

Form 5500

Department of the Treasury  
Internal Revenue Service

Department of Labor  
Employee Benefits Security  
Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

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

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

OMB Nos. 1210-0110  
1210-0089

2024

This Form is Open to Public Inspection

Part I Annual Report Identification Information

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

- A This return/report is for: [ ] a multiemployer plan [ ] a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.) [X] a single-employer plan [ ] a DFE (specify) \_\_\_\_
B This return/report is: [ ] the first return/report [ ] the final return/report [ ] an amended return/report [ ] a short plan year return/report (less than 12 months)
C If the plan is a collectively-bargained plan, check here. [ ]
D Check box if filing under: [X] Form 5558 [ ] automatic extension [ ] the DFVC program [ ] special extension (enter description)
E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. [ ]

Part II Basic Plan Information—enter all requested information

1a Name of plan: COMMONWEALTH HEALTH CORPORATION RESTATED RETIREMENT PLAN
1b Three-digit plan number (PN): 001
1c Effective date of plan: 01/01/1961
2a Plan sponsor's name (employer, if for a single-employer plan): COMMONWEALTH HEALTH CORPORATION
2b Employer Identification Number (EIN): 31-1118087
2c Plan Sponsor's telephone number: 270-745-1509
2d Business code (see instructions): 622000

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

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

Table with 4 columns: SIGN HERE, Signature, Date, and Name. Rows include plan administrator, employer/plan sponsor, and DFE.

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

Form 5500 (2024) v. 240311

<b>3a</b> Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor		<b>3b</b> Administrator's EIN	
		<b>3c</b> Administrator's telephone number	
<b>4</b> If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: <b>a</b> Sponsor's name <b>COMMONWEALTH HEALTH CORPORATION RESTATED RETIREMENT PLAN</b> <b>c</b> Plan Name <b>COMMONWEALTH HEALTH CORPORATION RESTATED RETIREMENT PLAN</b>		<b>4b</b> EIN <b>31-1118087</b>	
		<b>4d</b> PN <b>001</b>	
<b>5</b> Total number of participants at the beginning of the plan year		<b>5</b>	<b>1979</b>
<b>6</b> Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines <b>6a(1)</b> , <b>6a(2)</b> , <b>6b</b> , <b>6c</b> , and <b>6d</b> ).			
<b>a(1)</b> Total number of active participants at the beginning of the plan year .....		<b>6a(1)</b>	<b>915</b>
<b>a(2)</b> Total number of active participants at the end of the plan year .....		<b>6a(2)</b>	<b>723</b>
<b>b</b> Retired or separated participants receiving benefits.....		<b>6b</b>	<b>203</b>
<b>c</b> Other retired or separated participants entitled to future benefits .....		<b>6c</b>	<b>850</b>
<b>d</b> Subtotal. Add lines <b>6a(2)</b> , <b>6b</b> , and <b>6c</b> .....		<b>6d</b>	<b>1776</b>
<b>e</b> Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. ....		<b>6e</b>	<b>20</b>
<b>f</b> Total. Add lines <b>6d</b> and <b>6e</b> .....		<b>6f</b>	<b>1796</b>
<b>g(1)</b> Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) .....		<b>6g(1)</b>	
<b>g(2)</b> Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) .....		<b>6g(2)</b>	
<b>h</b> Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....		<b>6h</b>	
<b>7</b> Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item) .....		<b>7</b>	

**8a** If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:  
**1A 3D 3H**

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

<b>9a</b> Plan funding arrangement (check all that apply)		<b>9b</b> Plan benefit arrangement (check all that apply)	
(1) <input type="checkbox"/> Insurance	(1) <input type="checkbox"/> Insurance	(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts	(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts
(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts	(3) <input checked="" type="checkbox"/> Trust	(3) <input checked="" type="checkbox"/> Trust	(4) <input type="checkbox"/> General assets of the sponsor
(3) <input checked="" type="checkbox"/> Trust	(4) <input type="checkbox"/> General assets of the sponsor	(4) <input type="checkbox"/> General assets of the sponsor	

