Common Stock	6,845	8,251	
Guidewire Software Inc	70.000 Shares Common Stock	5,070	11,801	
Hillman Solutions Corp	819.000 Shares Common Stock	7,613	7,977	
Inspire Medical Systems Inc	36.000 Shares Common Stock	7,204	6,674	
Jamf Holding Corp	389.000 Shares Common Stock	7,612	5,465	
Kadant Inc	47.000 Shares Common Stock	3,806	16,215	
Kinsale Capital Group Inc	34.000 Shares Common Stock	10,111	15,814	
Kornit Digital LTD	288.000 Shares Common Stock	7,155	8,914	
Medpace Holdings Inc	59.000 Shares Common Stock	10,766	19,602	
Neogen Corp	217.000 Shares Common Stock	6,980	2,634	
Option Care Health Inc	247.000 Shares Common Stock	8,230	5,730	
Orthopediatrics Corp	105.000 Shares Common Stock	3,803	2,434	
Paycor HCM Inc	567.000 Shares Common Stock	8,877	10,529	
Paylocity Holding Corporation	83.000 Shares Common Stock	14,585	16,556	
Pennant Group Inc	235.000 Shares Common Stock	10,092	6,232	
Phreesia Inc	175.000 Shares Common Stock	8,965	4,403	
Power Integrations Inc	132.000 Shares Common Stock	2,155	8,144	
Privia Health Group Inc	648.000 Shares Common Stock	13,411	12,668	
Repligen Corp	83.000 Shares Common Stock	13,566	11,947	

- Continued -

KPH Healthcare Services, Inc. Pension PlanEIN #15-0358720Plan #001Schedule of Assets (Held at End of Year)(Required Disclosure of Schedule H, Line 4i on Form 5500)December 31, 2024

(- Continued -)

(a)	(b)	(c)	(d)	(e)
Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost	Current value	
RB Global Inc	148.000 Shares Common Stock	8,868	13,351	
Simpson Manufacturing Co Inc	47.000 Shares Common Stock	8,738	7,794	
Sps Comm Inc	115.000 Shares Common Stock	3,547	21,159	
Stevanato Group S P A	280.000 Shares Common Stock	8,021	6,101	
Transcat Inc	66.000 Shares Common Stock	8,235	6,979	
U S Physical Therapy Inc	75.000 Shares Common Stock	6,929	6,653	
Willscot Mobile Mini Holdings	253.000 Shares Common Stock	3,665	8,463	
Workiva Inc	175.000 Shares Common Stock	7,048	19,163	
<b>RBC 313-62609</b>				
Federated Hermes Treasury OBL CL AS	12923.940 Shares Money Market	12,924	12,924	
Adobe Inc	47.000 Shares Common Stock	20,090	20,900	
Alcon Inc	198.000 Shares Common Stock	14,489	16,808	
American International Group Inc	243.000 Shares Common Stock	18,365	17,690	
American WTR WKS Co Inc	120.000 Shares Common Stock	15,547	14,939	
Ameriprise Finl Inc	61.000 Shares Common Stock	17,959	32,478	
Amgen Inc	77.000 Shares Common Stock	17,604	20,069	
Ansys Inc	62.000 Shares Common Stock	17,329	20,914	
Atmos Energy Corp	152.000 Shares Common Stock	16,859	21,169	
Blackstone Inc	109.000 Shares Common Stock	10,855	18,794	
Capital One Financial Corp	144.000 Shares Common Stock	21,314	25,678	
Coca Cola Company	294.000 Shares Common Stock	17,695	18,304	
Commerce Bancshares Inc	160.000 Shares Common Stock	9,284	9,970	
Constellation Brands Inc	55.000 Shares Common Stock	12,222	12,155	
Corteva Inc	436.000 Shares Common Stock	23,683	24,835	
Coterra Energy Inc	667.000 Shares Common Stock	15,934	17,035	
Cullen Frost Bankers Inc	109.000 Shares Common Stock	14,374	14,633	
Danaher Corporation	78.000 Shares Common Stock	17,573	17,905	
Ecolab Inc	85.000 Shares Common Stock	14,711	19,917	
Equity Lifestyle Properties Inc	209.000 Shares Common Stock	13,926	13,919	
General Dynamics Corp	67.000 Shares Common Stock	14,680	17,654	
Honeywell Intl Inc	82.000 Shares Common Stock	15,206	18,523	

- Continued -

KPH Healthcare Services, Inc. Pension PlanEIN #15-0358720Plan #001Schedule of Assets (Held at End of Year)(Required Disclosure of Schedule H, Line 4i on Form 5500)December 31, 2024

(- Continued -)

(a)	(b)	(c)	(d)	(e)
Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost	Current value	
Lennar Corp	185.00 Shares Common Stock	17,058	25,228	
Lowes Companies Inc	66.000 Shares Common Stock	13,749	16,289	
Martin Marietta Materials Inc	42.000 Shares Common Stock	15,685	21,693	
Medtronic Plc	156.000 Shares Common Stock	14,133	12,461	
Merck & Co Inc	178.000 Shares Common Stock	18,344	17,707	
Michelin Compagnie Generale	919.000 Shares Common Stock	15,707	15,130	
Microchip Technology Inc	247.000 Shares Common Stock	18,408	14,165	
Microsoft Corp	77.000 Shares Common Stock	21,960	32,456	
Mitsubishi UFJ Financial Group Inc	1,388.000 Shares Common Stock	8,986	16,267	
Oshkosh Corporation	105.000 Shares Common Stock	10,151	9,982	
Parker Hannifin Corp	59.000 Shares Common Stock	17,726	37,526	
PNC Financial SVCS Group Inc	90.000 Shares Common Stock	17,175	17,357	
Procter & Gamble Co	114.000 Shares Common Stock	17,496	19,112	
Qualcomm Inc	127.000 Shares Common Stock	17,319	19,510	
RPM International Inc	164.000 Shares Common Stock	13,820	20,182	
Sony Group Corporation	1,030.000 Shares Common Stock	20,627	21,795	
Teledyne Technologies Inc	37.000 Shares Common Stock	16,316	17,173	
TotalEnergies SE	251.000 Shares Common Stock	16,423	13,680	
US Bancorp	427.000 Shares Common Stock	13,331	20,423	
Verizon Communications	413.000 Shares Common Stock	18,317	16,516	
Xcel Energy Inc	272.000 Shares Common Stock	18,068	18,365	
Xylem Inc	150.000 Shares Common Stock	14,090	17,403	
<b>RBC 314-21709</b>				
Federated Hermes Treasury OBL CL AS	21,531.510 Shares Money Market	21,532	21,532	
3I Group PLC	1,745.000 Shares Common Stock	34,880	38,945	
Adyen	1,879.000 Shares Common Stock	23,236	27,960	
Aon PLC	56.000 Shares Common Stock	16,026	20,113	
Arch Capital Group LTD	383.000 Shares Common Stock	25,166	35,370	
ASM International NV	40.000 Shares Common Stock	13,378	23,145	
Asml Holding NV	42.000 Shares Common Stock	19,620	29,109	
Astrazeneca Plc	565.000 Shares Common Stock	38,855	37,019	

- Continued -

KPH Healthcare Services, Inc. Pension PlanEIN #15-0358720Plan #001Schedule of Assets (Held at End of Year)(Required Disclosure of Schedule H, Line 4i on Form 5500)December 31, 2024

(- Continued -)

(a)	(b)	(c)	(d)	(e)
Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost	Current value	
Atlassian Corporation PLC Class A	118.000 Shares Common Stock	16,913	28,719	
BAE Systems PLC	469.000 Shares Common Stock	2,456	26,984	
Canadian Natural Resources LTD	662.000 Shares Common Stock	21,058	20,436	
Canadian Pacific Railway	452.000 Shares Common Stock	28,895	32,711	
Compass Group PLC	798.000 Shares Common Stock	22,198	26,605	
Coupang Inc	1,333.000 Shares Common Stock	25,473	29,299	
Experian Plc	545.000 Shares Common Stock	17,952	19,588	
Ferguson Plc	123.000 Shares Common Stock	17,168	21,349	
Ferrari	110.000 Shares Common Stock	22,521	46,732	
Icici Bank LTD	937.000 Shares Common Stock	20,796	27,979	
Icon Plc	176.000 Shares Common Stock	38,247	36,909	
Linde PLC	70.000 Shares Common Stock	22,930	29,307	
Meituan American Depositary Receipts	992.000 Shares Common Stock	49,669	38,746	
Mercadolibre Inc	12.000 Shares Common Stock	17,069	20,405	
Mitsubishi Heavy Inds LTD	1,273.000 Shares Common Stock	31,001	36,013	
Monday.Com LTD	105.000 Shares Common Stock	22,296	24,721	
Novo Nordisk A/S	594.000 Shares Common Stock	32,735	51,096	
NU Holdings LTD	1,968.000 Shares Common Stock	21,806	20,388	
Rolls Royce Holdings PLC	5,195.000 Shares Common Stock	38,297	36,994	
Safran SA	875.000 Shares Common Stock	41,367	48,044	
Sap SE	179.000 Shares Common Stock	44,703	44,072	
Schneider Electric SE	586.000 Shares Common Stock	19,063	29,236	
Sea Limited American Depositary SHS	459.000 Shares Common Stock	34,022	48,700	
Siemens Energy AG American Depositary Receipts	607.000 Shares Common Stock	30,042	31,666	
Spotify Tech SA	99.000 Shares Common Stock	28,717	44,291	
Steris Plc	138.000 Shares Common Stock	20,427	28,367	
Taiwan Semiconductor MFG Co LTD	323.000 Shares Common Stock	45,886	63,789	
UBS Group	821.000 Shares Common Stock	24,863	24,893	
Waste Connections Inc	112.000 Shares Common Stock	15,465	19,217	

- Continued -

## KPH Healthcare Services, Inc. Pension Plan

EIN #15-0358720

Plan #001

Schedule of Assets (Held at End of Year)  
(Required Disclosure of Schedule H, Line 4i on Form 5500)

December 31, 2024

(- Continued -)

