

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 2024 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024	
A	This return/report is for: ☐ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.) ☒ a single-employer plan ☐ a DFE (specify) _____ ☐ the first return/report ☐ the final return/report ☐ an amended return/report ☐ a short plan year return/report (less than 12 months)
C	If the plan is a collectively-bargained plan, check here. ▶ ☒
D	Check box if filing under: ☒ Form 5558 ☐ automatic extension ☐ the DFVC program ☐ special extension (enter description)
E	If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. ▶ ☐

Part II	Basic Plan Information—enter all requested information
1a	Name of plan MUNSON RETIREMENT PLAN
1b	Three-digit plan number (PN) ▶ 002
1c	Effective date of plan 01/01/1961
2a	Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) MUNSON HEALTHCARE 1105 SIXTH STREET TRAVERSE CITY, MI 49684-2386
2b	Employer Identification Number (EIN) 38-2640544
2c	Plan Sponsor's telephone number 231-935-5000
2d	Business code (see instructions) 551112

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	10/08/2025	PAUL KONOPACKI
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address ☒ Same as Plan Sponsor	3b Administrator's EIN 3c Administrator's telephone number
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN 4d PN
5 Total number of participants at the beginning of the plan year	5 2628
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	6a(1) 826 6a(2) 740 6b 969 6c 849 6d 2558 6e 65 6f 2623 6g(1) 6g(2) 6h
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7

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

1A 3H

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

9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☒ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
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10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules

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

b General Schedules

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

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

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

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

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

11c Enter the Receipt Confirmation Code for the 2024 Form M-1 annual report. If the plan was not required to file the 2024 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

SCHEDULE SB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500 or 5500-SF.	OMB No. 1210-0110 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024	
▶ Round off amounts to nearest dollar.	
▶ Caution: A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.	
A Name of plan MUNSON RETIREMENT PLAN	B Three-digit plan number (PN) ▶ 002
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF MUNSON HEALTHCARE	D Employer Identification Number (EIN) 38-2640544
E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B	F Prior year plan size: ☐ 100 or fewer ☐ 101-500 ☒ More than 500

Part I	Basic Information			
1	Enter the valuation date: Month 01 Day 01 Year 2024			
2	Assets:			
a	Market value	2a	363626700	
b	Actuarial value	2b	371530593	
3	Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a	For retired participants and beneficiaries receiving payment	914	193593378	193593378
b	For terminated vested participants	891	38817098	38817098
c	For active participants	826	105975020	107346019
d	Total	2631	338385496	339756495
4	If the plan is in at-risk status, check the box and complete lines (a) and (b). ☐			
a	Funding target disregarding prescribed at-risk assumptions	4a		
b	Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b		
5	Effective interest rate	5	5.10 %	
6	Target normal cost			
a	Present value of current plan year accruals	6a	6155490	
b	Expected plan-related expenses	6b	541000	
c	Target normal cost	6c	6696490	

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

SIGN HERE	Signature of actuary JARED M. LEACH Type or print name of actuary WILLIS TOWERS WATSON US LLC Firm name TRAVELERS TOWER 26555 EVERGREEN ROAD, SUITE 1600 SOUTHFIELD, MI 48076 Address of the firm	08/07/2025 Date 23-09021 Most recent enrollment number 248-936-7700 Telephone number (including area code)
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Part II Beginning of Year Carryover and Prefunding Balances

		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	27867202
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	6820186
9	Amount remaining (line 7 minus line 8)	0	21047016
10	Interest on line 9 using prior year's actual return of <u>16.17</u> %	0	3403302
11	Prior year's excess contributions to be added to prefunding balance:		
a	Present value of excess contributions (line 38a from prior year)		0
b(1)	Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>5.24</u> %		0
b(2)	Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
c	Total available at beginning of current plan year to add to prefunding balance		0
d	Portion of (c) to be added to prefunding balance		0
12	Other reductions in balances due to elections or deemed elections	0	0
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	24450318

Part III Funding Percentages

14	Funding target attainment percentage	14	102.15 %
15	Adjusted funding target attainment percentage	15	109.35 %
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	100.27 %
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

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

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

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

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

20 Quarterly contributions and liquidity shortfalls:

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

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

Part V	Assumptions Used to Determine Funding Target and Target Normal Cost
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21 Discount rate:			
a Segment rates:	1st segment: 4.75 %	2nd segment: 4.87 %	3rd segment: 5.59 %
			☐ N/A, full yield curve used
b Applicable month (enter code)			21b 4
22 Weighted average retirement age			22 64
23 Mortality table(s) (see instructions) ☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute			

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

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

Part VIII	Minimum Required Contribution For Current Year
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31 Target normal cost and excess assets (see instructions):			
a Target normal cost (line 6c)		31a	6696490
b Excess assets, if applicable, but not greater than line 31a		31b	6696490
32 Amortization installments:	Outstanding Balance	Installment	
a Net shortfall amortization installment	0	0	
b Waiver amortization installment	0	0	
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount		33	
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33).....		34	0
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	0	0
36 Additional cash requirement (line 34 minus line 35)		36	0
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)		37	0
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)		38a	0
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances		38b	0
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)		39	0
40 Unpaid minimum required contributions for all years		40	0

Part IX	Pension Funding Relief Under the American Rescue Plan Act of 2021 (See Instructions)
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41 If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. ☐ 2019 ☐ 2020 ☒ 2021
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SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2024
		This Form is Open to Public Inspection.

For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024		
A Name of plan MUNSON RETIREMENT PLAN	B Three-digit plan number (PN) ▶	002
C Plan sponsor's name as shown on line 2a of Form 5500 MUNSON HEALTHCARE	D Employer Identification Number (EIN) 38-2640544	

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

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

EAGLE CAPITAL MANAGEMENT LLC

22-3361201

(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 51 68	NONE	312069	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

MACQUARIE INVESTMENT MANAGEMENT

23-2859590

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27 51 52	NONE	299875	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☐ No ☒

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

WILLIAM BLAIR INVT MGT, LLC

47-2614791

(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 51 52 62 68	NONE	169107	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☐ No ☒

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

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

WEDGE CAPITAL MANAGEMENT, LLP

56-1557450

(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 51 52 68	NONE	168397	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☐ No ☒

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

DF DENT & CO.

52-1045317

(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 51 52 68	NONE	125429	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☐ No ☒

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

TRANSAMERICA RETIREMENT SOLUTIONS

13-3689044

(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?
15 50 64	NONE	107930	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

JP MORGAN INVESTMENT MGT INC

13-3200244

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27 28 51	NONE	100246	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

COHEN & STEERS CAPITAL MGT, INC

13-3353336

(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 51 52 68	NONE	82747	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☐ No ☒

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

HARDMAN JOHNSTON GLOBAL ADVISORS

13-3257590

(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 51	NONE	69603	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

PNC BANK, N.A.

22-1146430

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
21 28 51 52 62 68	TRUSTEE	67726	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☐ No ☒

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

AILERON LTD

38-3104483

(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?
16 17 50 70	NONE	38760	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

PLANTE & MORAN, PLLC

33-1498605

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
10 50	NONE	17200	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

WARNER NORCROSS + JUDD LLP

38-1422647

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
29 50	NONE	13552	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

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

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

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE G (Form 5500) Department of Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration	Financial Transaction Schedules This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2024 This Form is Open to Public Inspection.
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024		
A Name of plan MUNSON RETIREMENT PLAN		B Three-digit plan number (PN) ► 002
C Plan sponsor's name as shown on line 2a of Form 5500 MUNSON HEALTHCARE		D Employer Identification Number (EIN) 38-2640544

Part I	Schedule of Loans or Fixed Income Obligations in Default or Classified as Uncollectible Complete as many entries as needed to report all loans or fixed income obligations in default or classified as uncollectible. Check box (a) if obligor is known to be a party in interest. Attach Overdue Loan Explanation for each loan listed. See Instructions.				
(a)	(b) Identity and address of obligor		(c) Detailed description of loan including dates of making and maturity, interest rate, the type and value of collateral, any renegotiation of the loan and the terms of the renegotiation, and other material items		
☐					
	Amount received during reporting year			Amount overdue	
(d) Original amount of loan	(e) Principal	(f) Interest	(g) Unpaid balance at end of year	(h) Principal	(i) Interest
(a)	(b) Identity and address of obligor		(c) Detailed description of loan including dates of making and maturity, interest rate, the type and value of collateral, any renegotiation of the loan and the terms of the renegotiation, and other material items		
☐					
	Amount received during reporting year			Amount overdue	
(d) Original amount of loan	(e) Principal	(f) Interest	(g) Unpaid balance at end of year	(h) Principal	(i) Interest
(a)	(b) Identity and address of obligor		(c) Detailed description of loan including dates of making and maturity, interest rate, the type and value of collateral, any renegotiation of the loan and the terms of the renegotiation, and other material items		
☐					
	Amount received during reporting year			Amount overdue	
(d) Original amount of loan	(e) Principal	(f) Interest	(g) Unpaid balance at end of year	(h) Principal	(i) Interest

(a)	(b) Identity and address of obligor	(c) Detailed description of loan including dates of making and maturity, interest rate, the type and value of collateral, any renegotiation of the loan and the terms of the renegotiation, and other material items			
☐					
		Amount received during reporting year		Amount overdue	
(d) Original amount of loan	(e) Principal	(f) Interest	(g) Unpaid balance at end of year	(h) Principal	(i) Interest

(a)	(b) Identity and address of obligor	(c) Detailed description of loan including dates of making and maturity, interest rate, the type and value of collateral, any renegotiation of the loan and the terms of the renegotiation, and other material items			
☐					
		Amount received during reporting year		Amount overdue	
(d) Original amount of loan	(e) Principal	(f) Interest	(g) Unpaid balance at end of year	(h) Principal	(i) Interest

(a)	(b) Identity and address of obligor	(c) Detailed description of loan including dates of making and maturity, interest rate, the type and value of collateral, any renegotiation of the loan and the terms of the renegotiation, and other material items			
☐					
		Amount received during reporting year		Amount overdue	
(d) Original amount of loan	(e) Principal	(f) Interest	(g) Unpaid balance at end of year	(h) Principal	(i) Interest

(a)	(b) Identity and address of obligor	(c) Detailed description of loan including dates of making and maturity, interest rate, the type and value of collateral, any renegotiation of the loan and the terms of the renegotiation, and other material items			
☐					
		Amount received during reporting year		Amount overdue	
(d) Original amount of loan	(e) Principal	(f) Interest	(g) Unpaid balance at end of year	(h) Principal	(i) Interest

(a)	(b) Identity and address of obligor	(c) Detailed description of loan including dates of making and maturity, interest rate, the type and value of collateral, any renegotiation of the loan and the terms of the renegotiation, and other material items			
☐					
		Amount received during reporting year		Amount overdue	
(d) Original amount of loan	(e) Principal	(f) Interest	(g) Unpaid balance at end of year	(h) Principal	(i) Interest

(a)	(b) Identity and address of obligor	(c) Detailed description of loan including dates of making and maturity, interest rate, the type and value of collateral, any renegotiation of the loan and the terms of the renegotiation, and other material items			
☐					
		Amount received during reporting year		Amount overdue	
(d) Original amount of loan	(e) Principal	(f) Interest	(g) Unpaid balance at end of year	(h) Principal	(i) Interest

Part II Schedule of Leases in Default or Classified as Uncollectible

Complete as many entries as needed to report all leases in default or classified as uncollectible. Check box (a) if lessor or lessee is known to be a party in interest. Attach Overdue Lease Explanation for each lease listed. (See instructions)

(a)	(b) Identity of lessor/lessee	(c) Relationship to plan, employer, employee organization, or other party-in-interest	(d) Terms and description (type of property, location and date it was purchased, terms regarding rent, taxes, insurance, repairs, expenses, renewal options, date property was leased)			
☐						
(e) Original cost	(f) Current value at time of lease	(g) Gross rental receipts during the plan year	(h) Expenses paid during the plan year	(i) Net receipts	(j) Amount in arrears	

(a)	(b) Identity of lessor/lessee	(c) Relationship to plan, employer, employee organization, or other party-in-interest	(d) Terms and description (type of property, location and date it was purchased, terms regarding rent, taxes, insurance, repairs, expenses, renewal options, date property was leased)			
☐						
(e) Original cost	(f) Current value at time of lease	(g) Gross rental receipts during the plan year	(h) Expenses paid during the plan year	(i) Net receipts	(j) Amount in arrears	

(a)	(b) Identity of lessor/lessee	(c) Relationship to plan, employer, employee organization, or other party-in-interest	(d) Terms and description (type of property, location and date it was purchased, terms regarding rent, taxes, insurance, repairs, expenses, renewal options, date property was leased)			
☐						
(e) Original cost	(f) Current value at time of lease	(g) Gross rental receipts during the plan year	(h) Expenses paid during the plan year	(i) Net receipts	(j) Amount in arrears	

(a)	(b) Identity of lessor/lessee	(c) Relationship to plan, employer, employee organization, or other party-in-interest	(d) Terms and description (type of property, location and date it was purchased, terms regarding rent, taxes, insurance, repairs, expenses, renewal options, date property was leased)			
☐						
(e) Original cost	(f) Current value at time of lease	(g) Gross rental receipts during the plan year	(h) Expenses paid during the plan year	(i) Net receipts	(j) Amount in arrears	

(a)	(b) Identity of lessor/lessee	(c) Relationship to plan, employer, employee organization, or other party-in-interest	(d) Terms and description (type of property, location and date it was purchased, terms regarding rent, taxes, insurance, repairs, expenses, renewal options, date property was leased)			
☐						
(e) Original cost	(f) Current value at time of lease	(g) Gross rental receipts during the plan year	(h) Expenses paid during the plan year	(i) Net receipts	(j) Amount in arrears	

(a)	(b) Identity of lessor/lessee	(c) Relationship to plan, employer, employee organization, or other party-in-interest	(d) Terms and description (type of property, location and date it was purchased, terms regarding rent, taxes, insurance, repairs, expenses, renewal options, date property was leased)			
☐						
(e) Original cost	(f) Current value at time of lease	(g) Gross rental receipts during the plan year	(h) Expenses paid during the plan year	(i) Net receipts	(j) Amount in arrears	

Complete as many entries as needed to report all nonexempt transactions. **Caution:** If a nonexempt prohibited transaction occurred with respect to a disqualified person, file Form 5330 with the IRS to pay the excise tax on the transaction.

(a) Identity of party involved		(b) Relationship to plan, employer, or other party-in-interest		(c) Description of transaction including maturity date, rate of interest, collateral, par or maturity value		(d) Purchase price	
MACQUARIE ASSET MANAGEMENT SOLUTION		OTHER PARTY-IN-INTEREST		INADVERTENT LOAN			
(e) Selling price		(f) Lease rental		(g) Transaction expenses		(h) Cost of asset	
		28263					
						(i) Current value of asset	
						(j) Net gain (or loss) on each transaction	

(a) Identity of party involved		(b) Relationship to plan, employer, or other party-in-interest		(c) Description of transaction including maturity date, rate of interest, collateral, par or maturity value		(d) Purchase price
(e) Selling price	(f) Lease rental	(g) Transaction expenses	(h) Cost of asset	(i) Current value of asset	(j) Net gain (or loss) on each transaction	

(a) Identity of party involved		(b) Relationship to plan, employer, or other party-in-interest		(c) Description of transaction including maturity date, rate of interest, collateral, par or maturity value		(d) Purchase price
(e) Selling price	(f) Lease rental	(g) Transaction expenses	(h) Cost of asset	(i) Current value of asset	(j) Net gain (or loss) on each transaction	

(a) Identity of party involved		(b) Relationship to plan, employer, or other party-in-interest		(c) Description of transaction including maturity date, rate of interest, collateral, par or maturity value		(d) Purchase price	
(e) Selling price	(f) Lease rental	(g) Transaction expenses	(h) Cost of asset	(i) Current value of asset	(j) Net gain (or loss) on each transaction		

(a) Identity of party involved		(b) Relationship to plan, employer, or other party-in-interest		(c) Description of transaction including maturity date, rate of interest, collateral, par or maturity value		(d) Purchase price	
(e) Selling price		(f) Lease rental		(g) Transaction expenses		(h) Cost of asset	
						(i) Current value of asset	
						(j) Net gain (or loss) on each transaction	

(a) Identity of party involved		(b) Relationship to plan, employer, or other party-in-interest		(c) Description of transaction including maturity date, rate of interest, collateral, par or maturity value		(d) Purchase price
(e) Selling price	(f) Lease rental	(g) Transaction expenses	(h) Cost of asset	(i) Current value of asset	(j) Net gain (or loss) on each transaction	

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2024
		This Form is Open to Public Inspection
For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024		
A Name of plan MUNSON RETIREMENT PLAN		B Three-digit plan number (PN) ▶ 002
C Plan sponsor's name as shown on line 2a of Form 5500 MUNSON HEALTHCARE		D Employer Identification Number (EIN) 38-2640544

Part I	Asset and Liability Statement		
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.			
Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	2500000	0
(2) Participant contributions.....	1b(2)		
(3) Other	1b(3)	1389809	2649306
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	11649719	9765868
(2) U.S. Government securities	1c(2)	121212889	130606549
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)	45765152	112965691
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	5375469	5847299
(B) Common	1c(4)(B)	176667696	109365410
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)		
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other.....	1c(15)		

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities.....	1d(1)		
(2) Employer real property.....	1d(2)		
e Buildings and other property used in plan operation.....	1e		
f Total assets (add all amounts in lines 1a through 1e).....	1f	364560734	371200123
Liabilities			
g Benefit claims payable.....	1g		
h Operating payables.....	1h		
i Acquisition indebtedness.....	1i		
j Other liabilities.....	1j	860995	384640
k Total liabilities (add all amounts in lines 1g through 1j).....	1k	860995	384640
Net Assets			
l Net assets (subtract line 1k from line 1f).....	1l	363699739	370815483

Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

Income		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers.....	2a(1)(A)		
(B) Participants.....	2a(1)(B)		
(C) Others (including rollovers).....	2a(1)(C)		
(2) Noncash contributions.....	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B), (C), and line 2a(2)	2a(3)		0
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	756683	
(B) U.S. Government securities.....	2b(1)(B)	3908792	
(C) Corporate debt instruments.....	2b(1)(C)	3516315	
(D) Loans (other than to participants).....	2b(1)(D)		
(E) Participant loans.....	2b(1)(E)		
(F) Other.....	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F).....	2b(1)(G)		8181790
(2) Dividends: (A) Preferred stock.....	2b(2)(A)	348181	
(B) Common stock.....	2b(2)(B)	1796525	
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)		
(D) Total dividends. Add lines 2b(2)(A) , (B), and (C).....	2b(2)(D)		2144706
(3) Rents.....	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds.....	2b(4)(A)	530681653	
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)	513664900	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result.....	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate.....	2b(5)(A)		
(B) Other.....	2b(5)(B)	-277693	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B).....	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total	2d		27065556

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	18111568	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		18111568
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Recordkeeping fees	2i(3)	107930	
(4) IQPA audit fees	2i(4)	17200	
(5) Investment advisory and investment management fees	2i(5)	1366234	
(6) Bank or trust company trustee/custodial fees	2i(6)	67726	
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)	13552	
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)	265602	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		1838244
j Total expenses. Add all expense amounts in column (b) and enter total	2j		19949812

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		7115744
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name: **PLANTE & MORAN, PLLC**

(2) EIN: **33-1498605**

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

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

Part IV Compliance Questions

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

During the plan year:

	Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)		☒	
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)		☒	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		☒	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	☒		28263
e Was this plan covered by a fidelity bond?	☒		5000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		☒	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		☒	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		☒	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	☒		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	☒		
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		☒	
l Has the plan failed to provide any benefit when due under the plan?		☒	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)			
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			

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

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

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

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

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year 547466.

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2024 This Form is Open to Public Inspection.
For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024		
A Name of plan MUNSON RETIREMENT PLAN		B Three-digit plan number (PN) ▶ 002
C Plan sponsor's name as shown on line 2a of Form 5500 MUNSON HEALTHCARE		D Employer Identification Number (EIN) 38-2640544
Part I	Distributions	
All references to distributions relate only to payments of benefits during the plan year.		
1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....		1 0
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 25-1211909		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year		3 2
Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)	
4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ☐ Yes ☐ No ☒ N/A		
If the plan is a defined benefit plan, go to line 8.		
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____		
If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.		
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)		6a
b Enter the amount contributed by the employer to the plan for this plan year		6b
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....		6c
If you completed line 6c, skip lines 8 and 9.		
7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ☐ Yes ☐ No ☐ N/A		
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ☐ Yes ☐ No ☒ N/A		
Part III	Amendments	
9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box..... ☐ Increase ☐ Decrease ☐ Both ☒ No		
Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.	
10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ☐ Yes ☐ No		
11 a Does the ESOP hold any preferred stock? ☐ Yes ☐ No		
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ☐ Yes ☐ No		
12 Does the ESOP hold any stock that is not readily tradable on an established securities market? ☐ Yes ☐ No		
For Paperwork Reduction Act Notice, see the Instructions for Form 5500.		
Schedule R (Form 5500) 2024 v. 240311		

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

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

a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment).....

14a

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

14b

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

14c

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

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

15a

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

15b

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

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

16a

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

16b

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

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

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

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

a Enter the percentage of plan assets held as:

Public Equity: 40.0 % Private Equity: 0.0 % Investment-Grade Debt and Interest Rate Hedging Assets: 58.0 %

High-Yield Debt: 0.0 % Real Assets: 0.0 % Cash or Cash Equivalents: 2.0 % Other: 0.0 %

b Provide the average duration of the Investment-Grade Debt and Interest Rate Hedging Assets:

☐ 0-5 years ☐ 5-10 years ☒ 10-15 years ☐ 15 years or more

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

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

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

☐ Yes.

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

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

☐ No. Other. Provide explanation.....

Part VII IRS Compliance Questions

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

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

☐ Design-based safe harbor method

☐ "Prior year" ADP test

☐ "Current year" ADP test

☒ N/A

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

Munson Retirement Plan

Financial Report
December 31, 2024

Munson Retirement Plan

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Independent Auditor's Report

To the Plan Administrator and Munson Healthcare Finance
and Audit Committee
Munson Retirement Plan

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

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

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

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

Opinion

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

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

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the *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 ERISA Section 103(a)(3)(C) audit opinion.

To the Plan Administrator and Munson Healthcare Finance
and Audit Committee
Munson Retirement Plan

Responsibilities of Management for the Financial Statements

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

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

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

Auditor's Responsibilities for the Audits of the Financial Statements

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

In performing audits 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.

Our audits did not extend to the certified investment information except for obtaining and reading the certifications, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of GAAP.

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

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.

To the Plan Administrator and Munson Healthcare Finance
and Audit Committee
Munson Retirement Plan

Supplemental Schedules Required by ERISA

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

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

In our opinion:

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

Plante & Moran, PLLC

Southfield, Michigan
September 24, 2025

Munson Retirement Plan

Statement of Net Assets Available for Benefits

December 31, 2024 and 2023			
		2024	2023
Assets			
Investments at fair value:			
Money market funds		\$ 9,765,868	\$ 11,649,719
Common, preferred, and foreign stocks		115,212,709	182,043,165
U.S. government securities		130,606,549	121,212,889
Corporate, municipal, and foreign debt securities		112,965,691	45,765,152
Total investments at fair value		368,550,817	360,670,925
Contributions receivable		-	2,500,000
Accrued interest and dividends		2,649,306	1,389,809
Total assets		371,200,123	364,560,734
Liabilities - Other payables		384,640	860,995
Net Assets Available for Benefits		\$ 370,815,483	\$ 363,699,739

Munson Retirement Plan

Statement of Changes in Net Assets Available for Benefits

Years Ended December 31, 2024 and 2023

	2024	2023
Additions		
Contributions	\$ -	\$ 2,500,000
Investment income:		
Interest and dividends	10,326,496	7,973,671
Net realized and unrealized gains on investments	16,739,060	44,027,609
Total investment income	27,065,556	52,001,280
Total additions	27,065,556	54,501,280
Deductions		
Benefits paid directly to participants or beneficiaries	18,111,568	16,263,773
Administrative expenses	1,838,244	3,778,787
Total deductions	19,949,812	20,042,560
Net Increase	7,115,744	34,458,720
Net Assets Available for Benefits		
Beginning of year	363,699,739	329,241,019
End of year	<u><u>\$ 370,815,483</u></u>	<u><u>\$ 363,699,739</u></u>

Munson Retirement Plan

Statement of Accumulated Plan Benefits

December 31, 2023

Actuarial Present Value of Accumulated Plan Benefits

Vested benefits:

Participants currently receiving benefit payments	\$ 173,974,147
Other vested benefits	<u>124,899,141</u>

Total vested benefits 298,873,288

Nonvested benefits 1,456,248

Total Actuarial Present Value of Accumulated Plan Benefits \$ 300,329,536

Munson Retirement Plan

Statement of Changes in Accumulated Plan Benefits

Year Ended December 31, 2023

Actuarial Present Value of Accumulated Plan Benefits - Beginning of year	\$ 292,637,776
Increase (decrease) during the year attributable to:	
Benefits accumulated	6,688,320
Actuarial gains	(1,516,889)
Interest due to the decrease in the discount period	18,923,106
Benefits paid	(16,263,773)
Payment due to previous annuity contract purchase (Note 2)	<u>(139,004)</u>
Net increase	<u>7,691,760</u>
Actuarial Present Value of Accumulated Plan Benefits - End of year	<u>\$ 300,329,536</u>

December 31, 2024 and 2023

Note 1 - Plan Description

The following description of Munson Retirement Plan (the "Plan") provides only general information. Participants should refer to the plan documents or summary plan description for a more complete description of the Plan's provisions.

General

The Plan is a noncontributory defined benefit pension plan covering all eligible employees of Munson Healthcare (the "Organization"), including related entities of the Organization. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Effective December 31, 2005, participation in the Plan was frozen. All active participants at December 31, 2005 were offered a choice of retirement programs. Active participants could either (a) elect to continue accruing benefits under the Plan or (b) have their accrued benefits frozen as of December 31, 2005 and receive enhanced benefits within the defined contribution plans sponsored by the Organization.

Contributions

All contributions to the Plan are made by the Organization. The Organization contributes such amounts, as determined on an actuarial basis, to provide the Plan with assets sufficient to meet the projected benefits to be paid to plan participants. No participant contributions are permitted. Annual contributions meet the minimum funding requirements of ERISA.

Pension Benefits

The Plan provides for normal retirement benefits and has provisions for early and late retirement, disability, and death benefits. Benefits under the Plan consist of a fixed monthly benefit that is determined based on the participant's date of retirement, years of credited service, and final average annual earnings, as defined by the Plan, which are subject to an integration point with the average Social Security wage base. Participants may elect to receive their pension benefits in various forms, including joint and survivor annuities, life annuity with 120 monthly payments guaranteed, or a single lump-sum payment.

Vesting

Plan participants accrue normal retirement benefits based on years of service. Participants become vested in the Plan when they have completed five years of continuous service, as defined by the Plan, or on the participant's normal retirement date, as defined by the Plan, whichever occurs first.

Party-in-interest Transactions

Certain plan assets are in investment funds managed by PNC Bank N.A. or its affiliates. PNC Bank N.A. is the trustee of the Plan; therefore, these transactions qualify as party-in-interest transactions, as defined under ERISA guidelines. Various administrative costs are paid by the Organization and qualify as party-in-interest transactions, which are exempt from prohibited transaction rules.

During the year ended December 31, 2023, the Plan paid investment management fees in excess of the amount allowable, resulting in the excess expenses qualifying as a nonexempt party-in-interest transaction (see the schedule of nonexempt transactions). On February 7, 2024, the investment management fees that had been paid by the Plan in 2023 in excess of the amount allowable were reimbursed to the Plan.

Note 2 - Summary of Significant Accounting Policies

Investment Valuation and Income Recognition

The Plan's investments are stated at fair value.

December 31, 2024 and 2023

Note 2 - Summary of Significant Accounting Policies (Continued)

The U.S. government securities and the corporate, municipal, and foreign debt securities are valued using quoted market prices or other market data for the same or comparable instruments and transactions in establishing the prices, discounted cash flow models, and other pricing models. These models are primarily industry standard models that consider various assumptions, including time value and yield curve, as well as other relevant economic measures. The money market funds and common, preferred, and foreign stocks are valued based on quoted market prices. See Note 6 for additional information.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded as earned. Dividends are recorded on the ex-dividend date.

Benefit Payments

Benefits are recorded when paid.

Actuarial Present Value of Accumulated Plan Benefits

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

Actuarial Assumptions

The actuarial present value of accumulated plan benefits is determined by an actuary and is the amount that results from applying actuarial assumptions to adjust the accumulated plan benefits to reflect the time value of money and probability of payment between the valuation date and the expected date of payment.

The significant actuarial assumptions used in the valuation of the Plan at December 31, 2023 are summarized as follows:

Actuarial cost method	Unit credit funding method
Mortality basis	Pri-2012 Employees, Healthy Annuitants, and Contingent mortality tables with no collar adjustment for males and females projected generationally with a modified MP-2021 scale (using contingent survivor rates after the primary participant's death)
Interest discount rate	6.5 percent
Retirement age	Retirements are assumed to occur at various rates based on actual experience. The weighted-average retirement age is 64.

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

The statement of changes in accumulated plan benefits includes a payment due to a previous annuity contract purchase. On December 8, 2021, the Plan purchased an annuity contract for approximately \$80,800,000, of which approximately \$140,000 was paid by the Plan during 2023 as the final true-up to settle the benefit obligations for participants receiving benefits in a pay status of \$1,000 per month or less. The payment was reflected as administrative expenses in the statement of changes in net assets available for benefits for the year ended December 31, 2023; whereas, it is reflected on its own line item in the statement of changes in accumulated plan benefits for the year ended December 31, 2023.

December 31, 2024 and 2023**Note 2 - Summary of Significant Accounting Policies (Continued)*****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 reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of additions and deductions during the reporting period. Actual results could differ from those estimates.

Risks and Uncertainties

Contributions to the Plan and the actuarial present value of accumulated plan benefits are reported based on certain assumptions pertaining to interest rates, inflation rates, and employee demographics. Due to the changing nature of these assumptions, it is at least reasonably possible that changes in these assumptions will occur in the near term and, due to the uncertainties inherent in setting assumptions, that the effect of such changes could be material to the financial statements. Investment securities are exposed to various risks, such as interest rate, market, and credit risks. It is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect the financial statements.

Subsequent Events

The financial statements and related disclosures include evaluation of events up through and including September 24, 2025, which is the date the financial statements were available to be issued.

Change in Accounting Policy

In 2024, the Organization used quoted prices in active markets for identical assets to value the U.S. treasury bonds maintained within the U.S. government securities line item in Note 6. Previously, the Organization used quoted prices for identical or similar assets in markets that were not active to value these investments. Accordingly, the 2023 fair value disclosure has been restated to reflect \$47,530,117 of U.S. Treasury bonds as Level 1 versus Level 2. The other U.S. government securities continue to be valued using Level 2 inputs and have not been reclassified. The Organization determined the updated valuation methodology for the U.S. Treasury bonds was preferable to methods used in the prior year. Accordingly, the change has been made retrospectively in Note 6. The updated valuation methodology also did not change the fair market value assigned to the U.S. Treasury bonds in 2023.

Note 3 - Certified Information

PNC Bank N.A. (the "Trustee") holds the Plan's investments and executes all investment transactions. The investment balances and related investment income and losses included in the accompanying financial statements and supplemental schedules of assets held at end of year and reportable transactions are based solely on information certified by the Trustee.

Note 4 - Tax Status

The Plan has received a determination letter from the Internal Revenue Service indicating that the Plan, as designed, is qualified for tax-exempt treatment under the applicable section of the Internal Revenue Code (IRC).

Note 5 - Plan Termination

Although it has not expressed any intention to do so, the Organization has the right under the Plan to terminate the Plan subject to the provisions set forth in ERISA. In the event the Plan terminates, the net assets of the Plan will be allocated, as prescribed by ERISA and its related regulations, generally to provide benefits in accordance with the plan document.

December 31, 2024 and 2023

Note 5 - Plan Termination (Continued)

The Pension Benefit Guaranty Corporation (PBGC) guarantees the payment of all nonforfeitable basic benefits subject to certain limitations prescribed by ERISA. Whether all participants receive their benefits should the Plan terminate at some future time will depend on the sufficiency, at that time, of the Plan's net assets to provide those benefits and may also depend on the level of benefits guaranteed by the PBGC.

Note 6 - Fair Value Measurements

Accounting standards require certain assets and liabilities be reported at fair value in the financial statements and provide a framework for establishing that fair value. The framework for determining fair value is based on a hierarchy that prioritizes the valuation techniques and inputs used to measure fair value.

Level 1

Fair values determined by Level 1 inputs use quoted prices in active markets for identical assets that the Plan has the ability to access.

Level 2

Fair values determined by Level 2 inputs use other inputs that are observable, either directly or indirectly. These Level 2 inputs include quoted prices for similar assets in active markets, quoted prices for identical or similar assets in markets that are not active, and inputs other than quoted prices that are observable for the asset.

Level 3

Level 3 inputs are unobservable inputs, including inputs that are available in situations where there is little, if any, market activity for the related asset.

In instances where inputs used to measure fair value fall into different levels of the fair value hierarchy, fair value measurements in their entirety are categorized based on the lowest level input that is significant to the valuation. The Plan's assessment of the significance of particular inputs to these fair value measurements requires judgment and considers factors specific to each asset.

The following tables present information about the Plan's assets measured at fair value on a recurring basis at December 31:

	December 31, 2024		
	Investments (at Fair Value)	Level 1	Level 2
Money market funds	\$ 9,765,868	\$ 9,765,868	\$ -
Common, preferred, and foreign stocks	115,212,709	115,212,709	-
U.S. government securities	130,606,549	125,687,368	4,919,181
Corporate, municipal, and foreign debt securities	112,965,691	-	112,965,691
Total	<u>\$ 368,550,817</u>	<u>\$ 250,665,945</u>	<u>\$ 117,884,872</u>

Notes to Financial Statements

December 31, 2024 and 2023

Note 6 - Fair Value Measurements (Continued)

	December 31, 2023		
	Investments (at Fair Value)	Level 1	Level 2
Money market funds	\$ 11,649,719	\$ 11,649,719	\$ -
Common, preferred, and foreign stocks	182,043,165	182,043,165	-
U.S. government securities	121,212,889	47,530,117	73,682,772
Corporate, municipal, and foreign debt securities	45,765,152	-	45,765,152
Total	<u>\$ 360,670,925</u>	<u>\$ 241,223,001</u>	<u>\$ 119,447,924</u>

Munson Retirement Plan

Schedule of Reportable Transactions

Form 5500, Schedule H, Line 4j
 EIN 38-2640544, Plan No. 002
 Year Ended December 31, 2024

(a) Identity of Party Involved	(b) Description of Asset	(c) Purchase Price	(d) Selling Price	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain
Category (i) - A single transaction that amounts to more than 5 percent of the beginning value of total plan assets:						
PNC Bank N.A.	Federated Hermes Government Obligations Fund #117	\$ 35,702,845	\$ -	\$ 35,702,845	\$ 35,702,845	\$ -
PNC Bank N.A.	Federated Hermes Government Obligations Fund #117	-	36,792,746	36,792,746	36,792,746	-
Category (iii) - A series of transactions with respect to securities of the same issue that amount in the aggregate to more than 5 percent of the beginning value of the total plan assets:						
PNC Bank N.A.	USA Treasury Notes:					
	Purchases - 38	82,878,797	-	82,878,797	82,878,797	-
	Sales - 30	-	38,896,508	38,586,650	38,896,508	309,858
PNC Bank N.A.	Federated Hermes Government Obligations Fund #117:					
	Purchases - 51	115,298,576	-	115,298,576	115,298,576	-
	Sales - 56	-	117,182,427	117,182,427	117,182,427	-

There were no category (ii) or (iv) reportable transactions during the year.

Munson Retirement Plan

Schedule of Nonexempt Transactions

Form 5500, Schedule G, Part III
EIN 38-2640544, Plan No. 002
Year Ended December 31, 2024

(a) Identity of party involved		(b) Relationship to plan, employer, or other party-in-interest	
MacQuarie Asset Management Solutions		Other party in interest	
(c) Description of transactions including maturity date, rate of interest, collateral, par or maturity value			
Inadvertent loan			
(d) Purchase price	(e) Selling price	(f) Lease rental/loan amount involved	(g) Expenses incurred in connection with transaction
\$-	\$-	\$28,263	\$-
(h) Cost of asset	(i) Current value of asset	(j) Net gain (loss) on each transaction	
\$-	\$-	\$-	

As described in the Note 1, the transaction was conducted during the year ended December 31, 2023. The amount was repaid along with lost earnings of \$681.