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

<b>a Pension Schedules</b>		<b>b General Schedules</b>	
(1) <input checked="" type="checkbox"/> <b>R</b> (Retirement Plan Information)	(1) <input checked="" type="checkbox"/> <b>H</b> (Financial Information)	(2) <input type="checkbox"/> <b>I</b> (Financial Information – Small Plan)	(3) <input type="checkbox"/> <b>A</b> (Insurance Information) – Number Attached _____
(2) <input type="checkbox"/> <b>MB</b> (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary	(3) <input checked="" type="checkbox"/> <b>SB</b> (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	(4) <input checked="" type="checkbox"/> <b>C</b> (Service Provider Information)	(5) <input type="checkbox"/> <b>D</b> (DFE/Participating Plan Information)
(3) <input checked="" type="checkbox"/> <b>SB</b> (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	(4) <input type="checkbox"/> <b>DCG</b> (Individual Plan Information) – Number Attached _____	(6) <input type="checkbox"/> <b>G</b> (Financial Transaction Schedules)	
(4) <input type="checkbox"/> <b>DCG</b> (Individual Plan Information) – Number Attached _____	(5) <input type="checkbox"/> <b>MEP</b> (Multiple-Employer Retirement Plan Information)		

---

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

---

<b>SCHEDULE SB</b> <b>(Form 5500)</b>  <small>Department of the Treasury Internal Revenue Service</small>  <small>Department of Labor Employee Benefits Security Administration</small>  <small>Pension Benefit Guaranty Corporation</small>	<b>Single-Employer Defined Benefit Plan</b> <b>Actuarial Information</b>  This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code).  <b>▶ File as an attachment to Form 5500 or 5500-SF.</b>	<small>OMB No. 1210-0110</small>  <b>2024</b>  <b>This Form is Open to Public Inspection</b>
---	--	--

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

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

<b>A</b> Name of plan <u>COMMONWEALTH HEALTH CORPORATION RESTATED RETIREMENT PLAN</u>	<b>B</b> Three-digit plan number (PN) ▶	<u>001</u>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF <u>COMMONWEALTH HEALTH CORPORATION</u>	<b>D</b> Employer Identification Number (EIN) <u>31-1118087</u>	
<b>E</b> Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B	<b>F</b> Prior year plan size: <input type="checkbox"/> 100 or fewer <input type="checkbox"/> 101-500 <input checked="" type="checkbox"/> More than 500	

**Part I Basic Information**

<b>1</b> Enter the valuation date:	Month <u>01</u>	Day <u>01</u>	Year <u>2024</u>	
<b>2</b> Assets:				
<b>a</b> Market value .....	<b>2a</b>	<u>186888665</u>		
<b>b</b> Actuarial value .....	<b>2b</b>	<u>197784504</u>		
<b>3</b> Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target	
<b>a</b> For retired participants and beneficiaries receiving payment .....	<u>207</u>	<u>21346269</u>	<u>21346269</u>	
<b>b</b> For terminated vested participants .....	<u>833</u>	<u>28244349</u>	<u>28533906</u>	
<b>c</b> For active participants .....	<u>884</u>	<u>97740354</u>	<u>102178758</u>	
<b>d</b> Total .....	<u>1924</u>	<u>147330972</u>	<u>152058933</u>	
<b>4</b> If the plan is in at-risk status, check the box and complete lines (a) and (b)..... <input type="checkbox"/>				
<b>a</b> Funding target disregarding prescribed at-risk assumptions .....	<b>4a</b>			
<b>b</b> Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor .....	<b>4b</b>			
<b>5</b> Effective interest rate .....	<b>5</b>	<u>5.25 %</u>		
<b>6</b> Target normal cost				
<b>a</b> Present value of current plan year accruals .....	<b>6a</b>	<u>6357296</u>		
<b>b</b> Expected plan-related expenses .....	<b>6b</b>	<u>0</u>		
<b>c</b> Target normal cost .....	<b>6c</b>	<u>6357296</u>		

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

<b>SIGN HERE</b>  Signature of actuary  <u>AUBREY STADTLANDER</u> Type or print name of actuary  <u>PRINCIPAL FINANCIAL GROUP</u> Firm name  <u>PO BOX 9394</u> <u>DES MOINES, IA 50306-9394</u>  Address of the firm	<u>08/15/2025</u> Date  <u>23-07943</u> Most recent enrollment number  <u>515-362-2138</u> Telephone number (including area code)
--	--