(a)	(b)	(c)	(d)	(e)
Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost	Current value	
<b>RBC 325-74992</b>				
Federated Hermes Treasury OBL CL AS	19,966.340 Shares Common Stock	19,951	19,951	
Abbot Laboratories	104.000 Shares Common Stock	11,120	11,763	
Abbvie Inc	112.000 Shares Common Stock	17,487	19,902	
Accenture Plc Ireland	15.000 Shares Common Stock	4,155	5,277	
Air Products & Chemicals Inc	70.000 Shares Common Stock	21,043	20,303	
Alexandria Real Estate Equities Inc	32.000 Shares Common Stock	4,312	3,122	
American Express Company	75.000 Shares Common Stock	11,586	22,259	
Analog Devices Inc	91.000 Shares Common Stock	14,952	19,334	
Apple Inc	13.000 Shares Common Stock	1,747	3,255	
Ares Management Corp	69.000 Share Common Stock	9,725	12,215	
Avalonbay Communities Inc	21.000 Shares Common Stock	3,463	4,619	
Bank New York Mellon Corp	84.000 Shares Common Stock	6,715	6,454	
Bank of America Corp	683.000 Shares Common Stock	24,252	30,018	
Becton Dickinson & Co	41.000 Shares Common Stock	9,852	9,302	
Blackrock Inc	13.000 Shares Common Stock	9,546	13,326	
Blackstone Inc	92.000 Shares Common Stock	12,644	15,863	
Bristol Myers Squibb Co	346.000 Shares Common Stock	25,837	19,570	
Capital One Financial Corp	80.000 Shares Common Stock	11,670	14,266	
Charles Schwab Corp New	305.000 Shares Common Stock	21,213	22,573	
Cencora Inc	26.000 Shares Common Stock	4,312	5,842	
Chevron Corporation	147.000 Shares Common Stock	24,336	21,291	
Chubb Ltd	35.000 Shares Common Stock	7,751	9,671	
Cigna Corporation	36.000 Shares Common Stock	11,276	9,941	
CME Group Inc	29.000 Shares Common Stock	5,264	6,735	
CMS Energy Corp	97.000 Shares Common Stock	5,797	6,465	
Coca Cola Company	159.000 Shares Common Stock	9,835	9,899	
Comcast Corp	459.000 Shares Common Stock	16,312	17,226	
Conocophillips	238.000 Shares Common Stock	29,248	23,602	
Corning Inc	210.000 Shares Common Stock	6,793	9,979	
CVS Health Corporation	176.000 Shares Common Stock	13,132	7,901	
Deere & Co	45.000 Shares Common Stock	18,182	19,067	

- Continued -

KPH Healthcare Services, Inc. Pension PlanEIN #15-0358720Plan #001Schedule of Assets (Held at End of Year)(Required Disclosure of Schedule H, Line 4i on Form 5500)December 31, 2024

(- Continued -)

(a)	(b)	(c)	(d)	(e)
Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost	Current value	
Dominion Energy Inc	208.000 Shares Common Stock	11,936	11,203	
Dover Corp	88.000 Shares Common Stock	12,231	16,509	
Eaton Corporation Plc	46.000 Shares Common Stock	7,433	15,266	
Eli Lilly & Co	8.000 Shares Common Stock	2,905	6,176	
Eog Res Inc	129.000 Shares Common Stock	17,513	15,813	
Exxon Mobil Corp	129.000 Shares Common Stock	14,262	13,877	
Gallagher Arthur J & Co	31.000 Shares Common Stock	6,002	8,799	
General Dynamics Corp	64.000 Shares Common Stock	16,265	16,863	
Goldman Sachs Group Inc	13.000 Shares Common Stock	7,757	7,444	
Hartford Financial Services Group Inc	21.000 Shares Common Stock	1,591	2,297	
Hershey Company	37.000 Shares Common Stock	7,557	6,266	
Home Depot Inc	43.000 Shares Common Stock	14,060	16,727	
Honeywell Intl Inc	55.000 Shares Common Stock	11,165	12,424	
International Business Machines Corp	29.000 Shares Common Stock	4,157	6,375	
Johnson and Johnson	107.000 Shares Common Stock	18,786	15,474	
Lowes Companies Inc	78.000 Shares Common Stock	17,725	19,250	
Marsh & McLennan Companies Inc	21.000 Shares Common Stock	3,528	4,461	
McDonalds Corp	57.000 Shares Common Stock	15,671	16,524	
Medtronic Plc	112.000 Shares Common Stock	8,901	8,947	
Merck & Co Inc	75.000 Shares Common Stock	8,393	7,461	
MetLife Inc	65.000 Shares Common Stock	4,575	5,322	
Microchip Technology Inc	155.000 Shares Common Stock	13,280	8,889	
Microsoft Corp	38.000 Shares Common Stock	8,997	16,017	
Mondelez International Inc	123.000 Shares Common Stock	8,255	7,347	
Morgan Stanley	194.000 Shares Common Stock	17,033	24,390	
Nextera Energy Inc	170.000 Shares Common Stock	13,775	12,187	
Norfolk Southern Corp	84.000 Shares Common Stock	19,543	19,715	
Northrop Grumman Corp	11.000 Shares Common Stock	4,983	5,162	
NXP Semiconductors NV	39.000 Shares Common Stock	7,021	8,106	
Parker Hannifin Corp	19.000 Shares Common Stock	6,058	12,085	
Pepsico Inc	50.000 Shares Common Stock	9,065	7,603	
Philip Morris International Inc	173.000 Shares Common Stock	17,010	20,821	
PNC Financial Svcs Group Inc	92.000 Shares Common Stock	14,128	17,742	

- Continued -

KPH Healthcare Services, Inc. Pension PlanEIN #15-0358720Plan #001Schedule of Assets (Held at End of Year)(Required Disclosure of Schedule H, Line 4i on Form 5500)December 31, 2024

(- Continued -)

(a)	(b)	(c)	(d)	(e)
Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost	Current value	
PPG Industries Inc	50.000 Shares Common Stock	6,673	5,973	
Proctor & Gamble Co	92.000 Shares Common Stock	13,126	14,921	
Progressive Corp-Ohio	33.000 Shares Common Stock	4,337	7,907	
Prologis Inc	62.000 Shares Common Stock	7,183	6,553	
Public Service Enterprise Group Inc	101.000 Shares Common Stock	6,150	8,533	
RTX Corporation Common Stock	107.000 Shares Common Stock	10,676	12,382	
Republic Services Inc	24.000 Shares Common Stock	3,098	4,828	
Seagate Technology Holdings	87.000 Shares Common Stock	5,079	7,509	
Texas Instruments Inc	79.000 Shares Common Stock	13,356	14,813	
The Travelers Companies Inc	30.000 Shares Common Stock	5,617	7,227	
Tjx Companies Inc New	141.000 Shares Common Stock	11,292	17,034	
Truist Financial Corp	327.000 Shares Common Stock	12,525	14,185	
Union Pacific Corp	56.000 Shares Common Stock	13,607	12,770	
United Parcel SVC Inc	119.000 Shares Common Stock	20,358	15,006	
UnitedHealth Group Inc	57.000 Shares Common Stock	29,894	28,834	
Ventas Inc	134.000 Shares Common Stock	7,191	7,891	
Verizon Communications	138.000 Shares Common Stock	5,443	5,519	
Walmart Inc	148.000 Shares Common Stock	7,115	13,372	
Wells Fargo & Co	153.000 Shares Common Stock	22,934	36,033	
Xcel Energy Inc	137.000 Shares Common Stock	9,534	9,250	
Yum Brands Inc	47.000 Shares Common Stock	6,292	6,306	
		<u>\$ 16,574,199</u>	<u>\$ 23,451,837</u>	

KPH Healthcare Services, Inc. Pension PlanEIN #15-0358720Plan #001Schedule of Assets (Acquired and Disposed of Within the Plan Year)(Required Disclosure of Schedule H, Line 4i on Form 5500)Year Ended December 31, 2024

(a)	(b)	(c)	(d)	(e)
Identity of issue, borrower, lessor or similar party		Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost of acquisition	Proceeds of disposition
<b>RBC Wealth Management 302-62593</b>				
Biogen Inc		100.000 Shares Common Stock	\$ 19,370	\$ 16,156
Boeing Co		200.000 Shares Common Stock	40,868	33,454
Crispr Therapeutics		250.000 Shares Common Stock	11,782	10,120
Dollar General Corp		250.000 Shares Common Stock	30,145	20,364
Shopify Inc		400.000 Shares Common Stock	27,102	21,846
Solventum		12.500 Shares Common Stock	712	748
Viking Therapeutics		200.000 Shares Common Stock	12,574	9,990
<b>RBC Wealth Management 313-62609</b>				
Crown Castle Inc		7.000 Shares Common Stock	727	659
Veralto Corp		4.000 Shares Common Stock	360	394
			<u>\$ 143,640</u>	<u>\$ 113,731</u>

KPH Healthcare Services, Inc. Pension PlanEIN #15-0358720Plan #001Schedule of Reportable Transactions(Required Disclosure of Schedule J, Line 4j on Form 5500)Year Ended December 31, 2024

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)
Identify of party involved	Description of asset (include interest rate and maturity in case of a loan)	Purchase price	Selling price	Expenses incurred with transaction	Cost of asset	Current value of asset on transaction	Net gain (loss)

**Category (i) - Single transactions in excess of 5% of plan assets:**

- None -

**Category (ii) - Series of transactions in other than securities with the same person in excess of 5% of the plan assets:**

Money Market Obligations Trust Federated Prime	Money Market 5,612,717 Shares	\$ 5,612,717	\$ -	\$ -	\$ 5,612,717	\$ 5,612,717	\$ -
Money Market Obligations Trust Federated Prime	Money Market 5,985,664 Shares	\$ -	\$ 5,985,664	\$ -	\$ 5,985,664	\$ 5,985,664	\$ -

**Category (iii) - Series of investment transactions in excess of 5% of the plan assets:**

- None -

**Category (iv) - Security transactions with or in conjunction with the same person with whom any prior single 5% security transaction took place:**

- None -

KPH Healthcare Services, Inc. Pension Plan  
 Schedule SB, Line 26 - Schedule of Active Participant Data  
 EIN/PN: 15-0358720/001

Attained Age	Years of Credited Service										Summary	
	Under 1	1 to 4	5 to 9	10 to 14	15 to 19	20 to 24	25 to 29	30 to 34	35 to 39	40 & up		
<b>Under 25</b>	0	0	0	0	0	0	0	0	0	0	0	0
<b>25 to 29</b>	0	0	0	0	0	0	0	0	0	0	0	0
<b>30 to 34</b>	0	0	0	0	0	0	0	0	0	0	0	0
<b>35 to 39</b>	0	0	0	0	0	0	0	0	0	0	0	0
<b>40 to 44</b>	3	4	0	0	0	0	0	0	0	0	0	7
<b>45 to 49</b>	8	12	8	0	0	0	0	0	0	0	0	28
<b>50 to 54</b>	3	12	10	11	0	0	0	0	0	0	0	36
<b>55 to 59</b>	1	4	6	14	5	0	0	0	0	0	0	30
<b>60 to 64</b>	0	4	1	3	0	4	0	0	0	0	0	12
<b>65 to 69</b>	0	1	0	0	0	0	0	0	0	0	0	1
<b>70 &amp; up</b>	0	1	0	0	0	0	0	0	0	0	0	1
<b>Total</b>	15	38	25	28	5	4	0	0	0	0	0	115

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

## Funding Target Liability

**Valuation Date:** January 1, 2024

**Demographic Information:** The demographic information was provided as of January 1, 2024 by KPH Healthcare Services, Inc.. Although we did not audit the data, we did review the data for reasonableness.