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Portfolio

Cash

Description	Value last statement	Current market value	% of total portfolio	Unrealized gain/loss	Total original value at PNC	Current yield	Estimated annual income	Accrued income
		Current price per unit			Avg. original value at PNC per unit			
UNINVESTED CASH	Quantity \$0.06 0.060	\$0.06 \$1.0000	0.01 %		\$0.06 \$1.00			

Interest bearing cash

Description	Value last statement	Current market value	% of total portfolio	Unrealized gain/loss	Total original value at PNC	Current yield	Estimated annual income	Accrued income
		Current price per unit			Avg. original value at PNC per unit			
FEDERATED HERMES GOVT OBLIG PREM SHS #117 20-75-065-***7950	\$5,319,313.81 5,319,313.810	\$5,319,313.81 \$1.0000	1.45 %		\$5,319,313.81 \$1.00	4.31 %	\$228,788.31	\$16,443.18
FEDERATED HERMES GOVT OBLIG PREM SHS #117 20-75-065-***7968	838,356.36 838,356.360	838,356.36 1.0000	0.23 %		838,356.36 1.00	4.31 %	36,058.44	3,141.20
FEDERATED HERMES GOVT OBLIG PREM SHS #117 20-75-065-***7976	523,539.58 523,539.580	523,539.58 1.0000	0.15 %		523,539.58 1.00	4.31 %	22,517.89	3,364.38
FEDERATED HERMES GOVT OBLIG PREM SHS #117 20-75-065-***7984	1,617,940.78 1,617,940.780	1,617,940.78 1.0000	0.44 %		1,617,940.78 1.00	4.31 %	69,589.04	9,487.42
FEDERATED HERMES GOVT OBLIG PREM SHS #117 20-75-065-***7992	917,914.43 917,914.430	917,914.43 1.0000	0.25 %		917,914.43 1.00	4.31 %	39,480.30	4,149.71
FEDERATED HERMES GOVT OBLIG PREM SHS #117 20-75-065-***8029	424,934.32 424,934.320	424,934.32 1.0000	0.12 %		424,934.32 1.00	4.31 %	18,276.79	5,216.39



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Interest bearing cash

Description	Value last statement	Current market value Current price per unit	% of total portfolio	Unrealized gain/loss	Total original value at PNC Avg. original value at PNC per unit	Current yield	Estimated annual income	Accrued income
	Quantity							
FEDERATED HERMES GOVT OBLIG PREM SHS # 117	123,868.23	123,868.23	0.04 %		123,868.23	4.31 %	5,327.68	3,509.91
20-75-065-***8037	123,868.230	1.0000			1.00			
Total interest bearing cash	\$9,765,867.51	\$9,765,867.51	2.65 %		\$9,765,867.51	4.30 %	\$420,038.45	\$45,312.19

US government securities

Description (Cusip)	Value last statement	Current market value Current price per unit	% of total portfolio	Unrealized gain/loss	Total original value at PNC Avg. original value at PNC per unit	Current yield	Estimated annual income	Accrued income
	Quantity							
FEDERAL HOME LOAN MTG CORP POOL WA2226	\$351,994.36	\$342,614.98	0.10 %	- \$9,379.38	\$383,541.24	3.59 %	\$ 12,269.17	\$204.49
02.860% DUE 06/01/2037	415,200.290	\$82.5180			\$92.37			
RATING: N/A (3132WVVU5)								
20-75-065-***7968								
FEDERAL HOME LOAN MTG CORP POOL WN2258	338,425.50	335,884.50	0.10 %	- 2,541.00	336,792.96	4.10 %	13,741.00	229.02
03.800% DUE 09/01/2029	350,000	95.9670			96.23			
RATING: N/A (3132XGQL3)								
20-75-065-***7968								
FEDERAL HOME LOAN MTG CORP POOL WN2261	144,144.00	141,280.50	0.04 %	- 2,863.50	143,138.67	4.39 %	6,199.50	103.32
04.000% DUE 09/01/2032	150,000	94.1870			95.43			
RATING: N/A (3132XGQP4)								
20-75-065-***7968								



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US government securities

Description (Cusip)	Value last statement	Current market value		% of total portfolio	Unrealized gain/loss	Total original value at PNC		Current yield	Estimated annual income	Accrued income
		Quantity	Current price per unit			Avg. original value at PNC per unit				
FEDERAL NATL MTG ASSN POOL BL9752 01.690% DUE 02/01/2036 RATING: N/A (3140J2ZS8) 20-75-065-***7968	315,239.50 425,000		310,564.50 73.0740	0.09 %	- 4,675.00	339,618.18 79.91		2.32 %	7,182.50	638.44
FEDERAL NATL MTG ASSN POOL BS1213 01.280% DUE 02/01/2031 RATING: N/A (3140LBK36) 20-75-065-***7968	348,147.25 425,000		351,390.00 82.6800	0.10 %	3,242.75	324,709.95 76.40		1.55 %	5,440.00	483.56
FEDERAL NATL MTG ASSN POOL BS3458 01.975% DUE 10/01/2033 RATING: N/A (3140LDZY8) 20-75-065-***7968	200,206.90 245,483.950		197,636.67 80.5090	0.06 %	- 2,570.23	189,732.24 77.29		2.46 %	4,848.31	430.96
FEDERAL NATL MTG ASSN POOL BS4510 01.930% DUE 12/01/2031 RATING: N/A (3140LFAL8) 20-75-065-***7968	335,900.00 400,000		335,796.00 83.9490	0.10 %	- 104.00	327,078.12 81.77		2.30 %	7,720.00	686.22
FEDERAL NATL MTG ASSN POOL BS4708 02.170% DUE 03/01/2032 RATING: N/A (3140LFGS7) 20-75-065-***7968	211,467.50 250,000		210,587.50 84.2350	0.06 %	- 880.00	209,560.55 83.82		2.58 %	5,425.00	482.22



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US government securities

Description (Cusip)	Value last statement	Current market value		% of total portfolio	Unrealized gain/loss	Total original value at PNC		Current yield	Estimated annual income	Accrued income
		Quantity	Current price per unit			Avg. original value at PNC per unit				
FEDERAL NATL MTG ASSN POOL BS6358 04.160% DUE 10/01/2032 RATING: N/A (3140LHB41) 20-75-065-***7968	248,757.60 255,000		243,249.60 95.3920	0.07 %	- 5,508.00	234,380.85 91.91		4.37 %	10,608.00	942.93
FEDERAL NATL MTG ASSN POOL BS6423 03.810% DUE 09/01/2032 RATING: N/A (3140LHD56) 20-75-065-***7968	427,374.00 450,000		419,310.00 93.1800	0.12 %	- 8,064.00	428,097.65 95.13		4.09 %	17,145.00	1,524.00
FEDERAL NATL MTG ASSN POOL BS6535 04.220% DUE 01/01/2033 RATING: N/A (3140LHHM5) 20-75-065-***7968	364,113.75 375,000		356,276.25 95.0070	0.10 %	- 7,837.50	335,947.28 89.59		4.45 %	15,825.00	1,406.67
FEDERAL NATL MTG ASSN POOL BS6926 04.510% DUE 10/01/2032 RATING: N/A (3140LHVU1) 20-75-065-***7968	291,612.10 295,000		288,492.30 97.7940	0.08 %	- 3,119.80	291,612.10 98.85		4.62 %	13,304.50	1,182.62
FEDERAL NATL MTG ASSN POOL BS8739 04.070% DUE 07/01/2033 RATING: N/A (3140LKV91) 20-75-065-***7968	183,868.70 190,000		178,824.20 94.1180	0.05 %	- 5,044.50	175,831.64 92.54		4.33 %	7,733.00	687.38



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Description (Cusip)	Value last statement	Current market value	% of total portfolio	Unrealized gain/loss	Total original value at PNC	Current yield	Estimated annual income	Accrued income
		Current price per unit			Avg. original value at PNC per unit			
FEDERAL NATL MTG ASSN POOL BS9077 04.120% DUE 07/01/2033 RATING: N/A (3140LLCP4) 20-75-065-***7968	345,883.60 355,000	335,975.55 94.6410	0.10 %	- 9,908.05	340,231.43 95.84	4.36 %	14,626.00	1,300.09
FEDERAL NATL MTG ASSN POOL BZ2262 04.750% DUE 11/01/2039 RATING: N/A (3140NWQQ1) 20-75-065-***7968	379,403.09 379,581	366,758.75 96.6220	0.10 %	- 12,644.34	379,403.09 99.95	4.92 %	18,030.10	1,602.68
FEDERAL NATL MTG ASSN POOL MA5272 06.000% DUE 02/01/2054 RATING: N/A (31418E2E9) 20-75-065-***8029	507,379.58 502,064.770	504,539.95 100.4930	0.14 %	- 2,839.63	507,379.58 101.06	5.98 %	30,123.89	2,594.00
USA TREASURY NOTES 02.875% DUE 05/15/2043 RATING: AAA (912810RB6) 20-75-065-***7968	2,414,803.54 2,945,000	2,230,601.90 75.7420	0.61 %	- 184,201.64	2,414,803.54 82.00	3.80 %	84,668.75	10,992.90
USA TREASURY NOTES 02.500% DUE 02/15/2045 RATING: AAA (912810RK6) 20-75-065-***7968	1,945,444.96 2,730,000	1,894,128.60 69.3820	0.52 %	- 51,316.36	1,945,444.96 71.26	3.61 %	68,250.00	25,779.21
USA TREASURY NOTES 03.000% DUE 05/15/2045 RATING: AAA (912810RM2) 20-75-065-***7968	800,250.00 970,000	732,902.90 75.5570	0.20 %	- 67,347.10	1,091,325.78 112.51	3.98 %	29,100.00	3,778.18



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US government securities

Description (Cusip)	Value last statement	Current market value	% of total portfolio	Unrealized gain/loss	Total original value at PNC	Current yield	Estimated annual income	Accrued income
		Current price per unit			Avg. original value at PNC per unit			
USA TREASURY NOTES 03.000% DUE 11/15/2045 RATING: AAA (912810RP5) 20-75-065-***7968	985,073.48 1,240,000	932,430.40 75.1960	0.26 %	- 52,643.08	985,073.48 79.44	3.99 %	37,200.00	4,829.83
USA TREASURY NOTES 02.250% DUE 08/15/2046 RATING: AAA (912810RT7) 20-75-065-***7968	2,620,832.52 3,840,000	2,478,950.40 64.5560	0.68 %	- 141,882.12	2,717,204.68 70.76	3.49 %	86,400.00	32,634.78
USA TREASURY NOTES 03.000% DUE 02/15/2048 RATING: AAA (912810SA7) 20-75-065-***7968	2,500,038.20 3,210,000	2,354,695.50 73.3550	0.64 %	- 145,342.70	2,500,038.20 77.88	4.09 %	96,300.00	36,374.18
USA TREASURY NOTES 03.125% DUE 05/15/2048 RATING: AAA (912810SC3) 20-75-065-***7968	785,117.20 1,000,000	749,070.00 74.9070	0.21 %	- 36,047.20	785,117.20 78.51	4.18 %	31,250.00	4,057.32
USA TREASURY BOND 03.000% DUE 08/15/2048 RATING: AAA (912810SD1) 20-75-065-***7968	337,801.70 415,000	303,095.25 73.0350	0.09 %	- 34,706.45	507,224.02 122.22	4.11 %	12,450.00	4,702.58
USA TREASURY NOTES 03.375% DUE 11/15/2048 RATING: AAA (912810SE9) 20-75-065-***7968	4,510,403.98 5,255,000	4,104,312.65 78.1030	1.12 %	- 406,091.33	4,510,403.98 85.83	4.33 %	177,356.25	23,026.92



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US government securities

Description (Cusip)	Value last statement	Current market value	% of total portfolio	Unrealized gain/loss	Total original value at PNC	Current yield	Estimated annual income	Accrued income
	Quantity	Current price per unit			Avg. original value at PNC per unit			
USA TREASURY NOTES 03.000% DUE 02/15/2049 RATING: AAA (912810SF6) 20-75-065-***7968	3,458,814.34 4,350,000	3,164,799.00 72.7540	0.86 %	- 294,015.34	3,458,814.34 79.51	4.13 %	130,500.00	49,292.12
USA TREASURY NTS 02.875% DUE 05/15/2049 RATING: AAA (912810SH2) 20-75-065-***7968	508,550.40 640,000	453,676.80 70.8870	0.13 %	- 54,873.60	744,000.00 116.25	4.06 %	18,400.00	2,388.95
USA TREASURY NTS 02.875% DUE 05/15/2049 RATING: AAA (912810SH2) 20-75-065-***8029	10,316,751.36 13,195,000	9,353,539.65 70.8870	2.54 %	- 963,211.71	10,316,751.36 78.19	4.06 %	379,356.25	49,253.44
USA TREASURY NOTES 02.250% DUE 08/15/2049 RATING: AAA (912810SJ8) 20-75-065-***7968	1,516,318.33 2,190,000	1,355,916.60 61.9140	0.37 %	- 160,401.73	1,516,318.33 69.24	3.64 %	49,275.00	18,612.02
USA TREASURY NOTES 01.250% DUE 05/15/2050 RATING: AAA (912810SN9) 20-75-065-***7968	4,973,520.59 9,560,000	4,532,300.40 47.4090	1.23 %	- 441,220.19	5,081,350.83 53.15	2.64 %	119,500.00	15,515.19
USA TREASURY NOTES 01.375% DUE 08/15/2050 RATING: AAA (912810SP4) 20-75-065-***7968	4,705,245.30 8,315,000	4,054,560.30 48.7620	1.11 %	- 650,685.00	4,862,428.12 58.48	2.82 %	114,331.25	43,184.90



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US government securities

Description (Cusip)	Value last statement	Current market value	% of total portfolio	Unrealized gain/loss	Total original value at PNC	Current yield	Estimated annual income	Accrued income
		Current price per unit			Avg. original value at PNC per unit			
USA TREASURY NOTES 01.875% DUE 02/15/2051 RATING: AAA (912810SU3) 20-75-065-***7968	221,935.00 350,000	194,631.50 55.6090	0.06 %	- 27,303.50	319,033.20 91.15	3.38 %	6,562.50	2,478.77
USA TREASURY NOTES 02.000% DUE 08/15/2051 RATING: AAA (912810SZ2) 20-75-065-***7968	389,009.79 650,000	371,416.50 57.1410	0.11 %	- 17,593.29	389,009.79 59.85	3.51 %	13,000.00	4,910.33
USA TREASURY NOTES 01.875% DUE 11/15/2051 RATING: AAA (912810TB4) 20-75-065-***7968	3,071,920.45 4,795,000	2,644,634.30 55.1540	0.72 %	- 427,286.15	3,187,456.96 66.47	3.40 %	89,906.25	11,672.91
USA TREASURY NOTES 02.250% DUE 02/15/2052 RATING: AAA (912810TD0) 20-75-065-***7968	180,232.00 260,000	157,622.40 60.6240	0.05 %	- 22,609.60	263,717.19 101.43	3.72 %	5,850.00	2,209.65
USA TREASURY NOTES 02.875% DUE 05/15/2052 RATING: AAA (912810TG3) 20-75-065-***7968	55,731.90 70,000	48,953.10 69.9330	0.02 %	- 6,778.80	65,750.78 93.93	4.12 %	2,012.50	261.29
USA TREASURY NOTES 03.000% DUE 08/15/2052 RATING: AAA (912810TJ7) 20-75-065-***7968	2,598,307.30 3,170,000	2,274,379.90 71.7470	0.62 %	- 323,927.40	2,620,427.72 82.66	4.19 %	95,100.00	35,920.92



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		Current price per unit			Avg. original value at PNC per unit			
USA TREASURY NOTES 04.000% DUE 11/15/2052 RATING: AAA (912810TL2) 20-75-065-***7968	226,927.20 230,000	200,355.30 87.1110	0.06 %	- 26,571.90	218,275.38 94.90	4.60 %	9,200.00	1,194.48
USA TREASURY NOTES 03.625% DUE 05/15/2053 RATING: AAA (912810TR9) 20-75-065-***7968	3,150,136.85 3,500,000	2,845,150.00 81.2900	0.78 %	- 304,986.85	3,150,136.85 90.00	4.46 %	126,875.00	16,472.72
USA TREASURY NOTES 04.125% DUE 08/15/2053 RATING: AAA (912810TT5) 20-75-065-***7968	1,567,262.81 1,560,000	1,389,398.40 89.0640	0.38 %	- 177,864.41	1,517,468.39 97.27	4.64 %	64,350.00	24,306.11
USA TREASURY NOTES 04.250% DUE 02/15/2054 RATING: AAA (912810TX6) 20-75-065-***7968	3,000,187.85 2,985,000	2,723,066.25 91.2250	0.74 %	- 277,121.60	3,000,187.85 100.51	4.66 %	126,862.50	47,918.17
USA TREASURY NOTES 04.250% DUE 02/15/2054 RATING: AAA (912810TX6) 20-75-065-***8029	457,686.43 485,000	442,441.25 91.2250	0.13 %	- 15,245.18	457,686.43 94.37	4.66 %	20,612.50	7,785.70
USA TREASURY NOTES 04.625% DUE 05/15/2054 RATING: AAA (912810UA4) 20-75-065-***7968	5,332,428.76 5,050,000	4,906,580.00 97.1600	1.34 %	- 425,848.76	5,332,428.76 105.59	4.77 %	233,562.50	29,844.10



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		Current price per unit			Avg. original value at PNC per unit			
USA TREASURY NOTES 04.625% DUE 05/15/2054 RATING: AAA (912810UA4) 20-75-065-***8029	1,791,096.74 1,675,000	1,627,430.00 97.1600	0.45 %	- 163,666.74	1,791,096.74 106.93	4.77 %	77,468.75	9,898.78
USA TREASURY NOTES 04.625% DUE 05/15/2044 RATING: AAA (912810UB2) 20-75-065-***7968	1,809,617.46 1,745,000	1,691,707.70 96.9460	0.46 %	- 117,909.76	1,809,617.46 103.70	4.78 %	80,706.25	10,478.44
USA TREASURY NOTES 04.250% DUE 08/15/2054 RATING: AAA (912810UC0) 20-75-065-***7968	7,530,383.16 7,430,000	6,785,076.00 91.3200	1.85 %	- 745,307.16	7,530,383.16 101.35	4.66 %	315,775.00	112,210.39
USA TREASURY NOTES 04.250% DUE 08/15/2054 RATING: AAA (912810UC0) 20-75-065-***8029	34,952,147.15 34,785,000	31,765,662.00 91.3200	8.62 %	- 3,186,485.15	34,952,147.15 100.48	4.66 %	1,478,362.50	558,403.23
USA TREASURY NOTES 04.125% DUE 08/15/2044 RATING: AAA (912810UD8) 20-75-065-***8029	13,528,262.76 13,870,000	12,551,933.90 90.4970	3.41 %	- 976,328.86	13,528,262.76 97.54	4.56 %	572,137.50	186,566.58
USA TREASURY NOTES 04.500% DUE 11/15/2054 RATING: AAA (912810UE6) 20-75-065-***8029	6,256,684.96 6,340,000	6,044,746.20 95.3430	1.65 %	- 211,938.76	6,256,684.96 98.69	4.72 %	285,300.00	37,041.71



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		Current price per unit			Avg. original value at PNC per unit			
USA TREASURY NOTES 04.625% DUE 11/15/2044 RATING: AAA (912810UF3) 20-75-065-***8029	873,514.89 865,000	838,712.65 96.9610	0.23 %	- 34,802.24	873,514.89 100.98	4.77 %	40,006.25	3,315.44
USA TREASURY NOTES 04.250% DUE 11/15/2034 RATING: AAA (91282CLW9) 20-75-065-***8029	2,498,625.11 2,500,000	2,434,850.00 97.3940	0.67 %	- 63,775.11	2,498,625.11 99.95	4.37 %	106,250.00	13,794.89
USA TREASURY BOND STRIP PRINCIPLE ZERO CPN DUE 11/15/2040 RATING: N/A (912834JH2) 20-75-065-***7968	265,510.37 551,000	247,117.99 44.8490	0.07 %	- 18,392.38	248,396.31 45.08	7.75 %	19,143.41	
STRIPS 00.000% DUE 02/15/2041 RATING: N/A (912834JP4) 20-75-065-***7968	164,391.49 345,121	152,664.27 44.2350	0.05 %	- 11,727.22	152,675.80 44.24	7.83 %	11,938.60	
USA GOVT NATIONAL STRIPS ZERO CPN DUE 08/15/2043 RATING: N/A (912834MT2) 20-75-065-***7968	881,780.00 2,000,000	779,100.00 38.9550	0.22 %	- 102,680.00	881,780.00 44.09	8.42 %	65,572.17	
STRIPS 00.000% DUE 02/15/2044 RATING: N/A (912834NF1) 20-75-065-***7968	1,684,360.00 4,000,000	1,522,320.00 38.0580	0.42 %	- 162,040.00	1,684,360.00 42.11	8.52 %	129,582.06	



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		Current price per unit			Avg. original value at PNC per unit			
USA TREASURY BOND STRIP PRINCIPLE	775,341.00	674,696.40	0.19 %	- 100,644.60	775,341.00	8.74 %	58,910.11	
ZERO CPN DUE 02/15/2045	1,860,000	36.2740			41.69			
RATING: N/A (912834PH5) 20-75-065-***7968								
USA TREASURY BOND STRIP PRINCIPLE	1,173,585.00	1,032,605.00	0.29 %	- 140,980.00	1,173,585.00	9.81 %	101,259.18	
ZERO CPN DUE 05/15/2049	3,500,000	29.5030			33.53			
RATING: N/A (912834UR7) 20-75-065-***7968								
USA TREASURY BOND STRIP PRINCIPLE	777,176.40	645,136.80	0.18 %	- 132,039.60	777,176.40			
ZERO CPN DUE 08/15/2050	2,310,000	27.9280			33.64			
RATING: N/A (912834WC8) 20-75-065-***7968								
Total US government securities	\$142,587,126.16	\$130,606,549.41	35.48 %	- \$11,980,576.75	\$143,838,580.39	4.41 %	\$5,760,864.00	\$1,455,605.73



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		Quantity	Current price per unit			Avg. original value at PNC per unit				
AEP TRANSMISSION CO LLC SER M CALL 10/01/2049 03.650% DUE 04/01/2050 RATING: A2 (00115AAM1) 20-75-065-***7968	\$155,152.00	200,000	\$144,456.00 \$72.2280	0.04 %	- \$10,696.00	\$155,152.00 \$77.58		5.06 %	\$7,300.00	\$1,825.00
AMSR TRUST SERIES 2020 SFR2 CLASS A 01.632% DUE 07/17/2037 RATING: AAA (00178UAA7) 20-75-065-***7968	74,773.80 79,434.200		78,339.60 98.6220	0.03 %	3,565.80	77,466.95 97.52		1.66 %	1,296.37	50.41
AT&T INC CALL 03/15/2053 UNSC 03.500% DUE 09/15/2053 RATING: BAA2 (00206RKJ0) 20-75-065-***8029	764,180.20 1,045,000		703,640.30 67.3340	0.20 %	- 60,539.90	735,797.95 70.41		5.20 %	36,575.00	10,769.31
ABBVIE INC CALL 11/14/2045 @ 100.000 UNSC 04.450% DUE 05/14/2046 RATING: A3 (00287YAW9) 20-75-065-***7968	188,216.65 205,000		174,258.20 85.0040	0.05 %	- 13,958.45	239,630.65 116.89		5.24 %	9,122.50	1,190.99
ABBVIE INC SER WI CALL 05/21/2049 04.250% DUE 11/21/2049 RATING: A3 (00287YCB3) 20-75-065-***7968	534,090.00 600,000		487,824.00 81.3040	0.14 %	- 46,266.00	534,090.00 89.02		5.23 %	25,500.00	2,833.33



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		Current price per unit	of total portfolio		Avg. original value at PNC per unit			
ABBVIE INC	803,087.35	750,596.00	0.21 %	- 52,491.35	803,087.35	5.49 %	41,195.00	12,129.64
CALL 09/15/2043 UNSC	770,000	97.4800			104.30			
05.350% DUE 03/15/2044								
RATING: A3								
(00287YDV8)								
20-75-065-***8029								
ABBVIE INC	154,422.00	143,212.50	0.04 %	- 11,209.50	154,422.00	5.77 %	8,250.00	2,429.17
CALL 09/15/2063 UNSC	150,000	95.4750			102.95			
05.500% DUE 03/15/2064								
RATING: A3								
(00287YDX4)								
20-75-065-***7968								
ADNOC MURBAN RSC LTD 144A	198,660.00	180,506.00	0.05 %	- 18,154.00	198,660.00	5.68 %	10,250.00	3,131.94
SEDOL 2MS1YR2 ISIN US00723L2C25	200,000	90.2530			99.33			
05.125% DUE 09/11/2054								
RATING: AA2								
(00723L2C2)								
20-75-065-***7968								
AIRBNB INC	807,214.48	822,626.00	0.23 %	15,411.52	807,214.48			
CONV	877,000	93.8000			92.04			
ZERO CPN DUE 03/15/2026								
RATING: N/A								
(009066AB7)								
20-75-065-***8037								
AKAMAI TECHNOLOGIES INC	961,387.84	924,351.10	0.26 %	- 37,036.74	961,387.84	0.38 %	3,457.50	1,152.50
CONV	922,000	100.2550			104.27			
00.375% DUE 09/01/2027								
RATING: N/A								
(00971TAL5)								
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		Current price per unit	of total portfolio		Avg. original value at PNC per unit			
AMAZON.COM INC CALL 12/03/2049 UNSC 02.500% DUE 06/03/2050 RATING: A1 (023135BT2) 20-75-065-***7968	260,660.00 400,000	238,640.00 59.6600	0.07 %	- 22,020.00	260,660.00 65.17	4.20 %	10,000.00	777.78
AMAZON.COM INC CALL 11/12/2050 UNSC 03.100% DUE 05/12/2051 RATING: A1 (023135CB0) 20-75-065-***7968	361,765.70 490,000	330,279.60 67.4040	0.09 %	- 31,486.10	361,765.70 73.83	4.60 %	15,190.00	2,067.53
AMAZON.COM INC CALL 10/13/2051 UNSC 03.950% DUE 04/13/2052 RATING: A1 (023135CJ3) 20-75-065-***7968	122,497.20 140,000	110,394.20 78.8530	0.03 %	- 12,103.00	139,414.80 99.58	5.01 %	5,530.00	1,198.17
AMER AIRLN 15-2 AA PTT PASS 03.600% DUE 03/22/2029 RATING: A2 (02377BAB2) 20-75-065-***7968	83,810.79 89,596.970	86,539.92 96.5880	0.03 %	2,729.13	87,375.86 97.52	3.73 %	3,225.49	887.01
AMERICREDIT AUTOMOBILE RECEIVA SERIES 2020 3 CLASS C 01.060% DUE 08/18/2026 RATING: AAA (03066PAE9) 20-75-065-***7968	80,766.90 83,793.520	83,319.25 99.4340	0.03 %	2,552.35	80,625.07 96.22	1.07 %	888.21	32.07



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		Quantity	Current price per unit			Avg. original value at PNC per unit				
AMERICREDIT AUTOMOBILE RECEIVA SERIES 2021 2 CLASS C 01.010% DUE 01/19/2027 RATING: AAA (03066RAE5) 20-75-065-***7968	271,614.00 290,000		284,107.20 97.9680	0.08 %	12,493.20	289,932.14 99.98		1.04 %	2,929.00	105.77
AMERICREDIT AUTOMOBILE RECEIVA SERIES 2022 1 CLASS B 02.770% DUE 04/19/2027 RATING: AAA (03066TAD3) 20-75-065-***7968	230,976.00 240,000		237,120.00 98.8000	0.07 %	6,144.00	239,960.38 99.98		2.81 %	6,648.00	240.07
AMGEN INC CALL 08/22/2051 UNSC 04.200% DUE 02/22/2052 RATING: BAA1 (031162DF4) 20-75-065-***7968	42,316.50 50,000		38,609.50 77.2190	0.02 %	- 3,707.00	49,721.00 99.44		5.44 %	2,100.00	752.50
AMGEN INC CALL 09/02/2052 UNSC 05.650% DUE 03/02/2053 RATING: BAA1 (031162DT4) 20-75-065-***7968	36,823.15 35,000		33,696.95 96.2770	0.01 %	- 3,126.20	34,949.60 99.86		5.87 %	1,977.50	653.67
AMPHENOL CORP CALL 05/15/2054 UNSC 05.375% DUE 11/15/2054 RATING: A3 (032095AS0) 20-75-065-***7968	78,743.20 80,000		76,048.80 95.0610	0.03 %	- 2,694.40	78,743.20 98.43		5.66 %	4,300.00	728.61



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		Current price per unit	of total portfolio		Avg. original value at PNC per unit			
AMPHENOL CORP CALL 05/15/2054 UNSC 05.375% DUE 11/15/2054 RATING: A3 (032095AS0) 20-75-065-***8029	930,154.05 945,000	898,326.45 95.0610	0.25 %	- 31,827.60	930,154.05 98.43	5.66 %	50,793.75	8,606.72
AXIS EQUIPMENT FINANCE RECEIV SERIES 2022 1A CLASS A2 01.640% DUE 10/20/2027 RATING: AAA (03236VAB7) 20-75-065-***7968	33,270.36 34,272.480	34,039.77 99.3210	0.01 %	769.41	34,266.73 99.98	1.66 %	562.07	17.17
ANALOG DEVICES INC CALL 04/01/2051 UNSC 02.950% DUE 10/01/2051 RATING: A2 (032654AX3) 20-75-065-***7968	176,552.50 250,000	158,752.50 63.5010	0.05 %	- 17,800.00	176,552.50 70.62	4.65 %	7,375.00	5,531.25
ANALOG DEVICES INC CALL 10/01/2053 UNSC 05.300% DUE 04/01/2054 RATING: A2 (032654BC8) 20-75-065-***7968	257,990.00 250,000	238,202.50 95.2810	0.07 %	- 19,787.50	257,990.00 103.20	5.57 %	13,250.00	3,312.50
ANHEUSER-BUSCH CO/INBEV SER * CALL 08/01/2045 04.900% DUE 02/01/2046 RATING: A3 (03522AAJ9) 20-75-065-***7968	153,188.80 160,000	145,499.20 90.9370	0.04 %	- 7,689.60	153,188.80 95.74	5.39 %	7,840.00	3,266.67



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		Current price per unit			Avg. original value at PNC per unit			
ANHEUSER-BUSCH INBEV WOR COGT 04.950% DUE 01/15/2042 RATING: A3 (035240AG5) 20-75-065-***7968	270,075.60 270,000	250,913.70 92.9310	0.07 %	- 19,161.90	326,500.20 120.93	5.33 %	13,365.00	6,162.75
ELEVANCE HEALTH INC CALL 08/15/2054 UNSC 05.700% DUE 02/15/2055 RATING: BAA2 (036752BE2) 20-75-065-***8029	503,533.18 505,000	486,855.35 96.4070	0.14 %	- 16,677.83	503,533.18 99.71	5.92 %	28,785.00	4,877.46
AON CORP/AON GLOBAL HOLD CALL 02/23/2051 COGT 02.900% DUE 08/23/2051 RATING: BAA2 (03740LAB8) 20-75-065-***8029	257,512.35 395,000	239,816.35 60.7130	0.07 %	- 17,696.00	222,835.30 56.41	4.78 %	11,455.00	4,072.89
AON NORTH AMERICA INC CALL 09/01/2053 COGT 05.750% DUE 03/01/2054 RATING: BAA2 (03740MAF7) 20-75-065-***8029	19,878.40 20,000	19,502.00 97.5100	0.01 %	- 376.40	19,878.40 99.39	5.90 %	1,150.00	383.33
APACHE CORP SR UNSEC CALL 3/1/40 @ 100 05.100% DUE 09/01/2040 RATING: BAA3 (037411AW5) 20-75-065-***8029	553,109.40 615,000	535,911.00 87.1400	0.15 %	- 17,198.40	553,109.40 89.94	5.86 %	31,365.00	10,455.00



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		Current price per unit			Avg. original value at PNC per unit			
APPLE INC CALL 11/11/2049 UNSC 02.650% DUE 05/11/2050 RATING: AAA (037833DW7) 20-75-065-***7968	517,770.00 750,000	465,945.00 62.1260	0.13 %	- 51,825.00	517,770.00 69.04	4.27 %	19,875.00	2,760.42
APPLE INC CALL 08/08/2050 UNSC 02.650% DUE 02/08/2051 RATING: AAA (037833EF3) 20-75-065-***7968	176,232.50 250,000	154,237.50 61.6950	0.05 %	- 21,995.00	176,232.50 70.49	4.30 %	6,625.00	2,631.60
ARTHUR J GALLAGHER & CO CALL 08/15/2054 UNSC 05.550% DUE 02/15/2055 RATING: BAA2 (04316JAP4) 20-75-065-***8029	735,036.60 740,000	710,496.20 96.0130	0.20 %	- 24,540.40	735,036.60 99.33	5.79 %	41,070.00	1,369.00
ATHENE HOLDING LTD SEDOL BMV7VS8 ISIN US04686JAE10 03.450% DUE 05/15/2052 RATING: BAA1 (04686JAE1) 20-75-065-***8029	718,953.70 1,055,000	678,903.05 64.3510	0.19 %	- 40,050.65	672,401.70 63.73	5.37 %	36,397.50	4,650.79
ATMOS ENERGY CORP CALL 04/01/2048 UNSC 04.300% DUE 10/01/2048 RATING: A1 (049560AP0) 20-75-065-***7968	151,096.00 170,000	139,457.80 82.0340	0.04 %	- 11,638.20	151,096.00 88.88	5.25 %	7,310.00	1,827.50



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		Current price per unit			Avg. original value at PNC per unit			
ATMOS ENERGY CORP CALL 08/15/2051 UNSC 02.850% DUE 02/15/2052 RATING: A1 (049560AW5) 20-75-065-***8029	115,115.50 170,000	103,902.30 61.1190	0.03 %	- 11,213.20	95,910.60 56.42	4.67 %	4,845.00	1,830.33
ATMOS ENERGY CORP CALL 04/15/2052 UNSC 05.750% DUE 10/15/2052 RATING: A1 (049560AY1) 20-75-065-***8029	76,918.10 70,000	70,137.90 100.1970	0.02 %	- 6,780.20	64,543.50 92.21	5.74 %	4,025.00	849.72
ATMOS ENERGY CORP CALL 06/15/2054 UNSC 05.000% DUE 12/15/2054 RATING: A1 (049560BB0) 20-75-065-***7968	89,359.20 90,000	81,065.70 90.0730	0.03 %	- 8,293.50	89,359.20 99.29	5.56 %	4,500.00	1,125.00
BARCLAYS COMMERCIAL MORTGAGE S SERIES 2020 C7 CLASS A5 02.037% DUE 04/15/2053 RATING: AAA (05492VAF2) 20-75-065-***8029	209,977.50 250,000	214,390.00 85.7560	0.06 %	4,412.50	246,777.34 98.71	2.38 %	5,092.50	424.37
BMO 2022-C1 MORTGAGE TRUST SERIES 2022 C1 CLASS A5 VAR% DUE 02/15/2055 RATING: N/A (05609MCC7) 20-75-065-***8029	677,531.25 760,000	670,753.20 88.2570	0.19 %	- 6,778.05	677,531.25 89.15	3.83 %	25,642.40	2,136.87



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		Current price per unit						
BALTIMORE GAS & ELECTRIC CALL 12/15/2049 UNSC 02.900% DUE 06/15/2050 RATING: A3 (059165EM8) 20-75-065-***7968	268,940.00 400,000	249,756.00 62.4390	0.07 %	- 19,184.00	268,940.00 67.24	4.65 %	11,600.00	515.56
BALTIMORE GAS & ELECTRIC CALL 12/01/2052 UNSC 05.400% DUE 06/01/2053 RATING: A3 (059165EQ9) 20-75-065-***7968	307,056.00 300,000	285,519.00 95.1730	0.08 %	- 21,537.00	307,056.00 102.35	5.68 %	16,200.00	1,350.00
BALTIMORE GAS & ELECTRIC SER. CALL 12/01/2053 05.650% DUE 06/01/2054 RATING: A3 (059165ES5) 20-75-065-***8029	757,617.50 705,000	694,093.65 98.4530	0.19 %	- 63,523.85	757,617.50 107.46	5.74 %	39,832.50	3,319.37
BANK OF AMERICA CORPORATION SR UNSEC CALL 3/15/49 @ 100 VAR% DUE 03/15/2050 RATING: A1 (06051GHS1) 20-75-065-***7968	223,600.00 250,000	204,655.00 81.8620	0.06 %	- 18,945.00	223,600.00 89.44	5.34 %	10,914.50	3,187.36
BANK OF AMERICA CORP CALL 04/23/39 @ 100 VAR% 04/23/2040 RATING: A1 (06051GHU6) 20-75-065-***7968	498,014.00 550,000	468,187.50 85.1250	0.13 %	- 29,826.50	498,014.00 90.55	4.80 %	22,429.00	4,236.59