<b>Part II Beginning of Year Carryover and Prefunding Balances</b>		(a) Carryover balance	(b) Prefunding balance
<b>7</b>	Balance at beginning of prior year after applicable adjustments (line 13 from prior year) .....	0	66336783
<b>8</b>	Portion elected for use to offset prior year's funding requirement (line 35 from prior year) .....	0	7787044
<b>9</b>	Amount remaining (line 7 minus line 8) .....	0	58549739
<b>10</b>	Interest on line 9 using prior year's actual return of <u>13.24</u> % .....	0	7751985
<b>11</b>	Prior year's excess contributions to be added to prefunding balance:		
	<b>a</b> Present value of excess contributions (line 38a from prior year) .....		0
	<b>b(1)</b> Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>5.39</u> % .....		0
	<b>b(2)</b> Interest on line 38b from prior year Schedule SB, using prior year's actual return .....		0
	<b>c</b> Total available at beginning of current plan year to add to prefunding balance .....		0
	<b>d</b> Portion of (c) to be added to prefunding balance .....		0
<b>12</b>	Other reductions in balances due to elections or deemed elections .....	0	0
<b>13</b>	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12) .....	0	66301724

<b>Part III Funding Percentages</b>			
<b>14</b>	Funding target attainment percentage .....	<b>14</b>	86.46 %
<b>15</b>	Adjusted funding target attainment percentage .....	<b>15</b>	130.07 %
<b>16</b>	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement .....	<b>16</b>	85.93 %
<b>17</b>	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage .....	<b>17</b>	%

<b>Part IV Contributions and Liquidity Shortfalls</b>		<b>18 Contributions made to the plan for the plan year by employer(s) and employees:</b>			
(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
<b>Totals ▶</b>			<b>18(b)</b>		<b>18(c)</b>

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

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

**20** Quarterly contributions and liquidity shortfalls:

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

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

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

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

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

**21** Discount rate:

**a** Segment rates: 

1st segment: 4.75 %	2nd segment: 4.87 %	3rd segment: 5.59 %
------------------------	------------------------	------------------------

 N/A, full yield curve used

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

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

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

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

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

<b>a</b> Target normal cost (line 6c) .....	<b>31a</b>	6357296
<b>b</b> Excess assets, if applicable, but not greater than line 31a .....	<b>31b</b>	0

<b>32</b> Amortization installments:	Outstanding Balance	Installment
<b>a</b> Net shortfall amortization installment .....	20576153	2127690
<b>b</b> Waiver amortization installment .....	0	0

**33** If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month \_\_\_\_\_ Day \_\_\_\_\_ Year \_\_\_\_\_) and the waived amount ..... **33**

<b>34</b> Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33).....	<b>34</b>	8484986
	Carryover balance	Prefunding balance
<b>35</b> Balances elected for use to offset funding requirement .....	0	8484986
		Total balance
<b>36</b> Additional cash requirement (line 34 minus line 35) .....	<b>36</b>	0
<b>37</b> Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c) .....	<b>37</b>	0

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

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

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

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

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

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

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

<b>A</b> Name of plan <b>COMMONWEALTH HEALTH CORPORATION RESTATED RETIREMENT PLAN</b>	<b>B</b> Three-digit plan number (PN) ▶	<b>001</b>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <b>COMMONWEALTH HEALTH CORPORATION</b>	<b>D</b> Employer Identification Number (EIN) <b>31-1118087</b>	

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

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

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

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

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

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

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

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

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

---

---

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

---

---

---

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

---

---

---

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

---

---

---

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

---

---

---

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

---

---

---

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

---

---

---

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

---

---

---

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

---

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

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

PRINCIPAL FINANCIAL GROUP

PO BOX 9394  
DES MOINES, IA 50306-9394

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
13 50	CONTRACT ADMINISTRATOR	8251	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

TCW LCG

865 SOUTH FIGUEROA STREET  
LOS ANGELES, CA 90017

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 50	INVESTMENT MANAGEMENT	6624	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	0	Yes <input type="checkbox"/> No <input type="checkbox"/>

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

BANK OF AMERICA

100 NORTH TRYON STREET  
CHARLOTTE, NC 28255

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
21 50	TRUSTEE	478962	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	0	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