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

**Asset Valuation Method:** Market Value of Assets

**Anticipated Rate of Return on Plan Assets:** 6.50%, based on a review of the Plan's asset allocation and expert opinions from the Plan's asset advisors.

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

**Interest Rates for Minimum Required Contribution:** The January 2024 funding segment rates were utilized as prescribed by IRC Section 430(h) and elected by KPH Healthcare Services, Inc.. Below, please find the segment rates after reflection of the segment rate stabilization provisions of IRC Section 430(h)(2)(C)(iv).

Segment	Interest Rate
Segment 1	4.75%
Segment 2	4.98%
Segment 3	5.59%

Effective Interest Rate
5.13%

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

**Interest Rates used to determine Maximum Recommended Contribution:** Below, please find the segment rates without reflection of the segment rate stabilization provisions of IRC Section 430(h)(2)(C)(iv).

Segment	Interest Rate
Segment 1	4.37%
Segment 2	4.96%
Segment 3	4.95%

Effective Interest Rate
4.91%

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

**Rate of Compensation Increase:** Salaries are not applicable as all benefits are frozen.

**Mortality for Healthy Lives:**

*Base mortality table:* The **blended** sex distinct RP-2014 mortality tables for employees and healthy annuitants, adjusted backward to 2006 with Scale MP-2014.

*Mortality improvements:* The base mortality table is adjusted by projecting mortality improvements using Scale MP-2021 from the year 2006 through 2024, with an additional projection period of 8 years for males and 9 years for females. For ages below 80, the additional projection period is increased by 1 year for each year below age 80. For ages above 80, the additional projection period is reduced (but not below zero) by 1/3 year for each year above 80.

**Retirement Incidence:** 100% of participants are assumed to retire at age 65. Rates of retirement were based on the Plan's normal retirement age.

**Turnover:** Rates of turnover are based on a select table for the first five (5) years of employment and table T-8 from the Crocker, Sarason, and Straight Series thereafter. Illustrative rates are shown below:

Select Period	
Service	Percentage
0	60.00%
1	50.00%
2	40.00%
3	30.00%
4	20.00%
5	10.00%

Ultimate Period	
Age	Percentage
25	11.62%
30	11.21%
35	10.55%
40	9.40%
45	7.54%
50	4.83%
55	1.73%
60	0.16%

Rates of turnover were based on the Company's expectation and due to the Plan's frozen status, is not expected to have a material impact on liabilities.

**Disability:** Rates of decrement due to disability are assumed to be 0%.

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

**Spouse Assumptions:** 70% of participants not currently collecting benefits are assumed to be married, with male spouses assumed to be three years older and female spouses assumed to be three years younger than the participant. This assumption was based on KPH Healthcare Services, Inc.'s expectation.

**Form of Benefit:** The assumed form of benefit was based on the Plan provisions and KPH Healthcare Services, Inc.'s expectations.

Death: Qualified pre-retirement survivor annuity.

Termination: Life annuity deferred to Normal Retirement Date.

Retirement: Immediate life annuity.

## Actuarial Present Value of Accumulated Plan Benefits (ASC 960)

**Interest Rate:** 6.50%, based on KPH Healthcare Services, Inc.'s expectation and a review of the Plan's asset allocation and expert opinions from the Plan's asset advisors.

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

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

KPH Healthcare Services, Inc. Pension PlanEIN #15-0358720Plan #001Schedule of Reportable Transactions(Required Disclosure of Schedule J, Line 4j on Form 5500)Year Ended December 31, 2024

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)
Identify of party involved	Description of asset (include interest rate and maturity in case of a loan)	Purchase price	Selling price	Expenses incurred with transaction	Cost of asset	Current value of asset on transaction	Net gain (loss)

**Category (i) - Single transactions in excess of 5% of plan assets:**

- None -

**Category (ii) - Series of transactions in other than securities with the same person in excess of 5% of the plan assets:**

Money Market Obligations Trust Federated Prime	Money Market 5,612,717 Shares	\$ 5,612,717	\$ -	\$ -	\$ 5,612,717	\$ 5,612,717	\$ -
Money Market Obligations Trust Federated Prime	Money Market 5,985,664 Shares	\$ -	\$ 5,985,664	\$ -	\$ 5,985,664	\$ 5,985,664	\$ -

**Category (iii) - Series of investment transactions in excess of 5% of the plan assets:**

- None -

**Category (iv) - Security transactions with or in conjunction with the same person with whom any prior single 5% security transaction took place:**

- None -



<b>SCHEDULE SB</b> <b>(Form 5500)</b>  <small>Department of the Treasury Internal Revenue Service</small>  <small>Department of Labor Employee Benefits Security Administration</small>  <small>Pension Benefit Guaranty Corporation</small>	<b>Single-Employer Defined Benefit Plan</b> <b>Actuarial Information</b>  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).  <b>▶ File as an attachment to Form 5500 or 5500-SF.</b>	OMB No. 1210-0110  <b>2024</b>  <b>This Form is Open to Public Inspection</b>
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

▶ Round off amounts to nearest dollar.

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

<b>A</b> Name of plan KPH HEALTHCARE SERVICES, INC. PENSION PLAN	<b>B</b> Three-digit plan number (PN) ▶	001
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF KPH HEALTHCARE SERVICES, INC.	<b>D</b> Employer Identification Number (EIN) 15-0358720	
<b>E</b> Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B	<b>F</b> Prior year plan size: <input type="checkbox"/> 100 or fewer <input checked="" type="checkbox"/> 101-500 <input type="checkbox"/> More than 500	

<b>Part I Basic Information</b>			
<b>1</b> Enter the valuation date:	Month <u>01</u> Day <u>01</u> Year <u>2024</u>		
<b>2</b> Assets:			
<b>a</b> Market value.....	<b>2a</b>		22,062,982
<b>b</b> Actuarial value.....	<b>2b</b>		22,062,982
<b>3</b> Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
<b>a</b> For retired participants and beneficiaries receiving payment.....	188	10,043,420	10,043,420
<b>b</b> For terminated vested participants .....	90	4,089,118	4,089,118
<b>c</b> For active participants.....	115	2,148,423	2,149,581
<b>d</b> Total.....	393	16,280,961	16,282,119
<b>4</b> If the plan is in at-risk status, check the box and complete lines (a) and (b)..... <input type="checkbox"/>			
<b>a</b> Funding target disregarding prescribed at-risk assumptions .....	<b>4a</b>		
<b>b</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 .....	<b>4b</b>		
<b>5</b> Effective interest rate.....	<b>5</b>	5.13%	
<b>6</b> Target normal cost			
<b>a</b> Present value of current plan year accruals .....	<b>6a</b>	0	
<b>b</b> Expected plan-related expenses .....	<b>6b</b>	7,000	
<b>c</b> Target normal cost .....	<b>6c</b>	7,000	

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

<b>SIGN HERE</b>	Kevin J. Wade, E.A., M.A.A.A. Signature of actuary	<u>8/5/2025</u> Date	
	Kevin J. Wade, E.A., M.A.A.A. Type or print name of actuary	2305910	Most recent enrollment number
	BPAS ACTUARIAL AND PENSION SERVICES Firm name	315-703-8925	Telephone number (including area code)
	706 N. CLINTON ST, SUITE 200 SYRACUSE NY 13204-1327 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



<b>Part V Assumptions Used to Determine Funding Target and Target Normal Cost</b>			
<b>21</b> Discount rate:			
<b>a</b> Segment rates:	1st segment: 4.75%	2nd segment: 4.96%	<input type="checkbox"/> N/A, full yield curve used
<b>b</b> Applicable month (enter code).....		<b>21b</b>	0
<b>22</b> Weighted average retirement age .....		<b>22</b>	65
<b>23</b> Mortality table(s) (see instructions)	<input type="checkbox"/> Prescribed - combined <input type="checkbox"/> Prescribed - separate <input type="checkbox"/> Substitute		

<b>Part VI Miscellaneous Items</b>			
<b>24</b> 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			
<b>25</b> 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			
<b>26</b> Demographic and benefit information			
<b>a</b> 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>b</b> Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment... <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
<b>27</b> If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment.....		<b>27</b>	

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

<b>Part VIII Minimum Required Contribution For Current Year</b>			
<b>31</b> Target normal cost and excess assets (see instructions):			
<b>a</b> Target normal cost (line 6c).....		<b>31a</b>	7,000
<b>b</b> Excess assets, if applicable, but not greater than line 31a .....		<b>31b</b>	7,000
<b>32</b> Amortization installments:	Outstanding Balance		Installment
<b>a</b> Net shortfall amortization installment .....	0		0
<b>b</b> Waiver amortization installment .....	0		0
<b>33</b> 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 .....		<b>33</b>	
<b>34</b> Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)....		<b>34</b>	0
	Carryover balance	Prefunding balance	Total balance
<b>35</b> Balances elected for use to offset funding requirement .....	0	0	0
<b>36</b> Additional cash requirement (line 34 minus line 35).....		<b>36</b>	0
<b>37</b> Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c).....		<b>37</b>	0
<b>38</b> Present value of excess contributions for current year (see instructions)			
<b>a</b> Total (excess, if any, of line 37 over line 36)		<b>38a</b>	0
<b>b</b> Portion included in line 38a attributable to use of prefunding and funding standard carryover balances .....		<b>38b</b>	0
<b>39</b> Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37).....		<b>39</b>	0
<b>40</b> Unpaid minimum required contributions for all years .....		<b>40</b>	0

<b>Part IX Pension Funding Relief Under the American Rescue Plan Act of 2021 (See Instructions)</b>			
<b>41</b> 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 type="checkbox"/> 2021			

KPH Healthcare Services, Inc. Pension Plan  
Schedule SB, Line 22 - Description of Weighted Average Retirement Age  
EIN/PN: 15-0358720/001

All participants were assumed to retire at age 65.

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

**Plan Sponsor:** KPH Healthcare Services, Inc.  
**EIN/PN:** 15-0358720/001

**ELIGIBILITY**

Employees become eligible to participate in the Plan following attainment of age 21 and completion of one year of service. Entry dates are January 1st and July 1st. Employees hired on or after January 1, 2000 will be excluded from participating in the Plan.

**EMPLOYEE CONTRIBUTIONS**

Participants are not required to contribute.

**RETIREMENT**

- i. *Normal Retirement.* Participant's Normal Retirement Date is the first day of the month coinciding with or next following the date a Participant attains the later of age 65 or completes 5 years of plan participation. For employees hired prior to January 1, 1996, the requirements are age 65 and five years of employment.
- ii. *Early Retirement.* Participant's Early Retirement Date is the first day of any month coinciding with or next following the date the Participant attains age 55 and completes 15 years of service, or attains age 60 and completed 10 years of service.
- iii. *Late Retirement.* After Normal Retirement Date.
- iv. *Disability Retirement.* Disability benefits are provided to an Active Participant who has completed ten years of service, becomes permanently incapacitated, and is receiving disability benefits under the Social Security Act prior to attainment of Normal Retirement Age.