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		Quantity	Current price per unit			Avg. original value at PNC per unit				
BANK OF AMERICA CORP CALL 10/25/2034 SUB VAR% DUE 10/25/2035 RATING: A3 (06051GMD8) 20-75-065-***8029	102,886.70 103,000	100,705.16 97.7720		0.03 %	- 2,181.54	102,886.70 99.89		5.65 %	5,683.54	1,041.98
BANK SERIES 2020 BN25 CLASS A5 02.649% DUE 01/15/2063 RATING: N/A (06539WBB1) 20-75-065-***8029	297,092.88 343,000	303,157.12 88.3840		0.09 %	6,064.24	356,626.21 103.97		3.00 %	9,086.07	757.17
BANK SERIES 2020 BN26 CLASS A4 02.403% DUE 03/15/2063 RATING: N/A (06540JBG6) 20-75-065-***8029	314,855.20 370,000	322,443.90 87.1470		0.09 %	7,588.70	375,641.60 101.52		2.76 %	8,891.10	740.93
BANK SERIES 2022 BNK4 CLASS A4 VAR% DUE 03/15/2064 RATING: N/A (06541LBG0) 20-75-065-***8029	663,075.54 742,000	660,639.70 89.0350		0.18 %	- 2,435.84	663,075.54 89.36		3.82 %	25,175.35	2,098.01
BANK SERIES 2021 BN32 CLASS A5 02.643% DUE 04/15/2054 RATING: AAA (06542BBH9) 20-75-065-***8029	309,059.32 361,000	312,358.86 86.5260		0.09 %	3,299.54	372,725.78 103.25		3.06 %	9,541.23	795.10



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		Current price per unit			Avg. original value at PNC per unit			
BARCLAYS PLC SEDOL 2L6CLX5 ISIN US06738ECS28 VAR% DUE 03/12/2055 RATING: BAA1 (06738ECS2) 20-75-065-***7968	221,318.00 200,000	199,880.00 99.9400	0.06 %	- 21,438.00	221,318.00 110.66	6.04 %	12,072.00	3,655.13
BAXTER INTERNATIONAL INC CALL 06/01/2051 UNSC 03.132% DUE 12/01/2051 RATING: BAA2 (071813CV9) 20-75-065-***7968	89,100.70 130,000	80,679.30 62.0610	0.03 %	- 8,421.40	89,100.70 68.54	5.05 %	4,071.60	339.30
BEACON FUNDING TRUST CALL 02/15/2054 UNSC 06.266% DUE 08/15/2054 RATING: BAA2 (073952AB9) 20-75-065-***8029	717,970.00 715,000	706,105.40 98.7560	0.20 %	- 11,864.60	717,970.00 100.42	6.35 %	44,801.90	6,969.18
BENCHMARK MORTGAGE TRUST SERIES 2019 B15 CLASS A5 02.928% DUE 12/15/2072 RATING: N/A (08160KAE4) 20-75-065-***8029	77,937.30 90,000	80,127.90 89.0310	0.03 %	2,190.60	95,368.36 105.96	3.29 %	2,635.20	219.60
BENCHMARK MORTGAGE TRUST SERIES 2020 B18 CLASS A5 01.925% DUE 07/15/2053 RATING: N/A (08163AAE3) 20-75-065-***8029	96,961.20 120,000	100,405.20 83.6710	0.03 %	3,444.00	117,496.87 97.91	2.31 %	2,310.00	192.50



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		Current price per unit			Avg. original value at PNC per unit			
BERKSHIRE HATHAWAY FIN COGT 04.300% DUE 05/15/2043 RATING: AA2 (084664BV2) 20-75-065-***7968	159,072.40 170,000	147,099.30 86.5290	0.04 %	- 11,973.10	205,533.40 120.90	4.97 %	7,310.00	934.06
BERKSHIRE HATHAWAY FIN CALL 04/15/2050 COGT 02.850% DUE 10/15/2050 RATING: AA2 (084664CV1) 20-75-065-***7968	316,545.00 450,000	282,384.00 62.7520	0.08 %	- 34,161.00	316,545.00 70.34	4.55 %	12,825.00	2,707.50
BETH ISRAEL LAHEY HEALTH SER L CALL 01/01/2051 03.080% DUE 07/01/2051 RATING: A3 (08661UAB2) 20-75-065-***7968	28,918.35 45,000	27,427.95 60.9510	0.01 %	- 1,490.40	45,000.00 100.00	5.06 %	1,386.00	693.00
BIOMARIN PHARMACEUTICAL CONV 01.250% DUE 05/15/2027 RATING: N/A (09061GAK7) 20-75-065-***8037	734,766.83 767,000	711,776.00 92.8000	0.20 %	- 22,990.83	734,766.83 95.80	1.35 %	9,587.50	1,225.07
BOEING CO CALL 08/01/2049 UNSC 03.750% DUE 02/01/2050 RATING: BAA3 (097023CQ6) 20-75-065-***7968	194,927.60 280,000	190,971.20 68.2040	0.06 %	- 3,956.40	194,927.60 69.62	5.50 %	10,500.00	4,375.00



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		Current price per unit			Avg. original value at PNC per unit			
BOEING CO/THE SER WI CALL 11/01/2053 06.858% DUE 05/01/2054 RATING: BAA3 (097023DT9) 20-75-065-***8029	101,795.35 95,000	100,970.75 106.2850	0.03 %	- 824.60	101,795.35 107.15	6.46 %	6,515.10	1,085.85
BP CAP MARKETS AMERICA CALL 08/24/2049 COGT 03.000% DUE 02/24/2050 RATING: A1 (10373QBG4) 20-75-065-***7968	281,064.00 400,000	254,300.00 63.5750	0.07 %	- 26,764.00	281,064.00 70.27	4.72 %	12,000.00	4,233.33
BP CAP MARKETS AMERICA CALL 12/04/2050 COGT 02.939% DUE 06/04/2051 RATING: A1 (10373QBP4) 20-75-065-***8029	603,216.00 880,000	544,808.00 61.9100	0.15 %	- 58,408.00	603,216.00 68.55	4.75 %	25,863.20	1,939.74
BRISTOL-MYERS SQUIBB CO CALL 04/26/2049 UNSC 04.250% DUE 10/26/2049 RATING: A2 (110122CR7) 20-75-065-***7968	260,940.00 300,000	242,343.00 80.7810	0.07 %	- 18,597.00	260,940.00 86.98	5.27 %	12,750.00	2,302.08
BRISTOL-MYERS SQUIBB CO CALL 05/15/2047 UNSC 04.350% DUE 11/15/2047 RATING: A2 (110122DK1) 20-75-065-***7968	174,252.00 200,000	165,142.00 82.5710	0.05 %	- 9,110.00	174,252.00 87.13	5.27 %	8,700.00	1,111.67



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		Current price per unit			Avg. original value at PNC per unit			
BRISTOL-MYERS SQUIBB CO CALL 08/22/2053 UNSC 05.550% DUE 02/22/2054 RATING: A2 (110122EK0) 20-75-065-***7968	54,784.95 55,000	53,354.40 97.0080	0.02 %	- 1,430.55	54,784.95 99.61	5.73 %	3,052.50	1,093.81
BRISTOL-MYERS SQUIBB CO CALL 08/22/2063 UNSC 05.650% DUE 02/22/2064 RATING: A2 (110122EL8) 20-75-065-***7968	369,327.00 350,000	336,833.00 96.2380	0.10 %	- 32,494.00	369,327.00 105.52	5.88 %	19,775.00	7,086.04
BROOKFIELD FINANCE INC SEDOL BQBDY52 ISIN US11271LAL62 05.968% DUE 03/04/2054 RATING: A3 (11271LAL6) 20-75-065-***7968	161,646.00 150,000	151,614.00 101.0760	0.05 %	- 10,032.00	161,646.00 107.76	5.91 %	8,952.00	2,909.40
BURLINGTN NORTH SANTA FE CALL 12/01/2040 UNSC 05.400% DUE 06/01/2041 RATING: A2 (12189LAE1) 20-75-065-***7968	62,827.20 60,000	58,975.80 98.2930	0.02 %	- 3,851.40	79,664.40 132.77	5.50 %	3,240.00	270.00
BURLINGTN NORTH SANTA FE CALL 03/01/2044 @ 100.000 UNSC 04.550% DUE 09/01/2044 RATING: A2 (12189LAU5) 20-75-065-***7968	282,666.00 300,000	261,453.00 87.1510	0.08 %	- 21,213.00	282,666.00 94.22	5.23 %	13,650.00	4,550.00



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		Current price per unit			Avg. original value at PNC per unit			
BURLINGTN NORTH SANTA FE CALL 10/15/2053 UNSC 05.200% DUE 04/15/2054 RATING: A2 (12189LBK6) 20-75-065-***7968	356,758.50 350,000	329,378.00 94.1080	0.09 %	- 27,380.50	356,758.50 101.93	5.53 %	18,200.00	3,842.22
CFCRE COMMERCIAL MORTGAGE TRUS SERIES 2016 C3 CLASS A3 03.865% DUE 01/10/2048 RATING: AAA (12531WBB7) 20-75-065-***7968	48,104.00 50,000	49,473.00 98.9460	0.02 %	1,369.00	52,640.63 105.28	3.91 %	1,932.50	155.67
COMM MORTGAGE TRUST SERIES 2015-CR24 CLASS A5 03.696% DUE 08/10/2055 RATING: AAA (12593JBF2) 20-75-065-***7968	33,843.25 35,000	34,741.35 99.2610	0.01 %	898.10	37,001.56 105.72	3.73 %	1,293.60	104.21
CSG SYSTEMS INTERNATIONAL CONV 03.875% DUE 09/15/2028 RATING: N/A (126349AH2) 20-75-065-***8037	706,093.20 703,000	707,921.00 100.7000	0.20 %	1,827.80	694,639.96 98.81	3.85 %	27,241.25	8,021.03
COMM MTGE TRUST SERIES 2015-C4 03.6167% DUE 11/17/2048 RATING: AAA (12635RAY4) 20-75-065-***7968	8,276.45 8,441.730	8,402.64 99.5370	0.01 %	126.19	8,514.55 100.86	3.64 %	305.31	25.44



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		Current price per unit			Avg. original value at PNC per unit			
CSAIL COMMERCIAL MORTGAGE TRUS SERIES 2016 C7 CLASS A5 03.502% DUE 11/15/2049 RATING: AAA (12637UAW9) 20-75-065-***7968	166,085.50 175,000	168,894.25 96.5110	0.05 %	2,808.75	180,058.59 102.89	3.63 %	6,128.50	510.71
CSX CORP CALL 09/15/2054 UNSC 04.900% DUE 03/15/2055 RATING: A3 (126408HY2) 20-75-065-***7968	179,775.00 180,000	160,765.20 89.3140	0.05 %	- 19,009.80	179,775.00 99.88	5.49 %	8,820.00	2,523.50
CSX CORP CALL 09/15/2054 UNSC 04.900% DUE 03/15/2055 RATING: A3 (126408HY2) 20-75-065-***8029	832,978.60 840,000	750,237.60 89.3140	0.21 %	- 82,741.00	832,978.60 99.16	5.49 %	41,160.00	11,776.33
CABLE ONE INC CONV 01.125% DUE 03/15/2028 RATING: N/A (12685JAG0) 20-75-065-***8037	688,567.50 909,000	747,652.50 82.2500	0.21 %	59,085.00	905,578.65 99.62	1.37 %	10,226.25	3,011.06
CARMAX AUTO OWNER TRUST SERIES 2023 4 CLASS A4 05.960% DUE 05/15/2029 RATING: N/A (14318XAD7) 20-75-065-***7968	348,165.50 335,000	344,085.20 102.7120	0.10 %	- 4,080.30	334,919.16 99.98	5.81 %	19,966.00	887.38



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		Current price per unit			Avg. original value at PNC per unit			
CHARTER COMM OPT LLC/CAP CALL 09/01/2049 SECR 04.800% DUE 03/01/2050 RATING: BA1 (161175BT0) 20-75-065-***7968	104,499.45 135,000	101,406.60 75.1160	0.03 %	- 3,092.85	149,108.85 110.45	6.40 %	6,480.00	2,160.00
CHARTER COMM OPT LLC/CAP CALL 10/01/2060 SECR 03.850% DUE 04/01/2061 RATING: BA1 (161175BY9) 20-75-065-***8029	382,245.75 620,000	373,605.80 60.2590	0.11 %	- 8,639.95	340,457.90 54.91	6.39 %	23,870.00	5,967.50
CHEESECAKE FACTORY (THE) CONV 00.375% DUE 06/15/2026 RATING: N/A (163072AA9) 20-75-065-***8037	1,089,337.50 1,263,000	1,240,266.00 98.2000	0.34 %	150,928.50	1,133,965.06 89.78	0.39 %	4,736.25	210.50
CHEGG INC CONV ZERO CPN DUE 09/01/2026 RATING: N/A (163092AF6) 20-75-065-***8037	232,400.00 280,000	231,560.00 82.7000	0.07 %	- 840.00	230,838.07 82.44			
CISCO SYSTEMS INC CALL 08/26/2053 UNSC 05.300% DUE 02/26/2054 RATING: A1 (17275RBU5) 20-75-065-***7968	222,818.40 210,000	204,122.10 97.2010	0.06 %	- 18,696.30	222,818.40 106.10	5.46 %	11,130.00	3,864.58



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		Current price per unit	of total portfolio		Avg. original value at PNC per unit			
CITIGROUP INC SR NOTES 08.125% DUE 07/15/2039 RATING: A3 (172967EW7) 20-75-065-***7968	115,883.10 90,000	111,074.40 123.4160	0.04 %	- 4,808.70	151,686.00 168.54	6.59 %	7,312.50	3,371.87
CITIGROUP INC CALL 06/23/2048 UNSC 04.650% DUE 07/23/2048 RATING: A3 (172967MD0) 20-75-065-***7968	234,557.50 250,000	213,915.00 85.5660	0.06 %	- 20,642.50	234,557.50 93.82	5.44 %	11,625.00	5,102.08
CITIGROUP INC CALL 06/11/2034 UNSC VAR% DUE 06/11/2035 RATING: A3 (172967PL9) 20-75-065-***7968	112,896.30 110,000	109,070.50 99.1550	0.03 %	- 3,825.80	112,896.30 102.63	5.50 %	5,993.90	332.99
CITIGROUP INC SER DD CALL 11/15/2034 VAR% DUE 12/31/2089 RATING: BA1 (172967PM7) 20-75-065-***8029	55,000.00 55,000	58,001.90 105.4580	0.02 %	3,001.90	55,000.00 100.00	6.64 %	3,850.00	491.94
COCA-COLA CO/THE CALL 11/13/2053 UNSC 05.300% DUE 05/13/2054 RATING: A1 (191216DS6) 20-75-065-***7968	127,848.00 120,000	115,746.00 96.4550	0.04 %	- 12,102.00	127,848.00 106.54	5.50 %	6,360.00	848.00



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		Current price per unit			Avg. original value at PNC per unit			
COCA-COLA CO/THE CALL 11/13/2063 UNSC 05.400% DUE 05/13/2064 RATING: A1 (191216DT4) 20-75-065-***7968	381,307.20 360,000	346,428.00 96.2300	0.10 %	- 34,879.20	381,307.20 105.92	5.62 %	19,440.00	2,592.00
COHERUS BIOSCIENCES INC CONV 01.500% DUE 04/15/2026 RATING: N/A (19249HAB9) 20-75-065-***8037	288,624.42 518,000	499,248.40 96.3800	0.14 %	210,623.98	467,220.61 90.20	1.56 %	7,770.00	1,640.33
COMCAST CORP CALL 05/01/2039 UNSC 03.250% DUE 11/01/2039 RATING: A3 (20030NCY5) 20-75-065-***7968	485,670.00 600,000	454,656.00 75.7760	0.13 %	- 31,014.00	485,670.00 80.95	4.29 %	19,500.00	3,250.00
COMCAST CORP CALL 08/01/2049 UNSC 03.450% DUE 02/01/2050 RATING: A3 (20030NCZ2) 20-75-065-***7968	115,134.00 150,000	102,697.50 68.4650	0.03 %	- 12,436.50	164,470.50 109.65	5.04 %	5,175.00	2,156.25
COMCAST CORP SER WI CALL 05/01/2051 02.887% DUE 11/01/2051 RATING: A3 (20030NDS7) 20-75-065-***7968	668,330.00 1,000,000	601,450.00 60.1450	0.17 %	- 66,880.00	668,330.00 66.83	4.81 %	28,870.00	4,811.67



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		Quantity	Current price per unit			Avg. original value at PNC per unit				
COMCAST CORP SER WI CALL 05/01/2056 02.937% DUE 11/01/2056 RATING: A3 (20030NDU2) 20-75-065-***7968	181,790.00 280,000		163,083.20 58.2440	0.05 %	- 18,706.80	181,790.00 64.93		5.05 %	8,223.60	1,370.60
COMM MORTGAGE TRUST SERIES 2015-LC19 CLASS A4 03.183% DUE 02/10/2048 RATING: AAA (200474BC7) 20-75-065-***7968	57,718.26 59,344.900		59,250.54 99.8410	0.02 %	1,532.28	60,077.44 101.23		3.19 %	1,888.95	157.41
CONMED CORP CONV 02.250% DUE 06/15/2027 RATING: N/A (207410AH4) 20-75-065-***8037	956,425.80 957,000		888,096.00 92.8000	0.25 %	- 68,329.80	890,959.48 93.10		2.70 %	23,925.00	1,063.33
CONOCOPHILLIPS CALL 11/15/2052 COGT 05.300% DUE 05/15/2053 RATING: A2 (20826FBE5) 20-75-065-***7968	454,990.00 450,000		416,299.50 92.5110	0.12 %	- 38,690.50	454,990.00 101.11		5.73 %	23,850.00	3,047.50
CONOCOPHILLIPS COMPANY CALL 09/15/2053 COGT 05.550% DUE 03/15/2054 RATING: A2 (20826FBG0) 20-75-065-***8029	718,948.00 680,000		653,718.00 96.1350	0.18 %	- 65,230.00	718,948.00 105.73		5.78 %	37,740.00	11,112.33



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		Current price per unit	of total portfolio		Avg. original value at PNC per unit			
CONOCOPHILLIPS COMPANY CALL 07/15/2054 COGT 05.500% DUE 01/15/2055 RATING: A2 (20826FBM7) 20-75-065-***8029	174,420.75 175,000	166,407.50 95.0900	0.05 %	- 8,013.25	174,420.75 99.67	5.79 %	9,625.00	695.14
CON EDISON CO OF NY INC CALL 05/15/2059 UNSC 03.700% DUE 11/15/2059 RATING: A3 (209111FW8) 20-75-065-***7968	191,325.00 250,000	174,275.00 69.7100	0.05 %	- 17,050.00	191,325.00 76.53	5.31 %	9,250.00	1,181.94
CONSTELLATION EN GEN LLC CALL 09/15/2053 UNSC 05.750% DUE 03/15/2054 RATING: BAA1 (210385AF7) 20-75-065-***7968	102,151.00 100,000	97,226.00 97.2260	0.03 %	- 4,925.00	102,151.00 102.15	5.92 %	5,750.00	1,693.06
CONSTELLATION EN GEN LLC CALL 09/15/2053 UNSC 05.750% DUE 03/15/2054 RATING: BAA1 (210385AF7) 20-75-065-***8029	693,974.50 675,000	656,275.50 97.2260	0.18 %	- 37,699.00	693,974.50 102.81	5.92 %	38,812.50	11,428.12
CONSUMERS ENERGY CO CALL 10/15/2048 MORT 04.350% DUE 04/15/2049 RATING: A1 (210518DD5) 20-75-065-***7968	229,025.00 250,000	207,695.00 83.0780	0.06 %	- 21,330.00	229,025.00 91.61	5.24 %	10,875.00	2,295.83



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		Current price per unit			Avg. original value at PNC per unit			
DANAHER CORP CALL 06/10/2051 UNSC 02.800% DUE 12/10/2051 RATING: A3 (235851AW2) 20-75-065-***7968	203,526.00 300,000	185,127.00 61.7090	0.06 %	- 18,399.00	203,526.00 67.84	4.54 %	8,400.00	490.00
DANIMER SCIENTIFIC INC CONV 03.250% DUE 12/15/2026 RATING: N/A (236272AA8) 20-75-065-***8037	33,922.56 192,000	960.00 0.5000	0.01 %	- 32,962.56	192,000.00 100.00	650.01 %	6,240.00	277.33
DEXCOM INC CONV 00.250% DUE 11/15/2025 RATING: N/A (252131AK3) 20-75-065-***8037	703,204.92 665,000	640,035.90 96.2460	0.18 %	- 63,169.02	703,204.92 105.75	0.26 %	1,662.50	212.43
WALT DISNEY COMPANY/THE CALL 03/01/2049 COGT 02.750% DUE 09/01/2049 RATING: A2 (254687FM3) 20-75-065-***7968	224,386.80 330,000	205,807.80 62.3660	0.06 %	- 18,579.00	224,386.80 68.00	4.41 %	9,075.00	3,025.00
DOW CHEMICAL CO/THE CALL 08/15/2053 UNSC 05.600% DUE 02/15/2054 RATING: BAA1 (260543DK6) 20-75-065-***8029	759,479.60 740,000	698,967.00 94.4550	0.19 %	- 60,512.60	759,479.60 102.63	5.93 %	41,440.00	15,655.11



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		Current price per unit			Avg. original value at PNC per unit			
DOWDUPONT INC CALL 05/15/2038 UNSC 05.319% DUE 11/15/2038 RATING: BAA1 (26078JAE0) 20-75-065-***7968	36,924.12 36,000	36,106.56 100.2960	0.01 %	- 817.56	45,322.20 125.90	5.31 %	1,914.84	244.67
DUKE ENERGY CORP CONV 04.125% DUE 04/15/2026 RATING: N/A (26441CBY0) 20-75-065-***8037	751,875.00 750,000	768,750.00 102.5000	0.21 %	16,875.00	750,000.00 100.00	4.03 %	30,937.50	6,531.25
DUKE ENERGY CAROLINAS CALL 07/15/2053 MORT 05.400% DUE 01/15/2054 RATING: AA3 (26442CBL7) 20-75-065-***7968	352,206.00 340,000	325,655.40 95.7810	0.09 %	- 26,550.60	352,206.00 103.59	5.64 %	18,360.00	8,466.00
DUKE ENERGY PROGRESS INC CALL 09/30/2043 @ 100.000 MORT 04.375% DUE 03/30/2044 RATING: AA3 (26442RAB7) 20-75-065-***7968	176,514.00 200,000	168,294.00 84.1470	0.05 %	- 8,220.00	176,514.00 88.26	5.20 %	8,750.00	2,211.81
DUKE ENERGY PROGRESS LLC CALL 02/15/2051 MORT 02.900% DUE 08/15/2051 RATING: AA3 (26442UAM6) 20-75-065-***7968	267,044.00 400,000	247,216.00 61.8040	0.07 %	- 19,828.00	267,044.00 66.76	4.70 %	11,600.00	4,382.22



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		Current price per unit			Avg. original value at PNC per unit			
DUKE ENERGY INDIANA LLC SER YYY CALL 04/01/2049 03.250% DUE 10/01/2049 RATING: AA3 (26443TAB2) 20-75-065-***8029	228,315.15 315,000	211,358.70 67.0980	0.06 %	- 16,956.45	189,176.40 60.06	4.85 %	10,237.50	2,559.37
DUKE ENERGY INDIANA LLC CALL 10/01/2049 MORT 02.750% DUE 04/01/2050 RATING: AA3 (26443TAC0) 20-75-065-***8029	77,580.00 120,000	72,478.80 60.3990	0.02 %	- 5,101.20	64,627.20 53.86	4.56 %	3,300.00	825.00
DUKE ENERGY INDIANA LLC CALL 10/01/2052 MORT 05.400% DUE 04/01/2053 RATING: AA3 (26443TAD8) 20-75-065-***8029	401,691.20 385,000	364,675.85 94.7210	0.10 %	- 37,015.35	401,691.20 104.34	5.71 %	20,790.00	5,197.50
EASTERN ENERGY GAS CALL 04/15/2054 UNSC 05.650% DUE 10/15/2054 RATING: BAA1 (27636AAA0) 20-75-065-***7968	29,978.10 30,000	28,294.80 94.3160	0.01 %	- 1,683.30	29,978.10 99.93	6.00 %	1,695.00	386.08
ELARA HGV TIMESHARE ISSUER SERIES 2021 A CLASS A 01.360% DUE 08/27/2035 RATING: N/A (28416LAA0) 20-75-065-***7968	134,814.41 146,858.250	137,498.97 93.6270	0.04 %	2,684.56	131,638.91 89.64	1.46 %	1,997.27	33.29



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		Current price per unit	of total portfolio		Avg. original value at PNC per unit			
EMPOWER FINANCE 2020 LP SER 144A CALL 03/17/2051 03.075% DUE 09/17/2051 RATING: N/A (29248HAC7) 20-75-065-***7968	139,050.00 200,000	125,628.00 62.8140	0.04 %	- 13,422.00	139,050.00 69.53	4.90 %	6,150.00	1,776.67
ENERGY TRANSFER OPERATNG CALL 10/15/2048 COGT 06.250% DUE 04/15/2049 RATING: BAA2 (29279FAA7) 20-75-065-***8029	502,097.40 485,000	485,407.40 100.0840	0.14 %	- 16,690.00	469,262.60 96.76	6.25 %	30,312.50	6,399.31
ENTERGY TEXAS INC CALL 03/30/2049 MORT 03.550% DUE 09/30/2049 RATING: A3 (29365TAJ3) 20-75-065-***7968	375,490.00 500,000	351,595.00 70.3190	0.10 %	- 23,895.00	375,490.00 75.10	5.05 %	17,750.00	4,486.81
ENTERGY MISSISSIPPI LLC CALL 12/01/2053 MORT 05.850% DUE 06/01/2054 RATING: A2 (29366WAE6) 20-75-065-***7968	59,972.40 60,000	60,487.80 100.8130	0.02 %	515.40	59,972.40 99.95	5.81 %	3,510.00	292.50
ENTERPRISE PRODUCTS OPER CALL 08/15/2051 COGT 03.200% DUE 02/15/2052 RATING: A3 (29379VCA9) 20-75-065-***8029	149,383.50 205,000	133,149.55 64.9510	0.04 %	- 16,233.95	124,117.25 60.55	4.93 %	6,560.00	2,478.22



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		Current price per unit			Avg. original value at PNC per unit			
ENTERPRISE PRODUCTS OPER CALL 08/15/2052 COGT 03.300% DUE 02/15/2053 RATING: A3 (29379VCB7) 20-75-065-***8029	237,104.00 320,000	210,358.40 65.7370	0.06 %	- 26,745.60	198,969.60 62.18	5.03 %	10,560.00	3,989.33
ENTERPRISE PRODUCTS OPER CALL 08/15/2054 COGT 05.550% DUE 02/16/2055 RATING: A3 (29379VCH4) 20-75-065-***7968	258,097.50 250,000	240,492.50 96.1970	0.07 %	- 17,605.00	258,097.50 103.24	5.77 %	13,875.00	5,511.46
ENTERPRISE PRODUCTS OPER CALL 08/15/2054 COGT 05.550% DUE 02/16/2055 RATING: A3 (29379VCH4) 20-75-065-***8029	434,117.65 420,000	404,027.40 96.1970	0.11 %	- 30,090.25	434,117.65 103.36	5.77 %	23,310.00	9,259.25
EVERGY KANSAS CENTRAL CALL 10/15/2049 MORT 03.450% DUE 04/15/2050 RATING: A2 (30036FAA9) 20-75-065-***7968	209,462.40 280,000	193,474.40 69.0980	0.06 %	- 15,988.00	209,462.40 74.81	5.00 %	9,660.00	2,039.33
EXPEIDA GROUP INC CONV ZERO CPN DUE 02/15/2026 RATING: BAA2 (30212PBE4) 20-75-065-***8037	1,013,586.41 1,028,000	1,019,796.56 99.2020	0.28 %	6,210.15	1,013,586.41 98.60			



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		Current price per unit			Avg. original value at PNC per unit			
EXXON MOBIL CORPORATION CALL 02/16/2039 UNSC 02.995% DUE 08/16/2039 RATING: AA2 (30231GAY8) 20-75-065-***7968	108,356.40 135,000	102,100.50 75.6300	0.03 %	- 6,255.90	136,994.94 101.48	3.97 %	4,043.25	1,516.22
EXXON MOBIL CORPORATION CALL 02/16/2049 UNSC 03.095% DUE 08/16/2049 RATING: AA2 (30231GAZ5) 20-75-065-***7968	139,802.00 190,000	126,576.10 66.6190	0.04 %	- 13,225.90	139,802.00 73.58	4.65 %	5,880.50	2,205.19
EXXON MOBIL CORPORATION CALL 09/19/2049 UNSC 04.327% DUE 03/19/2050 RATING: AA2 (30231GBG6) 20-75-065-***7968	271,149.00 300,000	246,717.00 82.2390	0.07 %	- 24,432.00	271,149.00 90.38	5.27 %	12,981.00	3,677.95
FREMF MORTGAGE TRUST SERIES 2015 K49 CLASS B 03.848% DUE 08/25/2025 RATING: N/A (30287TAN7) 20-75-065-***7968	72,735.75 75,000	74,295.75 99.0610	0.03 %	1,560.00	73,198.24 97.60	3.76 %	2,791.64	232.61
META PLATFORMS INC CALL 02/15/2054 UNSC 05.400% DUE 08/15/2054 RATING: AA3 (30303M8V7) 20-75-065-***7968	84,660.85 85,000	82,311.45 96.8370	0.03 %	- 2,349.40	84,660.85 99.60	5.58 %	4,590.00	1,810.50



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		Current price per unit			Avg. original value at PNC per unit			
META PLATFORMS INC CALL 02/15/2054 UNSC 05.400% DUE 08/15/2054 RATING: AA3 (30303M8V7) 20-75-065-***8029	Quantity 1,075,334.60 1,040,000	1,007,104.80 96.8370	0.28 %	- 68,229.80	1,075,334.60 103.40	5.58 %	56,160.00	22,152.00
META PLATFORMS INC CALL 02/15/2064 UNSC 05.550% DUE 08/15/2064 RATING: AA3 (30303M8W5) 20-75-065-***7968	633,033.50 600,000	584,898.00 97.4830	0.16 %	- 48,135.50	633,033.50 105.51	5.70 %	33,300.00	13,135.00
FEDERAL HOME LOAN MTG CORP SERIES 2036 CLASS PG 06.500% DUE 01/15/2028 RATING: N/A (3133TD6D3) 20-75-065-***7968	6,107.59 6,045.210	6,106.75 101.0180	0.01 %	- 0.84	6,789.50 112.31	6.44 %	392.94	32.74
FEDERAL NATL MTG ASSN SER 2001-17 CL-PD 06.000% DUE 05/25/2031 RATING: N/A (31359SZM5) 20-75-065-***7968	507.42 501.900	511.09 101.8310	0.01 %	3.67	502.88 100.20	5.90 %	30.11	2.51
FEDERAL NATL MTG ASSN SERIES 2012 151 CLASS NX 01.500% DUE 01/25/2043 RATING: N/A (3136AA5N1) 20-75-065-***7968	235,074.49 279,112.950	232,612.73 83.3400	0.07 %	- 2,461.76	282,950.76 101.38	1.80 %	4,186.69	348.89



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		Current price per unit			Avg. original value at PNC per unit			
FEDERAL NATL MTG ASSN SERIES 2013 6 CLASS GL 02.000% DUE 09/25/2032 RATING: N/A (3136ABW90) 20-75-065-***7968	12,633.91 13,294.090	12,762.86 96.0040	0.01 %	128.95	13,028.21 98.00	2.09 %	265.88	22.16
FEDERAL NATL MTG ASSN SERIES 2013 17 CLASS YM 04.000% DUE 03/25/2033 RATING: N/A (3136ACJP7) 20-75-065-***7968	58,302.68 59,866.400	58,537.37 97.7800	0.02 %	234.69	64,480.29 107.71	4.10 %	2,394.66	199.55
FEDERAL NATL MTG ASSN SERIES 2013 108 CLASS GU 03.000% DUE 10/25/2033 RATING: N/A (3136AGMM1) 20-75-065-***7968	27,754.05 29,248.020	27,730.05 94.8100	0.01 %	- 24.00	30,472.77 104.19	3.17 %	877.44	73.12
FEDERAL NATL MTG ASSN SERIES 2014 26 CLASS YW 03.500% DUE 04/25/2044 RATING: N/A (3136AJD52) 20-75-065-***7968	70,431.75 75,000	71,086.50 94.7820	0.02 %	654.75	82,851.56 110.47	3.70 %	2,625.00	218.75
FANNIEMAE-ACES SERIES 2017 M1 CLASS A2 VAR% DUE 10/25/2026 RATING: N/A (3136AUG21) 20-75-065-***7968	56,176.08 59,288.740	57,074.90 96.2660	0.02 %	898.82	56,953.16 96.06	2.51 %	1,431.82	123.30



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		Current price per unit			Avg. original value at PNC per unit			
FANNIEMAE-ACES SERIES 2017 M2 CLASS A2 VAR% DUE 02/25/2027 RATING: N/A (3136AVKR9) 20-75-065-***7968	64,756.70 67,756.990	65,527.79 96.7100	0.02 %	771.09	66,284.94 97.83	2.93 %	1,914.13	164.83
FEDERAL NATL MTG ASSN SERIES 2017 33 CLASS LB 03.000% DUE 05/25/2039 RATING: N/A (3136AWFW2) 20-75-065-***7968	152,490.57 164,990.227	153,104.33 92.7960	0.05 %	613.76	175,758.32 106.53	3.24 %	4,949.71	412.48
FANNIEMAE-ACES SERIES 2017 M12 CLASS A2 VAR% DUE 06/25/2027 RATING: N/A (3136AX7E9) 20-75-065-***7968	42,818.81 44,620.590	43,090.55 96.5710	0.02 %	271.74	45,542.98 102.07	3.17 %	1,365.84	113.78
FEDERAL NATL MTG ASSN SERIES 2011 84 CLASS PZ 05.250% DUE 09/25/2041 RATING: N/A (3136A0A64) 20-75-065-***7968	345,531.12 343,812.054	345,448.60 100.4760	0.10 %	- 82.52	374,640.64 108.97	5.23 %	18,050.13	1,554.32
FEDERAL NATL MTG ASSN SERIES 2011 81 CLASS KB 03.500% DUE 08/25/2026 RATING: N/A (3136A0EM5) 20-75-065-***7968	3,244.46 3,307.900	3,281.77 99.2100	0.01 %	37.31	3,524.99 106.56	3.53 %	115.78	9.65



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		Quantity	Current price per unit			Avg. original value at PNC per unit				
FEDERAL NATL MTG ASSN SERIES 2011 99 CLASS DB 05.000% DUE 10/25/2041 RATING: N/A (3136A1MA0) 20-75-065-***7968	31,257.97 31,100.600		31,236.82 100.4380	0.01 %	- 21.15	34,929.81 112.31		4.98 %	1,555.03	129.59
FEDERAL NATL MTG ASSN SERIES 2012 20 CLASS BY 03.500% DUE 03/25/2032 RATING: N/A (3136A4HL6) 20-75-065-***7968	47,839.50 50,000		48,337.00 96.6740	0.02 %	497.50	53,312.50 106.63		3.63 %	1,750.00	145.83
FEDERAL NATL MTG ASSN SERIES 2020 38 CLASS LC 01.500% DUE 06/25/2040 RATING: N/A (3136BAFH2) 20-75-065-***7968	294,635.18 327,933.560		297,094.69 90.5960	0.09 %	2,459.51	334,876.50 102.12		1.66 %	4,919.00	409.92
FEDERAL NATL MTG ASSN SERIES 2021 27 CLASS EC 01.500% DUE 05/25/2051 RATING: N/A (3136BHAA7) 20-75-065-***7968	114,607.94 141,316.813		109,960.03 77.8110	0.03 %	- 4,647.91	142,023.35 100.50		1.93 %	2,119.75	176.65
FANNIEMAE-ACES SERIES 2022 M10 CLASS A2 VAR% DUE 01/25/2032 RATING: N/A (3136BMXZ6) 20-75-065-***7968	457,396.50 550,000		454,102.00 82.5640	0.13 %	- 3,294.50	435,681.62 79.21		2.35 %	10,653.50	887.79