**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)

SCHRODER INVESTMENT MANAGEMENT

7 BRYANT PARK  
NEW YORK, NY 10018-3706

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 50	INVESTMENT MANAGEMENT	8494	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

ALLSPRING FUNDS

PO BOX 219967  
KANSAS CITY, MO 64121-9967

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 50	INVESTMENT MANAGEMENT	8215	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

BAIRD CAPITAL

777 EAST WISCONSIN AVENUE  
MILWAUKEE, WI 53202

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 50	INVESTMENT MANAGEMENT	4230	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

**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)

COLUMBIA THREADNEEDLE INVESTMENTS

PO BOX 219104  
KANSAS CITY, MO 64121-9104

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 50	INVESTMENT MANAGEMENT	6630	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

MFS INVETMENT MANAGEMENT

111 HUNTINGTON AVE  
BOSTON, MA 02116

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 50	INVESTMENT MANAGEMENT	6617	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

LOOMIS, SAYLES & COMPANY L.P.

ONE FINANCIAL CENTER  
BOSTON, MA 02111

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 50	INVESTMENT MANAGEMENT	6599	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

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

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

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

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

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

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

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

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

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

<b>SCHEDULE H</b> <b>(Form 5500)</b>  <small>Department of the Treasury Internal Revenue Service</small>  <small>Department of Labor Employee Benefits Security Administration</small>  <small>Pension Benefit Guaranty Corporation</small>	<b>Financial Information</b>  This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code).  <b>▶ File as an attachment to Form 5500.</b>	<small>OMB No. 1210-0110</small>  <b>2024</b>  <b>This Form is Open to Public Inspection</b>
--	--	--

For calendar plan year 2024 or fiscal plan year beginning <b>01/01/2024</b> and ending <b>12/31/2024</b>	
<b>A</b> Name of plan <b>COMMONWEALTH HEALTH CORPORATION RESTATED RETIREMENT PLAN</b>	<b>B</b> Three-digit plan number (PN) <b>▶</b> <b>001</b>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <b>COMMONWEALTH HEALTH CORPORATION</b>	<b>D</b> Employer Identification Number (EIN) <b>31-1118087</b>

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

**1** Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. **Round off amounts to the nearest dollar.** MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.

	(a) Beginning of Year	(b) End of Year
<b>Assets</b>		
<b>a</b> Total noninterest-bearing cash .....	<b>1a</b>	
<b>b</b> Receivables (less allowance for doubtful accounts):		
<b>(1)</b> Employer contributions .....	<b>1b(1)</b>	
<b>(2)</b> Participant contributions .....	<b>1b(2)</b>	
<b>(3)</b> Other .....	<b>1b(3)</b>	
<b>c</b> General investments:		
<b>(1)</b> Interest-bearing cash (include money market accounts & certificates of deposit) .....	<b>1c(1)</b>	2591232
<b>(2)</b> U.S. Government securities .....	<b>1c(2)</b>	44543274
<b>(3)</b> Corporate debt instruments (other than employer securities):		
<b>(A)</b> Preferred .....	<b>1c(3)(A)</b>	97135120
<b>(B)</b> All other .....	<b>1c(3)(B)</b>	0
<b>(4)</b> Corporate stocks (other than employer securities):		
<b>(A)</b> Preferred .....	<b>1c(4)(A)</b>	0
<b>(B)</b> Common .....	<b>1c(4)(B)</b>	13407160
<b>(5)</b> Partnership/joint venture interests .....	<b>1c(5)</b>	
<b>(6)</b> Real estate (other than employer real property) .....	<b>1c(6)</b>	
<b>(7)</b> Loans (other than to participants) .....	<b>1c(7)</b>	
<b>(8)</b> Participant loans .....	<b>1c(8)</b>	
<b>(9)</b> Value of interest in common/collective trusts .....	<b>1c(9)</b>	
<b>(10)</b> Value of interest in pooled separate accounts .....	<b>1c(10)</b>	
<b>(11)</b> Value of interest in master trust investment accounts .....	<b>1c(11)</b>	
<b>(12)</b> Value of interest in 103-12 investment entities .....	<b>1c(12)</b>	
<b>(13)</b> Value of interest in registered investment companies (e.g., mutual funds) .....	<b>1c(13)</b>	1744954
<b>(14)</b> Value of funds held in insurance company general account (unallocated contracts).....	<b>1c(14)</b>	
<b>(15)</b> Other.....	<b>1c(15)</b>	20091921