**BENEFIT AT RETIREMENT**

- i. *Normal Retirement Benefit.* A monthly pension benefit equal to (a) + (b) + (c):
  - a. The benefit accrued as of December 31, 1993
  - b. For each year of credited service after December 31, 1993, and prior to January 1, 2000, the following factor multiplied by average compensation. Average Compensation means the average compensation earned in Plan Years beginning after December 31, 1988 and prior to January 1, 2000.
    - i. If current compensation is greater than \$100,000 2.10%

- ii. If current compensation is greater than \$40,000, but less than or equal to \$100,000:

If service at Normal Retirement Age would be:

a. greater than 35 years	1.65%
b. 31 to 35 years	1.25%
c. 21 to 30 years	1.00%
d. 16 to 20 years	0.75%
e. 11 to 15 years	0.50%
f. 10 or less years	0.25%

- iii. If current compensation is \$15,000 or greater, but less than or equal to \$40,000:

If service at Normal Retirement Age would be:

a. greater than year	1.25%
b. 21 to 30 years	1.00%
c. 16 to 20 years	0.75%
d. 11 to 15 years	0.50%
e. 10 or less years	0.25%

- iv. If current compensation is less than \$15,000:

If service at Normal Retirement Age would be:

a. greater than 35 years	2.10%
b. 31 to 35 years	1.25%
c. 21 to 30 years	1.00%
d. 16 to 20 years	0.75%
e. 11 to 15 years	0.50%
f. 10 or less years	0.25%

- c. Effective April 15, 2000, if a participant meets the "Rule of 70", for each year of credited service after December 31, 1999, 1% times Career Average Compensation. *Rule of 70:* If a participant's years of service credited under the Plan for benefit accrual plus age as of the participant's birthday in 2000 equal or exceed 70, the participant has met the Rule of 70. *Career Average Compensation* is the average of the participant's compensation beginning in 2000 and after.
- d. Effective 2002, a Participant that is determined to be a Highly Compensated Employee will not receive future benefit accruals under the Plan.

*Compensation* refers to W-2 compensation, plus any other amount contributed by the Employer pursuant to a salary reduction agreement and which is not included in the gross income of the Participant under Code Section 125, 401(k)(2), 402(a)(8), 402(h) or 403(b).

- ii. *Early Retirement Benefit.* Accrued normal retirement benefit, actuarially reduced for earlier commencement. The current early retirement factors are as follows:

Age	Factor	Age	Factor
64	.9080	59	.5757
63	.8261	58	.5280
62	.7530	57	.4848
61	.6875	56	.4457
60	.6287	55	.4102

- iii. *Late Retirement Benefit.* The greater of the benefit determined in the same manner as the Normal Retirement Benefit including years of service and compensation after Normal Retirement, or the actuarial equivalent of the Normal Retirement Benefit.
- iv. *Disability Retirement Benefit.* A benefit commencing on the Participant’s Normal Retirement Date based on average compensation as of the date of disability and credited service that the Participant would have earned at Normal Retirement Age if service had continued.
- v. *Maximum Benefits.* The maximum retirement benefit is determined in accordance with Section 415 of the Internal Revenue Code and Regulations.

**NORMAL AND OPTIONAL FORMS OF BENEFIT**

A monthly income payable for life is the normal form of benefit. A joint and survivor annuity with 50% continued to the Participant’s Spouse would be automatically payable to each Participant who is married at retirement, unless the Participant and spouse elect otherwise.

The Qualified Joint and Survivor Annuity (QJS) and other available optional forms are “actuarially equivalent” to the normal form, meaning that the amount of benefit is determined so as to have the same value when computed using the following actuarial assumptions:

Interest – 7.00% per annum

Mortality – The Commissioner’s Standard Mortality Table for 2013

In the event a lump sum payment is made to a terminated or retired participant in lieu of the accrued benefits, the amount shall be calculated on the basis of interest rates pursuant to Internal Revenue Code Section 417(e). If the determined value of the Participant’s accrued benefit is not more than \$1,000, the Employer can authorize the Trustee to pay a lump sum in lieu of a monthly benefit.

If the value of the participant’s accrued benefit is more than \$1,000, a lump sum may be paid at the Participant’s election (up to \$50,000), or and when eligible for retirement, the Participant may elect any form of annuity that the Plan provides.

**VESTING**

Years of service are all years of service with the Employer in which the employee was given credit for 1,000 or more hours of service. A participant shall become 100% vested upon attainment of Normal Retirement Age. A participant hired prior to 1996 shall become 100% vested upon attainment of age 65. Participants hired prior to 1994 shall become 100% vested upon attainment of age 60.

<b>Years of Service</b>	<b>Vested Percentage</b>
Less than 5	0%
5 years or more	100%

**DEATH BENEFITS**

The only Death Benefit under the Plan is a Qualified Pre-Retirement Survivor Annuity (QPSA) to an eligible spouse. The amount of monthly benefit shall be 50% of the benefit payable to the participant had the participant retired on the day before his death, with the QJS option in effect.

**PLAN HISTORY**

The effective date of the Plan was January 1, 1981, and it has been amended from time to time. The Plan was amended and restated for the Tax Reform Act of 1986 and Technical Corrections, effective January 1, 1989, and amended effective January 1, 1995, to adopt the GATT provisions for minimum lump sum payments. The Plan has been amended effective April 15, 2000 for changes in the benefit and eligibility provisions. The Plan has been amended effective January 1, 2001 to incorporate the many law changes since the last restatement. The Plan has also been amended to freeze future benefit accruals for Highly Compensated Employees. The Plan was most recently restated as of January 1, 2010. The Plan was amended effective January 1, 2011 to update the mortality table used for actuarial equivalence calculations from the 1971 Group Annuity Table to the Commissioner’s Standard Mortality Table for 2013. The Plan was amended effective April 1, 2014 to change the plan name from Kinney Drugs, Inc. Pension Plan to KPH Healthcare Services, Inc. Pension Plan. The Plan was most recently amended effective January 1, 2018 to increase the lump sum threshold from \$30,000 to \$50,000.

KPH Healthcare Services, Inc. Pension PlanEIN #15-0358720Plan #001Schedule of Assets (Held at End of Year)(Required Disclosure of Schedule H, Line 4i on Form 5500)December 31, 2024

(a)	(b)	(c)	(d)	(e)
Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost	Current value	
<b>Community Bank NA Acct #40004952305</b>				
* Money Market Obligations Trust	103,154.00 Shares Money Market	\$ 103,154	\$ 103,154	
<b>RBC 302-24828</b>				
Federated Hermes Treasury OBL CL AS	112,794.960 Shares Money Market	112,795	112,795	
Artisan Partners Fds Inc Intl Value Fd Adv Sh	4,033.030 Shares Registered Inv Co.	167,250	188,705	
Blackrock Enhanced Equity Dividend Trust	8,000.000 Shares Registered Inv Co.	49,897	66,240	
Blackrock Enhanced Global Dividend Trust	5,000.000 Shares Registered Inv Co.	42,993	53,850	
Blackrock Resources & Commodities Strategy Trust	9,000.000 Shares Registered Inv Co.	50,197	76,860	
Clearbridge Energy Midstream Opportunity Fund Inc Common Stock \$0.001 Par Value	3,500.000 Shares Registered Inv Co.	21,724	162,890	
Invesco Exchange Traded Fd Trust S&P 500 Equal Weight ETF	1,100.000 Shares Registered Inv Co.	159,659	192,753	
Invesco Exchange Traded Fd Trusts S&P 500 Equal Weight Technology ETF	4,000.000 Shares Registered Inv Co.	20,596	149,680	
Invesco QQQ Tr Unit Ser 1	600.000 Shares Registered Inv Co.	22,091	306,738	
Ishares Core S&P Mid Cap ETF	3,000.000 Shares Registered Inv Co.	56,687	186,930	
Ishares Global Consumer Staples ETF	2,000.000 Shares Registered Inv Co.	95,220	120,580	
Ishares Inc Ishares Msci Japan ETF	700.000 Shares Registered Inv Co.	29,183	46,970	
Ishares Msci Eafe ETF	2,000.000 Shares Registered Inv Co.	119,545	151,220	
Ishares Russell 2000 ETF	1,300.000 Shares Registered Inv Co.	154,399	287,248	
Ishares S&P 500 Value ETF	1,000.000 Shares Registered Inv Co.	113,055	190,880	
Ishares US Real Estate ETF	800.000 Shares Registered Inv Co.	47,686	74,448	
Ishares US Regional Banks ETF	1,500.000 Shares Registered Inv Co.	52,925	75,540	
Ishares Trust Ishares Future AI & Tech ETF	2,000.000 Shares Registered Inv Co.	62,985	74,140	
Select Sector Spdr Trust the Communication Services Fund	1,000.000 Shares Registered Inv Co.	50,280	96,810	
Select Sector Spdr Trust the Financial Fund	2,000.000 Shares Registered Inv Co.	44,320	96,660	
Select Sector Spdr Trust The Technology Fund	500.000 Shares Registered Inv Co.	14,185	116,260	
Select Sector Spdr Trust the Utilities Trust	2,000.000 Shares Registered Inv Co.	110,698	151,380	
Spdr Dow Jones Indl Average ETF Tr Unit Ser 1	800.000 Shares Registered Inv Co.	90,890	340,400	
Spdr S&P 500 ETF Trust	700.000 Shares Registered Inv Co.	85,970	410,256	
Spdr Ser TR S&P BK ETF	2,500.000 Shares Registered Inv Co.	72,980	138,675	

- Continued -

KPH Healthcare Services, Inc. Pension PlanEIN #15-0358720Plan #001Schedule of Assets (Held at End of Year)(Required Disclosure of Schedule H, Line 4i on Form 5500)December 31, 2024

(- Continued -)