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		Current price per unit			Avg. original value at PNC per unit			
FANNIEMAE-ACES SERIES 2018 M14 CLASS A2 03.577% DUE 08/25/2028 RATING: N/A (3136B27L0) 20-75-065-***7968	249,929.70 259,155.630	249,919.32 96.4360	0.07 %	- 10.38	253,542.05 97.83	3.72 %	9,277.77	798.92
FEDERAL NATL MTG ASSN SERIES 2019 69 CLASS JB 03.000% DUE 12/25/2049 RATING: N/A (3136B7ZM6) 20-75-065-***7968	173,497.50 225,000	164,081.25 72.9250	0.05 %	- 9,416.25	237,937.50 105.75	4.12 %	6,750.00	581.25
FEDERAL HOME LOAN MTG CORP SERIES 3874 CLASS GW 03.500% DUE 06/15/2026 RATING: N/A (3137ABJ36) 20-75-065-***7968	2,774.40 2,825.510	2,805.79 99.3020	0.01 %	31.39	2,938.34 103.99	3.53 %	98.89	8.24
FEDERAL HOME LOAN MTG CORP SERIES 3946 CLASS LN 03.500% DUE 04/15/2041 RATING: N/A (3137AGLW8) 20-75-065-***7968	20,881.21 21,653.590	20,788.10 96.0030	0.01 %	- 93.11	22,496.03 103.89	3.65 %	757.88	63.16
FEDERAL HOME LOAN MTG CORP SERIES 3990 CLASS UY 02.500% DUE 01/15/2027 RATING: N/A (3137AL6K0) 20-75-065-***7968	48,560.28 50,066.790	49,159.58 98.1880	0.02 %	599.30	50,118.82 100.10	2.55 %	1,251.67	104.31



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		Current price per unit			Avg. original value at PNC per unit			
FEDERAL HOME LOAN MTG CORP SERIES 4011 CLASS DB 04.000% DUE 09/15/2041 RATING: N/A (3137AMXK8) 20-75-065-***7968	64,226.32 67,042.810	63,688.66 94.9970	0.02 %	- 537.66	74,417.40 111.00	4.22 %	2,681.71	223.48
FEDERAL HOME LOAN MTG CORP SERIES 4029 CLASS BG 02.500% DUE 07/15/2041 RATING: N/A (3137APEV8) 20-75-065-***7968	20,707.96 22,188.120	20,642.72 93.0350	0.01 %	- 65.24	21,272.82 95.87	2.69 %	554.70	46.23
FEDERAL HOME LOAN MTG CORP SERIES 4050 CLASS NK 04.500% DUE 09/15/2041 RATING: N/A (3137AQLN6) 20-75-065-***7968	3,814.33 3,857.844	3,839.87 99.5340	0.01 %	25.54	4,082.67 105.83	4.53 %	173.60	14.47
FEDERAL HOME LOAN MTG CORP SERIES 4076 CLASS TN 05.000% DUE 04/15/2042 RATING: N/A (3137ASGN8) 20-75-065-***7968	6,144.03 6,149.683	6,066.97 98.6550	0.01 %	- 77.06	6,751.18 109.78	5.07 %	307.48	25.62
FEDERAL HOME LOAN MTG CORP SERIES 4097 CLASS CU 01.500% DUE 08/15/2027 RATING: N/A (3137ATHV7) 20-75-065-***7968	45,441.50 50,000	47,399.00 94.7980	0.02 %	1,957.50	45,031.25 90.06	1.59 %	750.00	62.50



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		Current price per unit			Avg. original value at PNC per unit			
FEDERAL HOME LOAN MTG CORP SERIES 3722 CLASS DW 04.000% DUE 09/15/2030 RATING: N/A (3137A1RJ4) 20-75-065-***7968	31,559.28 32,112.280	31,734.00 98.8220	0.01 %	174.72	34,079.14 106.12	4.05 %	1,284.49	107.04
FEDERAL HOME LOAN MTG CORP SERIES 3793 CLASS PC 04.000% DUE 01/15/2041 RATING: N/A (3137A5ER1) 20-75-065-***7968	18,607.52 19,411.360	18,447.00 95.0320	0.01 %	- 160.52	20,339.44 104.78	4.21 %	776.45	64.70
FEDERAL HOME LOAN MTG CORP SERIES 3815 CLASS TB 04.500% DUE 02/15/2041 RATING: N/A (3137A6ED0) 20-75-065-***7968	213,233.22 222,000	207,976.26 93.6830	0.06 %	- 5,256.96	248,085.00 111.75	4.81 %	9,990.00	832.50
FEDERAL HOME LOAN MTG CORP SERIES 3814 CLASS B 03.000% DUE 02/15/2026 RATING: N/A (3137A6L67) 20-75-065-***7968	12,637.11 12,890.140	12,776.06 99.1150	0.01 %	138.95	12,994.07 100.81	3.03 %	386.70	32.23
FEDERAL HOME LOAN MTG CORP SERIES 3812 CLASS HY 03.500% DUE 02/15/2026 RATING: N/A (3137A7FV7) 20-75-065-***7968	23,060.01 23,489.870	23,284.10 99.1240	0.01 %	224.09	24,150.52 102.81	3.54 %	822.15	68.51



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		Current price per unit			Avg. original value at PNC per unit			
FEDERAL HOME LOAN MTG CORP SERIES 3846 CLASS KA 03.500% DUE 03/15/2026 RATING: N/A (3137A9BF2) 20-75-065-***7968	14,396.48 14,674.416	14,561.57 99.2310	0.01 %	165.09	15,715.38 107.09	3.53 %	513.60	42.80
FEDERAL HOME LOAN MTG CORP SERIES 4447 CLASS PA 03.000% DUE 12/15/2044 RATING: N/A (3137BGWZ8) 20-75-065-***7968	100,335.27 106,744.190	98,671.13 92.4370	0.03 %	- 1,664.14	111,247.43 104.22	3.25 %	3,202.33	266.86
FHLMC MULTIFAMILY STRUCTURED P SERIES KS06 CLASS A2 02.720% DUE 07/25/2026 RATING: N/A (3137BS5N9) 20-75-065-***7968	97,797.60 102,000	99,542.82 97.5910	0.03 %	1,745.22	101,534.72 99.54	2.79 %	2,774.40	231.20
FEDERAL HOME LOAN MTG CORP SERIES 4286 CLASS DA 03.500% DUE 10/15/2030 RATING: N/A (3137B6SL6) 20-75-065-***7968	16,628.67 17,198.450	16,746.99 97.3750	0.01 %	118.32	18,203.43 105.84	3.60 %	601.95	50.16
FHLMC MULTIFAMILY STRUCTURED P SERIES K083 CLASS A2 04.050% DUE 09/25/2028 RATING: N/A (3137FJXV6) 20-75-065-***7968	344,925.00 350,000	342,419.00 97.8340	0.10 %	- 2,506.00	348,591.81 99.60	4.14 %	14,175.00	1,181.25



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		Current price per unit			Avg. original value at PNC per unit			
FHLMC MULTIFAMILY STRUCTURED P SERIES K088 CLASS A2 03.690% DUE 01/25/2029 RATING: AAA (3137FKZZ2) 20-75-065-***7968	412,432.75 425,000	409,440.75 96.3390	0.12 %	- 2,992.00	400,081.06 94.14	3.84 %	15,682.50	1,306.88
FHLMC MULTIFAMILY STRUCTURED P SERIES K065 CLASS A1 02.864% DUE 10/25/2026 RATING: N/A (3137F1G36) 20-75-065-***7968	25,179.66 25,984.130	25,563.19 98.3800	0.01 %	383.53	25,813.58 99.34	2.92 %	744.19	62.02
FHLMC MULTIFAMILY STRUCTURED P SERIES K120 CLASS A2 01.500% DUE 10/25/2030 RATING: N/A (3137F72P9) 20-75-065-***7968	332,156.00 400,000	333,956.00 83.4890	0.10 %	1,800.00	317,750.00 79.44	1.80 %	6,000.00	500.00
FEDERAL NATL MTG ASSN SERIES 2001 63 CLASS TC 06.000% DUE 12/25/2031 RATING: N/A (31392AUJ5) 20-75-065-***7968	29,703.44 29,046.975	29,717.96 102.3100	0.01 %	14.52	32,313.29 111.24	5.87 %	1,742.82	145.23
FEDERAL NATL MTG ASSN SERIES 2003-21 CLASS OU 05.500% DUE 03/25/2033 RATING: N/A (31392J3H0) 20-75-065-***7968	21,862.91 21,590.225	21,983.38 101.8210	0.01 %	120.47	22,959.32 106.34	5.41 %	1,187.46	98.96



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		Quantity	Current price per unit			Avg. original value at PNC per unit				
FEDERAL NATL MTG ASSN SERIES 2003 47 CLASS PE 05.750% DUE 06/25/2033 RATING: N/A (31393CRH8) 20-75-065-***7968	4,994.72 4,893.376	5,005.39 102.2890	0.01 %	10.67	5,127.31 104.78	5.63 %	281.37	23.45		
FEDERAL NATL MTG ASSN GTD SERIES 2004-W2 CLASS 2A2 07.000% DUE 02/25/2034 RATING: N/A (31393XGQ4) 20-75-065-***7968	583.23 562.795	580.06 103.0670	0.01 %	- 3.17	608.01 108.03	6.80 %	39.40	3.17		
FEDERAL HOME LOAN MTG CORP SERIES 2737 CLASS YE 05.000% DUE 01/15/2034 RATING: N/A (31394NZK7) 20-75-065-***7968	31,469.64 31,388.340	31,529.90 100.4510	0.01 %	60.26	35,311.85 112.50	4.98 %	1,569.42	130.78		
FEDERAL HOME LOAN MTG CORP SERIES 3104 CLASS BY 05.500% DUE 01/15/2026 RATING: N/A (31396GJN2) 20-75-065-***7968	5,554.84 5,583.480	5,577.56 99.8940	0.01 %	22.72	6,256.98 112.06	5.51 %	307.09	25.59		
FEDERAL NATL MTG ASSN SERIES 2006 77 CLASS PC 06.500% DUE 08/25/2036 RATING: N/A (31396KGX4) 20-75-065-***7968	1,386.19 1,351.783	1,381.22 102.1780	0.01 %	- 4.97	1,385.77 102.51	6.37 %	87.87	7.32		



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		Current price per unit			Avg. original value at PNC per unit			
FEDERAL HOME LOAN MTG CORP SERIES 3185 CLASS GT 06.000% DUE 07/15/2026 RATING: N/A (31396UBX7) 20-75-065-***7968	1,041.18 1,040.996	1,044.96 100.3810	0.01 %	3.78	1,173.70 112.75	5.98 %	62.46	5.20
FEDERAL HOME LOAN MTG CORP SERIES 3305 CLASS TA 05.500% DUE 04/15/2027 RATING: N/A (31397GUS7) 20-75-065-***7968	2,581.48 2,602.112	2,598.29 99.8530	0.01 %	16.81	2,829.78 108.75	5.51 %	143.12	11.93
FEDERAL NATL MTG ASSN SERIES 2009 20 CLASS DT 04.500% DUE 04/25/2039 RATING: N/A (31397NQA6) 20-75-065-***7968	374,177.95 383,233.770	374,166.46 97.6340	0.11 %	- 11.49	438,922.39 114.53	4.61 %	17,245.52	1,437.13
FEDERAL NATL MTG ASSN SERIES 2010-151 CLASS DB 04.000% DUE 01/25/2031 RATING: N/A (31397QW20) 20-75-065-***7968	220,610.03 224,713.290	219,486.46 97.6740	0.06 %	- 1,123.57	246,145.30 109.54	4.10 %	8,988.53	749.04
FEDERAL NATL MTG ASSN SERIES 2010 155 CLASS D 04.000% DUE 01/25/2031 RATING: N/A (31397Q5L8) 20-75-065-***7968	39,272.62 40,003.060	39,233.40 98.0760	0.02 %	- 39.22	44,353.39 110.87	4.08 %	1,600.12	133.34



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		Current price per unit			Avg. original value at PNC per unit			
FEDERAL NATL MTG ASSN SERIES 2011 41 CLASS KA 04.000% DUE 01/25/2041 RATING: N/A (31397SU28) 20-75-065-***7968	1,220.65 1,253.879	1,231.90 98.2470	0.01 %	11.25	1,320.46 105.31	4.08 %	50.16	4.18
FEDERAL NATL MTG ASSN SERIES 2011 52 CLASS LB 05.500% DUE 06/25/2041 RATING: N/A (31397UDM8) 20-75-065-***7968	135,670.40 131,984.100	135,340.46 102.5430	0.04 %	- 329.94	155,328.79 117.69	5.37 %	7,259.13	604.93
FEDERAL NATL MTG ASSN SERIES 2009 96 CLASS DB 04.000% DUE 11/25/2029 RATING: N/A (31398FXL0) 20-75-065-***7968	12,307.40 12,535.523	12,392.99 98.8630	0.01 %	85.59	13,174.02 105.09	4.05 %	501.42	41.79
FEDERAL NATL MTG ASSN SERIES 2010 102 CLASS B 04.500% DUE 07/25/2040 RATING: N/A (31398NBK9) 20-75-065-***7968	162,715.32 164,763.320	157,818.55 95.7850	0.05 %	- 4,896.77	172,126.15 104.47	4.70 %	7,414.35	617.86
FEDERAL HOME LOAN MTG CORP SERIES 3664 CLASS DA 04.000% DUE 11/15/2037 RATING: N/A (31398Q4F1) 20-75-065-***7968	110,453.08 112,850.030	111,735.07 99.0120	0.04 %	1,281.99	114,295.90 101.28	4.04 %	4,514.00	376.17



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		Current price per unit			Avg. original value at PNC per unit			
FEDERAL HOME LOAN MTG CORP SERIES 3662 CLASS PJ 05.000% DUE 04/15/2040 RATING: N/A (31398VRS7) 20-75-065-***7968	25,755.51 25,583.100	25,732.51 100.5840	0.01 %	- 23.00	27,933.54 109.19	4.98 %	1,279.16	106.60
FIRSTENERGY CORP CONV 04.000% DUE 05/01/2026 RATING: N/A (337932AR8) 20-75-065-***8037	559,632.50 565,000	566,977.50 100.3500	0.16 %	7,345.00	565,000.00 100.00	3.99 %	22,600.00	3,766.67
FLAGSHIP CREDIT AUTO TRUST SERIES 2022 2 CLASS A3 04.030% DUE 12/15/2026 RATING: N/A (33844XAE8) 20-75-065-***7968	32,755.31 33,065.130	33,037.02 99.9150	0.01 %	281.71	33,008.29 99.83	4.04 %	1,332.52	59.22
FLORIDA POWER & LIGHT 1ST MTG CALL 12/1/41 @ 100 04.050% DUE 06/01/2042 RATING: AA2 (341081FG7) 20-75-065-***7968	266,211.00 300,000	247,164.00 82.3880	0.07 %	- 19,047.00	266,211.00 88.74	4.92 %	12,150.00	1,012.50
FORD MOTOR COMPANY CONV ZERO CPN DUE 03/15/2026 RATING: BA1 (345370CZ1) 20-75-065-***8037	585,060.00 588,000	568,596.00 96.7000	0.16 %	- 16,464.00	588,000.00 100.00			



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		Current price per unit			Avg. original value at PNC per unit			
FREEPORT-MCMORAN C & G CALL 09/15/2042 @ 100.000 COGT 05.450% DUE 03/15/2043 RATING: BAA2 (35671DBC8) 20-75-065-***8029	220,909.41 225,000	210,226.50 93.4340	0.06 %	- 10,682.91	220,909.41 98.18	5.84 %	12,262.50	3,610.62
GS MORTGAGE SECURITIES TRUST SERIES 2020 GC47 CLASS A5 02.377% DUE 05/12/2053 RATING: N/A (36258RBA0) 20-75-065-***8029	825,969.96 975,000	844,964.25 86.6630	0.23 %	18,994.29	826,681.65 84.79	2.75 %	23,177.70	1,931.47
GALAXY PIPELINE ASSETS 144A SEDOL BM8MRX3 ISIN US36321PAE07 02.940% DUE 09/30/2040 RATING: AA2 (36321PAE0) 20-75-065-***7968	151,138.32 179,948	142,157.12 78.9990	0.04 %	- 8,981.20	151,138.32 83.99	3.73 %	5,290.47	1,337.31
GENERAL MOTORS CO CALL 10/01/2047 UNSC 05.400% DUE 04/01/2048 RATING: BAA2 (37045VAQ3) 20-75-065-***8029	781,931.90 855,000	751,160.25 87.8550	0.21 %	- 30,771.65	781,931.90 91.45	6.15 %	46,170.00	11,542.50
GEORGIA POWER CO CALL 11/15/2051 UNSC 05.125% DUE 05/15/2052 RATING: A3 (373334KR1) 20-75-065-***7968	219,053.50 220,000	204,087.40 92.7670	0.06 %	- 14,966.10	219,053.50 99.57	5.53 %	11,275.00	1,440.69



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		Quantity	Current price per unit			Avg. original value at PNC per unit				
GILEAD SCIENCES INC CALL 10/01/2043 @ 100.000 UNSC 04.800% DUE 04/01/2044 RATING: A3 (375558AX1) 20-75-065-***8029	698,136.50 720,000		644,371.20 89.4960	0.18 %	- 53,765.30	698,136.50 96.96		5.37 %	34,560.00	8,640.00
GILEAD SCIENCES INC CALL 09/01/2046 UNSC 04.150% DUE 03/01/2047 RATING: A3 (375558BK8) 20-75-065-***7968	130,957.50 150,000		119,895.00 79.9300	0.04 %	- 11,062.50	130,957.50 87.31		5.20 %	6,225.00	2,075.00
GLOBAL PAYMENTS INC EXCH 3/11/2025 SEE 37940XAU6 RATING: BAA3 (37940XAT9) 20-75-065-***8037	1,319,959.42 1,337,000		1,308,923.00 97.9000	0.36 %	- 11,036.42	1,319,959.42 98.73		1.54 %	20,055.00	6,685.00
GOLDMAN SACHS GROUP INC CALL 11/19/2044 UNSC VAR% DUE 11/19/2045 RATING: A2 (38141GB86) 20-75-065-***7968	255,515.00 250,000		241,440.00 96.5760	0.07 %	- 14,075.00	255,515.00 102.21		5.76 %	13,902.50	1,621.96
GOLDMAN SACHS GROUP INC CALL 11/19/2044 UNSC VAR% DUE 11/19/2045 RATING: A2 (38141GB86) 20-75-065-***8029	391,116.00 390,000		376,646.40 96.5760	0.11 %	- 14,469.60	391,116.00 100.29		5.76 %	21,687.90	2,530.25



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GOLDMAN SACHS GROUP INC CALL 02/24/2042 UNSC VAR% DUE 02/24/2043 RATING: A2 (38141GZN7) 20-75-065-***7968	282,397.50 350,000	260,543.50 74.4410	0.08 %	- 21,854.00	282,397.50 80.69	4.62 %	12,026.00	4,242.51
GOLDMAN SACHS GROUP INC CALL 10/31/37 @100. VAR % DUE 10/31/2038 RATING: A2 (38148YAA6) 20-75-065-***7968	239,901.75 275,000	232,872.75 84.6810	0.07 %	- 7,029.00	314,289.25 114.29	4.75 %	11,046.75	1,871.81
GOVERNMENT NATIONAL MORTGAGE A SERIES 2003 98 CLASS QE 04.500% DUE 09/20/2033 RATING: N/A (38374EVN4) 20-75-065-***7968	1,403.85 1,419.340	1,414.56 99.6630	0.01 %	10.71	1,528.23 107.67	4.52 %	63.87	5.32
GOVERNMENT NATL MTG ASSN SERIES 2005-33 CLASS AY 05.500% DUE 04/16/2035 RATING: N/A (38374K2D4) 20-75-065-***7968	26,758.56 26,621.473	26,803.03 100.6820	0.01 %	44.47	29,434.30 110.57	5.47 %	1,464.18	122.02
GOVT NATL MTG ASSN SERIES 2008-33 CLASS PB 05.500% DUE 04/20/2038 RATING: N/A (38375QEY1) 20-75-065-***7968	36,545.94 36,224.977	36,703.87 101.3220	0.01 %	157.93	40,276.66 111.18	5.43 %	1,992.37	166.03



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		Current price per unit			Avg. original value at PNC per unit			
GOVERNMENT NATIONAL MORTGAGE A SERIES 2010 113 CLASS KE 04.500% DUE 09/20/2040 RATING: N/A (38377J4R1) 20-75-065-***7968	11,906.50 12,121.160	11,859.46 97.8410	0.01 %	- 47.04	13,533.99 111.66	4.60 %	545.45	45.45
GOVERNMENT NATIONAL MORTGAGE A SERIES 2011 52 CLASS NK 03.500% DUE 04/16/2041 RATING: N/A (38377VHF6) 20-75-065-***7968	11,266.34 11,636.130	11,282.74 96.9630	0.01 %	16.40	12,361.54 106.23	3.61 %	407.26	33.94
GRANITE PARK EQUIPMENT LEASING SERIES 2023 1A CLASS A3 06.460% DUE 09/20/2032 RATING: AAA (387422AC2) 20-75-065-***7968	164,728.00 160,000	165,240.00 103.2750	0.05 %	512.00	159,986.72 99.99	6.26 %	10,336.00	315.82
GREENBRIER COS INC CONV 02.875% DUE 04/15/2028 RATING: N/A (393657AM3) 20-75-065-***8037	914,943.16 887,000	1,073,713.50 121.0500	0.30 %	158,770.34	914,943.16 103.15	2.38 %	25,501.25	5,383.60
HCA INC CALL 01/15/2051 SECR 03.500% DUE 07/15/2051 RATING: BAA3 (404119CB3) 20-75-065-***7968	52,812.75 75,000	48,507.00 64.6760	0.02 %	- 4,305.75	74,627.05 99.50	5.42 %	2,625.00	1,210.42



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HCA INC CALL 10/01/2053 COGT 06.000% DUE 04/01/2054 RATING: BAA3 (404119CV9) 20-75-065-***8029	1,051,170.50 1,040,000	990,714.40 95.2610	0.27 %	- 60,456.10	1,051,170.50 101.07	6.30 %	62,400.00	15,600.00
HSBC BANK USA NA SUB NOTES SERIES BKNT 07.000% DUE 01/15/2039 RATING: AA3 (404201AD9) 20-75-065-***7968	471,864.00 400,000	443,532.00 110.8830	0.13 %	- 28,332.00	471,864.00 117.97	6.32 %	28,000.00	12,911.11
HESS CORP CALL 10/01/2046 @ 100.000 UNSC 05.800% DUE 04/01/2047 RATING: BAA3 (42809HAH0) 20-75-065-***7968	106,145.00 100,000	100,063.00 100.0630	0.03 %	- 6,082.00	106,145.00 106.15	5.80 %	5,800.00	1,450.00
HOME DEPOT INC CALL 10/01/2045 @ 100.000 UNSC 04.250% DUE 04/01/2046 RATING: A2 (437076BH4) 20-75-065-***7968	173,447.04 192,000	159,709.44 83.1820	0.05 %	- 13,737.60	225,849.60 117.63	5.11 %	8,160.00	2,040.00
HOME DEPOT INC CALL 10/15/2049 UNSC 03.350% DUE 04/15/2050 RATING: A2 (437076CD2) 20-75-065-***7968	226,143.00 300,000	209,145.00 69.7150	0.06 %	- 16,998.00	226,143.00 75.38	4.81 %	10,050.00	2,121.67



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		Current price per unit			Avg. original value at PNC per unit			
HOME DEPOT INC CALL 12/25/2053 UNSC 05.300% DUE 06/25/2054 RATING: A2 (437076DF6) 20-75-065-***8029	702,452.55 680,000	651,399.20 95.7940	0.18 %	- 51,053.35	702,452.55 103.30	5.54 %	36,040.00	600.67
HOME PARTNERS OF AMERICA TRUST SERIES 2021 3 CLASS A 02.200% DUE 01/17/2041 RATING: AAA (43730XAA2) 20-75-065-***7968	82,528.35 94,911.460	84,895.45 89.4470	0.03 %	2,367.10	94,909.69 100.00	2.46 %	2,088.05	81.20
HONEYWELL INTERNATIONAL CALL 09/01/2063 UNSC 05.350% DUE 03/01/2064 RATING: A2 (438516CU8) 20-75-065-***7968	199,234.00 190,000	178,121.20 93.7480	0.05 %	- 21,112.80	199,234.00 104.86	5.71 %	10,165.00	3,388.33
INDIANA MICHIGAN POWER SER K CALL 09/15/45 @ 100 UNSC 04.550% DUE 03/15/2046 RATING: A3 (454889AQ9) 20-75-065-***7968	62,596.80 70,000	59,203.90 84.5770	0.02 %	- 3,392.90	84,812.00 121.16	5.38 %	3,185.00	937.81
INGERSOLL RAND INC CALL 12/15/2053 UNSC 05.700% DUE 06/15/2054 RATING: BAA2 (45687VAG1) 20-75-065-***8029	744,270.35 700,000	686,903.00 98.1290	0.19 %	- 57,367.35	744,270.35 106.32	5.81 %	39,900.00	1,773.33



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		Current price per unit			Avg. original value at PNC per unit			
INTEGRA LIFESCIENCES HLD CONV 00.500% DUE 08/15/2025 RATING: N/A (457985AM1) 20-75-065-***8037	785,943.00 837,000	804,775.50 96.1500	0.22 %	18,832.50	873,486.46 104.36	0.53 %	4,185.00	1,581.00
GREATBATCH INC CONV 02.125% DUE 02/15/2028 RATING: N/A (45826HAB5) 20-75-065-***8037	215,644.00 169,000	270,062.00 159.8000	0.08 %	54,418.00	169,000.00 100.00	1.33 %	3,591.25	1,356.69
INTERDIGITAL INC CONV 03.500% DUE 06/01/2027 RATING: N/A (45867GAD3) 20-75-065-***8037	713,162.80 487,000	1,223,524.19 251.2370	0.34 %	510,361.39	487,000.00 100.00	1.40 %	17,045.00	1,420.42
INTUIT INC CALL 03/15/2053 UNSC 05.500% DUE 09/15/2053 RATING: A3 (46124HAH9) 20-75-065-***7968	159,835.50 150,000	146,877.00 97.9180	0.04 %	- 12,958.50	159,835.50 106.56	5.62 %	8,250.00	2,429.17
JP MORGAN CHASE COMMERCIAL MOR SERIES 2015 JP1 CLASS A5 03.914% DUE 01/15/2049 RATING: AAA (46590KAE4) 20-75-065-***8029	725,185.58 750,000	740,625.00 98.7500	0.21 %	15,439.42	725,185.58 96.69	3.97 %	29,355.00	2,446.25



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		Current price per unit			Avg. original value at PNC per unit			
JP MORGAN CHASE & CO SR UNSEC CALL 04/22/50 @ 100 VAR% DUE 04/22/2051 RATING: A1 (46647PBN5) 20-75-065-***8029	950,982.00 1,365,000	903,452.55 66.1870	0.25 %	- 47,529.45	950,982.00 69.67	4.70 %	42,437.85	8,133.92
JAZZ INVESTMENTS I LTD CONV 02.000% DUE 06/15/2026 RATING: N/A (472145AF8) 20-75-065-***8037	457,859.00 454,000	460,129.00 101.3500	0.13 %	2,270.00	451,750.94 99.50	1.98 %	9,080.00	403.56
JEFFERIES GROUP INC UNSC 06.500% DUE 01/20/2043 RATING: BAA2 (472319AM4) 20-75-065-***8029	487,197.90 450,000	478,008.00 106.2240	0.13 %	- 9,189.90	466,592.20 103.69	6.12 %	29,250.00	13,081.25
KLA CORP CALL 08/28/2049 UNSC 03.300% DUE 03/01/2050 RATING: A2 (482480AJ9) 20-75-065-***7968	150,372.00 200,000	138,136.00 69.0680	0.04 %	- 12,236.00	150,372.00 75.19	4.78 %	6,600.00	2,200.00
KLA CORP CALL 01/15/2052 UNSC 04.950% DUE 07/15/2052 RATING: A2 (482480AM2) 20-75-065-***7968	126,281.25 125,000	113,607.50 90.8860	0.04 %	- 12,673.75	123,855.00 99.08	5.45 %	6,187.50	2,853.13



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		Current price per unit			Avg. original value at PNC per unit			
KLA CORP CALL 01/15/2052 UNSC 04.950% DUE 07/15/2052 RATING: A2 (482480AM2) 20-75-065-***8029	551,988.45 585,000	531,683.10 90.8860	0.15 %	- 20,305.35	551,988.45 94.36	5.45 %	28,957.50	13,352.63
KELLANOVA CALL 11/16/2053 UNSC 05.750% DUE 05/16/2054 RATING: BAA2 (487836CA4) 20-75-065-***7968	139,197.50 130,000	129,675.00 99.7500	0.04 %	- 9,522.50	139,197.50 107.08	5.77 %	7,475.00	934.37
KENVUE INC CALL 09/22/2062 COGT 05.200% DUE 03/22/2063 RATING: A1 (49177JAR3) 20-75-065-***7968	205,668.00 200,000	184,746.00 92.3730	0.06 %	- 20,922.00	205,668.00 102.83	5.63 %	10,400.00	2,860.00
KINDER MORGAN INC CALL 02/01/2050 COGT 03.250% DUE 08/01/2050 RATING: BAA2 (49456BAS0) 20-75-065-***7968	56,805.50 85,000	53,830.50 63.3300	0.02 %	- 2,975.00	76,170.20 89.61	5.14 %	2,762.50	1,151.04
KINDER MORGAN INC CALL 08/15/2050 COGT 03.600% DUE 02/15/2051 RATING: BAA2 (49456BAT8) 20-75-065-***8029	150,053.40 210,000	141,752.10 67.5010	0.04 %	- 8,301.30	126,264.60 60.13	5.34 %	7,560.00	2,856.00



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		Current price per unit			Avg. original value at PNC per unit			
KINDER MORGAN INC CALL 02/01/2054 UNSC 05.950% DUE 08/01/2054 RATING: BAA2 (49456BBA8) 20-75-065-***8029	537,669.70 520,000	508,024.40 97.6970	0.14 %	- 29,645.30	537,669.70 103.40	6.10 %	30,940.00	12,977.61
LYB INT FINANCE III CALL 04/01/2050 COGT 03.625% DUE 04/01/2051 RATING: BAA2 (50249AAJ2) 20-75-065-***8029	535,024.40 740,000	496,880.40 67.1460	0.14 %	- 38,144.00	535,024.40 72.30	5.40 %	26,825.00	6,706.25
LANTHEUS HLDGS INC CONV 02.625% DUE 12/15/2027 RATING: N/A (516544AB9) 20-75-065-***8037	406,687.69 361,000	480,491.00 133.1000	0.14 %	73,803.31	385,582.69 106.81	1.98 %	9,476.25	421.17
LIBERTY BROADBAND CORP CONV 03.125% DUE 03/31/2053 RATING: N/A (530307AE7) 20-75-065-***8037	1,328,994.50 1,345,000	1,318,772.50 98.0500	0.36 %	- 10,222.00	1,345,000.00 100.00	3.19 %	42,031.25	116.75
ELI LILLY & CO CALL 08/27/2062 UNSC 04.950% DUE 02/27/2063 RATING: AA3 (532457CH9) 20-75-065-***7968	150,945.00 150,000	134,566.50 89.7110	0.04 %	- 16,378.50	150,945.00 100.63	5.52 %	7,425.00	2,557.50



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		Current price per unit			Avg. original value at PNC per unit			
ELI LILLY & CO CALL 08/09/2053 UNSC 05.000% DUE 02/09/2054 RATING: AA3 (532457CM8) 20-75-065-***7968	64,630.15 65,000	59,735.65 91.9010	0.02 %	- 4,894.50	64,630.15 99.43	5.45 %	3,250.00	1,281.94
LOCKHEED MARTIN CORP CALL 12/15/2049 UNSC 02.800% DUE 06/15/2050 RATING: A2 (539830BQ1) 20-75-065-***7968	310,734.00 450,000	281,664.00 62.5920	0.08 %	- 29,070.00	310,734.00 69.05	4.48 %	12,600.00	560.00
LOCKHEED MARTIN CORP CALL 08/15/2054 UNSC 05.200% DUE 02/15/2055 RATING: A2 (539830CB3) 20-75-065-***8029	798,248.00 800,000	753,600.00 94.2000	0.21 %	- 44,648.00	798,248.00 99.78	5.53 %	41,600.00	15,715.56
MARSH & MCLENNAN COS INC CALL 05/15/2044 UNSC 05.350% DUE 11/15/2044 RATING: A3 (571748CE0) 20-75-065-***8029	329,674.60 330,000	320,162.70 97.0190	0.09 %	- 9,511.90	329,674.60 99.90	5.52 %	17,655.00	2,599.21
MCDONALDS CORP CALL 03/09/2052 UNSC 05.150% DUE 09/09/2052 RATING: BAA1 (58013MFT6) 20-75-065-***7968	30,491.70 30,000	27,432.00 91.4400	0.01 %	- 3,059.70	29,881.80 99.61	5.64 %	1,545.00	480.67



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		Current price per unit			Avg. original value at PNC per unit			
MERCK & CO INC CALL 06/10/2051 UNSC 02.750% DUE 12/10/2051 RATING: A1 (58933YBF1) 20-75-065-***7968	189,137.20 280,000	169,694.00 60.6050	0.05 %	- 19,443.20	189,137.20 67.55	4.54 %	7,700.00	449.17
MERCK & CO INC CALL 06/10/2061 UNSC 02.900% DUE 12/10/2061 RATING: A1 (58933YBG9) 20-75-065-***7968	233,399.70 370,000	212,191.30 57.3490	0.06 %	- 21,208.40	233,399.70 63.08	5.06 %	10,730.00	625.92
METLIFE INC CALL 01/15/2052 UNSC 05.000% DUE 07/15/2052 RATING: A3 (59156RCC0) 20-75-065-***7968	24,807.50 25,000	22,588.75 90.3550	0.01 %	- 2,218.75	24,957.25 99.83	5.54 %	1,250.00	576.39
METLIFE INC CALL 01/15/2052 UNSC 05.000% DUE 07/15/2052 RATING: A3 (59156RCC0) 20-75-065-***8029	675,246.00 715,000	646,038.25 90.3550	0.18 %	- 29,207.75	675,246.00 94.44	5.54 %	35,750.00	16,484.72
MICROSOFT CORP CALL 12/01/2049 UNSC 02.525% DUE 06/01/2050 RATING: AAA (594918CC6) 20-75-065-***7968	414,674.70 610,000	375,394.00 61.5400	0.11 %	- 39,280.70	414,674.70 67.98	4.11 %	15,402.50	1,283.54



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		Current price per unit			Avg. original value at PNC per unit			
MIDAMERICAN ENERGY CO CALL 01/15/2049 MORT 04.250% DUE 07/15/2049 RATING: AA2 (595620AU9) 20-75-065-***7968	308,567.00 350,000	283,689.00 81.0540	0.08 %	- 24,878.00	308,567.00 88.16	5.25 %	14,875.00	6,859.03
MORGAN STANLEY SR UNSEC CALL 7/22/37 @ 100 VAR% DUE 07/22/2038 RATING: A1 (61744YAL2) 20-75-065-***7968	265,239.00 300,000	255,159.00 85.0530	0.07 %	- 10,080.00	265,239.00 88.41	4.67 %	11,913.00	5,261.57
MORGAN STANLEY SR UNSEC CALL 03/24/50 @ 100 VAR% DUE 03/24/2051 RATING: A1 (6174468N2) 20-75-065-***7968	325,530.00 300,000	296,700.00 98.9000	0.09 %	- 28,830.00	325,530.00 108.51	5.66 %	16,791.00	4,524.24
MORGAN STANLEY SR UNSEC CALL 01/25/2051 @ 100 VAR% DUE 01/25/2052 RATING: A1 (6174468Y8) 20-75-065-***8029	313,627.20 480,000	293,145.60 61.0720	0.08 %	- 20,481.60	313,627.20 65.34	4.59 %	13,449.60	5,828.16
MORGAN STANLEY CAPI INC SERIES 2004-3 CLASS 4A VAR% DUE 04/25/2034 RATING: N/A (61745MA52) 20-75-065-***7968	2,909.22 2,952.246	2,800.94 94.8750	0.01 %	- 108.28	3,114.59 105.50	5.94 %	166.34	13.88