<b>1d</b> Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities.....	<b>1d(1)</b>		
(2) Employer real property.....	<b>1d(2)</b>		
<b>e</b> Buildings and other property used in plan operation.....	<b>1e</b>		
<b>f</b> Total assets (add all amounts in lines 1a through 1e).....	<b>1f</b>	185167560	179513661
<b>Liabilities</b>			
<b>g</b> Benefit claims payable.....	<b>1g</b>		
<b>h</b> Operating payables.....	<b>1h</b>		
<b>i</b> Acquisition indebtedness.....	<b>1i</b>		
<b>j</b> Other liabilities.....	<b>1j</b>		
<b>k</b> Total liabilities (add all amounts in lines 1g through 1j).....	<b>1k</b>	0	0
<b>Net Assets</b>			
<b>l</b> Net assets (subtract line 1k from line 1f).....	<b>1l</b>	185167560	179513661

**Part II Income and Expense Statement**

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

<b>Income</b>		(a) Amount	(b) Total
<b>a Contributions:</b>			
(1) Received or receivable in cash from: <b>(A)</b> Employers.....	<b>2a(1)(A)</b>	0	
<b>(B)</b> Participants.....	<b>2a(1)(B)</b>		
<b>(C)</b> Others (including rollovers).....	<b>2a(1)(C)</b>		
(2) Noncash contributions.....	<b>2a(2)</b>		
(3) Total contributions. Add lines <b>2a(1)(A)</b> , <b>(B)</b> , <b>(C)</b> , and line <b>2a(2)</b> .....	<b>2a(3)</b>		0
<b>b Earnings on investments:</b>			
<b>(1) Interest:</b>			
<b>(A)</b> Interest-bearing cash (including money market accounts and certificates of deposit).....	<b>2b(1)(A)</b>	115180	
<b>(B)</b> U.S. Government securities.....	<b>2b(1)(B)</b>	-92452	
<b>(C)</b> Corporate debt instruments.....	<b>2b(1)(C)</b>	5643510	
<b>(D)</b> Loans (other than to participants).....	<b>2b(1)(D)</b>		
<b>(E)</b> Participant loans.....	<b>2b(1)(E)</b>		
<b>(F)</b> Other.....	<b>2b(1)(F)</b>		
<b>(G)</b> Total interest. Add lines <b>2b(1)(A)</b> through <b>(F)</b> .....	<b>2b(1)(G)</b>		5666238
<b>(2) Dividends:</b>			
<b>(A)</b> Preferred stock.....	<b>2b(2)(A)</b>		
<b>(B)</b> Common stock.....	<b>2b(2)(B)</b>	272102	
<b>(C)</b> Registered investment company shares (e.g. mutual funds).....	<b>2b(2)(C)</b>	70913	
<b>(D)</b> Total dividends. Add lines <b>2b(2)(A)</b> , <b>(B)</b> , and <b>(C)</b> .....	<b>2b(2)(D)</b>		343015
(3) Rents.....	<b>2b(3)</b>		
<b>(4) Net gain (loss) on sale of assets:</b>			
<b>(A)</b> Aggregate proceeds.....	<b>2b(4)(A)</b>	141846526	
<b>(B)</b> Aggregate carrying amount (see instructions).....	<b>2b(4)(B)</b>	138173434	
<b>(C)</b> Subtract line <b>2b(4)(B)</b> from line <b>2b(4)(A)</b> and enter result.....	<b>2b(4)(C)</b>		3673092
<b>(5) Unrealized appreciation (depreciation) of assets:</b>			
<b>(A)</b> Real estate.....	<b>2b(5)(A)</b>		
<b>(B)</b> Other.....	<b>2b(5)(B)</b>	-6334896	
<b>(C)</b> Total unrealized appreciation of assets. Add lines <b>2b(5)(A)</b> and <b>(B)</b> .....	<b>2b(5)(C)</b>		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts .....	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)		94011
<b>c</b> Other income .....	2c		597622
<b>d</b> Total income. Add all <b>income</b> amounts in column (b) and enter total .....	2d		4039082