(a)	(b)	(c)	(d)	(e)
Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost	Current value	
Vanguard Index Funds Vanguard High Dividend Yield ETF	1,000.000 Shares Registered Inv Co.	88,374	127,590	
Vanguard Index Funds Vanguard Large-Cap ETF	500.000 Shares Registered Inv Co.	100,705	134,850	
Vanguard Index Funds Vanguard Mid-Cap Value ETF	500.000 Shares Registered Inv Co.	50,175	80,885	
Vanguard Index Funds Vanguard Small-Cap ETF	350.000 Shares Registered Inv Co.	64,669	84,098	
Vanguard Index Funds Vanguard Small-Cap Value ETF	1,000.000 Shares Registered Inv Co.	109,990	198,180	
Vanguard Index Funds Vanguard Value ETF	4,000.000 Shares Registered Inv Co.	230,341	677,200	
Vanguard Russell 2000 ETF	2,000.000 Shares Registered Inv Co.	92,827	178,660	
Vanguard Sector Index FDS Vanguard Consumer Staples ETF	500.000 Shares Registered Inv Co.	73,415	105,690	
Vanguard Sector Index FDS Vanguard Energy ETF	800.000 Shares Registered Inv Co.	29,520	97,048	
Vanguard World Funds Vanguard Health Care ETF	200.000 Shares Registered Inv Co.	50,860	50,738	
<b>RBC 302-62573</b>				
Federated Hermes Treasury OBL CL AS	105,624.100 Shares Money Market	105,624	105,624	
Invesco Exchange Traded Fd Trust S&P 500 Equal Weight EFT	1,500.000 Shares Registered Inv. Co.	217,888	262,845	
T Rowe Price Growth Stock Fund Inc	7,097.109 Shares Registered Inv. Co.	253,453	748,461	
Vanguard Index Funds Vanguard Growth ETF	2,200.000 Shares Registered Inv. Co.	142,286	902,968	
<b>RBC 302-62574</b>				
Federated Hermes Treasury OBL CL AS	202,498.900 Shares Money Market	202,499	202,499	
Aberdeen Asia Pacific Income Fund Inc.	16,666.000 Shares Registered Inv. Co.	285,620	245,324	
Allspring Multisector Income Fund	10,000.000 Shares Registered Inv. Co.	90,600	91,900	
Alliance Bernstein Global High Income Fund Inc.	25,000.000 Shares Registered Inv. Co.	260,700	268,250	
Ally Financial Inc Bond	50,000.000 Bond 5.75% 11/20/2025	49,641	50,261	
American Express Co Bond	100,000.000 Bond 3.55% 12/31/2149	99,125	96,140	
American Tower Corp Bond	50,000.000 Bond 3.95% 03/15/2029	49,845	47,916	
Apache Corp Senior Note Bond	50,000.000 Bond 4.38% 10/15/2028	50,206	48,248	
Ares Capital Corp Senior Undisclosed Bond	50,000.000 Bond 2.88% 06/15/2028	41,979	46,082	
Bank Of America Corp Bond	50,000.000 Bond 4.25% 10/22/2026	50,195	49,610	

- Continued -

KPH Healthcare Services, Inc. Pension PlanEIN #15-0358720Plan #001Schedule of Assets (Held at End of Year)(Required Disclosure of Schedule H, Line 4i on Form 5500)December 31, 2024

(- Continued -)

(a)	(b)	(c)	(d)	(e)
Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost	Current value	
Bank of America Corp Bond	50,000.000 Bond 5.45% 08/06/2029	49,950	49,407	
Bank of Montreal Bond	50,000.000 Bond 5.50% 12/15/2028	49,850	50,084	
Bank of Montreal Bond	50,000.000 Bond 5.50% 02/09/2034	49,725	48,158	
Bank of New York Mellon Bond	100,000.000 Bond 4.70% 12/31/2149	106,275	99,051	
Bank of Nova Scotia Bond	50,000.000 Bond 4.50% 12/16/2025	50,073	49,744	
BB&T Corp Senior Unsecured Bond	50,000.000 Bond 3.88% 03/19/2029	47,790	47,705	
Blackstone Private Credit Fund CR GLBL NT Bond	50,000.000 Bond 2.63% 12/15/2026	42,771	47,641	
Blackstone Private Credit Fund SR GLBL NT Bond	50,000.000 Bond 4.00% 01/15/2029	41,660	47,244	
Boeing Co Bond	50,000.000 Bond 3.55% 03/01/2038	39,268	37,857	
Boeing Co Bond	50,000.000 Bond 3.30% 03/01/2035	39,540	39,271	
Brighthouse Finl Inc Bond	50,000.000 Bond 3.70% 06/22/2027	43,465	48,514	
Brookfield Fin Inc Original Issue Discount	50,000.000 Bond 4.35% 04/15/2030	47,897	48,197	
Charles Schwab BK SSB Bond	50,000.000 Bond 4.95% 04/07/2025	49,900	50,084	
CIBC BK USA CD	100,000.000 Bond 4.50% 06/14/2028	100,996	101,573	
Citigroup Global Markets Holdings	50,000.000 Bond 3.50% 03/20/2037	46,200	44,297	
Citigroup Inc Bond	100,000.000 Bond 4.75% 09/27/2034	99,000	93,233	
Comerica Inc Bond	100,000.000 Bond 5.63% 12/31/2149	100,813	99,406	
Credit Agricole Corp Bond	100,000.000 Bond 6.00% 06/18/2039	99,500	98,940	
CVS Health Corp Senior Unsecured Notes	50,000.000 Bond 5.30% 06/01/2033	48,430	47,944	
Deutsche Bank Ag Sr Glbl	100,000.000 Bond 6.00% 08/16/2034	99,800	97,394	
Discover BK CD Bond	50,000.000 Bond 4.95% 03/30/2026	50,054	50,513	
Dodge & Cox Income Fund Class 1	42,229.730 Shares Registered Inv. Co.	500,000	522,804	
Dollar General Corp Senior Unsecured Notes	100,000.000 Bond 5.45% 7/5/2033	99,490	98,222	
Energy Transfer Partners LP Bond	50,000.000 Bond 4.05% 03/15/2025	50,012	49,903	
Expedia Group Inc Bond	100,000.000 Bond 3.25% 02/15/2030	82,820	92,181	
Express Scripts Hldg Co Bond	50,000.000 Bond 4.50% 02/25/2026	50,166	49,740	
Fedl Home Loan Mtg Corp#C01306	11,000.000 Bond 7.00% 01/01/2032	15	16	
Fedl Home Loan Mtg Corp#C67305	7,000.000 Bond 7.00% 05/01/2032	44	44	
Fedl Home Loan Mtg Corp#G01217	49,000.000 Bond 7.00% 03/01/2031	33	33	
Fedl Home Loan Mtg Corp#G01309	15,000.000 Bond 7.00% 08/01/2031	7	7	
Fedl Home Loan Mtg Corp#G01311	35,000.000 Bond 7.00% 09/01/2031	22	23	
Fedl Home Loan Mtg Corp#G01315	5,000.000 Bond 7.00% 09/01/2031	3	3	
Fifth Third Bancorp Bond	100,000.000 Bond 4.50% 12/31/2149	105,100	98,623	

- Continued -

KPH Healthcare Services, Inc. Pension PlanEIN #15-0358720Plan #001Schedule of Assets (Held at End of Year)(Required Disclosure of Schedule H, Line 4i on Form 5500)December 31, 2024

(- Continued -)

(a)	(b)	(c)	(d)	(e)
Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost	Current value	
Fnma Gtd Pass Thru Pool#545691	18,000.000 Bond 6.50% 06/01/2032	22	22	
Fnma Gtd Pass Thru Pool#652398	7,000.000 Bond 6.50% 05/01/2032	8	8	
Ford Motor Company Senior Notes Bond	50,000.000 Bond 4.35% 12/08/2026	44,040	49,218	
Fortune Brands Home & Sec Inc. Senior Notes	50,000.000 Bond 3.25% 09/15/2029	43,264	46,241	
Freeport Mcomoran Inc Bond	25,000.000 Bond 5.40% 11/14/2034	22,466	24,723	
General Elec Cap Corp Bond	53,000.000 Bond 4.25% 09/15/2027	53,354	51,652	
General Electric Capital Corp Bond	50,000.000 Bond 4.25% 09/15/2028	40,359	48,897	
General Electric Capital Corp Bond	50,000.000 Bond 4.15% 11/15/2030	41,250	47,574	
General Mtrs Finl Co Inc Senior Note	50,000.000 Bond 5.65% 01/17/2029	49,807	50,745	
Goldman Sachs Group Inc Bond	50,000.000 Bond 4.95% 12/31/2149	51,094	49,783	
Goldman Sachs Group Inc Bond	50,000.000 Bond 7.41% 12/31/2149	54,188	49,961	
Goldman Sachs Group Inc Bond	50,000.000 Bond 5.95% 01/15/2027	50,299	51,234	
Government Natl Mtg Assn Bond	150,000.000 Bond 4.00% 05/20/2050	13,298	11,541	
Huntington National Bank Bond	100,000.000 Bond 5.63% 12/31/2149	103,438	97,652	
iShares TR 0-5 year investment grade corporate bond ETF	3,000.000 Shares Registered Inv. Co.	146,100	149,220	
Ishares Tr 0-5yr High Yield Corp Bd ETF	4,000.000 Shares Registered Inv. Co.	168,924	170,440	
iShares Trust Blackrock Ultra Short Term Bond ETF	6,000.000 Shares Registered Inv. Co.	303,205	302,580	
Ishares Trust Preferred and Income Securities ETF	13,000.000 Shares Registered Inv. Co.	395,709	408,720	
Jefferies Group LLC Bond	42,000.000 Bond 6.00% 02/21/2039	43,537	40,859	
John Hancock Income Fund CL I	11,216.568 Shares Registered Inv. Co.	70,561	65,280	
JPMorgan Chase & Co Bond	50,000.000 Bond 5.30% 02/16/2033	50,000	47,358	
JPMorgan Chase & Co Bond	50,000.000 Bond 4.13% 12/15/2026	50,097	49,475	
Keycorp Bond	75,000.000 Bond 2.55% 10/01/2029	57,171	66,705	
Kraft Heinz Foods Co Bond	50,000.000 Bond 4.63% 01/30/2029	50,148	49,471	
Lendingclub BK Natl Assn Bond	150,000.000 Bond 5.05% 03/19/2025	149,888	150,248	
Lincoln Natl Corp SR Bond	50,000.000 Bond 3.40% 03/01/2032	38,948	43,806	
M&T Bank Corp Bond	100,000.000 Bond 7.20% 12/31/2149	104,188	99,367	
Morgan Stanley Private BK Bond	50,000.000 Bond 4.80% 04/06/2026	49,850	50,418	
Morgan Stanley BK Bond	100,000.000 Bond 4.75% 04/06/2027	99,600	101,557	
National Bank of Canada Bond	50,000.000 Bond 6.00% 12/22/2028	49,825	49,495	
National Bank of Canada Bond	50,000.000 Bond 6.00% 06/14/2034	49,900	48,930	
Oracle Corp. Bond	50,000.000 Bond 2.95% 04/01/2030	45,719	45,163	

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KPH Healthcare Services, Inc. Pension PlanEIN #15-0358720Plan #001Schedule of Assets (Held at End of Year)(Required Disclosure of Schedule H, Line 4i on Form 5500)December 31, 2024

(- Continued -)