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		Current price per unit	Avg. original value at PNC per unit					
MORGAN STANLEY CALL 01/18/2034 UNSC VAR% DUE 01/18/2035 RATING: A1 (61747YFL4) 20-75-065-***7968	190,070.40 195,000	193,909.95 99.4410	0.06 %	3,839.55	190,070.40 97.47	5.50 %	10,658.70	4,826.02
MORGAN STANLEY CALL 11/19/2054 UNSC VAR% DUE 11/19/2055 RATING: A1 (61747YFV2) 20-75-065-***8029	839,938.50 830,000	799,887.60 96.3720	0.22 %	- 40,050.90	839,938.50 101.20	5.73 %	45,782.80	5,214.15
NMEF FUNDING LLC SERIES 2023 A CLASS A2 06.570% DUE 06/17/2030 RATING: AAA (62890QAB1) 20-75-065-***7968	210,077.53 208,032.570	210,395.82 101.1360	0.06 %	318.29	208,031.71 100.00	6.50 %	13,667.74	607.46
NRG ENERGY INC CONV 02.750% DUE 06/01/2048 RATING: N/A (629377CG5) 20-75-065-***8037	443,325.00 345,000	756,930.00 219.4000	0.21 %	313,605.00	376,837.16 109.23	1.26 %	9,487.50	790.62
NABORS INDS INC CONV 01.750% DUE 06/15/2029 RATING: N/A (62957HAL9) 20-75-065-***8037	860,425.57 1,177,000	851,088.70 72.3100	0.24 %	- 9,336.87	860,425.57 73.10	2.43 %	20,597.50	915.44



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		Current price per unit			Avg. original value at PNC per unit			
NESTLE CAPITAL CORP SER 144A CALL 09/12/2053 05.100% DUE 03/12/2054 RATING: AA3 (64105MAD3) 20-75-065-***7968	213,712.80 210,000	197,889.30 94.2330	0.06 %	- 15,823.50	213,712.80 101.77	5.42 %	10,710.00	3,242.75
NETFLIX INC CALL 02/15/2054 UNSC 05.400% DUE 08/15/2054 RATING: BAA1 (64110LBA3) 20-75-065-***7968	105,838.00 100,000	97,266.00 97.2660	0.03 %	- 8,572.00	105,838.00 105.84	5.56 %	5,400.00	2,250.00
NETFLIX INC CALL 02/15/2054 UNSC 05.400% DUE 08/15/2054 RATING: BAA1 (64110LBA3) 20-75-065-***8029	1,087,400.25 1,035,000	1,006,703.10 97.2660	0.28 %	- 80,697.15	1,087,400.25 105.06	5.56 %	55,890.00	23,287.50
NEVADA POWER CO CALL 09/15/2053 UNSC 06.000% DUE 03/15/2054 RATING: A2 (641423CG1) 20-75-065-***8029	257,811.45 235,000	239,970.25 102.1150	0.07 %	- 17,841.20	224,389.75 95.49	5.88 %	14,100.00	4,151.67
NEW YORK LIFE INSURANCW SUB NTS 06.750% DUE 11/15/2039 RATING: AA2 (64952GAF5) 20-75-065-***7968	229,626.00 200,000	221,632.00 110.8160	0.07 %	- 7,994.00	229,626.00 114.81	6.10 %	13,500.00	1,725.00



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Description (Cusip)	Value last statement	Current market value		% of total portfolio	Unrealized gain/loss	Total original value at PNC		Current yield	Estimated annual income	Accrued income
		Quantity	Current price per unit			Avg. original value at PNC per unit				
NEW YORK LIFE INSURANCE SER 144A CALL 11/15/2049 03.750% DUE 05/15/2050 RATING: AA2 (64952GAT5) 20-75-065-***7968	159,992.00 200,000		145,628.00 72.8140	0.04 %	- 14,364.00	159,992.00 80.00		5.16 %	7,500.00	958.33
NEXTERA ENERGY CAPITAL CALL 09/15/2053 COGT 05.550% DUE 03/15/2054 RATING: BAA1 (65339KCV0) 20-75-065-***8029	756,202.90 735,000		704,034.45 95.7870	0.20 %	- 52,168.45	756,202.90 102.88		5.80 %	40,792.50	12,011.12
NORTHERN NATURAL GAS CO SER 144A CALL 04/16/2051 03.400% DUE 10/16/2051 RATING: A2 (665501AM4) 20-75-065-***7968	180,937.50 250,000		165,032.50 66.0130	0.05 %	- 15,905.00	180,937.50 72.38		5.16 %	8,500.00	1,794.44
NORTHERN STATES PWR-MINN CALL 09/15/2053 MORT 05.400% DUE 03/15/2054 RATING: AA3 (665772CY3) 20-75-065-***8029	930,584.10 885,000		853,069.20 96.3920	0.24 %	- 77,514.90	930,584.10 105.15		5.61 %	47,790.00	14,071.50
NORTHROP GRUMMAN CORP CALL 12/01/2053 UNSC 05.200% DUE 06/01/2054 RATING: BAA1 (666807CM2) 20-75-065-***8029	1,063,309.35 1,070,000		995,346.10 93.0230	0.28 %	- 67,963.25	1,063,309.35 99.37		5.60 %	55,640.00	4,636.67



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		Current price per unit			Avg. original value at PNC per unit			
NOVARTIS CAPITAL CORP CALL 03/18/2054 COGT 04.700% DUE 09/18/2054 RATING: AA3 (66989HAW8) 20-75-065-***7968	179,884.80 180,000	158,758.20 88.1990	0.05 %	- 21,126.60	179,884.80 99.94	5.33 %	8,460.00	2,420.50
OCCIDENTAL PETROLEUM COR CALL 09/15/2045 UNSC 06.600% DUE 03/15/2046 RATING: BAA3 (674599DL6) 20-75-065-***8029	358,221.36 332,000	335,177.24 100.9570	0.10 %	- 23,044.12	358,221.36 107.90	6.54 %	21,912.00	6,451.87
OCCIDENTAL PETROLEUM COR CALL 04/01/2054 UNSC 06.050% DUE 10/01/2054 RATING: BAA3 (674599EM3) 20-75-065-***8029	366,801.90 358,000	339,666.82 94.8790	0.10 %	- 27,135.08	366,801.90 102.46	6.38 %	21,659.00	9,325.40
OGLETHORPE POWER CORP CALL 06/01/2053 MORT 06.200% DUE 12/01/2053 RATING: A3 (677050AU0) 20-75-065-***8029	898,659.30 825,000	849,519.00 102.9720	0.24 %	- 49,140.30	896,042.10 108.61	6.03 %	51,150.00	4,262.50
ONEMAIN DIRECT AUTO RECEIVABLE SERIES 2019 1A CLASS A 03.630% DUE 09/14/2027 RATING: N/A (68267EAA2) 20-75-065-***7968	130,171.83 132,934.200	132,203.06 99.4500	0.04 %	2,031.23	132,911.40 99.98	3.66 %	4,825.51	227.87



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		Current price per unit			Avg. original value at PNC per unit			
ORACLE CORP CALL 10/01/2049 UNSC 03.600% DUE 04/01/2050 RATING: BAA2 (68389XB2) 20-75-065-***8029	646,673.30 870,000	609,530.70 70.0610	0.17 %	- 37,142.60	601,577.75 69.15	5.14 %	31,320.00	7,830.00
ORACLE CORP CALL 03/27/2054 UNSC 05.375% DUE 09/27/2054 RATING: BAA2 (68389XCU7) 20-75-065-***8029	427,057.10 440,000	405,556.80 92.1720	0.12 %	- 21,500.30	427,057.10 97.06	5.84 %	23,650.00	6,175.28
ORMAT TECHNOLOGIES INC SR CONV BD 02.500% DUE 07/15/2027 RATING: N/A (686688AB8) 20-75-065-***8037	1,146,042.00 1,117,000	1,095,218.50 98.0500	0.30 %	- 50,823.50	1,123,026.77 100.54	2.55 %	27,925.00	14,272.78
PECO ENERGY CO CALL 03/15/2054 MORT 05.250% DUE 09/15/2054 RATING: AA3 (693304BG1) 20-75-065-***7968	155,020.50 150,000	141,844.50 94.5630	0.04 %	- 13,176.00	155,020.50 103.35	5.56 %	7,875.00	2,428.12
PG&E CORP CONV SR SEC GLBL 04.250% DUE 12/01/2027 RATING: N/A (69331CAL2) 20-75-065-***8037	704,256.00 672,000	728,784.00 108.4500	0.20 %	24,528.00	704,159.23 104.79	3.92 %	28,560.00	2,142.00



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		Current price per unit			Avg. original value at PNC per unit			
PACIFIC GAS & ELECTRIC CALL 12/01/2040 SECR 04.200% DUE 06/01/2041 RATING: BAA2 (694308JU2) 20-75-065-***8029	435,366.60 510,000	415,726.50 81.5150	0.12 %	- 19,640.10	435,366.60 85.37	5.16 %	21,420.00	1,785.00
PACIFICORP CALL 07/15/2054 MORT 05.800% DUE 01/15/2055 RATING: A2 (695114DE5) 20-75-065-***8029	44,729.55 45,000	43,728.75 97.1750	0.02 %	- 1,000.80	44,729.55 99.40	5.97 %	2,610.00	1,203.50
PENN ENTERTAINMENT INC CONV 02.750% DUE 05/15/2026 RATING: N/A (707569AU3) 20-75-065-***8037	679,086.46 614,000	672,722.96 109.5640	0.19 %	- 6,363.50	679,086.46 110.60	2.51 %	16,885.00	2,157.53
PFIZER INVESTMENT ENTER SEDOL ISIN US716973AH54 05.340% DUE 05/19/2063 RATING: A2 (716973AH5) 20-75-065-***7968	667,691.00 650,000	596,661.00 91.7940	0.17 %	- 71,030.00	667,691.00 102.72	5.82 %	34,710.00	4,049.50
PG&E ENERGY RECOVERY FND SER A-3 SECR 02.822% DUE 07/15/2048 RATING: AAA (71710TAC2) 20-75-065-***7968	39,529.60 55,000	38,551.15 70.0930	0.02 %	- 978.45	54,997.47 100.00	4.03 %	1,552.10	715.69



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		Current price per unit			Avg. original value at PNC per unit			
PHILIP MORRIS INTL INC NOTES 06.375% DUE 05/16/2038 RATING: A2 (718172AC3) 20-75-065-***7968	283,352.50 250,000	268,460.00 107.3840	0.08 %	- 14,892.50	283,352.50 113.34	5.94 %	15,937.50	1,992.19
PINE STREET TRUST III CALL 11/15/2053 UNSC 06.223% DUE 05/15/2054 RATING: BAA1 (72284KAB7) 20-75-065-***8029	1,014,840.30 940,000	948,563.40 100.9110	0.26 %	- 66,276.90	1,014,840.30 107.96	6.17 %	58,496.20	7,474.51
POST HOLDINGS INC CONV 02.500% DUE 08/15/2027 RATING: N/A (737446AT1) 20-75-065-***8037	1,021,849.30 1,007,000	1,179,700.50 117.1500	0.33 %	157,851.20	1,013,346.38 100.63	2.14 %	25,175.00	9,510.56
PRECISION CASTPARTS CORP CALL 12/15/2044 UNSC 04.375% DUE 06/15/2045 RATING: AA2 (740189AP0) 20-75-065-***7968	138,046.50 150,000	127,795.50 85.1970	0.04 %	- 10,251.00	138,046.50 92.03	5.14 %	6,562.50	291.67
PROGRESS RESIDENTIAL TRUST SERIES 2022 SFR3 CLASS A 03.200% DUE 04/17/2039 RATING: AAA (74331UAA6) 20-75-065-***7968	203,848.35 218,164.290	209,086.47 95.8390	0.06 %	5,238.12	208,912.70 95.76	3.34 %	6,981.26	271.49



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		Current price per unit			Avg. original value at PNC per unit			
PROGRESS RESIDENTIAL TRUST SERIES 2022 SFR5 CLASS A 04.451% DUE 06/17/2039 RATING: AAA (74332YAA7) 20-75-065-***7968	139,723.68 144,375.460	142,502.91 98.7030	0.04 %	2,779.23	143,475.17 99.38	4.51 %	6,426.15	553.36
PROGRESS RESIDENTIAL TRUST SERIES 2021 SFR2 CLASS A 01.546% DUE 04/19/2038 RATING: AAA (74333DAA2) 20-75-065-***7968	62,602.12 68,751.220	66,634.37 96.9210	0.02 %	4,032.25	66,140.82 96.20	1.60 %	1,062.89	38.38
PROGRESS RESIDENTIAL TRUST SERIES 2021 SFR3 CLASS A 01.637% DUE 05/17/2026 RATING: AAA (74333VAA2) 20-75-065-***7968	155,082.73 170,041.257	164,336.37 96.6450	0.05 %	9,253.64	164,335.58 96.64	1.70 %	2,783.58	108.25
PROLOGIS LP CALL 12/15/2052 UNSC 05.250% DUE 06/15/2053 RATING: A2 (74340XCF6) 20-75-065-***7968	202,824.00 200,000	186,726.00 93.3630	0.06 %	- 16,098.00	202,824.00 101.41	5.63 %	10,500.00	466.67
PUBLIC SERVICE OKLAHOMA SER K CALL 02/15/2051 03.150% DUE 08/15/2051 RATING: BAA1 (744533BP4) 20-75-065-***7968	64,825.15 95,000	60,179.65 63.3470	0.02 %	- 4,645.50	94,597.20 99.58	4.98 %	2,992.50	1,130.50



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		Current price per unit	of total portfolio		Avg. original value at PNC per unit			
PUBLIC SERVICE OKLAHOMA SER K CALL 02/15/2051 03.150% DUE 08/15/2051 RATING: BAA1 (744533BP4) 20-75-065-***8029	392,672.50 550,000	348,408.50 63.3470	0.10 %	- 44,264.00	392,672.50 71.40	4.98 %	17,325.00	6,545.00
PUGET SOUND ENERGY INC CALL 12/15/2047 MORT 04.223% DUE 06/15/2048 RATING: A2 (745332CH7) 20-75-065-***7968	154,659.60 180,000	144,430.20 80.2390	0.04 %	- 10,229.40	154,659.60 85.92	5.27 %	7,601.40	337.84
QUALCOMM INC CALL 11/20/2051 UNSC 04.500% DUE 05/20/2052 RATING: A2 (747525BR3) 20-75-065-***7968	274,200.00 300,000	251,463.00 83.8210	0.07 %	- 22,737.00	274,200.00 91.40	5.37 %	13,500.00	1,537.50
RTX CORPORATION CALL 08/27/2052 UNSC 05.375% DUE 02/27/2053 RATING: BAA1 (75513ECS8) 20-75-065-***7968	76,171.50 75,000	71,216.25 94.9550	0.02 %	- 4,955.25	74,866.50 99.82	5.67 %	4,031.25	1,388.54
REALTY INCOME CORP CALL 03/01/2054 UNSC 05.375% DUE 09/01/2054 RATING: A3 (756109CQ5) 20-75-065-***7968	29,512.20 30,000	28,477.80 94.9260	0.01 %	- 1,034.40	29,512.20 98.37	5.67 %	1,612.50	559.90



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		Current price per unit			Avg. original value at PNC per unit			
REPAY HOLDINGS	839,025.00	924,165.00	0.26 %	85,140.00	893,179.97			
CONV	990,000	93.3500			90.22			
ZERO CPN DUE 02/01/2026								
RATING: N/A								
(76029LAA8)								
20-75-065-***8037								
ROCHE HOLDINGS INC	131,984.00	118,920.00	0.04 %	- 13,064.00	131,984.00	4.39 %	5,214.00	260.70
SER 144A CALL 06/13/2051	200,000	59.4600			65.99			
02.607% DUE 12/13/2051								
RATING: AA2								
(771196BY7)								
20-75-065-***7968								
ROYALTY PHARMA PLC	596,897.70	546,014.25	0.15 %	- 50,883.45	596,897.70	6.22 %	33,925.00	18,941.46
SEDOL 2MGR5N51SIN US78081BAS25	575,000	94.9590			103.81			
05.900% DUE 09/02/2054								
RATING: BAA3								
(78081BAS2)								
20-75-065-***8029								
SVB FIN GROUP ESCROW		8.80	0.01 %	8.80				
SECURITY IN DEFAULT	88,000	0.0100						
03.50% DUE 01/29/2025								
RATING: N/A								
(784ESCAQ8)								
(MARKET VALUE AS OF 11/08/24)								
20-75-065-***8029								
SVB FIN GROUP ESCROW		3.70	0.01 %	3.70				
SECURITY IN DEFAULT	37,000	0.0100						
02.100% DUE 05/15/2028								
RATING: N/A								
(784ESCAS4)								
(MARKET VALUE AS OF 11/08/24)								
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		Quantity	Current price per unit			Avg. original value at PNC per unit				
SCE RECOVERY FUNDING LLC SER A-1 SECR 04.697% DUE 06/15/2042 RATING: AAA (78433LAG1) 20-75-065-***7968	109,166.54 110,705.350		106,459.80 96.1650	0.03 %	- 2,706.74	110,695.39 99.99		4.89 %	5,199.83	245.55
SLG OFFICE TRUST SERIES 2021 OVA CLASS A 02.585% DUE 07/15/2041 RATING: N/A (78449RAA3) 20-75-065-***7968	479,155.40 580,000		487,084.00 83.9800	0.14 %	7,928.60	597,399.54 103.00		3.08 %	14,995.32	1,249.61
SSR MINING INC CONV 02.500% DUE 04/01/2039 RATING: N/A (784730AB9) 20-75-065-***8037	790,575.00 830,000		797,630.00 96.1000	0.22 %	7,055.00	790,575.00 95.25		2.61 %	20,750.00	5,187.50
SAN DIEGO G & E SER RRR CALL 12/01/2046 03.750% DUE 06/01/2047 RATING: A1 (797440BV5) 20-75-065-***7968	158,554.00 200,000		149,852.00 74.9260	0.05 %	- 8,702.00	158,554.00 79.28		5.01 %	7,500.00	625.00
SAN DIEGO G & E CALL 10/15/2053 MORT 05.550% DUE 04/15/2054 RATING: A1 (797440CF9) 20-75-065-***7968	337,379.20 320,000		310,134.40 96.9170	0.09 %	- 27,244.80	337,379.20 105.43		5.73 %	17,760.00	3,749.33



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		Quantity	Current price per unit			Avg. original value at PNC per unit				
SANTANDER DRIVE AUTO RECEIVABL SERIES 2022 2 CLASS B 03.440% DUE 09/15/2027 RATING: AAA (80286MAD0) 20-75-065-***7968	179,621.94 183,095.250		182,390.33 99.6150	0.05 %	2,768.39	183,050.48 99.98		3.46 %	6,298.48	279.93
SANTANDER DRIVE AUTO RECEIVABL SERIES 2023 5 CLASS B 06.160% DUE 12/17/2029 RATING: AAA (80286PAD3) 20-75-065-***7968	439,632.00 430,000		439,705.10 102.2570	0.12 %	73.10	429,892.46 99.97		6.03 %	26,488.00	1,177.24
SAUDI ARABIAN OIL CO 144A SEDOL 2MLN981 ISIN US80414L2P94 05.750% DUE 07/17/2054 RATING: AA3 (80414L2P9) 20-75-065-***7968	204,360.00 200,000		187,038.00 93.5190	0.06 %	- 17,322.00	204,360.00 102.18		6.15 %	11,500.00	5,238.89
SEMTECH CORP CONV 01.625% DUE 11/01/2027 RATING: N/A (816850AF8) 20-75-065-***8037	762,214.00 892,000		1,574,826.00 176.5500	0.43 %	812,612.00	858,145.84 96.20		0.93 %	14,495.00	2,415.83
SHELL INTERNATIONAL FIN SEDOL ISIN US822582CE05 03.125% DUE 11/07/2049 RATING: AA2 (822582CE0) 20-75-065-***7968	66,135.60 90,000		59,278.50 65.8650	0.02 %	- 6,857.10	88,117.20 97.91		4.75 %	2,812.50	421.87



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		Quantity	Current price per unit			Avg. original value at PNC per unit				
SHELL FINANCE US INC SER * COGT 03.750% DUE 09/12/2046 RATING: AA2 (822905AH8) 20-75-065-***7968	214,013.80 260,000		195,447.20 75.1720	0.06 %	- 18,566.60	214,013.80 82.31		4.99 %	9,750.00	2,952.08
SIERRA RECEIVABLES FUNDING CO SERIES 2023 3A CLASS A 06.100% DUE 09/20/2040 RATING: AAA (826944AA8) 20-75-065-***7968	132,346.92 129,228.620		131,282.06 101.5890	0.04 %	- 1,064.86	129,225.09 100.00		6.01 %	7,882.95	306.56
SOUTHERN CAL EDISON SER C CALL 09/01/2047 04.125% DUE 03/01/2048 RATING: A2 (842400GK3) 20-75-065-***7968	157,263.00 190,000		147,837.10 77.8090	0.05 %	- 9,425.90	157,263.00 82.77		5.31 %	7,837.50	2,612.50
SOUTHERN CAL EDISON CALL 08/01/2049 MORT 03.650% DUE 02/01/2050 RATING: A2 (842400GT4) 20-75-065-***7968	388,452.50 500,000		357,140.00 71.4280	0.10 %	- 31,312.50	388,452.50 77.69		5.12 %	18,250.00	7,604.17
SOUTHERN CAL EDISON CALL 10/15/2053 MORT 05.750% DUE 04/15/2054 RATING: A2 (842400JD6) 20-75-065-***7968	218,311.50 210,000		205,919.70 98.0570	0.06 %	- 12,391.80	218,311.50 103.96		5.87 %	12,075.00	2,549.17



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		Quantity	Current price per unit			Avg. original value at PNC per unit				
SOUTHERN CO GAS CAPITAL SER 21A CALL 03/30/2051 03.150% DUE 09/30/2051 RATING: BAA1 (8426EPAE8) 20-75-065-***7968	173,314.75	250,000	161,437.50 64.5750	0.05 %	- 11,877.25	181,293.00 72.52		4.88 %	7,875.00	1,990.63
SOUTHWESTERN ELEC POWER CALL 05/01/2051 UNSC 03.250% DUE 11/01/2051 RATING: BAA2 (845437BT8) 20-75-065-***8029	309,713.25	465,000	294,414.75 63.3150	0.08 %	- 15,298.50	309,713.25 66.61		5.14 %	15,112.50	2,518.75
SPECTRUM BRANDS INC CONV 03.375% DUE 06/01/2029 RATING: N/A (84762LAY1) 20-75-065-***8037	901,356.47	936,000	913,816.80 97.6300	0.25 %	12,460.33	901,356.47 96.30		3.46 %	31,590.00	2,632.50
SQUARE INC CONV 00.125% DUE 03/01/2025 RATING: N/A (852234AF0) 20-75-065-***8037	396,621.40	406,000	402,346.00 99.1000	0.11 %	5,724.60	577,018.16 142.12		0.13 %	507.50	169.17
SUMMIT HOTEL PROPERTIES CONV 01.500% DUE 02/15/2026 RATING: N/A (866082AA8) 20-75-065-***8037	841,288.50	949,000	916,734.00 96.6000	0.25 %	75,445.50	928,524.60 97.84		1.56 %	14,235.00	5,377.67



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Corporate debt

Description (Cusip)	Value last statement	Current market value		% of total portfolio	Unrealized gain/loss	Total original value at PNC		Current yield	Estimated annual income	Accrued income
		Quantity	Current price per unit			Avg. original value at PNC per unit				
T-MOBILE USA INC SER WI CALL 08/15/2050 03.300% DUE 02/15/2051 RATING: BAA2 (87264ABN4) 20-75-065-***7968	65,018.70 90,000	59,358.60 65.9540		0.02 %	- 5,660.10	89,845.20 99.83		5.01 %	2,970.00	1,122.00
T-MOBILE USA INC CALL 12/15/2054 COGT 05.250% DUE 06/15/2055 RATING: BAA2 (87264ADN2) 20-75-065-***8029	773,383.35 775,000	703,816.25 90.8150		0.20 %	- 69,567.10	773,383.35 99.79		5.79 %	40,687.50	1,808.33
TARGA RESOURCES CORP CALL 08/15/2052 UNSC 06.500% DUE 02/15/2053 RATING: BAA2 (87612GAD3) 20-75-065-***8029	536,739.15 485,000	505,457.30 104.2180		0.14 %	- 31,281.85	536,739.15 110.67		6.24 %	31,525.00	11,909.44
TEACHERS INSUR & ANNUITY SER 144A SUB 04.900% DUE 09/15/2044 RATING: AA3 (878091BD8) 20-75-065-***7968	190,136.00 200,000	178,568.00 89.2840		0.05 %	- 11,568.00	190,136.00 95.07		5.49 %	9,800.00	2,885.56
TEXAS INSTRUMENTS INC CALL 08/08/2053 UNSC 05.150% DUE 02/08/2054 RATING: AA3 (882508CJ1) 20-75-065-***7968	236,244.50 230,000	215,307.60 93.6120		0.06 %	- 20,936.90	236,244.50 102.72		5.51 %	11,845.00	4,705.10



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		Current price per unit			Avg. original value at PNC per unit			
TEXAS INSTRUMENTS INC CALL 11/18/2062 UNSC 05.050% DUE 05/18/2063 RATING: AA3 (882926AA6) 20-75-065-***7968	66,582.75 65,000	58,571.50 90.1100	0.02 %	- 8,011.25	64,458.55 99.17	5.61 %	3,282.50	392.08
TOTAL CAPITAL INTL SA SEDOL BMD6YZ1 ISIN US89153VAV18 03.127% DUE 05/29/2050 RATING: AA3 (89153VAV1) 20-75-065-***7968	252,875.00 350,000	229,288.50 65.5110	0.07 %	- 23,586.50	252,875.00 72.25	4.78 %	10,944.50	972.84
TOTAL ENERGIES CAPITAL SA SEDOL BPW6WH1 ISIN US89157XAB73 05.488% DUE 04/05/2054 RATING: AA3 (89157XAB7) 20-75-065-***7968	70,000.00 70,000	67,088.70 95.8410	0.02 %	- 2,911.30	70,000.00 100.00	5.73 %	3,841.60	917.72
TOTAL ENERGIES CAPITAL SA SEDOL 2MSS3S7 ISIN US89157XAF87 05.425% DUE 09/10/2064 RATING: AA3 (89157XAF8) 20-75-065-***7968	130,000.00 130,000	120,568.50 92.7450	0.04 %	- 9,431.50	130,000.00 100.00	5.85 %	7,052.50	2,174.52
UBER TECHNOLOGIES INC CONV ZERO CPN DUE 12/15/2025 RATING: N/A (90353TAJ9) 20-75-065-***8037	953,597.21 879,000	886,032.00 100.8000	0.25 %	- 67,565.21	953,597.21 108.49			



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		Current price per unit			Avg. original value at PNC per unit			
UBER TECHNOLOGIES INC CALL 03/15/2054 UNSC 05.350% DUE 09/15/2054 RATING: BAA2 (90353TAQ3) 20-75-065-***8029	1,093,051.30 1,100,000	1,022,901.00 92.9910	0.28 %	- 70,150.30	1,093,051.30 99.37	5.76 %	58,850.00	18,308.89
UNION ELECTRIC CO CALL 09/15/2052 MORT 05.450% DUE 03/15/2053 RATING: A2 (906548CW0) 20-75-065-***7968	307,767.00 300,000	287,259.00 95.7530	0.08 %	- 20,508.00	307,767.00 102.59	5.70 %	16,350.00	4,814.17
UNION ELECTRIC CO CALL 09/15/2054 MORT 05.125% DUE 03/15/2055 RATING: A2 (906548CZ3) 20-75-065-***7968	139,833.40 140,000	128,205.00 91.5750	0.04 %	- 11,628.40	139,833.40 99.88	5.60 %	7,175.00	1,674.17
UNION PACIFIC CORP CALL 09/20/2059 UNSC 03.839% DUE 03/20/2060 RATING: A3 (907818FG8) 20-75-065-***7968	241,338.00 300,000	214,401.00 71.4670	0.06 %	- 26,937.00	241,338.00 80.45	5.38 %	11,517.00	3,231.16
UNITED AIR 2016-1 AA PTT SER AA PASS 03.100% DUE 01/07/2030 RATING: A1 (90931LAA6) 20-75-065-***7968	13,797.50 15,135.300	14,345.39 94.7810	0.01 %	547.89	15,135.30 100.00	3.28 %	469.19	226.78



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		Current price per unit			Avg. original value at PNC per unit			
UNITED AIR 2015-1 AA PTT PASS 03.450% DUE 06/01/2029 RATING: A1 (90932LAA5) 20-75-065-***7968	68,324.79 73,625.050	70,576.97 95.8600	0.02 %	2,252.18	72,547.88 98.54	3.60 %	2,540.06	211.67
UNITED AIR 2014-1 A PTT SER A PASS 04.000% DUE 10/11/2027 RATING: N/A (90932PAA6) 20-75-065-***7968	80,525.39 84,314.480	83,323.78 98.8250	0.03 %	2,798.39	85,207.48 101.06	4.05 %	3,372.58	749.46
UNITED AIR 2014-2 A PTT SER A PASS 03.750% DUE 03/03/2028 RATING: N/A (90932QAA4) 20-75-065-***7968	35,662.39 37,433.360	36,694.80 98.0270	0.01 %	1,032.41	37,061.11 99.01	3.83 %	1,403.75	460.12
UNITED PARCEL SERVICE CALL 11/22/2063 UNSC 05.600% DUE 05/22/2064 RATING: A2 (911312CF1) 20-75-065-***7968	274,677.50 250,000	242,410.00 96.9640	0.07 %	- 32,267.50	274,677.50 109.87	5.78 %	14,000.00	1,516.67
UNITEDHEALTH GROUP INC CALL 10/15/2046 UNSC 04.250% DUE 04/15/2047 RATING: A2 (91324PCZ3) 20-75-065-***7968	308,339.50 350,000	283,724.00 81.0640	0.08 %	- 24,615.50	308,339.50 88.10	5.25 %	14,875.00	3,140.28



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		Current price per unit						
UNITEDHEALTH GROUP INC CALL 02/15/2059 UNSC 03.875% DUE 08/15/2059 RATING: A2 (91324PDV1) 20-75-065-***7968	160,078.00 200,000	141,586.00 70.7930	0.04 %	- 18,492.00	160,078.00 80.04	5.48 %	7,750.00	2,927.78
UNITEDHEALTH GROUP INC CALL 10/15/2063 UNSC 05.500% DUE 04/15/2064 RATING: A2 (91324PFD9) 20-75-065-***7968	193,098.60 180,000	168,159.60 93.4220	0.05 %	- 24,939.00	193,098.60 107.28	5.89 %	9,900.00	2,090.00
UNITEDHEALTH GROUP INC CALL 01/15/2044 UNSC 05.500% DUE 07/15/2044 RATING: A2 (91324PFK3) 20-75-065-***7968	523,490.00 500,000	484,985.00 96.9970	0.14 %	- 38,505.00	523,490.00 104.70	5.68 %	27,500.00	11,916.67
UNITEDHEALTH GROUP INC CALL 01/15/2044 UNSC 05.500% DUE 07/15/2044 RATING: A2 (91324PFK3) 20-75-065-***8029	620,708.88 590,000	572,282.30 96.9970	0.16 %	- 48,426.58	620,708.88 105.20	5.68 %	32,450.00	14,061.67
VALERO ENERGY CORP CALL 06/01/2051 UNSC 03.650% DUE 12/01/2051 RATING: BAA2 (91913YBD1) 20-75-065-***7968	108,964.50 150,000	101,121.00 67.4140	0.03 %	- 7,843.50	149,511.00 99.67	5.42 %	5,475.00	456.25



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		Current price per unit			Avg. original value at PNC per unit			
VERINT SYSTEMS INC CONV 00.250% DUE 04/15/2026 RATING: N/A (92343XAC4) 20-75-065-***8037	782,413.83 891,000	835,312.50 93.7500	0.23 %	52,898.67	798,217.99 89.59	0.27 %	2,227.50	470.25
VIRGINIA ELEC & POWER CO CALL 06/15/2050 UNSC 02.450% DUE 12/15/2050 RATING: A2 (927804GD0) 20-75-065-***7968	197,091.20 320,000	180,080.00 56.2750	0.05 %	- 17,011.20	197,091.20 61.59	4.36 %	7,840.00	348.44
VIRGINIA ELEC & POWER CO CALL 02/15/2054 UNSC 05.550% DUE 08/15/2054 RATING: A2 (927804GS7) 20-75-065-***7968	214,164.00 200,000	193,316.00 96.6580	0.06 %	- 20,848.00	214,164.00 107.08	5.75 %	11,100.00	4,285.83
VIRGINIA ELEC & POWER CO CALL 02/15/2054 UNSC 05.550% DUE 08/15/2054 RATING: A2 (927804GS7) 20-75-065-***8029	1,069,044.85 1,035,000	1,000,410.30 96.6580	0.28 %	- 68,634.55	1,069,044.85 103.29	5.75 %	57,442.50	22,179.19
VODAFONE GROUP PLC SEDOL 2GX3MD3 ISIN US92857WBS89 04.875% DUE 06/19/2049 RATING: BAA2 (92857WBS8) 20-75-065-***7968	63,422.10 70,000	60,298.70 86.1410	0.02 %	- 3,123.40	84,623.70 120.89	5.66 %	3,412.50	113.75



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		Current price per unit			Avg. original value at PNC per unit			
VOLKSWAGEN AUTO LEASE TRUST SERIES 2023 A CLASS A4 05.890% DUE 04/20/2028 RATING: AAA (92867UAE2) 20-75-065-***7968	411,192.45 405,000	410,115.15 101.2630	0.12 %	- 1,077.30	404,949.29 99.99	5.73 %	23,490.00	717.75
WALMART INC CALL 10/15/2052 UNSC 04.500% DUE 04/15/2053 RATING: AA2 (931142FE8) 20-75-065-***7968	197,050.00 200,000	174,018.00 87.0090	0.05 %	- 23,032.00	197,050.00 98.53	5.18 %	9,000.00	1,900.00
WASTE MANAGEMENT INC CALL 04/15/2054 COGT 05.350% DUE 10/15/2054 RATING: A3 (94106LCF4) 20-75-065-***8029	559,001.45 560,000	537,913.60 96.0560	0.15 %	- 21,087.85	559,001.45 99.82	5.57 %	29,960.00	4,743.67
WELLS FARGO & COMPANY UNSC 03.900% DUE 05/01/2045 RATING: A1 (94974BGK0) 20-75-065-***7968	206,460.00 250,000	194,442.50 77.7770	0.06 %	- 12,017.50	206,460.00 82.58	5.02 %	9,750.00	1,625.00
WELLS FARGO & COMPANY SUB 05.606% DUE 01/15/2044 RATING: A3 (949746RF0) 20-75-065-***7968	513,900.00 500,000	478,430.00 95.6860	0.13 %	- 35,470.00	513,900.00 102.78	5.86 %	28,030.00	12,924.94



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		Current price per unit			Avg. original value at PNC per unit			
WELLS FARGO & COMPANY SER MTN CALL 04/04/50 @ 100 VAR% DUE 04/04/2051 RATING: A1 (95000U2M4) 20-75-065-***7968	450,317.80 460,000	408,319.00 88.7650	0.12 %	- 41,998.80	450,317.80 97.90	5.65 %	23,059.80	5,572.79
WELLS FARGO & COMPANY SER MTN CALL 04/25/2052 VAR% DUE 04/25/2053 RATING: A1 (95000U2Z5) 20-75-065-***7968	272,318.70 290,000	242,147.10 83.4990	0.07 %	- 30,171.60	272,318.70 93.90	5.53 %	13,371.90	2,451.51
WISDOMTREE INC CONV 03.250% DUE 08/15/2029 RATING: N/A (97717PAG9) 20-75-065-***8037	1,142,355.00 1,128,000	1,223,880.00 108.5000	0.34 %	81,525.00	1,142,355.00 101.27	3.00 %	36,660.00	14,053.00
WOLFSPEED INC CONV 00.250% DUE 02/15/2028 RATING: N/A (977852AB8) 20-75-065-***8037	468,756.00 696,000	320,508.00 46.0500	0.09 %	- 148,248.00	597,336.07 85.82	0.55 %	1,740.00	657.33
Total corporate debt	\$115,504,393.27	\$112,965,690.50	30.68 %	- \$2,538,702.77	\$117,462,516.44	4.20 %	\$4,744,224.31	\$1,078,862.33



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Description (Symbol)	Value last statement	Current market value	% of total portfolio	Unrealized gain/loss	Total original value at PNC	Current yield	Estimated annual income	Accrued income
		Current price per unit			Avg. original value at PNC per unit			
AMG CAPITAL TRUST II (I) CONV PFD 05.15% 10/15/37 20-75-065-***8037	\$874,059.42 17,610	\$984,046.80 \$55.8800	0.27 %	\$ 109,987.38	\$909,551.41 \$51.65	4.61 %	\$45,345.75	\$11,335.56
APOLLO GLOBAL MANAGEMENT (I) PFD 06.750% 07/31/2026 20-75-065-***8037	960,215.25 16,782	1,458,523.62 86.9100	0.40 %	498,308.37	940,342.18 56.03	3.89 %	56,639.25	
BANK OF AMERICA CORP (I) CONV PFD SERIES L 07.250% DUE 12/31/2049 20-75-065-***8037	699,062.40 580	707,165.00 1,219.2500	0.20 %	8,102.60	697,450.00 1,202.50	5.95 %	42,050.00	10,512.50
EL PASO ENERGY CAP TR I (EP PC) PFD CONV TR SECS 4.750% 20-75-065-***8037	1,026,638.70 21,797	1,046,256.00 48.0000	0.29 %	19,617.30	1,080,375.09 49.57	4.95 %	51,767.88	
NEXTERA ENERGY INC (***) PFD 07.299% 06/01/2027 20-75-065-***8037	909,827.20 18,644	909,640.76 48.7900	0.25 %	- 186.44	909,827.20 48.80	6.96 %	63,259.09	
WELLS FARGO & COMPANY (I) CONV PFD 7.5% SER L CONV UNTIL 12/31/49 20-75-065-***8037	742,480.02 621	741,666.51 1,194.3100	0.21 %	- 813.51	702,233.88 1,130.81	6.28 %	46,575.00	
Total corporate stock - preferred	\$5,212,282.99	\$5,847,298.69	1.59 %	\$635,015.70	\$5,239,779.76	5.23 %	\$305,636.97	\$21,848.06



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		market value			value at PNC			
	Quantity	price per unit			Avg. original value at PNC per unit	yield	annual income	income
AMCOR PLC (AMCR)	\$53,078.82	\$52,234.91	0.02 %	- \$843.91	\$61,273.65	5.42 %	\$2,831.01	
SEDOL BJ1F307	5,551	\$9.4100			\$11.04			
ISIN JE00BJ1F3079								
20-75-065-***7992								
AMDOCS LIMITED (DOX)	543,595.59	530,507.34	0.15 %	- 13,088.25	532,212.42	2.48 %	13,134.95	2,984.65
ISIN BG0022569080	6,231	85.1400			85.41			
SEDOL 2256908								
20-75-065-***7992								
AON PLC/IRELAND-A (AON)	1,411,009.55	1,733,306.16	0.48 %	322,296.61	1,175,154.41	0.76 %	13,030.20	
SEDOL BLP1HW5	4,826	359.1600			243.50			
ISIN IE00BLP1HW54								
20-75-065-***7984								
ACCENTURE PLC CLASS A (ACN)	788,295.33	821,429.65	0.23 %	33,134.32	644,710.30	1.69 %	13,823.20	
SEDOL B4BNMY3	2,335	351.7900			276.11			
ISIN IE00B4BNMY34								
20-75-065-***7976								
EVEREST GROUP LTD (EG)	447,741.14	447,638.10	0.13 %	- 103.04	478,347.62	2.21 %	9,880.00	
20-75-065-***7976	1,235	362.4600			387.33			
FABRINET (FN)	547,080.14	498,248.08	0.14 %	- 48,832.06	547,080.14			
SEDOL B4JSZL8	2,266	219.8800			241.43			
ISIN KYG3323L1005								
20-75-065-***7992								
JAZZ PHARMACEUTICALS PLC (JAZZ)	221,178.21	242,359.20	0.07 %	21,180.99	221,178.21			
SEDOL B4Q5ZN4	1,968	123.1500			112.39			
ISIN IE00B4Q5ZN47								
20-75-065-***7992								
NORWEGIAN CRUISE LINE HLDGS LTD (NCLH)	412,613.27	385,255.29	0.11 %	- 27,357.98	412,613.27			
SEDOL B9CGTC3	14,973	25.7300			27.56			
ISIN BMG667211046								
20-75-065-***7992								
GARMIN LTD (GRMN)	310,221.65	364,048.90	0.10 %	53,827.25	310,221.65	1.46 %	5,295.00	
ISIN CH0114405324 SEDOL B3Z5T14	1,765	206.2600			175.76			
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	Quantity	Current price per unit			Avg. original value at PNC per unit			
KORNIT DIGITAL LTD (KRNT)	155,379.59	261,218.00	0.08 %	105,838.41	269,309.24			
SEDOL BWFRFD7	8,440	30.9500			31.91			
ISIN IL0011216723								
20-75-065-***7976								
AERCAP HOLDINGS NV (AER)	1,072,235.56	1,373,486.40	0.38 %	301,250.84	777,560.44	1.07 %	14,639.04	
ISIN NL0000687663 SEDOL B1HHKD3	14,352	95.7000			54.18			
20-75-065-***7984								
AERCAP HOLDINGS NV (AER)	318,445.61	316,575.60	0.09 %	- 1,870.01	318,445.61	1.07 %	3,374.16	
ISIN NL0000687663 SEDOL B1HHKD3	3,308	95.7000			96.27			
20-75-065-***7992								
LYONDELLBASELL INDUSTRIES N.V. (LYB)	64,939.64	50,726.41	0.02 %	- 14,213.23	55,243.63	7.22 %	3,660.88	
ISIN NL0009434992 SEDOL B3SPXZ3	683	74.2700			80.88			
20-75-065-***7992								
ROYAL CARIBBEAN CRUISES LTD (RCL)	234,601.44	386,867.13	0.11 %	152,265.69	169,693.99	0.99 %	3,801.76	922.35
SEDOL 2754907 ISIN LR0008862868	1,677	230.6900			101.19			
20-75-065-***7992								
ACV AUCTIONS INC-A (ACVA)	380,096.89	549,180.00	0.15 %	169,083.11	364,694.46			
20-75-065-***7976	25,425	21.6000			14.34			
AGCO CORP (AGCO)	114,109.36	92,825.64	0.03 %	- 21,283.72	86,289.05	1.25 %	1,151.88	
20-75-065-***7992	993	93.4800			86.90			
ABBOTT LABORATORIES INC (ABT)	604,155.29	618,711.70	0.17 %	14,556.41	601,565.58	2.09 %	12,909.20	
20-75-065-***7976	5,470	113.1100			109.98			
ABBVIE INC (ABBV)	213,844.71	242,738.20	0.07 %	28,893.49	166,025.49	3.70 %	8,960.96	
20-75-065-***7992	1,366	177.7000			121.54			
ABERCROMBIE & FITCH CO (ANF)	346,828.39	448,559.47	0.13 %	101,731.08	346,828.39	0.54 %	2,400.80	
CL A	3,001	149.4700			115.57			
20-75-065-***7992								
ACUITY BRANDS INC (AYI)	61,653.83	87,931.13	0.03 %	26,277.30	35,362.96	0.24 %	204.68	
20-75-065-***7992	301	292.1300			117.48			
ADVANCED MICRO DEVICES INC (AMD)	1,126,195.89	902,905.25	0.25 %	- 223,290.64	775,612.64			
20-75-065-***7976	7,475	120.7900			103.76			



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		market value Current price per unit			Avg. original value at PNC per unit			
AGILENT TECHNOLOGIES (IPO) (A)	775,105.81	788,575.80	0.22 %	13,469.99	775,105.80	0.74 %	5,823.04	1,455.76
20-75-065-***7976	5,870	134,3400			132.05			
ALCOA CORP (AA)	730,890.18	741,885.86	0.21 %	10,995.68	730,890.17	1.06 %	7,854.80	
20-75-065-***7984	19,637	37,7800			37.22			
ALLISON TRANSMISSION HOLDING (ALSN)	48,322.65	89,797.86	0.03 %	41,475.21	34,293.92	1.00 %	897.48	
20-75-065-***7992	831	108,0600			41.27			
ALLY FINANCIAL INC (ALLY)	355,269.51	303,780.36	0.09 %	- 51,489.15	355,269.51	3.34 %	10,123.20	
20-75-065-***7992	8,436	36,0100			42.11			
ALPHABET INC/CA-CL C (GOOG)	1,598,148.71	2,129,500.08	0.58 %	531,351.37	757,684.45	0.43 %	8,945.60	
20-75-065-***7984	11,182	190,4400			67.76			
ALPHABET INC/CA-CL A (GOOGL)	2,070,242.38	2,776,084.50	0.76 %	705,842.12	1,069,665.39	0.43 %	11,732.00	
20-75-065-***7976	14,665	189,3000			72.94			
ALPHABET INC/CA-CL A (GOOGL)	512,365.62	549,159.30	0.15 %	36,793.68	512,365.62	0.43 %	2,320.80	
20-75-065-***7992	2,901	189,3000			176.62			
AMAZON COM INC (AMZN)	1,964,113.82	2,771,992.65	0.76 %	807,878.83	1,264,077.80			
20-75-065-***7976	12,635	219,3900			100.05			
AMAZON COM INC (AMZN)	1,900,628.72	2,698,935.78	0.74 %	798,307.06	1,164,840.02			
20-75-065-***7984	12,302	219,3900			94.69			
CENCORA INC (COR)	206,637.13	222,882.56	0.07 %	16,245.43	115,634.71	0.98 %	2,182.40	
20-75-065-***7992	992	224,6800			116.57			
AMERIPRISE FINANCIAL INC (AMP)	219,770.99	303,485.10	0.09 %	83,714.11	120,411.52	1.12 %	3,374.40	
20-75-065-***7992	570	532,4300			211.25			
AMPHENOL CORP NEW (APH)	461,470.82	505,457.10	0.14 %	43,986.28	461,470.82	0.96 %	4,803.48	1,200.87
CL A	7,278	69,4500			63.41			
20-75-065-***7992								
ELEVANCE HEALTH INC (ELV)	851,165.80	665,864.50	0.19 %	- 185,301.30	700,898.96	1.86 %	12,346.20	
20-75-065-***7984	1,805	368,9000			388.31			
APPLE INC (AAPL)	1,974,794.94	2,278,822.00	0.62 %	304,027.06	1,974,794.94	0.40 %	9,100.00	
20-75-065-***7976	9,100	250,4200			217.01			
APPLE INC (AAPL)	416,197.99	553,428.20	0.16 %	137,230.21	250,786.57	0.40 %	2,210.00	
20-75-065-***7992	2,210	250,4200			113.48			



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		Current price per unit			Avg. original value at PNC per unit			
ARISTA NETWORKS INC (ANET)	299,863.11	562,929.29	0.16 %	263,066.18	155,871.00			
20-75-065-***7992	5,093	110.5300			30.60			
ATKORE INC (ATKR)	145,065.50	89,959.10	0.03 %	- 55,106.40	124,031.27	1.54 %	1,379.84	
20-75-065-***7992	1,078	83.4500			115.06			
AUTOLIV INC (ALV)	106,550.39	92,664.52	0.03 %	- 13,885.87	72,537.94	2.99 %	2,766.40	
20-75-065-***7992	988	93.7900			73.42			
BP PLC (BP)	183,514.35	157,111.40	0.05 %	- 26,402.95	177,823.69	6.43 %	10,098.50	
SPONSORED ADR	5,315	29.5600			33.46			
20-75-065-***7992								
THE BALDWIN INSURANCE GROUP (BWIN)	243,878.68	329,692.56	0.09 %	85,813.88	243,878.67			
INC	8,506	38.7600			28.67			
20-75-065-***7976								
BAKER HUGHES COMPANY (BKR)	126,622.21	155,752.94	0.05 %	29,130.73	98,390.79	2.25 %	3,493.24	
20-75-065-***7992	3,797	41.0200			25.91			
BAYER A G (BAYRY)	1,095,785.57	652,807.36	0.18 %	- 442,978.21	1,407,484.12	0.45 %	2,897.50	
SPONSORED ADR	133,772	4.8800			10.52			
20-75-065-***7984								
BERRY GLOBAL GROUP INC (BERY)	54,135.79	53,094.07	0.02 %	- 1,041.72	39,737.55	1.92 %	1,018.04	
20-75-065-***7992	821	64.6700			48.40			
BIO RAD LABORATORIES INC (BIO)	218,516.40	219,773.19	0.06 %	1,256.79	218,516.40			
CLASS A	669	328.5100			326.63			
20-75-065-***7992								
BIOMER INC (BIIB)	351,065.50	230,909.20	0.07 %	- 120,156.30	362,554.77			
20-75-065-***7992	1,510	152.9200			240.10			
BLOCK H & R INC (HRB)	465,465.33	386,313.24	0.11 %	- 79,152.09	465,465.33	2.84 %	10,966.50	2,852.25
20-75-065-***7992	7,311	52.8400			63.67			
BOISE CASCADE CO (BCC)	86,790.82	79,517.34	0.03 %	- 7,273.48	71,346.86	0.71 %	561.96	
20-75-065-***7992	669	118.8600			106.65			
BOOZ ALLEN HAMILTON HOLDING (BAH)	550,392.60	540,540.00	0.15 %	- 9,852.60	486,334.20	1.71 %	9,240.00	
20-75-065-***7992	4,200	128.7000			115.79			
BORG WARNER INC. (BWA)	99,830.26	90,124.65	0.03 %	- 9,705.61	97,036.95	1.39 %	1,247.40	
20-75-065-***7992	2,835	31.7900			34.23			



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		Current price per unit			Avg. original value at PNC per unit			
BRIGHT HORIZONS FAMILY SOLUT (BFAM)	355,518.37	397,951.50	0.11 %	42,433.13	441,577.19			
20-75-065-***7976	3,590	110.8500			123.00			
BRINKER INTERNATIONAL INC (EAT)	367,236.52	393,562.75	0.11 %	26,326.23	367,236.52	1.15 %	4,522.00	
20-75-065-***7992	2,975	132.2900			123.44			
BRINKS CO (BCO)	317,767.54	335,178.01	0.10 %	17,410.47	231,610.17	1.05 %	3,504.61	
20-75-065-***7976	3,613	92.7700			64.10			
BRISTOL MYERS SQUIBB CO (BMY)	197,097.67	232,857.52	0.07 %	35,759.85	197,097.67	4.39 %	10,210.16	
20-75-065-***7992	4,117	56.5600			47.87			
BUILDERS FIRSTSOURCE INC (BLDR)	53,390.16	45,880.53	0.02 %	- 7,509.63	31,572.56			
20-75-065-***7992	321	142.9300			98.36			
CF INDUSTRIES HOLDINGS INC (CF)	48,810.69	51,277.32	0.02 %	2,466.63	48,810.69	2.35 %	1,202.00	
20-75-065-***7992	601	85.3200			81.22			
THE CIGNA GROUP (CI)	229,408.24	209,314.12	0.06 %	- 20,094.12	190,588.02	2.19 %	4,578.32	
20-75-065-***7992	758	276.1400			251.44			
CSX CORP (CSX)	95,845.74	90,614.16	0.03 %	- 5,231.58	95,845.74	1.62 %	1,460.16	
20-75-065-***7992	2,808	32.2700			34.13			
CADENCE DESIGN SYSTEMS INC (CDNS)	483,778.73	534,518.34	0.15 %	50,739.61	203,312.86			
20-75-065-***7992	1,779	300.4600			114.28			
CAMECO CORP (CCJ)	581,689.51	713,190.42	0.20 %	131,500.91	309,150.94	0.22 %	1,554.34	
SEDOL 2158684	13,878	51.3900			22.28			
ISIN CA13321L1085								
20-75-065-***7976								
CAPITAL ONE FINANCIAL CORP (COF)	818,713.28	1,113,430.08	0.31 %	294,716.80	525,015.00	1.35 %	14,985.60	
20-75-065-***7984	6,244	178.3200			84.08			
CARDINAL HEALTH INC (CAH)	219,258.41	231,336.12	0.07 %	12,077.71	219,258.41	1.71 %	3,955.03	
20-75-065-***7992	1,956	118.2700			112.10			
CARLISLE COMPANIES INC (CSL)	69,359.46	81,882.48	0.03 %	12,523.02	33,528.72	1.09 %	888.00	
20-75-065-***7992	222	368.8400			151.03			
CARLYLE GROUP INC (CG)	664,104.46	785,624.40	0.22 %	121,519.94	571,596.81	2.78 %	21,784.00	
20-75-065-***7976	15,560	50.4900			36.74			



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	Quantity	Current price per unit			Avg. original value at PNC per unit			
CARNIVAL CORP (CCL)	364,610.37	365,302.28	0.10 %	691.91	364,610.37			
SEDOL 2523044	14,659	24.9200			24.87			
ISIN PA1436583006								
20-75-065-***7992								
CASEYS GENERAL STORES INC (CASY)	261,295.78	362,946.68	0.10 %	101,650.90	223,534.00	0.51 %	1,832.00	
20-75-065-***7992	916	396.2300			244.03			
CENTENE CORP (CNC)	305,783.38	254,375.42	0.07 %	- 51,407.96	320,148.32			
20-75-065-***7992	4,199	60.5800			76.24			
CHART INDUSTRIES INC (GTLS)	209,331.39	290,076.80	0.08 %	80,745.41	190,440.73			
20-75-065-***7976	1,520	190.8400			125.29			
CHARTER COMMUNICATIONS INC-A (CHTR)	525,448.64	535,749.51	0.15 %	10,300.87	466,857.00			
20-75-065-***7984	1,563	342.7700			298.69			
EXPAND ENERGY CORP (EXE)	124,522.66	161,071.90	0.05 %	36,549.24	132,985.94	2.32 %	3,721.40	
20-75-065-***7992	1,618	99.5500			82.19			
CHIPOTLE MEXCAN GRIL CL A (CMG)	470,551.39	490,239.00	0.14 %	19,687.61	470,551.39			
20-75-065-***7976	8,130	60.3000			57.88			
CISCO SYSTEMS INC (CSCO)	513,269.50	535,168.00	0.15 %	21,898.50	513,269.50	2.78 %	14,825.60	
20-75-065-***7992	9,040	59.2000			56.78			
CITIGROUP INC (C)	232,300.47	314,643.30	0.09 %	82,342.83	220,305.74	3.19 %	10,012.80	
20-75-065-***7992	4,470	70.3900			49.29			
CLEAR SECURE INC -CLASS A (YOU)	230,482.38	170,229.60	0.05 %	- 60,252.78	230,482.38	1.88 %	3,195.00	
20-75-065-***7976	6,390	26.6400			36.07			
CLEARWATER ANALYTICS HDS-A (CWAN)	240,682.74	389,958.40	0.11 %	149,275.66	240,682.74			
20-75-065-***7976	14,170	27.5200			16.99			
COMCAST CORPORATION CL A (CMCSA)	1,535,747.93	1,387,709.28	0.38 %	- 148,038.65	1,412,039.14	3.52 %	48,808.32	
20-75-065-***7984	36,976	37.5300			38.19			
COMMERCIAL METALS CO (CMC)	43,835.04	43,449.60	0.02 %	- 385.44	38,292.38	1.46 %	630.72	
20-75-065-***7992	876	49.6000			43.71			
CONFLUENT INC-CLASS A (CFLT)	367,980.45	395,913.60	0.11 %	27,933.15	367,980.44			
20-75-065-***7976	14,160	27.9600			25.99			
CONOCOPHILLIPS (COP)	2,467,055.99	2,177,872.37	0.60 %	- 289,183.62	2,279,818.74	3.15 %	68,518.32	
20-75-065-***7984	21,961	99.1700			103.81			



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		Current price per unit			Avg. original value at PNC per unit			
COPART INC (CPRT)	728,446.80	833,876.70	0.23 %	105,429.90	395,978.87			
20-75-065-***7976	14,530	57,3900			27.25			
CORE & MAIN INC-CLASS A (CNM)	69,319.46	90,823.44	0.03 %	21,503.98	69,319.46			
20-75-065-***7992	1,784	50.9100			38.86			
CUMMINS INC (CMI)	61,329.92	89,241.60	0.03 %	27,911.68	30,732.32	2.09 %	1,863.68	
20-75-065-***7992	256	348.6000			120.05			
DANIMER SCIENTIFIC INC-29 (I)		213.59	0.01 %	213.59				
WARRANT	5,933	0.0360						
EXPIRING 07/15/2025								
20-75-065-***8037								
DAVITA INC (DVA)	159,332.98	224,773.65	0.07 %	65,440.67	146,002.23			
20-75-065-***7992	1,503	149.5500			97.14			
DECKERS OUTDOOR CORP (DECK)	229,262.12	388,104.99	0.11 %	158,842.87	174,598.70			
20-75-065-***7992	1,911	203.0900			91.37			
DICK'S SPORTING GOODS, INC. (DKS)	290,284.47	411,454.32	0.12 %	121,169.85	285,373.69	2.12 %	8,720.30	
20-75-065-***7992	1,798	228.8400			158.72			
DISCOVER FINANCIAL W/I (DFS)	214,970.33	307,136.79	0.09 %	92,166.46	214,970.33	1.62 %	4,964.40	
20-75-065-***7984	1,773	173.2300			121.25			
DOMINION ENERGY INC (D)	99,255.77	100,448.90	0.03 %	1,193.13	99,255.77	4.96 %	4,979.55	
20-75-065-***7992	1,865	53.8600			53.22			
DOVER CORP (DOV)	74,444.04	90,798.40	0.03 %	16,354.36	36,399.50	1.10 %	997.04	
20-75-065-***7992	484	187.6000			75.21			
DOXIMITY INC-CLASS A (DOCS)	197,876.06	386,810.55	0.11 %	188,934.49	197,876.05			
20-75-065-***7976	7,245	53.3900			27.31			
DYNATRACE INC (DT)	603,180.33	626,383.75	0.17 %	23,203.42	532,277.53			
20-75-065-***7976	11,525	54.3500			46.18			
ELF BEAUTY INC (ELF)	294,764.46	259,260.75	0.08 %	- 35,503.71	294,764.45			
20-75-065-***7976	2,065	125.5500			142.74			
EASTMAN CHEM CO (EMN)	50,725.35	51,687.12	0.02 %	961.77	42,959.63	3.64 %	1,879.12	469.78
20-75-065-***7992	566	91.3200			75.90			
EMCOR GROUP INC (EME)	41,147.13	86,694.90	0.03 %	45,547.77	10,196.86	0.23 %	191.00	
20-75-065-***7992	191	453.9000			53.39			



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		market value Current price per unit			Avg. original value at PNC per unit			
EMERSON ELECTRIC CO (EMR)	71,440.22	90,964.62	0.03 %	19,524.40	44,953.68	1.71 %	1,548.74	
20-75-065-***7992	734	123.9300			61.24			
EQUITABLE HOLDINGS INC (EQH)	309,533.31	318,208.82	0.09 %	8,675.51	309,533.31	2.04 %	6,476.16	
20-75-065-***7992	6,746	47.1700			45.88			
EVERGY INC (EVRG)	88,846.31	103,280.90	0.03 %	14,434.59	103,954.26	4.34 %	4,480.26	
20-75-065-***7992	1,678	61.5500			61.95			
FLYWIRE CORP-VOTING (FLYW)	295,414.33	319,094.50	0.09 %	23,680.17	295,414.32			
20-75-065-***7976	15,475	20.6200			19.09			
META PLATFORMS INC (META)	1,341,936.82	2,169,900.06	0.59 %	827,963.24	733,839.67	0.36 %	7,782.60	
20-75-065-***7984	3,706	585.5100			198.01			
META PLATFORMS INC (META)	445,656.69	514,663.29	0.14 %	69,006.60	445,656.69	0.36 %	1,845.90	
20-75-065-***7992	879	585.5100			507.00			
F5 INC (FFIV)	456,264.63	531,104.64	0.15 %	74,840.01	456,264.63			
20-75-065-***7992	2,112	251.4700			216.03			
FNF GROUP-W/I (FNF)	260,991.94	288,335.04	0.08 %	27,343.10	217,467.59	3.57 %	10,272.00	
20-75-065-***7992	5,136	56.1400			42.34			
FIRSTENERGY CORP (FE)	106,543.05	102,234.60	0.03 %	- 4,308.45	106,543.05	4.48 %	4,574.60	
20-75-065-***7992	2,570	39.7800			41.46			
FORTINET INC (FTNT)	322,617.36	520,773.76	0.15 %	198,156.40	309,621.37			
20-75-065-***7992	5,512	94.4800			56.17			
FOX CORP- CLASS B (FOX)	412,144.43	430,413.40	0.12 %	18,268.97	412,144.43	1.19 %	5,081.40	
20-75-065-***7992	9,410	45.7400			43.80			
GARTNER INC (IT)	465,711.18	498,519.63	0.14 %	32,808.45	289,419.17			
20-75-065-***7992	1,029	484.4700			281.26			
GE VERNOVA LLC (GEV)	269,221.38	774,630.15	0.22 %	505,408.77	269,221.37	0.31 %	2,355.00	588.75
20-75-065-***7984	2,355	328.9300			114.32			
GENTEX CORP (GNTX)	96,840.34	86,707.14	0.03 %	- 10,133.20	69,938.51	1.68 %	1,448.64	
20-75-065-***7992	3,018	28.7300			23.17			
GENUINE PARTS CO (GPC)	105,251.66	91,189.56	0.03 %	- 14,062.10	98,261.94	3.53 %	3,217.72	897.00
20-75-065-***7992	781	116.7600			125.82			
GILEAD SCIENCES INC (GILD)	193,021.24	239,145.93	0.07 %	46,124.69	193,021.24	3.43 %	8,181.24	
20-75-065-***7992	2,589	92.3700			74.55			



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		Current price per unit			Avg. original value at PNC per unit			
GODADDY INC - CLASS A (GDDY)	406,371.47	520,662.06	0.15 %	114,290.59	406,371.47			
20-75-065-***7992	2,638	197.3700			154.05			
GOLDMAN SACHS GROUP INC (GS)	207,640.35	308,069.56	0.09 %	100,429.21	199,565.25	2.10 %	6,456.00	
20-75-065-***7992	538	572.6200			370.94			
GREEN PLAINS INC (GPRI)	225,627.11	86,031.00	0.03 %	- 139,596.11	274,260.02	5.07 %	4,356.00	
20-75-065-***7976	9,075	9.4800			30.22			
HCA HEALTHCARE INC (HCA)	208,971.92	223,911.90	0.07 %	14,939.98	209,230.84	0.96 %	2,148.48	
20-75-065-***7992	746	300.1500			280.47			
HALLIBURTON CO (HAL)	197,974.54	150,115.99	0.05 %	- 47,858.55	209,132.21	2.51 %	3,754.28	
20-75-065-***7992	5,521	27.1900			37.88			
HARTFORD INSURANCE GROUP INC (HIG)	216,470.16	289,800.60	0.08 %	73,330.44	185,907.19	1.91 %	5,509.92	1,436.76
20-75-065-***7992	2,649	109.4000			70.18			
HILTON WORLDWIDE HLDGS - W/I (HLT)	540,078.94	733,076.56	0.20 %	192,997.62	250,338.49	0.25 %	1,779.60	
20-75-065-***7984	2,966	247.1600			84.40			
HOLOGIC INC (HOLX)	228,929.86	229,534.56	0.07 %	604.70	236,592.26			
20-75-065-***7992	3,184	72.0900			74.31			
HUMANA INC (HUM)	1,261,886.81	962,068.32	0.27 %	- 299,818.49	1,261,886.81	1.40 %	13,423.68	3,355.92
20-75-065-***7984	3,792	253.7100			332.78			
INGREDION INC (INGR)	42,597.59	53,648.40	0.02 %	11,050.81	37,546.03	2.33 %	1,248.00	
20-75-065-***7992	390	137.5600			96.27			
INTUIT SOFTWARE (INTU)	517,192.53	521,655.00	0.15 %	4,462.47	370,867.83	0.67 %	3,452.80	
20-75-065-***7992	830	628.5000			446.83			
JACKSON FINANCIAL INC-A W/I (JXN)	272,586.63	285,709.48	0.08 %	13,122.85	272,586.62	3.68 %	10,499.20	
20-75-065-***7992	3,281	87.0800			83.08			
JACOBS SOLUTIONS INC (J)	90,860.00	93,534.00	0.03 %	2,674.00	42,359.27	0.96 %	896.00	
20-75-065-***7992	700	133.6200			60.51			
KLA CORP (KLAC)	503,674.84	529,930.92	0.15 %	26,256.08	384,216.45	1.08 %	5,718.80	
20-75-065-***7992	841	630.1200			456.86			
KB HOME (KBH)	375,834.40	364,154.52	0.10 %	- 11,679.88	375,834.39	1.53 %	5,541.00	
20-75-065-***7992	5,541	65.7200			67.83			



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		Current price per unit			Avg. original value at PNC per unit			
KNIGHT SWIFT TRANSPORTATION (KNX) HOLDINGS INC 20-75-065-***7992	92,582.63 1,638	86,879.52 53.0400	0.03 %	- 5,703.11	91,310.21 55.74	1.36 %	1,179.36	
LABCORP HOLDINGS INC (LH) 20-75-065-***7992	232,588.16 1,027	235,511.64 229.3200	0.07 %	2,923.48	198,113.48 192.91	1.26 %	2,957.76	
LAUDER ESTEE COS INC (EL) CL A 20-75-065-***7984	413,236.20 5,594	419,438.12 74.9800	0.12 %	6,201.92	413,236.20 73.87	1.87 %	7,831.60	
LEAR CORP- W/I (LEA) 20-75-065-***7992	130,162.82 959	90,817.30 94.7000	0.03 %	- 39,345.52	113,986.24 118.86	3.26 %	2,953.72	
LEIDOS HOLDINGS INC-W/I (LDOS) 20-75-065-***7992	550,445.81 3,692	531,869.52 144.0600	0.15 %	- 18,576.29	550,445.81 149.09	1.12 %	5,907.20	
LIBERTY BROADBAND-C (LBRDK) 20-75-065-***7984	594,190.07 7,373	551,205.48 74.7600	0.15 %	- 42,984.59	721,018.32 97.79			
LITHIA MTRS INC (LAD) CL A 20-75-065-***7992	368,982.88 1,012	361,719.16 357.4300	0.10 %	- 7,263.72	368,982.88 364.61	0.60 %	2,145.44	
LOCKHEED MARTIN CORP (LMT) 20-75-065-***7992	587,579.17 1,124	546,196.56 485.9400	0.15 %	- 41,382.61	587,579.17 522.76	2.72 %	14,836.80	
LONDON STOCK EXCHG-UNSP ADR (LNSTY) ADR SEDOL BY7RGX6 ISIN US54211N1019 20-75-065-***7984	1,129,013.88 34,110	1,217,385.90 35.6900	0.34 %	88,372.02	1,129,013.88 33.10	0.93 %	11,222.19	
LOUISIANA PACIFIC CORP (LPX) 20-75-065-***7992	41,525.17 485	50,221.75 103.5500	0.02 %	8,696.58	41,525.16 85.62	1.09 %	543.20	
MASCO CORP (MAS) 20-75-065-***7992	80,242.04 1,198	86,938.86 72.5700	0.03 %	6,696.82	46,014.54 38.41	1.71 %	1,485.52	
MASTERCARD INC CL A (MA) 20-75-065-***7976	972,442.80 2,280	1,200,579.60 526.5700	0.33 %	228,136.80	364,833.02 160.01	0.58 %	6,931.20	
MATSON INC W/I (MATX) 20-75-065-***7992	103,578.31 638	86,027.92 134.8400	0.03 %	- 17,550.39	103,578.31 162.35	1.01 %	867.68	



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		market value			Avg. original value at PNC per unit			
	Quantity	price per unit						
MCKESSON CORPORATION (MCK)	186,460.79	226,254.27	0.07 %	39,793.48	97,714.76	0.50 %	1,127.48	307.43
20-75-065-***7992	397	569.9100			246.13			
MERITAGE HOMES CORPORATION (MTH)	434,785.13	351,940.16	0.10 %	- 82,844.97	434,785.13	1.02 %	3,557.84	
20-75-065-***7992	2,288	153.8200			190.03			
METLIFE INC. (MET)	250,816.09	305,903.68	0.09 %	55,087.59	224,843.30	2.67 %	8,144.48	
20-75-065-***7992	3,736	81.8800			60.18			
MICROSOFT CORP (MSFT)	2,516,232.04	2,767,147.50	0.76 %	250,915.46	1,276,838.68	0.79 %	21,795.80	
20-75-065-***7976	6,565	421.5000			194.49			
MICROSOFT CORP (MSFT)	1,467,326.10	1,632,048.00	0.45 %	164,721.90	624,202.87	0.79 %	12,855.04	
20-75-065-***7984	3,872	421.5000			161.21			
MICROSOFT CORP (MSFT)	494,009.70	511,701.00	0.14 %	17,691.30	494,009.70	0.79 %	4,030.48	
20-75-065-***7992	1,214	421.5000			406.93			
MOLINA HEALTHCARE INC (MOH)	278,677.94	236,041.55	0.07 %	- 42,636.39	253,905.39			
20-75-065-***7992	811	291.0500			313.08			
MOLSON COORS BEVERAGE COMPANY (TAP)	235,588.86	220,338.08	0.06 %	- 15,250.78	237,959.93	3.28 %	7,226.72	
20-75-065-***7992	3,844	57.3200			61.90			
MONGODB INC (MDB)	687,453.41	552,923.75	0.16 %	- 134,529.66	568,608.25			
20-75-065-***7976	2,375	232.8100			239.41			
MONTROSE ENVIRONMENTAL GROUP (MEG)	215,768.69	238,738.50	0.07 %	22,969.81	215,768.69			
20-75-065-***7976	12,870	18.5500			16.77			
MUELLER INDUSTRIES INC (MLI)	52,336.50	88,089.60	0.03 %	35,753.10	43,338.33	1.27 %	1,110.00	
20-75-065-***7992	1,110	79.3600			39.04			
MURPHY OIL CORP (MUR)	201,946.34	163,010.62	0.05 %	- 38,935.72	201,946.34	4.30 %	7,003.10	
20-75-065-***7992	5,387	30.2600			37.49			
MURPHY USA INC-W/ (MUSA)	268,137.61	356,744.25	0.10 %	88,606.64	220,121.18	0.40 %	1,393.56	
20-75-065-***7992	711	501.7500			309.59			
NRG ENERGY, INC. (NRG)	61,408.35	95,272.32	0.03 %	33,863.97	56,009.94	1.96 %	1,858.56	
20-75-065-***7992	1,056	90.2200			53.04			
NETAPP INC (NTAP)	423,482.12	536,521.76	0.15 %	113,039.64	427,676.80	1.80 %	9,613.76	
20-75-065-***7992	4,622	116.0800			92.53			
NEW FORTRESS INC (NFE)	411,693.29	168,814.80	0.05 %	- 242,878.49	420,698.33	2.65 %	4,466.00	
20-75-065-***7976	11,165	15.1200			37.68			



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		Current price per unit			Avg. original value at PNC per unit			
NICE LTD (NICE)	469,120.94	388,084.40	0.11 %	- 81,036.54	429,644.36	0.08 %	299.34	
20-75-065-***7976	2,285	169.8400			188.03			
NORTHROP GRUMMAN CORPORATION (NOC)	614,097.14	559,393.68	0.16 %	- 54,703.46	614,097.14	1.76 %	9,822.08	
20-75-065-***7992	1,192	469.2900			515.18			
NUCOR CORP (NUE)	67,482.85	46,333.87	0.02 %	- 21,148.98	39,824.38	1.89 %	873.40	218.35
20-75-065-***7992	397	116.7100			100.31			
NVIDIA CORP (NVDA)	1,195,475.34	2,709,300.75	0.74 %	1,513,825.41	747,055.28	0.03 %	807.00	
20-75-065-***7976	20,175	134.2900			37.03			
OGE ENERGY CORP (OGE)	87,174.44	101,970.00	0.03 %	14,795.56	88,550.22	4.09 %	4,165.32	
20-75-065-***7992	2,472	41.2500			35.82			
OCCIDENTAL PETROLEUM CORP (OXY)			0.01 %					1,049.18
20-75-065-***7984		49.4100						
OSHKOSH CORPORATION (OSK)	92,566.51	82,140.48	0.03 %	- 10,426.03	86,842.88	2.15 %	1,762.56	
CLASS B	864	95.0700			100.51			
20-75-065-***7992								
OVINTIV INC (OVI)	172,972.36	154,507.50	0.05 %	- 18,464.86	186,692.09	2.97 %	4,578.00	
SEDOL BJ01KB6	3,815	40.5000			48.94			
ISIN US69047Q1022								
20-75-065-***7992								
OWENS CORNING INC (OC)	42,479.62	48,711.52	0.02 %	6,231.90	23,615.95	1.63 %	789.36	
20-75-065-***7992	286	170.3200			82.57			
PDF SOLUTIONS INC (PDFS)	264,655.63	236,137.60	0.07 %	- 28,518.03	264,655.63			
20-75-065-***7976	8,720	27.0800			30.35			
PG&E CORP (PCG)	109,281.59	104,693.84	0.03 %	- 4,587.75	109,281.59	0.35 %	363.16	129.70
20-75-065-***7992	5,188	20.1800			21.06			
PPL CORPORATION (PPL)	86,713.49	101,502.42	0.03 %	14,788.93	89,742.53	3.36 %	3,408.43	805.20
20-75-065-***7992	3,127	32.4600			28.70			
PACKAGING CORP PKG (PKG)	38,283.85	52,905.55	0.02 %	14,621.70	25,959.17	2.23 %	1,175.00	293.75
20-75-065-***7992	235	225.1300			110.46			
PALO ALTO NETWORKS INC (PANW)	751,218.02	929,815.60	0.26 %	178,597.58	457,099.16			
20-75-065-***7976	5,110	181.9600			89.45			