(a)	(b)	(c)	(d)	(e)
Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost	Current value	
Phillips 66 Partners Lp Bond	50,000.000 Bond 3.61% 02/15/2025	50,007	49,883	
Phillips 66 Partners Lp Bond	50,000.000 Bond 3.75% 03/01/2028	48,809	46,589	
Pioneer High Yield Fd Cl Y	31,242.308 Shares Registered Inv. Co.	254,034	272,745	
PNC Financial Service Group Inc Bond	50,000.000 Bond 2.55% 01/22/2030	43,635	44,396	
Prospect Cap Corp Original Issue Discount	50,000.000 Bond 3.71% 01/22/2026	47,285	48,537	
Prudential Finl Inc Bond	50,000.000 Bond 3.70% 10/01/2050	51,285	44,482	
Prudential Finl Inc Bond	50,000.000 Bond 5.13% 03/01/2052	46,962	47,520	
Regions Finl Corp New Bond	100,000.000 Bond 5.75% 12/31/2149	108,453	99,164	
Santander Hldgs USA Inc Bond	50,000.000 Bond 4.50% 07/17/2025	50,136	49,848	
Schwab Charles Corp New Bond	100,000.000 Bond 5.38% 12/31/2149	109,750	99,375	
Sempra Energy Bond	50,000.000 Bond 4.88% 12/31/2149	52,215	49,350	
Synchrony BK Retail Bond	50,000.000 Bond 4.90% 03/29/2027	50,105	50,937	
Teva Pharmaceutical Fin Bond	50,000.000 Bond 3.15% 10/01/2026	45,347	48,045	
Texas Capital Bancshares	100,000.000 Bond 4.00% 05/06/2031	101,615	96,049	
Time Warner Cable Inc	50,000.000 Bond 5.88% 11/15/2040	50,375	44,749	
Toronto Dominion Bank	100,00.000 Bond 5.10% 02/15/2027	99,700	99,059	
Truist Finl Corp Bond	100,000.000 Bond 6.67% 12/31/2149	101,528	99,458	
United Continental Holdings Inc. Senior Notes	50,000.000 Bond 4.88% 01/15/2025	50,004	49,879	
US BanCorp Bond	50,000.000 Bond 3.00% 07/30/2029	45,035	45,823	
US BanCorp Bond	50,000.000 Bond 5.00% 11/04/2031	49,850	49,052	
Vanguard Short Term Corporate Bond ETF	4,000.000 Shares Registered Inv. Co.	312,120	309,080	
Viatrix Inc Bond	50,000.000 Bond 2.30% 06/22/2027	42,561	46,897	
Wells Fargo & Co Bond	100,000.000 Bond 3.90% 12/31/2149	102,201	97,120	
Wells Fargo & Co Fr	100,000.000 Bond 4.75% 11/01/2029	99,500	98,349	
Wesco International Inc Depository Shares	2,000.000 Shares Registered Inv. Co.	56,138	51,040	
3M Company Senior Notes	50,000.000 Bond 2.38% 08/26/2029	43,673	44,876	
<b>RBC 302-62593</b>				
Federate Hermes Treasury OBL CL AS	131,150.390 Shares Money Market	131,150	131,150	
3M Company	400.000 Shares Common Stock	31,019	51,636	
Abbott Laboratories	350.000 Shares Common Stock	9,410	39,589	
Abbvie Inc	100.000 Shares Common Stock	2,289	17,770	

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KPH Healthcare Services, Inc. Pension PlanEIN #15-0358720Plan #001Schedule of Assets (Held at End of Year)(Required Disclosure of Schedule H, Line 4i on Form 5500)December 31, 2024

(- Continued -)

(a)	(b)	(c)	(d)	(e)
Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost	Current value	
Allstate Corp	175.000 Shares Common Stock	2,767	33,738	
Alphabet Inc Class C Capital Stock	600.000 Shares Common Stock	25,754	114,264	
Alps EFT Trust Alerian MLP EFT	500.00 Shares Registered Inv Co.	4,055	24,080	
Amazon.Com Inc	450.000 Shares Common Stock	42,149	98,726	
Amgen Inc	135.000 Shares Common Stock	7,452	35,186	
Apple Inc	500.000 Shares Common Stock	23,466	125,210	
Bank Of America Corp	900.000 Shares Common Stock	6,519	39,555	
Blackrock Resources & Commodities Strategy Trust	4,000.000 Shares Registered Inv Co.	17,586	34,160	
Chevron Corporation	250.000 Shares Common Stock	23,616	36,210	
Cisco Systems Inc	750.000 Shares Common Stock	11,786	44,400	
Citigroup Inc	300.000 Shares Common Stock	10,206	21,117	
Clearbridge Energy Midstream Opportunity Fd Inc	1,500.000 Shares Common Stock	8,268	69,810	
Community Bank Systems Inc	800.000 Shares Common Stock	23,529	49,344	
ConocoPhillips	250.000 Shares Common Stock	7,754	24,793	
Corning Inc	900.000 Shares Common Stock	18,033	42,768	
Crown Castle Inc	235.000 Shares Common Stock	5,026	21,329	
Dollar Tree Inc	500.000 Shares Common Stock	33,564	37,470	
Dow Inc	600.000 Shares Common Stock	25,701	24,078	
Dupont De Nemours Inc Common Stock	500.000 Shares Common Stock	29,009	38,125	
Eli Lilly & Co	65.000 Shares Common Stock	10,667	50,180	
Enterprise Products Partners	1,000.000 Shares Common Stock	16,105	31,360	
Exelon Corporation	1,000.000 Shares Common Stock	30,544	37,640	
Fifth Third Bancorp	1,000.000 Shares Common Stock	7,754	29,596	
First Trust NASDAQ-100 Equal Weighted Index Fund	700.000 Shares Common Stock	61,082	87,472	
Gilead Sciences Inc	500.000 Shares Common Stock	27,806	46,185	
Hartford Financial Services Group Inc	275.000 Shares Common Stock	1,567	30,085	
Hologic Inc	200.000 Shares Common Stock	4,508	14,418	
Home Depot Inc	100.000 Shares Common Stock	17,572	38,899	
Honeywell Intl Inc	200.000 Shares Common Stock	4,645	45,178	
International Business Machines Corp	150.000 Shares Common Stock	17,709	32,975	
Intl Flavors & Fragrances Inc	300.000 Shares Common Stock	23,697	25,365	
Ishares Nasdaq Biotechnology Index Fd	350.000 Shares Common Stock	40,867	46,274	
Ishares US Real Estate ETF	550.000 Shares Registered Inv Co.	42,829	51,183	

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KPH Healthcare Services, Inc. Pension PlanEIN #15-0358720Plan #001Schedule of Assets (Held at End of Year)(Required Disclosure of Schedule H, Line 4i on Form 5500)December 31, 2024

(- Continued -)

(a)	(b)	(c)	(d)	(e)
Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost	Current value	
JD.com, Inc	800.000 Shares Common Stock	18,112	27,736	
Johnson & Johnson	250.000 Shares Common Stock	22,521	36,155	
JPMorgan Chase & Co	175.000 Shares Common Stock	10,898	41,949	
Keycorp New	2,000.000 Shares Common Stock	12,122	34,280	
Kraft Heinz Company	800.000 Shares Common Stock	26,807	24,568	
Laboratory Corp Amer Hldgs	125.000 Shares Common Stock	11,909	28,665	
Lowes Companies Inc	175.000 Shares Common Stock	26,289	43,190	
Lululemon Athletica Inc	150.000 Shares Common Stock	37,203	57,362	
LyondellBasell Industries	300.000 Shares Common Stock	21,202	22,281	
Mastercard Incorporated	100.000 Shares Common Stock	8,644	52,657	
McDonalds Corp	125.000 Shares Common Stock	20,115	36,236	
Merck & Co Inc	300.000 Shares Common Stock	8,200	29,844	
Meta Platforms Inc	140.000 Shares Common Stock	3,678	81,971	
Microsoft Corp	200.000 Shares Common Stock	3,566	84,300	
Molson Coors Beverage Company	500.000 Shares Common Stock	23,690	28,660	
Mondelez International Inc	500.000 Shares Common Stock	7,198	29,865	
National Grid Plc	600.000 Shares Common Stock	32,050	35,652	
Nestle Sa-Sponsored Adr	250.000 Shares Common Stock	17,062	20,657	
Netease Inc	200.000 Shares Common Stock	8,500	17,842	
Netflix Inc	50.000 Shares Common Stock	19,065	44,566	
Neuberger Berman Next Gen Inc	3,800.000 Shares Common Stock	38,574	48,412	
Novo Nordisk	250.000 Shares Common Stock	23,008	21,505	
Nvidia Corp	800.000 Shares Common Stock	34,054	107,432	
Oracle Corporation	300.000 Shares Common Stock	11,988	49,992	
Palo Alto Networks Inc	300.000 Shares Common Stock	9,298	54,588	
PayPal Holdings Inc	300.000 Shares Common Stock	14,549	25,605	
Pfizer Inc	900.000 Shares Common Stock	21,693	23,877	
Procter & Gamble Co	150.000 Shares Common Stock	14,768	25,148	
Qualcomm Inc	250.000 Shares Common Stock	12,719	38,405	
RTX Corporation	350.000 Shares Common Stock	21,020	40,502	
Regions Financial Corp	1,800.000 Shares Common Stock	9,346	42,336	
Salesforce Inc	200.000 Shares Common Stock	42,636	66,866	
Select Sector SPDR Trust Utilities	500.000 Shares Common Stock	28,963	37,845	

(- Continued -)

## KPH Healthcare Services, Inc. Pension Plan

EIN #15-0358720

Plan #001

Schedule of Assets (Held at End of Year)  
(Required Disclosure of Schedule H, Line 4i on Form 5500)

December 31, 2024

(- Continued -)