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		Current price per unit			Avg. original value at PNC per unit			
PARKER HANNIFIN CORP (PH)	64,498.00	89,044.20	0.03 %	24,546.20	15,360.40	1.03 %	912.80	
20-75-065-***7992	140	636.0300			109.72			
PARSONS CORP (PSN)	551,945.68	549,441.00	0.15 %	- 2,504.68	551,945.68			
20-75-065-***7992	5,956	92.2500			92.67			
PAYCHEX INC (PAYX)	449,237.61	528,068.52	0.15 %	78,830.91	432,620.31	2.80 %	14,762.72	
20-75-065-***7992	3,766	140.2200			114.88			
PFIZER INC (PFE)	259,865.50	245,694.33	0.07 %	- 14,171.17	259,865.50	6.49 %	15,928.92	
20-75-065-***7992	9,261	26.5300			28.06			
PHILIP MORRIS INTERNAT-W/ (PM)	167,352.25	220,721.90	0.06 %	53,369.65	167,352.24	4.49 %	9,903.60	2,475.90
20-75-065-***7992	1,834	120.3500			91.25			
PINNACLE WEST CAPITAL CORP (PNW)	84,642.65	97,485.50	0.03 %	12,842.85	88,282.34	4.23 %	4,117.00	
20-75-065-***7992	1,150	84.7700			76.77			
POST HOLDINGS INC-W CLASS I (POST)	178,761.80	232,353.80	0.07 %	53,592.00	178,310.61			
20-75-065-***7992	2,030	114.4600			87.84			
PROSUS NV -SPON ADR (PROSY)	1,021,680.81	1,299,325.42	0.36 %	277,644.61	1,110,790.02	0.20 %	2,503.74	2,920.99
SEDOL BKT6LC7	163,643	7.9400			6.79			
ISIN US74365P1084								
20-75-065-***7984								
PRUDENTIAL FINANCIAL, INC. (PRU)	273,562.95	298,932.66	0.09 %	25,369.71	273,562.95	4.56 %	13,618.80	
20-75-065-***7992	2,522	118.5300			108.47			
PURE STORAGE INC - CLASS A (PSTG)	415,908.49	624,988.82	0.17 %	209,080.33	338,321.20			
20-75-065-***7976	10,174	61.4300			33.25			
QUEST DIAGNOSTICS INC (DGX)	216,787.09	230,061.50	0.07 %	13,274.41	216,787.08	2.13 %	4,880.00	
20-75-065-***7992	1,525	150.8600			142.16			
REGIONS FINANCIAL CORP (RF)	236,611.25	287,579.04	0.08 %	50,967.79	215,567.04	4.26 %	12,227.00	3,524.00
20-75-065-***7992	12,227	23.5200			17.63			
RELIANCE INC (RS)	52,300.16	50,351.62	0.02 %	- 1,948.54	18,311.91	1.79 %	897.60	
20-75-065-***7992	187	269.2600			97.92			
SHELL PLC-W/1-ADR (SHEL)	1,471,326.64	1,402,545.55	0.39 %	- 68,781.09	1,301,585.08	4.44 %	62,235.86	
SEDOL BPK3CG3	22,387	62.6500			58.14			
ISIN US7802593050								
20-75-065-***7984								



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			market value Current price per unit			value at PNC Avg. original value at PNC per unit			
SHELL PLC-W/I-ADR (SHEL)	166,621.37		156,499.70	0.05 %	- 10,121.67	141,442.99	4.44 %	6,944.44	
SEDOL BPK3CG3	2,498		62.6500			56.62			
ISIN US7802593050									
20-75-065-***7992									
RYDER SYSTEM INC (R)	67,660.47		92,390.54	0.03 %	24,730.07	54,091.02	2.07 %	1,908.36	
20-75-065-***7992	589		156.8600			91.84			
SM ENERGY COMPANY (SM)	160,330.48		151,629.12	0.05 %	- 8,701.36	155,239.77	2.07 %	3,129.60	
20-75-065-***7992	3,912		38.7600			39.68			
SAFRAN SA (SAFRY)	575,499.33		710,734.50	0.20 %	135,235.17	395,434.81	0.70 %	4,942.54	
UNSPON ADR	13,041		54.5000			30.32			
20-75-065-***7984									
SAP SE SPONSORED ADR (SAP)	928,347.70		1,431,464.94	0.39 %	503,117.24	824,765.24	0.71 %	10,064.03	
20-75-065-***7984	5,814		246.2100			141.86			
SERVICE NOW INC (NOW)	910,291.22		1,341,051.80	0.37 %	430,760.58	702,302.13			
20-75-065-***7976	1,265		1,060.1200			555.18			
CHAMPION HOMES INC (SKY)	218,695.70		259,454.50	0.08 %	40,758.80	118,658.13	0.41 %	1,060.20	
20-75-065-***7976	2,945		88.1000			40.29			
SNAP ON INC (SNA)	77,041.66		91,659.60	0.03 %	14,617.94	54,972.04	2.53 %	2,311.20	
20-75-065-***7992	270		339.4800			203.60			
SONOCO PRODUCTS CO (SON)	57,176.20		50,706.30	0.02 %	- 6,469.90	57,133.54	4.26 %	2,159.04	
20-75-065-***7992	1,038		48.8500			55.04			
STATE STR CORP (STT)	251,630.54		321,637.55	0.09 %	70,007.01	238,453.25	3.10 %	9,962.08	
20-75-065-***7992	3,277		98.1500			72.77			
STEEL DYNAMICS INC (STLD)	48,882.70		47,453.12	0.02 %	- 1,429.58	25,025.03	1.76 %	832.00	191.36
20-75-065-***7992	416		114.0700			60.16			
SYNOVUS FINANCIAL CORP (SNV)	210,730.49		297,748.76	0.09 %	87,018.27	210,730.49	3.05 %	9,066.72	2,208.56
20-75-065-***7992	5,812		51.2300			36.26			
SYNCHRONY FINANCIAL (SYF)	187,011.42		312,975.00	0.09 %	125,963.58	155,447.41	1.54 %	4,815.00	
20-75-065-***7992	4,815		65.0000			32.28			
T-MOBILE US INC (TMUS)	69,756.58		96,017.55	0.03 %	26,260.97	41,050.40	1.50 %	1,431.15	
20-75-065-***7992	435		220.7300			94.37			



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		market value						
	Quantity	Current price per unit			Avg. original value at PNC per unit			
TAIWAN SEMICONDUCTOR MTG CO (TSM)	705,668.55	1,313,308.50	0.36 %	607,639.95	635,416.77	1.05 %	13,672.40	3,153.17
ADR	6,650	197.4900			95.55			
20-75-065-***7984								
TAYLOR MORRISON HOME CORP (TMHC)	357,984.50	373,564.63	0.11 %	15,580.13	357,984.50			
20-75-065-***7992	6,103	61.2100			58.66			
TENET HEALTHCARE CORP (THC)	156,991.98	216,736.91	0.06 %	59,744.93	156,991.98			
20-75-065-***7992	1,717	126.2300			91.43			
TEXAS INSTRUMENTS INC (TXN)	752,013.28	812,855.85	0.23 %	60,842.57	488,123.53	2.91 %	23,582.40	
20-75-065-***7976	4,335	187.5100			112.60			
3M COMPANY (MMM)	78,157.36	94,235.70	0.03 %	16,078.34	86,131.46	2.27 %	2,131.60	
20-75-065-***7992	730	129.0900			117.99			
TIMKEN CO (TKR)	101,389.75	90,283.05	0.03 %	- 11,106.70	104,329.05	1.91 %	1,720.40	
20-75-065-***7992	1,265	71.3700			82.47			
TOTALENERGIES SE (TTE)	202,115.69	164,263.00	0.05 %	- 37,852.69	167,786.50	5.09 %	8,357.82	2,062.18
20-75-065-***7992	3,014	54.5000			55.67			
TRANSUNION (TRU)	389,843.07	378,256.80	0.11 %	- 11,586.27	389,843.07	0.50 %	1,876.80	
20-75-065-***7976	4,080	92.7100			95.55			
TRINET GROUP INC (TNET)	118,681.30	92,948.48	0.03 %	- 25,732.82	109,338.43	1.11 %	1,024.00	
20-75-065-***7992	1,024	90.7700			106.78			
TYLER TECHNOLOGIES INC (TYL)	335,000.38	458,428.80	0.13 %	123,428.42	319,133.18			
20-75-065-***7976	795	576.6400			401.43			
UGI HOLDING CORP NEW (UGI)	85,547.12	98,155.71	0.03 %	12,608.59	94,984.95	5.32 %	5,215.50	1,303.88
20-75-065-***7992	3,477	28.2300			27.32			
UFP INDUSTRIES INC (UFPI)	53,677.20	48,777.45	0.02 %	- 4,899.75	38,205.13	1.25 %	606.20	
20-75-065-***7992	433	112.6500			88.23			
UBER TECHNOLOGIES INC (UBER)	712,332.32	617,375.20	0.17 %	- 94,957.12	712,332.32			
20-75-065-***7976	10,235	60.3200			69.60			
UNITED PARCEL SERVICE CL B (UPS)	98,438.05	96,088.20	0.03 %	- 2,349.85	98,438.05	5.21 %	4,998.72	
20-75-065-***7992	762	126.1000			129.18			
UNITED RENTALS INC (URI)	64,796.46	79,601.72	0.03 %	14,805.26	21,497.21	0.95 %	754.84	
20-75-065-***7992	113	704.4400			190.24			



MUNSON RET PLAN-CONSOLIDATEDCONS
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Detail

Corporate stock - common

Description (Symbol)	Value last statement	Current	% of total	Unrealized gain/loss	Total original	Current	Estimated	Accrued
		market value			value at PNC			
	Quantity	price per unit			Avg. original value at PNC per unit	yield	annual income	income
UNITED THERAPEUTICS CORP DEL (UTHR)	156,504.15	227,581.80	0.07 %	71,077.65	156,504.14			
20-75-065-***7992	645	352.8400			242.64			
UNITEDHEALTH GROUP INC (UNH)	993,369.03	961,134.00	0.27 %	- 32,235.03	656,801.13	1.67 %	15,960.00	
20-75-065-***7976	1,900	505.8600			345.68			
UNITEDHEALTH GROUP INC (UNH)	1,413,496.07	1,412,361.12	0.39 %	- 1,134.95	776,644.56	1.67 %	23,452.80	
20-75-065-***7984	2,792	505.8600			278.17			
UNUM GROUP (UNM)	194,498.13	310,815.68	0.09 %	116,317.55	170,374.42	2.31 %	7,150.08	
20-75-065-***7992	4,256	73.0300			40.03			
VERIZON COMMUNICATIONS INC (VZ)	98,035.00	100,614.84	0.03 %	2,579.84	107,850.08	6.78 %	6,818.36	
20-75-065-***7992	2,516	39.9900			42.87			
VERRA MOBILITY CORP (VRRM)	253,583.33	266,245.98	0.08 %	12,662.65	138,815.18			
20-75-065-***7976	11,011	24.1800			12.61			
VISA INC (V)	726,223.28	879,539.32	0.24 %	153,316.04	641,249.46	0.75 %	6,567.88	
CLASS A SHARES	2,783	316.0400			230.42			
20-75-065-***7984								
VISTRA CORP (VST)	35,272.25	91,683.55	0.03 %	56,411.30	25,566.68	0.65 %	594.51	
20-75-065-***7992	665	137.8700			38.45			
VITAL FARMS INC (VTL)	154,172.05	313,580.80	0.09 %	159,408.75	140,557.70			
20-75-065-***7976	8,320	37.6900			16.89			
VONTIER CORP-W/I (VNT)	86,224.23	91,904.40	0.03 %	5,680.17	79,044.16	0.28 %	252.00	
20-75-065-***7992	2,520	36.4700			31.37			
WALMART INC (WMT)	551,402.44	744,484.00	0.21 %	193,081.56	551,402.44	1.05 %	7,745.60	
20-75-065-***7976	8,240	90.3500			66.92			
WELLS FARGO & COMPANY (WFC)	562,879.92	803,264.64	0.22 %	240,384.72	460,693.55	2.28 %	18,297.60	
20-75-065-***7984	11,436	70.2400			40.28			
WELLS FARGO & COMPANY (WFC)	213,959.34	305,333.28	0.09 %	91,373.94	164,931.57	2.28 %	6,955.20	
20-75-065-***7992	4,347	70.2400			37.94			
WEST PHARMACEUTICAL SVCS INC (WST)	478,133.00	473,324.20	0.13 %	- 4,808.80	478,133.00	0.26 %	1,213.80	
20-75-065-***7976	1,445	327.5600			330.89			
WESTERN UNION CO - W/I (WU)	265,260.53	234,101.00	0.07 %	- 31,159.53	270,390.38	8.87 %	20,759.90	
20-75-065-***7992	22,085	10.6000			12.24			



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Corporate stock - common

Description (Symbol)	Value last statement	Current market value	% of total portfolio	Unrealized gain/loss	Total original value at PNC	Current yield	Estimated annual income	Accrued income
		Current price per unit			Avg. original value at PNC per unit			
WESTLAKE CORPORATION (WLK)	62,042.43	50,789.95	0.02 %	- 11,252.48	38,078.68	1.84 %	930.30	
20-75-065-***7992	443	114.6500			85.96			
WOODWARD INC (WWD)	724,398.00	861,556.34	0.24 %	137,158.34	632,637.91	0.68 %	5,798.24	
20-75-065-***7984	5,177	166.4200			122.20			
WORKDAY INC CL A (WDAY)	598,868.62	587,018.25	0.16 %	- 11,850.37	442,714.78			
20-75-065-***7976	2,275	258.0300			194.60			
WORKDAY INC CL A (WDAY)	1,592,265.45	1,710,480.87	0.47 %	118,215.42	1,592,265.45			
20-75-065-***7984	6,629	258.0300			240.20			
WORKIVA INC (WK)	357,816.15	396,937.50	0.11 %	39,121.35	336,570.68			
20-75-065-***7976	3,625	109.5000			92.85			
XCEL ENERGY INC (XEL)	95,685.90	101,887.68	0.03 %	6,201.78	95,685.90	3.38 %	3,440.52	
20-75-065-***7992	1,509	67.5200			63.41			
ZIONS BANCORPORATION N.A. (ZION)	219,533.11	297,290.00	0.09 %	77,756.89	219,533.11	3.18 %	9,425.60	
20-75-065-***7992	5,480	54.2500			40.06			
ZOETIS INC (ZTS)	563,026.77	479,828.85	0.14 %	- 83,197.92	386,630.26	1.23 %	5,890.00	
20-75-065-***7976	2,945	162.9300			131.28			
ZIPRECRUITER INC-A (ZIP)	227,325.05	146,791.00	0.04 %	- 80,534.05	302,389.90			
20-75-065-***7976	20,275	7.2400			14.91			
Total corporate stock - common	\$95,272,232.29	\$108,630,919.19	29.51 %	\$13,358,686.90	\$79,880,013.83	1.08 %	\$1,177,207.60	\$36,807.74



MUNSON RET PLAN-CONSOLIDATEDCONS
CONSOLIDATED ACCOUNT STATEMENT

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Detail

Other assets

Description (Cusip)	Value last statement	Quantity	Current market value	% of total portfolio	Unrealized gain/loss	Total original value at PNC	Current yield	Estimated annual income	Accrued income
			Current price per unit			Avg. original value at PNC per unit			
REPUBLIC OF CHILE SEDOL BP960X6 ISIN US168863DY16 04.340% DUE 03/07/2042 RATING: A2 (168863DY1) 20-75-065-***7968	\$273,555.00	300,000	\$251,217.00 \$83.7390	0.07 %	- \$22,338.00	\$273,555.00 \$91.19	5.19 %	\$13,020.00	\$4,123.00
ABU DHABI GOVT INTL SERIES 144A SEDOL BNYDNP1 ISIN US29135LAR15 03.000% DUE 09/15/2051 RATING: AA2 (29135LAR1) 20-75-065-***7968	143,916.00	200,000	129,904.00 64.9520	0.04 %	- 14,012.00	143,916.00 71.96	4.62 %	6,000.00	1,766.67
REPUBLIC OF POLAND SEDOL BS9C682 ISIN US731011AZ55 05.500% DUE 03/18/2054 RATING: A2 (731011AZ5) 20-75-065-***7968	206,066.00	200,000	184,028.00 92.0140	0.05 %	- 22,038.00	206,066.00 103.03	5.98 %	11,000.00	3,147.22
STATE OF QATAR SEDOL 2HHH7Z5 ISIN US74727PBE07 04.400% DUE 04/16/2050 RATING: AA2 (74727PBE0) 20-75-065-***7968	186,076.00	200,000	169,342.00 84.6710	0.05 %	- 16,734.00	186,076.00 93.04	5.20 %	8,800.00	1,833.33
Total other assets	\$809,613.00		\$734,491.00	0.20 %	- \$75,122.00	\$809,613.00	5.29 %	\$38,820.00	\$10,870.22
Total portfolio	\$369,151,515.28		\$368,550,816.36	100.10 %	- \$600,698.92	\$356,996,370.99	3.38 %	\$12,446,791.33	\$2,649,306.27

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 26a Schedule of Active Participant Data as of January 1, 2024

Attained Age	Attained Years of Credited Service ¹										Total
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Over	
Under 25	0	0	0	0	0	0	0	0	0	0	0
25-29	0	0	0	0	0	0	0	0	0	0	0
30-34	0	0	0	0	0	0	0	0	0	0	0
35-39	2	7	0	0	1	0	0	0	0	0	10
40-44	7	43	10	1	2	8	0	0	0	0	71
45-49	4	48	33	1	3	12	8	0	0	0	109
50-54	6	33	43	12	8	28	23	10	0	0	163
55-59	4	36	23	12	9	29	25	36	12	2	188
60-64	5	32	20	11	14	30	40	33	22	13	220
65-69	2	9	10	2	3	7	4	6	4	7	54
70 & over	1	3	1	0	0	3	1	0	1	1	11
Total	31	211	140	39	40	117	101	85	39	23	826

¹ Age and service for purposes of determining category are based on exact (not rounded) values.

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 Plan Sponsor: Munson Healthcare
 Valuation Date: January 1, 2024

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 26a –

Schedule of Active Participant Data as of January 1, 2024

Number accruing pay-related benefits and average plan compensation limited by IRC §401(a)(17) distributed by attained age and attained years of credited service

Attained Age	Attained Years of Credited Service ²										Total
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Over	
Under 25	0	0	0	0	0	0	0	0	0	0	0
	-	-	-	-	-	-	-	-	-	-	-
25-29	0	0	0	0	0	0	0	0	0	0	0
	-	-	-	-	-	-	-	-	-	-	-
30-34	0	0	0	0	0	0	0	0	0	0	0
	-	-	-	-	-	-	-	-	-	-	-
35-39	0	0	0	0	1	0	0	0	0	0	1
	-	-	-	-	-	-	-	-	-	-	-
40-44	0	1	0	1	2	8	0	0	0	0	12
	-	-	-	-	-	-	-	-	-	-	-
45-49	0	0	0	1	3	12	8	0	0	0	24
	-	-	-	-	-	-	-	-	-	-	74,545
50-54	1	0	0	0	8	28	23	10	0	0	70
	-	-	-	-	-	89,790	91,694	-	-	-	91,629
55-59	0	0	1	2	7	27	25	35	12	2	111
	-	-	-	-	-	84,057	75,110	84,689	-	-	82,203
60-64	1	1	1	1	11	28	39	33	22	11	148
	-	-	-	-	-	82,278	100,022	80,944	91,236	-	88,163
65-69	0	0	0	0	3	7	4	6	4	7	31
	-	-	-	-	-	-	-	-	-	-	83,613
70 & over	0	0	0	0	0	3	1	0	1	1	6
	-	-	-	-	-	-	-	-	-	-	-
Total	2	2	2	5	35	113	100	84	39	21	403
	-	-	-	-	83,949	82,303	87,360	87,463	94,172	64,265	85,351

² Age and service for purposes of determining category are based on exact (not rounded) values.

Plan Name: Munson Retirement Plan
 EIN / PN: 38-2640544 / 002
 Plan Sponsor: Munson Healthcare
 Valuation Date: January 1, 2024

SCHEDULE SB ATTACHMENTS

Schedule SB, Part V Statement of Actuarial Assumptions/Methods

Economic Assumptions

Interest rate basis

- Applicable month September
- Interest rate basis 3-Segment Rates

Interest rates	Reflecting Stabilization	Not Reflecting Stabilization
• First segment rate	4.75%	3.62%
• Second segment rate	4.87%	4.46%
• Third segment rate	5.59%	4.52%
• Effective interest rate	5.10%	4.43%

Annual rates of increase

- Compensation

Age	Annual Increase	Age	Annual Increase	Age	Annual Increase
<25	5.25%	38	3.70%	52	3.25%
25	5.25%	39	3.65%	53	3.20%
26	5.25%	40	3.60%	54	3.15%
27	5.25%	41	3.55%	55	3.10%
28	4.97%	42	3.50%	56	3.05%
29	4.71%	43	3.45%	57	3.00%
30	4.46%	44	3.40%	58	2.95%
31	4.22%	45	3.35%	59	2.90%
32	4.00%	46	3.30%	60	2.85%
33	3.95%	47	3.25%	61	2.80%
34	3.90%	48	3.25%	62	2.75%
35	3.85%	49	3.25%	63	2.75%
36	3.80%	50	3.25%	64	2.75%
37	3.75%	51	3.25%	65+	2.75%

- Future Social Security wage bases 4.00%
- Statutory limits on compensation 3.50%

Administrative expenses \$541,000

Plan Name: Munson Retirement Plan
 EIN / PN: 38-2640544 / 002
 Plan Sponsor: Munson Healthcare
 Valuation Date: January 1, 2024

SCHEDULE SB ATTACHMENTS

Demographic Assumptions

Inclusion date The valuation date coincident with or next following the date on which the employee becomes a participant.

New or rehired employees It was assumed that there will be no new or rehired employees.

Mortality:

- PPA healthy Separate rates for non-annuitants and annuitants based on Pri-2012 “Employees” and “Healthy Annuitants” (participants and beneficiaries combined) tables, respectively, without collar or amount adjustments and then projected forward with a generational projection as specified in the regulations under §1.430(h)(3)-1 using the IRS adjusted Scale MP-2021 (i.e., MP-2021 with no mortality improvement for 2020-2023 and future mortality improvement capped at 0.78% for years after 2024).
- PPA disabled Mortality in accordance with Revenue Ruling 96-7.

Disability 30% of the estimated disability incidence rates from Social Security Study #75.

Termination rates (not due to disability or retirement) The following table illustrates the annual withdrawal rates used in the valuation:

Age	Withdrawal Rate (%)
20 and under	13.0
25	11.8
30	8.7
35	6.9
40	5.6
45	4.7
50	4.5
60 and over	0.0

No withdrawal is assumed to occur after eligibility for retirement.

Plan Name: Munson Retirement Plan
EIN / PN: 38-2640544 / 002
Plan Sponsor: Munson Healthcare
Valuation Date: January 1, 2024

SCHEDULE SB ATTACHMENTS

Retirement rates

For employees with 5 or more years of continuous service, the following rates were assumed:

Age	Retirement Rate (%)
55-61	5.0
62-64	15.0
65	60.0
66	50.0
67-69	25.0
70 and over	100.0

The weighted average retirement age is 64, determined by weighing each potential retirement age by the number of current active employees expected to retire at such age, as determined by the above retirement rates.

Terminated vested employees are assumed to commence benefits at age 60.

Form of payment

For valuation purposes, participants are assumed to elect a life only benefit.

Marital assumptions:

- Percent married It was assumed that 80% of all active and terminated employees are married to an eligible spouse.
- Spouse age Wives are assumed to be 3 years younger than husbands.

Covered pay

Annual earnings as of the valuation date are based on the pay rate as of the census date.

Timing of benefit payments

Annuity payments are payable monthly at the beginning of the month.

Methods

Valuation date

First day of plan year.

Funding target

Present value of accrued benefits.

Plan Name: Munson Retirement Plan
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SCHEDULE SB ATTACHMENTS

Target normal cost	Present value of benefits expected to accrue during plan year plus plan-related expenses expected to be paid from plan assets during plan year.
Decrement timing	The approach used is called rounded middle of year (rounded MOY) decrement timing. Most events are assumed to occur at the middle of year during which the eligibility condition will be met or the start/end date will occur. For death and disability decrements, the rate applied is based on the participant's rounded age (nearest integer age) at the beginning of the year, to align with the methodology generally used to create those rate tables. For retirement and withdrawal decrements: the age is generally the participant's rounded age at the middle of the year.
Actuarial value of assets	Average of the fair market value of assets on the valuation date and the two immediately preceding valuation dates, adjusted for contributions, benefits, administrative expenses and expected earnings (with such expected earnings limited as described in IRS Notice 2009-22). The average asset value must be within 10% of market value, including discounted contributions receivable (discounted using the effective interest rate for the prior plan year). The method of computing the actuarial value of assets complies with rules governing the calculation of such values under the Pension Protection Act of 2006 (PPA). These rules produce smoothed values that reflect the underlying market value of plan assets but fluctuate less than the market value. As a result, the actuarial value of assets will be lower than the market value in some years and greater in other years. However, over the long term under PPA's smoothing rules, the method has a significant bias to produce an actuarial value of assets that is below the market value of assets.
Benefits not valued	All benefits described in the Plan Provisions section of this report were valued. WTW has reviewed the plan provisions with Munson Healthcare and, based on that review, is not aware of any significant benefits required to be valued that were not.

Plan Name:	Munson Retirement Plan
EIN / PN:	38-2640544 / 002
Plan Sponsor:	Munson Healthcare
Valuation Date:	January 1, 2024

SCHEDULE SB ATTACHMENTS

Sources of Data and Other Information

The plan sponsor furnished participant data as of January 1, 2024. Information on assets, contributions, and plan provisions was also supplied by the plan sponsor. Data and other information were reviewed for reasonableness and consistency, but no audit was performed. Based on discussions with the plan sponsor, assumptions or estimates were made when data were not available. No significant events were reported to have occurred between the date the data was collected and the measurement date that would have given rise to the need for further adjustment to the data provided.

For unexpected changes from the prior year, current year reported data were confirmed with Munson and TransAmerica as able, otherwise were presumed to be correct.

The use of these data assumptions is not believed to have a material impact on the values calculated.

We are not aware of any errors or omissions in the data that would have a significant effect on the results of our calculations.

Assumptions Rationale - Significant Economic Assumptions

Discount rate	The basis chosen was selected by the plan sponsor from among choices prescribed by law, all of which are based on observed market data over certain periods of time.
Administrative Expenses	As required by regulations, plan-related expenses are calculated by estimating the expenses to be paid from the trust during the coming year (including, for example, expected PBGC premiums and actuarial, accounting, legal, administration and trustee fees to be paid from the trust).
Rates of increase in compensation, National Average Wages (NAW) and CPI	Assumed increases were chosen by the plan sponsor and they represent an estimate of future experience.

Assumptions Rationale - Significant Demographic Assumptions

Healthy mortality	Assumptions used for funding purposes are as prescribed by IRC §430(h).
Disabled mortality	Assumptions used for funding purposes are as prescribed by IRC §430(h).

Plan Name:	Munson Retirement Plan
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Plan Sponsor:	Munson Healthcare
Valuation Date:	January 1, 2024

SCHEDULE SB ATTACHMENTS

Termination

Termination rates were based on an experience study conducted in 2012, with annual consideration of whether any conditions have changed that would be expected to produce different results in the future.

Assumed termination rates differ by age because of observed differences in termination rates by age.

Disability

Assumed disability rates differ by age because of observed differences in disability rates by age.

Retirement

Retirement rates were based on an experience study conducted in 2012, with annual consideration of whether any conditions have changed that would be expected to produce different results in the future.

Assumed retirement rates differ by age because of observed differences in retirement rates by age.

Benefit commencement date:

- Deferred vested benefit
Deferred vested participants' assumed commencement age is a single age intended to capture the average age at commencement. Deferred vested early commencement factors are not subsidized so that the difference between this approach and using assumed commencement rates at multiple ages is not expected to be significant.

Marital assumptions:

- Percent married
The assumed percentage married is based on general population statistics on the marital status of individuals of retirement age.
- Spouse age
The assumed age difference for spouses is based on general population statistics of the age difference for married individuals of retirement age.

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SCHEDULE SB ATTACHMENTS

Source of Prescribed Methods

Funding methods

The methods used for funding purposes as described within this attachment, including the method of determining plan assets, are “prescribed methods set by law,” as defined in the actuarial standards of practice (ASOPs). These methods are required by IRC §430, or were selected by the plan sponsor from a range of methods permitted by IRC §430.

Changes in Assumptions and Methods

Change in assumptions and methods since prior valuation

The segment interest rates used to calculate the funding target and target normal cost were updated to the current valuation date as required by IRC §430.

The mortality table used to calculate the funding target and target normal cost was changed from using a static projection of mortality improvement to a generational projection as required by guidance issued by IRS under IRC §430.

The assumed plan-related expenses added to the target normal cost were changed from \$2,245,000 for the prior valuation to \$541,000 for the current valuation.

Plan Name: Munson Retirement Plan
EIN / PN: 38-2640544 / 002
Plan Sponsor: Munson Healthcare
Valuation Date: January 1, 2024

Plan Name	Munson Retirement Plan
Plan Sponsor EIN	38-2640544
ERISA Plan #	002
Plan Year Ending	12/31/2024

The required attachment marked with an "X" in the Attachment column is included within the Accountant's Opinion attachment to Sch. H, Part III, Line 3, which consists of the entire audit report issued by the plan's Independent Qualified Public Accountant (IQPA).

Form/Schedule	Line #	Description	Attachment
5500 Sch. H	Line 3	Financial statements used in formulating the IQPA's opinion	X
5500 Sch. H	Line 4i	Schedule of Assets (Held at End of Year)	X
5500 Sch. H	Line 4i	Schedule of Assets (Acquired and Disposed of Within Year)	
5500 Sch. H	Line 4j	Schedule of Reportable Transactions	X
5500 Sch. H	Line 4a	Schedule of Delinquent Participant Contributions	

SCHEDULE SB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500 or 5500-SF.	OMB No. 1210-0110 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning	01/01/2024	and ending	12/31/2024
▶ Round off amounts to nearest dollar.			
▶ Caution: A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.			

A Name of plan MUNSON RETIREMENT PLAN	B Three-digit plan number (PN) ▶ 002
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF MUNSON HEALTHCARE	D Employer Identification Number (EIN) 38-2640544
E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B	F Prior year plan size: ☐ 100 or fewer ☐ 101-500 ☒ More than 500

Part I	Basic Information																				
1	Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2024</u>																				
2	Assets: <table><tr><td>a Market value.....</td><td>2a</td><td>363,626,700</td></tr><tr><td>b Actuarial value.....</td><td>2b</td><td>371,530,593</td></tr></table>	a Market value.....	2a	363,626,700	b Actuarial value.....	2b	371,530,593														
a Market value.....	2a	363,626,700																			
b Actuarial value.....	2b	371,530,593																			
3	Funding target/participant count breakdown <table><tr><td></td><td>(1) Number of participants</td><td>(2) Vested Funding Target</td><td>(3) Total Funding Target</td></tr><tr><td>a For retired participants and beneficiaries receiving payment.....</td><td>914</td><td>193,593,378</td><td>193,593,378</td></tr><tr><td>b For terminated vested participants</td><td>891</td><td>38,817,098</td><td>38,817,098</td></tr><tr><td>c For active participants.....</td><td>826</td><td>105,975,020</td><td>107,346,019</td></tr><tr><td>d Total</td><td>2,631</td><td>338,385,496</td><td>339,756,495</td></tr></table>		(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target	a For retired participants and beneficiaries receiving payment.....	914	193,593,378	193,593,378	b For terminated vested participants	891	38,817,098	38,817,098	c For active participants.....	826	105,975,020	107,346,019	d Total	2,631	338,385,496	339,756,495
	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target																		
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c For active participants.....	826	105,975,020	107,346,019																		
d Total	2,631	338,385,496	339,756,495																		
4	If the plan is in at-risk status, check the box and complete lines (a) and (b)..... ☐ <table><tr><td>a Funding target disregarding prescribed at-risk assumptions</td><td>4a</td><td></td></tr><tr><td>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</td><td>4b</td><td></td></tr></table>	a Funding target disregarding prescribed at-risk assumptions	4a		b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b															
a Funding target disregarding prescribed at-risk assumptions	4a																				
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b																				
5	Effective interest rate.....	5	5.10 %																		
6	Target normal cost <table><tr><td>a Present value of current plan year accruals</td><td>6a</td><td>6,155,490</td></tr><tr><td>b Expected plan-related expenses</td><td>6b</td><td>541,000</td></tr><tr><td>c Target normal cost</td><td>6c</td><td>6,696,490</td></tr></table>	a Present value of current plan year accruals	6a	6,155,490	b Expected plan-related expenses	6b	541,000	c Target normal cost	6c	6,696,490											
a Present value of current plan year accruals	6a	6,155,490																			
b Expected plan-related expenses	6b	541,000																			
c Target normal cost	6c	6,696,490																			

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

SIGN HERE	Jared M. Leach Signature of actuary	August 7, 2025 Date
	Jared M. Leach Type or print name of actuary	2309021 Most recent enrollment number
	Willis Towers Watson US LLC Firm name	248-936-7700 Telephone number (including area code)
	Travelers Tower 26555 Evergreen Road, Suite 1600 Southfield MI 48076 Address of the firm	

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

21 Discount rate:			
a Segment rates:	1st segment: 4.75 %	2nd segment: 4.87 %	3rd segment: 5.59 %
			☐ N/A, full yield curve used
b Applicable month (enter code).....			21b 4
22 Weighted average retirement age			22 64
23 Mortality table(s) (see instructions) ☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute			

Part VI Miscellaneous Items

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

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

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

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):			
a Target normal cost (line 6c).....		31a	6,696,490
b Excess assets, if applicable, but not greater than line 31a		31b	6,696,490
32 Amortization installments:		Outstanding Balance	Installment
a Net shortfall amortization installment		0	0
b Waiver amortization installment		0	0
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount		33	
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33).....		34	0
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	0	0
36 Additional cash requirement (line 34 minus line 35).....		36	0
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c).....		37	0
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)		38a	0
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances		38b	0
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37).....		39	0
40 Unpaid minimum required contributions for all years		40	0

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

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

Schedule SB – Statement by Enrolled Actuary

Plan Sponsor	Munson Healthcare
EIN/PN	38-2640544 / 002
Plan Name	Munson Retirement Plan
Valuation Date	January 1, 2024
Enrolled Actuary	Jared M. Leach
Enrollment Number	23-09021

The actuarial assumptions that are not mandated by IRC § 430 and regulations, represent the enrolled actuary's best estimate of anticipated experience under the plan, subject to the following conditions:

The actuarial valuation, on which the information in this Schedule SB is based, has been prepared in reliance upon the employee and financial data furnished by the plan administrator and the trustee. The enrolled actuary has not made a rigorous check of the accuracy of this information but has accepted it after reviewing it and concluding it is reasonable in relation to similar information furnished in previous years. The amounts of contributions and dates paid shown in Item 18 of Schedule SB were listed in reliance on information provided by the plan administrator and/or trustee.

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 22 Description of Weighted Average Retirement Age as of January 1, 2024

See Schedule SB, Part V - Statement of Actuarial Assumptions/Methods for retirement rates. The average retirement age for Line 22 was calculated by determining the average age at retirement for those current active participants expected to reach retirement, based on all current decrements assumed.