(a)	(b)	(c)	(d)	(e)
Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost	Current value	
Servicenow Inc	50.000 Shares Common Stock	3,600	53,006	
Starbucks Corp	300.000 Shares Registered Inv. Co.	23,523	27,375	
State Street Corp	350.000 Shares Common Stock	14,360	34,353	
Suncor Energy Inc	800.000 Shares Common Stock	23,911	28,544	
Tesla Inc	150.000 Shares Common Stock	29,524	60,576	
Tjx Companies Inc New	350.000 Shares Common Stock	3,635	42,284	
Truist Financial Corporation	700.000 Shares Common Stock	12,931	30,366	
Ulta Beauty Inc	125.000 Shares Common Stock	43,605	54,366	
UnitedHealth Group Inc	85.000 Shares Common Stock	3,424	42,998	
United Parcel Svc Inc	300.000 Shares Common Stock	29,580	37,830	
Valero Energy Corp New	200.000 Shares Common Stock	5,991	24,518	
Vanguard Sector Index Fds Consumer Staples	200.000 Shares Registered Inv Co.	28,117	42,276	
Vanguard Sector Index Fds Technology ETF	150.000 Shares Registered Inv Co.	45,884	93,270	
Vanguard World Fds Health Care ETF	600.000 Shares Registered Inv. Co.	153,048	152,214	
Ventas Inc	600.000 Shares Common Stock	21,238	35,334	
Verizon Communications	600.000 Shares Common Stock	18,903	23,994	
Visa Inc	200.000 Shares Common Stock	14,090	63,208	
Walmart Inc	550.000 Shares Common Stock	11,776	49,693	
Walt Disney Co	450.000 Shares Common Stock	41,375	50,108	
Waste Management Inc Del	200.000 Shares Common Stock	6,584	40,358	
Webster Financial Corp	500.000 Shares Common Stock	6,394	27,610	
Wells Fargo & CO	600.000 Shares Common Stock	19,535	42,144	
<b>RBC 302-51019</b>				
Federated Hermes Treasury OBL CL AS	11,852.900 Shares Money Market	11,853	11,853	
ACV Auctions Inc	486.000 Shares Common Stock	6,556	10,498	
Alarm.Com Holdings Inc	169.000 Shares Common Stock	7,652	10,275	
Alkami Tech Inc	266.000 Shares Common Stock	8,720	9,757	
Blackline Inc	185.000 Shares Common Stock	7,314	11,241	
CCC Intelligent Solutions Holding Inc	959.000 Shares Common Stock	9,734	11,249	
Certara Inc	272.000 Shares Common Stock	9,648	2,897	
Chemed Corporation	20.000 Shares Common Stock	1,146	10,596	

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KPH Healthcare Services, Inc. Pension PlanEIN #15-0358720Plan #001Schedule of Assets (Held at End of Year)(Required Disclosure of Schedule H, Line 4i on Form 5500)December 31, 2024

(- Continued -)

(a)	(b)	(c)	(d)	(e)
Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost	Current value	
Cognex Corp	193.000 Shares Common Stock	9,095	6,921	
CSW Industrials Inc	18.000 Shares Common Stock	7,062	6,350	
Descartes Systems Group Inc	143.000 Shares Common Stock	5,788	16,245	
Doubleverify Holding Inc	402.000 Shares Common Stock	11,548	7,722	
Doximity Inc	301.000 Shares Common Stock	7,832	16,070	
Ensign Group Inc	125.000 Shares Common Stock	8,576	16,608	
Exponent Inc	91.000 Shares Common Stock	2,607	8,108	
Five Below Inc	142.000 Shares Common Stock	18,283	14,904	
Floor & Decor Holdings Inc	96.000 Shares Common Stock	7,884	9,571	
Freshpet Inc	160.000 Shares Common Stock	12,880	23,698	
Glaukos Corporation	78.000 Shares Common Stock	6,227	11,695	
Globant SA	104.000 Shares Common Stock	14,511	22,300	
Goosehead Insurance Inc	77.000 Shares Common Stock	8,793	8,256	
Grand Canyon Education Inc	144.000 Shares Common Stock	12,719	23,587	
Grid Dynamics Hldgs Inc	371.000 Shares Common Stock	6,845	8,251	
Guidewire Software Inc	70.000 Shares Common Stock	5,070	11,801	
Hillman Solutions Corp	819.000 Shares Common Stock	7,613	7,977	
Inspire Medical Systems Inc	36.000 Shares Common Stock	7,204	6,674	
Jamf Holding Corp	389.000 Shares Common Stock	7,612	5,465	
Kadant Inc	47.000 Shares Common Stock	3,806	16,215	
Kinsale Capital Group Inc	34.000 Shares Common Stock	10,111	15,814	
Kornit Digital LTD	288.000 Shares Common Stock	7,155	8,914	
Medpace Holdings Inc	59.000 Shares Common Stock	10,766	19,602	
Neogen Corp	217.000 Shares Common Stock	6,980	2,634	
Option Care Health Inc	247.000 Shares Common Stock	8,230	5,730	
Orthopediatrics Corp	105.000 Shares Common Stock	3,803	2,434	
Paycor HCM Inc	567.000 Shares Common Stock	8,877	10,529	
Paylocity Holding Corporation	83.000 Shares Common Stock	14,585	16,556	
Pennant Group Inc	235.000 Shares Common Stock	10,092	6,232	
Phreesia Inc	175.000 Shares Common Stock	8,965	4,403	
Power Integrations Inc	132.000 Shares Common Stock	2,155	8,144	
Privia Health Group Inc	648.000 Shares Common Stock	13,411	12,668	
Repligen Corp	83.000 Shares Common Stock	13,566	11,947	

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KPH Healthcare Services, Inc. Pension PlanEIN #15-0358720Plan #001Schedule of Assets (Held at End of Year)(Required Disclosure of Schedule H, Line 4i on Form 5500)December 31, 2024

(- Continued -)

(a)	(b)	(c)	(d)	(e)
Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost	Current value	
RB Global Inc	148.000 Shares Common Stock	8,868	13,351	
Simpson Manufacturing Co Inc	47.000 Shares Common Stock	8,738	7,794	
Sps Comm Inc	115.000 Shares Common Stock	3,547	21,159	
Stevanato Group S P A	280.000 Shares Common Stock	8,021	6,101	
Transcat Inc	66.000 Shares Common Stock	8,235	6,979	
U S Physical Therapy Inc	75.000 Shares Common Stock	6,929	6,653	
Willscot Mobile Mini Holdings	253.000 Shares Common Stock	3,665	8,463	
Workiva Inc	175.000 Shares Common Stock	7,048	19,163	
<b>RBC 313-62609</b>				
Federated Hermes Treasury OBL CL AS	12923.940 Shares Money Market	12,924	12,924	
Adobe Inc	47.000 Shares Common Stock	20,090	20,900	
Alcon Inc	198.000 Shares Common Stock	14,489	16,808	
American International Group Inc	243.000 Shares Common Stock	18,365	17,690	
American WTR WKS Co Inc	120.000 Shares Common Stock	15,547	14,939	
Ameriprise Finl Inc	61.000 Shares Common Stock	17,959	32,478	
Amgen Inc	77.000 Shares Common Stock	17,604	20,069	
Ansys Inc	62.000 Shares Common Stock	17,329	20,914	
Atmos Energy Corp	152.000 Shares Common Stock	16,859	21,169	
Blackstone Inc	109.000 Shares Common Stock	10,855	18,794	
Capital One Financial Corp	144.000 Shares Common Stock	21,314	25,678	
Coca Cola Company	294.000 Shares Common Stock	17,695	18,304	
Commerce Bancshares Inc	160.000 Shares Common Stock	9,284	9,970	
Constellation Brands Inc	55.000 Shares Common Stock	12,222	12,155	
Corteva Inc	436.000 Shares Common Stock	23,683	24,835	
Coterra Energy Inc	667.000 Shares Common Stock	15,934	17,035	
Cullen Frost Bankers Inc	109.000 Shares Common Stock	14,374	14,633	
Danaher Corporation	78.000 Shares Common Stock	17,573	17,905	
Ecolab Inc	85.000 Shares Common Stock	14,711	19,917	
Equity Lifestyle Properties Inc	209.000 Shares Common Stock	13,926	13,919	
General Dynamics Corp	67.000 Shares Common Stock	14,680	17,654	
Honeywell Intl Inc	82.000 Shares Common Stock	15,206	18,523	

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KPH Healthcare Services, Inc. Pension PlanEIN #15-0358720Plan #001Schedule of Assets (Held at End of Year)(Required Disclosure of Schedule H, Line 4i on Form 5500)December 31, 2024

(- Continued -)

(a)	(b)	(c)	(d)	(e)
Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost	Current value	
Lennar Corp	185.00 Shares Common Stock	17,058	25,228	
Lowes Companies Inc	66.000 Shares Common Stock	13,749	16,289	
Martin Marietta Materials Inc	42.000 Shares Common Stock	15,685	21,693	
Medtronic Plc	156.000 Shares Common Stock	14,133	12,461	
Merck & Co Inc	178.000 Shares Common Stock	18,344	17,707	
Michelin Compagnie Generale	919.000 Shares Common Stock	15,707	15,130	
Microchip Technology Inc	247.000 Shares Common Stock	18,408	14,165	
Microsoft Corp	77.000 Shares Common Stock	21,960	32,456	
Mitsubishi UFJ Financial Group Inc	1,388.000 Shares Common Stock	8,986	16,267	
Oshkosh Corporation	105.000 Shares Common Stock	10,151	9,982	
Parker Hannifin Corp	59.000 Shares Common Stock	17,726	37,526	
PNC Financial SVCS Group Inc	90.000 Shares Common Stock	17,175	17,357	
Procter & Gamble Co	114.000 Shares Common Stock	17,496	19,112	
Qualcomm Inc	127.000 Shares Common Stock	17,319	19,510	
RPM International Inc	164.000 Shares Common Stock	13,820	20,182	
Sony Group Corporation	1,030.000 Shares Common Stock	20,627	21,795	
Teledyne Technologies Inc	37.000 Shares Common Stock	16,316	17,173	
TotalEnergies SE	251.000 Shares Common Stock	16,423	13,680	
US Bancorp	427.000 Shares Common Stock	13,331	20,423	
Verizon Communications	413.000 Shares Common Stock	18,317	16,516	
Xcel Energy Inc	272.000 Shares Common Stock	18,068	18,365	
Xylem Inc	150.000 Shares Common Stock	14,090	17,403	
<b>RBC 314-21709</b>				
Federated Hermes Treasury OBL CL AS	21,531.510 Shares Money Market	21,532	21,532	
3I Group PLC	1,745.000 Shares Common Stock	34,880	38,945	
Adyen	1,879.000 Shares Common Stock	23,236	27,960	
Aon PLC	56.000 Shares Common Stock	16,026	20,113	
Arch Capital Group LTD	383.000 Shares Common Stock	25,166	35,370	
ASM International NV	40.000 Shares Common Stock	13,378	23,145	
Asml Holding NV	42.000 Shares Common Stock	19,620	29,109	
Astrazeneca Plc	565.000 Shares Common Stock	38,855	37,019	

- Continued -

KPH Healthcare Services, Inc. Pension PlanEIN #15-0358720Plan #001Schedule of Assets (Held at End of Year)(Required Disclosure of Schedule H, Line 4i on Form 5500)December 31, 2024

(- Continued -)