Plan Name:	Munson Retirement Plan
EIN / PN:	38-2640544 / 002
Plan Sponsor:	Munson Healthcare
Valuation Date:	January 1, 2024

SCHEDULE SB ATTACHMENTS

Schedule SB, Part V Statement of Actuarial Assumptions/Methods

Economic Assumptions

Interest rate basis

- Applicable month September
- Interest rate basis 3-Segment Rates

Interest rates	Reflecting Stabilization	Not Reflecting Stabilization
• First segment rate	4.75%	3.62%
• Second segment rate	4.87%	4.46%
• Third segment rate	5.59%	4.52%
• Effective interest rate	5.10%	4.43%

Annual rates of increase

- Compensation

Age	Annual Increase	Age	Annual Increase	Age	Annual Increase
<25	5.25%	38	3.70%	52	3.25%
25	5.25%	39	3.65%	53	3.20%
26	5.25%	40	3.60%	54	3.15%
27	5.25%	41	3.55%	55	3.10%
28	4.97%	42	3.50%	56	3.05%
29	4.71%	43	3.45%	57	3.00%
30	4.46%	44	3.40%	58	2.95%
31	4.22%	45	3.35%	59	2.90%
32	4.00%	46	3.30%	60	2.85%
33	3.95%	47	3.25%	61	2.80%
34	3.90%	48	3.25%	62	2.75%
35	3.85%	49	3.25%	63	2.75%
36	3.80%	50	3.25%	64	2.75%
37	3.75%	51	3.25%	65+	2.75%

- Future Social Security wage bases 4.00%
- Statutory limits on compensation 3.50%

Administrative expenses \$541,000

Plan Name: Munson Retirement Plan
 EIN / PN: 38-2640544 / 002
 Plan Sponsor: Munson Healthcare
 Valuation Date: January 1, 2024

SCHEDULE SB ATTACHMENTS

Demographic Assumptions

Inclusion date The valuation date coincident with or next following the date on which the employee becomes a participant.

New or rehired employees It was assumed that there will be no new or rehired employees.

Mortality:

- **PPA healthy** Separate rates for non-annuitants and annuitants based on Pri-2012 “Employees” and “Healthy Annuitants” (participants and beneficiaries combined) tables, respectively, without collar or amount adjustments and then projected forward with a generational projection as specified in the regulations under §1.430(h)(3)-1 using the IRS adjusted Scale MP-2021 (i.e., MP-2021 with no mortality improvement for 2020-2023 and future mortality improvement capped at 0.78% for years after 2024).
- **PPA disabled** Mortality in accordance with Revenue Ruling 96-7.

Disability 30% of the estimated disability incidence rates from Social Security Study #75.

Termination rates (not due to disability or retirement) The following table illustrates the annual withdrawal rates used in the valuation:

Age	Withdrawal Rate (%)
20 and under	13.0
25	11.8
30	8.7
35	6.9
40	5.6
45	4.7
50	4.5
60 and over	0.0

No withdrawal is assumed to occur after eligibility for retirement.

Plan Name: Munson Retirement Plan
EIN / PN: 38-2640544 / 002
Plan Sponsor: Munson Healthcare
Valuation Date: January 1, 2024

SCHEDULE SB ATTACHMENTS

Retirement rates	For employees with 5 or more years of continuous service, the following rates were assumed: <table><tr><th>Age</th><th>Retirement Rate (%)</th></tr><tr><td>55-61</td><td>5.0</td></tr><tr><td>62-64</td><td>15.0</td></tr><tr><td>65</td><td>60.0</td></tr><tr><td>66</td><td>50.0</td></tr><tr><td>67-69</td><td>25.0</td></tr><tr><td>70 and over</td><td>100.0</td></tr></table> The weighted average retirement age is 64, determined by weighing each potential retirement age by the number of current active employees expected to retire at such age, as determined by the above retirement rates. Terminated vested employees are assumed to commence benefits at age 60.	Age	Retirement Rate (%)	55-61	5.0	62-64	15.0	65	60.0	66	50.0	67-69	25.0	70 and over	100.0
Age	Retirement Rate (%)														
55-61	5.0														
62-64	15.0														
65	60.0														
66	50.0														
67-69	25.0														
70 and over	100.0														
Form of payment	For valuation purposes, participants are assumed to elect a life only benefit.														
Marital assumptions:															
Percent married	It was assumed that 80% of all active and terminated employees are married to an eligible spouse.														
Spouse age	Wives are assumed to be 3 years younger than husbands.														
Covered pay	Annual earnings as of the valuation date are based on the pay rate as of the census date.														
Timing of benefit payments	Annuity payments are payable monthly at the beginning of the month.														

Methods	
Valuation date	First day of plan year.
Funding target	Present value of accrued benefits.

Plan Name:	Munson Retirement Plan
EIN / PN:	38-2640544 / 002
Plan Sponsor:	Munson Healthcare
Valuation Date:	January 1, 2024

SCHEDULE SB ATTACHMENTS

Target normal cost	Present value of benefits expected to accrue during plan year plus plan-related expenses expected to be paid from plan assets during plan year.
Decrement timing	The approach used is called rounded middle of year (rounded MOY) decrement timing. Most events are assumed to occur at the middle of year during which the eligibility condition will be met or the start/end date will occur. For death and disability decrements, the rate applied is based on the participant's rounded age (nearest integer age) at the beginning of the year, to align with the methodology generally used to create those rate tables. For retirement and withdrawal decrements: the age is generally the participant's rounded age at the middle of the year.
Actuarial value of assets	Average of the fair market value of assets on the valuation date and the two immediately preceding valuation dates, adjusted for contributions, benefits, administrative expenses and expected earnings (with such expected earnings limited as described in IRS Notice 2009-22). The average asset value must be within 10% of market value, including discounted contributions receivable (discounted using the effective interest rate for the prior plan year). The method of computing the actuarial value of assets complies with rules governing the calculation of such values under the Pension Protection Act of 2006 (PPA). These rules produce smoothed values that reflect the underlying market value of plan assets but fluctuate less than the market value. As a result, the actuarial value of assets will be lower than the market value in some years and greater in other years. However, over the long term under PPA's smoothing rules, the method has a significant bias to produce an actuarial value of assets that is below the market value of assets.
Benefits not valued	All benefits described in the Plan Provisions section of this report were valued. WTW has reviewed the plan provisions with Munson Healthcare and, based on that review, is not aware of any significant benefits required to be valued that were not.

Plan Name:	Munson Retirement Plan
EIN / PN:	38-2640544 / 002
Plan Sponsor:	Munson Healthcare
Valuation Date:	January 1, 2024

SCHEDULE SB ATTACHMENTS

Sources of Data and Other Information

The plan sponsor furnished participant data as of January 1, 2024. Information on assets, contributions, and plan provisions was also supplied by the plan sponsor. Data and other information were reviewed for reasonableness and consistency, but no audit was performed. Based on discussions with the plan sponsor, assumptions or estimates were made when data were not available. No significant events were reported to have occurred between the date the data was collected and the measurement date that would have given rise to the need for further adjustment to the data provided.

For unexpected changes from the prior year, current year reported data were confirmed with Munson and TransAmerica as able, otherwise were presumed to be correct.

The use of these data assumptions is not believed to have a material impact on the values calculated.

We are not aware of any errors or omissions in the data that would have a significant effect on the results of our calculations.

Assumptions Rationale - Significant Economic Assumptions

Discount rate	The basis chosen was selected by the plan sponsor from among choices prescribed by law, all of which are based on observed market data over certain periods of time.
Administrative Expenses	As required by regulations, plan-related expenses are calculated by estimating the expenses to be paid from the trust during the coming year (including, for example, expected PBGC premiums and actuarial, accounting, legal, administration and trustee fees to be paid from the trust).
Rates of increase in compensation, National Average Wages (NAW) and CPI	Assumed increases were chosen by the plan sponsor and they represent an estimate of future experience.

Assumptions Rationale - Significant Demographic Assumptions

Healthy mortality	Assumptions used for funding purposes are as prescribed by IRC §430(h).
Disabled mortality	Assumptions used for funding purposes are as prescribed by IRC §430(h).

Plan Name:	Munson Retirement Plan
EIN / PN:	38-2640544 / 002
Plan Sponsor:	Munson Healthcare
Valuation Date:	January 1, 2024

SCHEDULE SB ATTACHMENTS

Termination

Termination rates were based on an experience study conducted in 2012, with annual consideration of whether any conditions have changed that would be expected to produce different results in the future.

Assumed termination rates differ by age because of observed differences in termination rates by age.

Disability

Assumed disability rates differ by age because of observed differences in disability rates by age.

Retirement

Retirement rates were based on an experience study conducted in 2012, with annual consideration of whether any conditions have changed that would be expected to produce different results in the future.

Assumed retirement rates differ by age because of observed differences in retirement rates by age.

Benefit commencement date:

- Deferred vested benefit
Deferred vested participants' assumed commencement age is a single age intended to capture the average age at commencement. Deferred vested early commencement factors are not subsidized so that the difference between this approach and using assumed commencement rates at multiple ages is not expected to be significant.

Marital assumptions:

- Percent married
The assumed percentage married is based on general population statistics on the marital status of individuals of retirement age.
- Spouse age
The assumed age difference for spouses is based on general population statistics of the age difference for married individuals of retirement age.

Plan Name: Munson Retirement Plan
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Plan Sponsor: Munson Healthcare
Valuation Date: January 1, 2024

SCHEDULE SB ATTACHMENTS

Source of Prescribed Methods

Funding methods

The methods used for funding purposes as described within this attachment, including the method of determining plan assets, are “prescribed methods set by law,” as defined in the actuarial standards of practice (ASOPs). These methods are required by IRC §430, or were selected by the plan sponsor from a range of methods permitted by IRC §430.

Changes in Assumptions and Methods

Change in assumptions and methods since prior valuation

The segment interest rates used to calculate the funding target and target normal cost were updated to the current valuation date as required by IRC §430.

The mortality table used to calculate the funding target and target normal cost was changed from using a static projection of mortality improvement to a generational projection as required by guidance issued by IRS under IRC §430.

The assumed plan-related expenses added to the target normal cost were changed from \$2,245,000 for the prior valuation to \$541,000 for the current valuation.

Plan Name: Munson Retirement Plan
EIN / PN: 38-2640544 / 002
Plan Sponsor: Munson Healthcare
Valuation Date: January 1, 2024

SCHEDULE SB ATTACHMENTS

Schedule SB, Part V Summary of Plan Provisions

Plan Provisions

The plan was originally effective January 1, 1961 (as amended and restated effective January 1, 2020).

Plan year The period from January 1 through December 31.

Covered employees Any person employed by the Hospital or a Participating Employer, except:

- Student employees
- Persons employed under special agreements that exclude benefits
- Members of a union that has not agreed to participate in this plan
- Leased employees

Participation date An employee shall automatically be covered on the first day of the month following completion of 800 or more hours of service in:

- the twelve month period beginning on the employment commencement date, or
- any plan year beginning on or after the employment commencement date.

Effective December 31, 2005 participation in the plan was frozen. All active participants at December 31, 2005 were offered a choice of retirement programs. Active participants could either elect to continue accruing benefits under the plan or to have their accrued benefit frozen as of December 31, 2005 and receive enhanced benefits under a Retirement Savings Plan.

Plan Name: Munson Retirement Plan
EIN / PN: 38-2640544 / 002
Plan Sponsor: Munson Healthcare
Valuation Date: January 1, 2024

SCHEDULE SB ATTACHMENTS

Definitions

Continuous service

Prior to January 1, 1976, continuous service shall be credited in each calendar year in which 1,000 or more hours of service was earned beginning on the employee's last date of employment. Continuous service on January 1, 1976 may not be less than credited service. On and after January 1, 1976, one year of continuous service is granted for each plan year the employee completes 1,000 hours of service. If less than 1,000 hours of service are earned, the continuous service granted for the plan year shall equal the credited service earned.

Pension service

Prior to January 1, 1976, credited service shall be computed to the nearest 1/10th of a year based on the plan as it existed on December 31, 1975. Beginning January 1, 1976, 1 year of credited service shall be granted for each plan year in which 1,760 or more hours of service is earned. 1/10th of a year of credited service is granted for each 176 hours of service, if less than 1,760 hours of service is earned in the plan year.

Plan Name: Munson Retirement Plan
EIN / PN: 38-2640544 / 002
Plan Sponsor: Munson Healthcare
Valuation Date: January 1, 2024

SCHEDULE SB ATTACHMENTS

Pensionable pay

The annual earnings for each employee as of January 1 of the plan year, exclusive of bonuses and other additional remunerations, determined as follows for:

- Hourly-rate employees:
the base hourly rate multiplied by 2,080
- Daily-rate employees:
the per diem rate multiplied by 365
- Weekly-rate employees:
the base weekly rate multiplied by 52
- Monthly-rate employees:
the base monthly rate multiplied by 12
- Annual-rate employees:
the base annual rate

For an employee whose base pay is reduced and replaced with a production bonus program, the base hourly pay rate will be the base hourly rate divided by the percentage to which the base pay was reduced under the production bonus program.

For an employee who entered into a salary reduction agreement with the employer, annual earnings shall be determined as if the employee had not entered into such agreement.

Plan Name: Munson Retirement Plan
EIN / PN: 38-2640544 / 002
Plan Sponsor: Munson Healthcare
Valuation Date: January 1, 2024

SCHEDULE SB ATTACHMENTS

Final average compensation

The average of five highest consecutive annual earnings in the ten plan year periods preceding retirement or termination of employment. If an employee has less than five plan years of annual earnings, the final average annual earnings is the average over such shorter period of years.

For participants with a normal retirement date on or before January 1, 2006, the final average annual earnings is calculated assuming retirement at the normal retirement date and future annual earnings equal to the annual earnings just prior to termination of employment.

For participants with a normal retirement date after January 1, 2006, the final average annual earnings shall not be less than the following:

Year of Retirement Termination	Average of Annual Earnings for Plan Years
2002	2002
2003	2002 to 2003
2004	2002 to 2004
2005	2002 to 2005

For purposes of calculating disability benefit amounts, the special transitional rules described above do not apply.

Average social security wage base

The average of the contributions and benefit bases under the Social Security Act and Federal Insurance Contribution Act during the five consecutive plan years prior to retirement or termination of employment, including the plan year of retirement or termination of employment.

Normal retirement date (NRD)

Age 65.

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Valuation Date: January 1, 2024

SCHEDULE SB ATTACHMENTS

Accrued benefits

The sum of:

- 1.15% of a participant's final average annual earnings not to exceed 45% of the average Social Security wage base, multiplied by the participant's credited service, plus
- 1.65% of a participant's final average annual earnings in excess of 45% of the average Social Security wage base, multiplied by the participant's credited service not in excess of 35 years.

A participant's accrued benefit shall not be less than the December 31, 2001 accrued benefit calculated using plan provisions in effect prior to January 1, 2002.

Participants who elected to receive enhanced Retirement Savings Plan benefits as of December 31, 2005 had their accrued benefit frozen December 31, 2005.

Eligibility for Benefits

Normal retirement	Age 65.
Early retirement	Age 55 and 5 years of continuous service.
Postponed retirement	Retirement after the normal retirement date.
Vested termination	5 years of continuous service.
Disability	Total and permanent disability as determined by the retirement committee and either age 50 and 10 years of credited service or 20 years of credited service.
Preretirement death benefit	5 years of continuous service.

Benefits Paid Upon the Following Events

Normal retirement	Accrued benefit at normal retirement date.
Early retirement	Accrued benefit deferred to 65 or an immediate benefit reduced by 5/9% for each of the first 60 complete calendar months under age 65 and 5/18% for each of the next 60 complete calendar months.

Plan Name: Munson Retirement Plan
EIN / PN: 38-2640544 / 002
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Valuation Date: January 1, 2024

SCHEDULE SB ATTACHMENTS

Postponed retirement	The greater of: • The accrued benefit based on the credited service, average Social Security wage base and final average annual earnings at the deferred retirement date, or • The actuarial equivalent of the accrued benefit determined at the normal retirement date.
Vested termination	Accrued benefit deferred to the normal retirement date. A reduced benefit (5/9% for the first 60 complete calendar months under age 65 and 5/18% for each of the next 60 complete calendar months) is available on or after age 55.
Disablement	Accrued benefit reduced by any Workers' Compensation benefit.
Preretirement death	If an employee dies while eligible for a vested benefit, his spouse will receive a benefit as if he had retired or terminated employment on his date of death and elected the Joint and Survivor Option with 50% Continuation. Benefits to the spouse will commence at the employee's earliest retirement date. If an employee dies while in active employment and is eligible for normal, early or late retirement, his spouse will receive a benefit as if he had retired on his date of death and elected the Joint and Survivor Option with 100% continuation. If unmarried, his beneficiary will receive a benefit based on the 120 monthly payments certain option.

Other Plan Provisions

Forms of payment:

- **Normal form of benefit**

Normal form of payment is a monthly income payable for the life of the participant. If married, the 50% joint annuitant option with the spouse as the beneficiary will be deemed to have been automatically elected, unless the retiree elects otherwise in writing and the spouse consents.
- **Optional forms of benefit**

Joint annuitant options with 50%, 75% or 100% payable to the joint annuitant at the death of the retiree; life annuity with 120 monthly payments guaranteed; lump sum payments for values under \$5,000.

Plan Name:	Munson Retirement Plan
EIN / PN:	38-2640544 / 002
Plan Sponsor:	Munson Healthcare
Valuation Date:	January 1, 2024

SCHEDULE SB ATTACHMENTS

Actuarial equivalence:

- Annuity conversions 6.00% and mortality table as described in Revenue Ruling 2001-62.
- Lump sums An interest rate published by the IRS under code 417(e) for September preceding plan year of distribution and the mortality table defined in IRC §417(e).
- Late retirement 6.00% and mortality table as described in Revenue Ruling 2001-62.

Pension increases None.

Plan participants' contributions None.

Maximum on benefits and pay All benefits and pay for any calendar year may not exceed the maximum limitations for that year as defined in the Internal Revenue Code. The plan provides for increasing the dollar limits automatically as such changes become effective. No increases in the dollar limits are assumed for determining contributions.

Future Plan Changes

No future plan changes were recognized in determining pension cost or in determining minimum and maximum contributions.

Changes in Benefits Valued Since Prior Year

There have been no changes in the benefits valued since the prior year.

Substantive Commitment

None.

Plan Name: Munson Retirement Plan
EIN / PN: 38-2640544 / 002
Plan Sponsor: Munson Healthcare
Valuation Date: January 1, 2024

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 26a
Schedule of Active Participant Data as of January 1, 2024

Attained Age	Attained Years of Credited Service ¹										Total
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Over	
Under 25	0	0	0	0	0	0	0	0	0	0	0
25-29	0	0	0	0	0	0	0	0	0	0	0
30-34	0	0	0	0	0	0	0	0	0	0	0
35-39	2	7	0	0	1	0	0	0	0	0	10
40-44	7	43	10	1	2	8	0	0	0	0	71
45-49	4	48	33	1	3	12	8	0	0	0	109
50-54	6	33	43	12	8	28	23	10	0	0	163
55-59	4	36	23	12	9	29	25	36	12	2	188
60-64	5	32	20	11	14	30	40	33	22	13	220
65-69	2	9	10	2	3	7	4	6	4	7	54
70 & over	1	3	1	0	0	3	1	0	1	1	11
Total	31	211	140	39	40	117	101	85	39	23	826

¹ Age and service for purposes of determining category are based on exact (not rounded) values.

Plan Name: Munson Retirement Plan
EIN / PN: 38-2640544 / 002
Plan Sponsor: Munson Healthcare
Valuation Date: January 1, 2024

SCHEDULE SB ATTACHMENTS

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

Number accruing pay-related benefits and average plan compensation limited by IRC §401(a)(17) distributed by attained age and attained years of credited service

Attained Age	Attained Years of Credited Service ²										Total
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Over	
Under 25	0	0	0	0	0	0	0	0	0	0	0
25-29	-	-	-	-	-	-	-	-	-	-	-
	0	0	0	0	0	0	0	0	0	0	0
30-34	-	-	-	-	-	-	-	-	-	-	-
	0	0	0	0	0	0	0	0	0	0	0
35-39	-	-	-	-	-	-	-	-	-	-	-
	0	0	0	0	1	0	0	0	0	0	1
40-44	-	-	-	-	-	-	-	-	-	-	-
	0	1	0	1	2	8	0	0	0	0	12
45-49	-	-	-	-	-	-	-	-	-	-	-
	0	0	0	1	3	12	8	0	0	0	24
50-54	-	-	-	-	-	-	-	-	-	-	74,545
	1	0	0	0	8	28	23	10	0	0	70
55-59	-	-	-	-	-	89,790	91,694	-	-	-	91,629
	0	0	1	2	7	27	25	35	12	2	111
60-64	-	-	-	-	-	84,057	75,110	84,689	-	-	82,203
	1	1	1	1	11	28	39	33	22	11	148
65-69	-	-	-	-	-	82,278	100,022	80,944	91,236	-	88,163
	0	0	0	0	3	7	4	6	4	7	31
70 & over	-	-	-	-	-	-	-	-	-	-	83,613
	0	0	0	0	0	3	1	0	1	1	6
Total	2	2	2	5	35	113	100	84	39	21	403
	-	-	-	-	83,949	82,303	87,360	87,463	94,172	64,265	85,351

² Age and service for purposes of determining category are based on exact (not rounded) values.

Plan Name: Munson Retirement Plan
EIN / PN: 38-2640544 / 002
Plan Sponsor: Munson Healthcare
Valuation Date: January 1, 2024

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 26b Schedule of Projection of Expected Benefit Payments

Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
2024	835,242	1,977,756	16,896,404	19,709,402
2025	2,326,751	2,129,801	16,669,548	21,126,100
2026	3,583,963	2,289,643	16,423,878	22,297,484
2027	4,702,870	2,402,781	16,146,381	23,252,032
2028	5,688,299	2,482,056	15,832,989	24,003,344
2029	6,514,296	2,534,491	15,505,779	24,554,566
2030	7,158,262	2,604,485	15,158,759	24,921,506
2031	7,643,106	2,666,347	14,768,478	25,077,931
2032	8,014,919	2,709,785	14,339,853	25,064,557
2033	8,317,285	2,755,330	13,883,101	24,955,716
2034	8,560,397	2,774,138	13,404,318	24,738,853
2035	8,756,643	2,748,580	12,903,576	24,408,799
2036	8,893,917	2,724,909	12,371,406	23,990,232
2037	8,954,768	2,720,175	11,808,769	23,483,712
2038	8,948,488	2,700,839	11,217,217	22,866,544
2039	8,900,218	2,658,304	10,598,817	22,157,339
2040	8,811,168	2,603,355	9,956,598	21,371,121
2041	8,679,023	2,537,901	9,294,124	20,511,048
2042	8,503,360	2,462,169	8,615,867	19,581,396
2043	8,281,682	2,379,679	7,927,174	18,588,535
2044	8,050,437	2,297,084	7,234,193	17,581,714
2045	7,800,367	2,209,116	6,543,749	16,553,232
2046	7,507,282	2,111,463	5,863,260	15,482,005
2047	7,189,191	2,008,125	5,200,504	14,397,820
2048	6,846,216	1,900,889	4,563,307	13,310,412
2049	6,482,040	1,790,085	3,959,156	12,231,281
2050	6,103,305	1,676,780	3,394,728	11,174,813
2051	5,716,811	1,561,845	2,875,457	10,154,113
2052	5,322,368	1,446,311	2,405,287	9,173,966
2053	4,920,499	1,331,314	1,986,488	8,238,301
2054	4,518,756	1,218,006	1,619,609	7,356,371
2055	4,121,539	1,107,518	1,303,598	6,532,655
2056	3,733,100	1,000,906	1,036,006	5,770,012
2057	3,357,323	899,079	813,286	5,069,688
2058	2,997,659	802,784	631,106	4,431,549
2059	2,657,165	712,568	484,665	3,854,398
2060	2,338,194	628,790	368,985	3,335,969
2061	2,042,504	551,646	279,175	2,873,325
2062	1,771,218	481,183	210,635	2,463,036
2063	1,524,789	417,318	159,194	2,101,301
2064	1,303,146	359,863	121,201	1,784,210
2065	1,105,709	308,537	93,562	1,507,808
2066	931,444	262,983	73,731	1,268,158
2067	779,027	222,800	59,677	1,061,504
2068	646,866	187,573	49,808	884,247
2069	533,178	156,882	42,913	732,973
2070	436,161	130,313	38,089	604,563
2071	354,023	107,462	34,679	496,164
2072	285,028	87,939	32,216	405,183
2073	227,550	71,379	30,377	329,306

Plan Name: Munson Retirement Plan
 EIN / PN: 38-2640544 / 002
 Plan Sponsor: Munson Healthcare
 Valuation Date: January 1, 2024

SCHEDULE SB ATTACHMENTS

Schedule SB – Statement by Enrolled Actuary

Plan Sponsor	Munson Healthcare
EIN/PN	38-2640544 / 002
Plan Name	Munson Retirement Plan
Valuation Date	January 1, 2024
Enrolled Actuary	Jared M. Leach
Enrollment Number	23-09021

The actuarial assumptions that are not mandated by IRC § 430 and regulations, represent the enrolled actuary's best estimate of anticipated experience under the plan, subject to the following conditions:

The actuarial valuation, on which the information in this Schedule SB is based, has been prepared in reliance upon the employee and financial data furnished by the plan administrator and the trustee. The enrolled actuary has not made a rigorous check of the accuracy of this information but has accepted it after reviewing it and concluding it is reasonable in relation to similar information furnished in previous years. The amounts of contributions and dates paid shown in Item 18 of Schedule SB were listed in reliance on information provided by the plan administrator and/or trustee.

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 22
Description of Weighted Average Retirement Age
as of January 1, 2024

See Schedule SB, Part V - Statement of Actuarial Assumptions/Methods for retirement rates. The average retirement age for Line 22 was calculated by determining the average age at retirement for those current active participants expected to reach retirement, based on all current decrements assumed.

Plan Name: Munson Retirement Plan
EIN / PN: 38-2640544 / 002
Plan Sponsor: Munson Healthcare
Valuation Date: January 1, 2024

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 26b Schedule of Projection of Expected Benefit Payments

Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
2024	835,242	1,977,756	16,896,404	19,709,402
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2027	4,702,870	2,402,781	16,146,381	23,252,032
2028	5,688,299	2,482,056	15,832,989	24,003,344
2029	6,514,296	2,534,491	15,505,779	24,554,566
2030	7,158,262	2,604,485	15,158,759	24,921,506
2031	7,643,106	2,666,347	14,768,478	25,077,931
2032	8,014,919	2,709,785	14,339,853	25,064,557
2033	8,317,285	2,755,330	13,883,101	24,955,716
2034	8,560,397	2,774,138	13,404,318	24,738,853
2035	8,756,643	2,748,580	12,903,576	24,408,799
2036	8,893,917	2,724,909	12,371,406	23,990,232
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2047	7,189,191	2,008,125	5,200,504	14,397,820
2048	6,846,216	1,900,889	4,563,307	13,310,412
2049	6,482,040	1,790,085	3,959,156	12,231,281
2050	6,103,305	1,676,780	3,394,728	11,174,813
2051	5,716,811	1,561,845	2,875,457	10,154,113
2052	5,322,368	1,446,311	2,405,287	9,173,966
2053	4,920,499	1,331,314	1,986,488	8,238,301
2054	4,518,756	1,218,006	1,619,609	7,356,371
2055	4,121,539	1,107,518	1,303,598	6,532,655
2056	3,733,100	1,000,906	1,036,006	5,770,012
2057	3,357,323	899,079	813,286	5,069,688
2058	2,997,659	802,784	631,106	4,431,549
2059	2,657,165	712,568	484,665	3,854,398
2060	2,338,194	628,790	368,985	3,335,969
2061	2,042,504	551,646	279,175	2,873,325
2062	1,771,218	481,183	210,635	2,463,036
2063	1,524,789	417,318	159,194	2,101,301
2064	1,303,146	359,863	121,201	1,784,210
2065	1,105,709	308,537	93,562	1,507,808
2066	931,444	262,983	73,731	1,268,158
2067	779,027	222,800	59,677	1,061,504
2068	646,866	187,573	49,808	884,247
2069	533,178	156,882	42,913	732,973
2070	436,161	130,313	38,089	604,563
2071	354,023	107,462	34,679	496,164
2072	285,028	87,939	32,216	405,183
2073	227,550	71,379	30,377	329,306

Plan Name: Munson Retirement Plan
EIN / PN: 38-2640544 / 002
Plan Sponsor: Munson Healthcare
Valuation Date: January 1, 2024

SCHEDULE SB ATTACHMENTS

Schedule SB, Part V Summary of Plan Provisions

Plan Provisions

The plan was originally effective January 1, 1961 (as amended and restated effective January 1, 2020).

Plan year The period from January 1 through December 31.

Covered employees Any person employed by the Hospital or a Participating Employer, except:

- Student employees
- Persons employed under special agreements that exclude benefits
- Members of a union that has not agreed to participate in this plan
- Leased employees

Participation date An employee shall automatically be covered on the first day of the month following completion of 800 or more hours of service in:

- the twelve month period beginning on the employment commencement date, or
- any plan year beginning on or after the employment commencement date.

Effective December 31, 2005 participation in the plan was frozen. All active participants at December 31, 2005 were offered a choice of retirement programs. Active participants could either elect to continue accruing benefits under the plan or to have their accrued benefit frozen as of December 31, 2005 and receive enhanced benefits under a Retirement Savings Plan.

Plan Name: Munson Retirement Plan
EIN / PN: 38-2640544 / 002
Plan Sponsor: Munson Healthcare
Valuation Date: January 1, 2024

SCHEDULE SB ATTACHMENTS

Definitions

Continuous service

Prior to January 1, 1976, continuous service shall be credited in each calendar year in which 1,000 or more hours of service was earned beginning on the employee's last date of employment. Continuous service on January 1, 1976 may not be less than credited service. On and after January 1, 1976, one year of continuous service is granted for each plan year the employee completes 1,000 hours of service. If less than 1,000 hours of service are earned, the continuous service granted for the plan year shall equal the credited service earned.

Pension service

Prior to January 1, 1976, credited service shall be computed to the nearest 1/10th of a year based on the plan as it existed on December 31, 1975. Beginning January 1, 1976, 1 year of credited service shall be granted for each plan year in which 1,760 or more hours of service is earned. 1/10th of a year of credited service is granted for each 176 hours of service, if less than 1,760 hours of service is earned in the plan year.

Plan Name: Munson Retirement Plan
EIN / PN: 38-2640544 / 002
Plan Sponsor: Munson Healthcare
Valuation Date: January 1, 2024

SCHEDULE SB ATTACHMENTS

Pensionable pay

The annual earnings for each employee as of January 1 of the plan year, exclusive of bonuses and other additional remunerations, determined as follows for:

- Hourly-rate employees:
the base hourly rate multiplied by 2,080
- Daily-rate employees:
the per diem rate multiplied by 365
- Weekly-rate employees:
the base weekly rate multiplied by 52
- Monthly-rate employees:
the base monthly rate multiplied by 12
- Annual-rate employees:
the base annual rate

For an employee whose base pay is reduced and replaced with a production bonus program, the base hourly pay rate will be the base hourly rate divided by the percentage to which the base pay was reduced under the production bonus program.

For an employee who entered into a salary reduction agreement with the employer, annual earnings shall be determined as if the employee had not entered into such agreement.

Plan Name: Munson Retirement Plan
EIN / PN: 38-2640544 / 002
Plan Sponsor: Munson Healthcare
Valuation Date: January 1, 2024

SCHEDULE SB ATTACHMENTS

Final average compensation

The average of five highest consecutive annual earnings in the ten plan year periods preceding retirement or termination of employment. If an employee has less than five plan years of annual earnings, the final average annual earnings is the average over such shorter period of years.

For participants with a normal retirement date on or before January 1, 2006, the final average annual earnings is calculated assuming retirement at the normal retirement date and future annual earnings equal to the annual earnings just prior to termination of employment.

For participants with a normal retirement date after January 1, 2006, the final average annual earnings shall not be less than the following:

Year of Retirement Termination	Average of Annual Earnings for Plan Years
2002	2002
2003	2002 to 2003
2004	2002 to 2004
2005	2002 to 2005

For purposes of calculating disability benefit amounts, the special transitional rules described above do not apply.

Average social security wage base

The average of the contributions and benefit bases under the Social Security Act and Federal Insurance Contribution Act during the five consecutive plan years prior to retirement or termination of employment, including the plan year of retirement or termination of employment.

Normal retirement date (NRD)

Age 65.

Plan Name: Munson Retirement Plan
EIN / PN: 38-2640544 / 002
Plan Sponsor: Munson Healthcare
Valuation Date: January 1, 2024

SCHEDULE SB ATTACHMENTS

Accrued benefits

The sum of:

- 1.15% of a participant's final average annual earnings not to exceed 45% of the average Social Security wage base, multiplied by the participant's credited service, plus
- 1.65% of a participant's final average annual earnings in excess of 45% of the average Social Security wage base, multiplied by the participant's credited service not in excess of 35 years.

A participant's accrued benefit shall not be less than the December 31, 2001 accrued benefit calculated using plan provisions in effect prior to January 1, 2002.

Participants who elected to receive enhanced Retirement Savings Plan benefits as of December 31, 2005 had their accrued benefit frozen December 31, 2005.

Eligibility for Benefits

Normal retirement	Age 65.
Early retirement	Age 55 and 5 years of continuous service.
Postponed retirement	Retirement after the normal retirement date.
Vested termination	5 years of continuous service.
Disability	Total and permanent disability as determined by the retirement committee and either age 50 and 10 years of credited service or 20 years of credited service.
Preretirement death benefit	5 years of continuous service.

Benefits Paid Upon the Following Events

Normal retirement	Accrued benefit at normal retirement date.
Early retirement	Accrued benefit deferred to 65 or an immediate benefit reduced by 5/9% for each of the first 60 complete calendar months under age 65 and 5/18% for each of the next 60 complete calendar months.

Plan Name: Munson Retirement Plan
EIN / PN: 38-2640544 / 002
Plan Sponsor: Munson Healthcare
Valuation Date: January 1, 2024

SCHEDULE SB ATTACHMENTS

Postponed retirement

The greater of:

- The accrued benefit based on the credited service, average Social Security wage base and final average annual earnings at the deferred retirement date, or
- The actuarial equivalent of the accrued benefit determined at the normal retirement date.

Vested termination

Accrued benefit deferred to the normal retirement date. A reduced benefit (5/9% for the first 60 complete calendar months under age 65 and 5/18% for each of the next 60 complete calendar months) is available on or after age 55.

Disablement

Accrued benefit reduced by any Workers' Compensation benefit.

Preretirement death

If an employee dies while eligible for a vested benefit, his spouse will receive a benefit as if he had retired or terminated employment on his date of death and elected the Joint and Survivor Option with 50% Continuation. Benefits to the spouse will commence at the employee's earliest retirement date.

If an employee dies while in active employment and is eligible for normal, early or late retirement, his spouse will receive a benefit as if he had retired on his date of death and elected the Joint and Survivor Option with 100% continuation. If unmarried, his beneficiary will receive a benefit based on the 120 monthly payments certain option.

Other Plan Provisions

Forms of payment:

- Normal form of benefit
Normal form of payment is a monthly income payable for the life of the participant. If married, the 50% joint annuitant option with the spouse as the beneficiary will be deemed to have been automatically elected, unless the retiree elects otherwise in writing and the spouse consents.
- Optional forms of benefit
Joint annuitant options with 50%, 75% or 100% payable to the joint annuitant at the death of the retiree; life annuity with 120 monthly payments guaranteed; lump sum payments for values under \$5,000.

Plan Name: Munson Retirement Plan
EIN / PN: 38-2640544 / 002
Plan Sponsor: Munson Healthcare
Valuation Date: January 1, 2024

SCHEDULE SB ATTACHMENTS

Actuarial equivalence:

- Annuity conversions 6.00% and mortality table as described in Revenue Ruling 2001-62.
- Lump sums An interest rate published by the IRS under code 417(e) for September preceding plan year of distribution and the mortality table defined in IRC §417(e).
- Late retirement 6.00% and mortality table as described in Revenue Ruling 2001-62.

Pension increases None.

Plan participants' contributions None.

Maximum on benefits and pay All benefits and pay for any calendar year may not exceed the maximum limitations for that year as defined in the Internal Revenue Code. The plan provides for increasing the dollar limits automatically as such changes become effective. No increases in the dollar limits are assumed for determining contributions.

Future Plan Changes

No future plan changes were recognized in determining pension cost or in determining minimum and maximum contributions.

Changes in Benefits Valued Since Prior Year

There have been no changes in the benefits valued since the prior year.

Substantive Commitment

None.

Plan Name: Munson Retirement Plan
EIN / PN: 38-2640544 / 002
Plan Sponsor: Munson Healthcare
Valuation Date: January 1, 2024

Plan Name	Munson Retirement Plan
Plan Sponsor EIN	38-2640544
ERISA Plan #	002
Plan Year Ending	12/31/2024

The required attachment marked with an "X" in the Attachment column is included within the Accountant's Opinion attachment to Sch. H, Part III, Line 3, which consists of the entire audit report issued by the plan's Independent Qualified Public Accountant (IQPA).

Form/Schedule	Line #	Description	Attachment
5500 Sch. H	Line 3	Financial statements used in formulating the IQPA's opinion	X
5500 Sch. H	Line 4i	Schedule of Assets (Held at End of Year)	X
5500 Sch. H	Line 4i	Schedule of Assets (Acquired and Disposed of Within Year)	
5500 Sch. H	Line 4j	Schedule of Reportable Transactions	X
5500 Sch. H	Line 4a	Schedule of Delinquent Participant Contributions	