(a)	(b)	(c)	(d)	(e)
Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost	Current value	
Atlassian Corporation PLC Class A	118.000 Shares Common Stock	16,913	28,719	
BAE Systems PLC	469.000 Shares Common Stock	2,456	26,984	
Canadian Natural Resources LTD	662.000 Shares Common Stock	21,058	20,436	
Canadian Pacific Railway	452.000 Shares Common Stock	28,895	32,711	
Compass Group PLC	798.000 Shares Common Stock	22,198	26,605	
Coupang Inc	1,333.000 Shares Common Stock	25,473	29,299	
Experian Plc	545.000 Shares Common Stock	17,952	19,588	
Ferguson Plc	123.000 Shares Common Stock	17,168	21,349	
Ferrari	110.000 Shares Common Stock	22,521	46,732	
Icici Bank LTD	937.000 Shares Common Stock	20,796	27,979	
Icon Plc	176.000 Shares Common Stock	38,247	36,909	
Linde PLC	70.000 Shares Common Stock	22,930	29,307	
Meituan American Depositary Receipts	992.000 Shares Common Stock	49,669	38,746	
Mercadolibre Inc	12.000 Shares Common Stock	17,069	20,405	
Mitsubishi Heavy Inds LTD	1,273.000 Shares Common Stock	31,001	36,013	
Monday.Com LTD	105.000 Shares Common Stock	22,296	24,721	
Novo Nordisk A/S	594.000 Shares Common Stock	32,735	51,096	
NU Holdings LTD	1,968.000 Shares Common Stock	21,806	20,388	
Rolls Royce Holdings PLC	5,195.000 Shares Common Stock	38,297	36,994	
Safran SA	875.000 Shares Common Stock	41,367	48,044	
Sap SE	179.000 Shares Common Stock	44,703	44,072	
Schneider Electric SE	586.000 Shares Common Stock	19,063	29,236	
Sea Limited American Depositary SHS	459.000 Shares Common Stock	34,022	48,700	
Siemens Energy AG American Depositary Receipts	607.000 Shares Common Stock	30,042	31,666	
Spotify Tech SA	99.000 Shares Common Stock	28,717	44,291	
Steris Plc	138.000 Shares Common Stock	20,427	28,367	
Taiwan Semiconductor MFG Co LTD	323.000 Shares Common Stock	45,886	63,789	
UBS Group	821.000 Shares Common Stock	24,863	24,893	
Waste Connections Inc	112.000 Shares Common Stock	15,465	19,217	

- Continued -

## KPH Healthcare Services, Inc. Pension Plan

EIN #15-0358720

Plan #001

Schedule of Assets (Held at End of Year)  
(Required Disclosure of Schedule H, Line 4i on Form 5500)

December 31, 2024

(- Continued -)

(a)	(b)	(c)	(d)	(e)
Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost	Current value	
<b>RBC 325-74992</b>				
Federated Hermes Treasury OBL CL AS	19,966.340 Shares Common Stock	19,951	19,951	
Abbot Laboratories	104.000 Shares Common Stock	11,120	11,763	
Abbvie Inc	112.000 Shares Common Stock	17,487	19,902	
Accenture Plc Ireland	15.000 Shares Common Stock	4,155	5,277	
Air Products & Chemicals Inc	70.000 Shares Common Stock	21,043	20,303	
Alexandria Real Estate Equities Inc	32.000 Shares Common Stock	4,312	3,122	
American Express Company	75.000 Shares Common Stock	11,586	22,259	
Analog Devices Inc	91.000 Shares Common Stock	14,952	19,334	
Apple Inc	13.000 Shares Common Stock	1,747	3,255	
Ares Management Corp	69.000 Share Common Stock	9,725	12,215	
Avalonbay Communities Inc	21.000 Shares Common Stock	3,463	4,619	
Bank New York Mellon Corp	84.000 Shares Common Stock	6,715	6,454	
Bank of America Corp	683.000 Shares Common Stock	24,252	30,018	
Becton Dickinson & Co	41.000 Shares Common Stock	9,852	9,302	
Blackrock Inc	13.000 Shares Common Stock	9,546	13,326	
Blackstone Inc	92.000 Shares Common Stock	12,644	15,863	
Bristol Myers Squibb Co	346.000 Shares Common Stock	25,837	19,570	
Capital One Financial Corp	80.000 Shares Common Stock	11,670	14,266	
Charles Schwab Corp New	305.000 Shares Common Stock	21,213	22,573	
Cencora Inc	26.000 Shares Common Stock	4,312	5,842	
Chevron Corporation	147.000 Shares Common Stock	24,336	21,291	
Chubb Ltd	35.000 Shares Common Stock	7,751	9,671	
Cigna Corporation	36.000 Shares Common Stock	11,276	9,941	
CME Group Inc	29.000 Shares Common Stock	5,264	6,735	
CMS Energy Corp	97.000 Shares Common Stock	5,797	6,465	
Coca Cola Company	159.000 Shares Common Stock	9,835	9,899	
Comcast Corp	459.000 Shares Common Stock	16,312	17,226	
Conocophillips	238.000 Shares Common Stock	29,248	23,602	
Corning Inc	210.000 Shares Common Stock	6,793	9,979	
CVS Health Corporation	176.000 Shares Common Stock	13,132	7,901	
Deere & Co	45.000 Shares Common Stock	18,182	19,067	

- Continued -

KPH Healthcare Services, Inc. Pension PlanEIN #15-0358720Plan #001Schedule of Assets (Held at End of Year)(Required Disclosure of Schedule H, Line 4i on Form 5500)December 31, 2024

(- Continued -)

(a)	(b)	(c)	(d)	(e)
Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost	Current value	
Dominion Energy Inc	208.000 Shares Common Stock	11,936	11,203	
Dover Corp	88.000 Shares Common Stock	12,231	16,509	
Eaton Corporation Plc	46.000 Shares Common Stock	7,433	15,266	
Eli Lilly & Co	8.000 Shares Common Stock	2,905	6,176	
Eog Res Inc	129.000 Shares Common Stock	17,513	15,813	
Exxon Mobil Corp	129.000 Shares Common Stock	14,262	13,877	
Gallagher Arthur J & Co	31.000 Shares Common Stock	6,002	8,799	
General Dynamics Corp	64.000 Shares Common Stock	16,265	16,863	
Goldman Sachs Group Inc	13.000 Shares Common Stock	7,757	7,444	
Hartford Financial Services Group Inc	21.000 Shares Common Stock	1,591	2,297	
Hershey Company	37.000 Shares Common Stock	7,557	6,266	
Home Depot Inc	43.000 Shares Common Stock	14,060	16,727	
Honeywell Intl Inc	55.000 Shares Common Stock	11,165	12,424	
International Business Machines Corp	29.000 Shares Common Stock	4,157	6,375	
Johnson and Johnson	107.000 Shares Common Stock	18,786	15,474	
Lowes Companies Inc	78.000 Shares Common Stock	17,725	19,250	
Marsh & McLennan Companies Inc	21.000 Shares Common Stock	3,528	4,461	
McDonalds Corp	57.000 Shares Common Stock	15,671	16,524	
Medtronic Plc	112.000 Shares Common Stock	8,901	8,947	
Merck & Co Inc	75.000 Shares Common Stock	8,393	7,461	
MetLife Inc	65.000 Shares Common Stock	4,575	5,322	
Microchip Technology Inc	155.000 Shares Common Stock	13,280	8,889	
Microsoft Corp	38.000 Shares Common Stock	8,997	16,017	
Mondelez International Inc	123.000 Shares Common Stock	8,255	7,347	
Morgan Stanley	194.000 Shares Common Stock	17,033	24,390	
Nextera Energy Inc	170.000 Shares Common Stock	13,775	12,187	
Norfolk Southern Corp	84.000 Shares Common Stock	19,543	19,715	
Northrop Grumman Corp	11.000 Shares Common Stock	4,983	5,162	
NXP Semiconductors NV	39.000 Shares Common Stock	7,021	8,106	
Parker Hannifin Corp	19.000 Shares Common Stock	6,058	12,085	
Pepsico Inc	50.000 Shares Common Stock	9,065	7,603	
Philip Morris International Inc	173.000 Shares Common Stock	17,010	20,821	
PNC Financial Svcs Group Inc	92.000 Shares Common Stock	14,128	17,742	

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KPH Healthcare Services, Inc. Pension PlanEIN #15-0358720Plan #001Schedule of Assets (Held at End of Year)(Required Disclosure of Schedule H, Line 4i on Form 5500)December 31, 2024

(- Continued -)

(a)	(b)	(c)	(d)	(e)
Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost	Current value	
PPG Industries Inc	50.000 Shares Common Stock	6,673	5,973	
Proctor & Gamble Co	92.000 Shares Common Stock	13,126	14,921	
Progressive Corp-Ohio	33.000 Shares Common Stock	4,337	7,907	
Prologis Inc	62.000 Shares Common Stock	7,183	6,553	
Public Service Enterprise Group Inc	101.000 Shares Common Stock	6,150	8,533	
RTX Corporation Common Stock	107.000 Shares Common Stock	10,676	12,382	
Republic Services Inc	24.000 Shares Common Stock	3,098	4,828	
Seagate Technology Holdings	87.000 Shares Common Stock	5,079	7,509	
Texas Instruments Inc	79.000 Shares Common Stock	13,356	14,813	
The Travelers Companies Inc	30.000 Shares Common Stock	5,617	7,227	
Tjx Companies Inc New	141.000 Shares Common Stock	11,292	17,034	
Truist Financial Corp	327.000 Shares Common Stock	12,525	14,185	
Union Pacific Corp	56.000 Shares Common Stock	13,607	12,770	
United Parcel SVC Inc	119.000 Shares Common Stock	20,358	15,006	
UnitedHealth Group Inc	57.000 Shares Common Stock	29,894	28,834	
Ventas Inc	134.000 Shares Common Stock	7,191	7,891	
Verizon Communications	138.000 Shares Common Stock	5,443	5,519	
Walmart Inc	148.000 Shares Common Stock	7,115	13,372	
Wells Fargo & Co	153.000 Shares Common Stock	22,934	36,033	
Xcel Energy Inc	137.000 Shares Common Stock	9,534	9,250	
Yum Brands Inc	47.000 Shares Common Stock	6,292	6,306	
		<u>\$ 16,574,199</u>	<u>\$ 23,451,837</u>	

KPH Healthcare Services, Inc. Pension PlanEIN #15-0358720Plan #001Schedule of Assets (Acquired and Disposed of Within the Plan Year)(Required Disclosure of Schedule H, Line 4i on Form 5500)Year Ended December 31, 2024

(a)	(b)	(c)	(d)	(e)
Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost of acquisition	Proceeds of disposition	
<b>RBC Wealth Management 302-62593</b>				
Biogen Inc	100.000 Shares Common Stock	\$ 19,370	\$ 16,156	
Boeing Co	200.000 Shares Common Stock	40,868	33,454	
Crispr Therapeutics	250.000 Shares Common Stock	11,782	10,120	
Dollar General Corp	250.000 Shares Common Stock	30,145	20,364	
Shopify Inc	400.000 Shares Common Stock	27,102	21,846	
Solventum	12.500 Shares Common Stock	712	748	
Viking Therapeutics	200.000 Shares Common Stock	12,574	9,990	
<b>RBC Wealth Management 313-62609</b>				
Crown Castle Inc	7.000 Shares Common Stock	727	659	
Veralto Corp	4.000 Shares Common Stock	360	394	
		<u>\$ 143,640</u>	<u>\$ 113,731</u>	