**Expenses**

<b>e</b> Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers .....	2e(1)	9158359	
(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)		9158359
<b>f</b> Corrective distributions (see instructions) .....	2f		
<b>g</b> Certain deemed distributions of participant loans (see instructions) .....	2g		
<b>h</b> Interest expense .....	2h		
<b>i</b> Administrative expenses:			
(1) Salaries and allowances .....	2i(1)		
(2) Contract administrator fees .....	2i(2)		
(3) Recordkeeping fees .....	2i(3)	478962	
(4) IQPA audit fees .....	2i(4)		
(5) Investment advisory and investment management fees .....	2i(5)	55660	
(6) Bank or trust company trustee/custodial fees .....	2i(6)		
(7) Actuarial fees .....	2i(7)		
(8) Legal fees .....	2i(8)		
(9) Valuation/appraisal fees .....	2i(9)		
(10) Other trustee fees and expenses .....	2i(10)		
(11) Other expenses .....	2i(11)	0	
(12) Total administrative expenses. Add lines 2i(1) through (11) .....	2i(12)		534622
<b>j</b> Total expenses. Add all <b>expense</b> amounts in column (b) and enter total .....	2j		9692981

**Net Income and Reconciliation**

<b>k</b> Net income (loss). Subtract line 2j from line 2d .....	2k		-5653899
<b>l</b> 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: **FORVIS MAZARS, LLP**

(2) EIN: **44-0160260**

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

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

**Part IV Compliance Questions**

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

During the plan year:

	Yes	No	Amount
<b>a</b> Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)		X	
<b>b</b> Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)		X	
<b>c</b> Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		X	
<b>d</b> Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)		X	
<b>e</b> Was this plan covered by a fidelity bond?	X		2000000
<b>f</b> Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
<b>g</b> Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
<b>h</b> Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
<b>i</b> Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
<b>j</b> Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	X		
<b>k</b> Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
<b>l</b> Has the plan failed to provide any benefit when due under the plan?		X	
<b>m</b> If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)			
<b>n</b> If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			

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

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

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

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

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year 549900.

<b>SCHEDULE R</b> <b>(Form 5500)</b>  <small>Department of the Treasury Internal Revenue Service</small>  <small>Department of Labor Employee Benefits Security Administration</small>  <small>Pension Benefit Guaranty Corporation</small>	<b>Retirement Plan Information</b>  This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code).  <b>▶ File as an attachment to Form 5500.</b>	<small>OMB No. 1210-0110</small>  <b>2024</b>  <b>This Form is Open to Public Inspection.</b>
--	---	---

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

<b>A</b> Name of plan <u>COMMONWEALTH HEALTH CORPORATION RESTATED RETIREMENT PLAN</u>	<b>B</b> Three-digit plan number (PN) ▶	<u>001</u>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <u>COMMONWEALTH HEALTH CORPORATION</u>	<b>D</b> Employer Identification Number (EIN) <u>31-1118087</u>	

<b>Part I</b>	<b>Distributions</b>
---------------	----------------------

**All references to distributions relate only to payments of benefits during the plan year.**

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

1		0
---	--	---

**2** Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):  
EIN(s): 42-1520346

**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		124
---	--	-----

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

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

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

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

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

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

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

<b>Part III</b>	<b>Amendments</b>
-----------------	-------------------

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

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

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

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

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

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

**Part V Additional Information for Multiemployer Defined Benefit Pension Plans**

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

**a** Name of contributing employer \_\_\_\_\_

**b** EIN \_\_\_\_\_ **c** Dollar amount contributed by employer \_\_\_\_\_

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

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

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

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

**a** Name of contributing employer \_\_\_\_\_

**b** EIN \_\_\_\_\_ **c** Dollar amount contributed by employer \_\_\_\_\_

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

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

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

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

**a** Name of contributing employer \_\_\_\_\_

**b** EIN \_\_\_\_\_ **c** Dollar amount contributed by employer \_\_\_\_\_

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

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

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

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

**a** Name of contributing employer \_\_\_\_\_

**b** EIN \_\_\_\_\_ **c** Dollar amount contributed by employer \_\_\_\_\_

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

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

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

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

**a** Name of contributing employer \_\_\_\_\_

**b** EIN \_\_\_\_\_ **c** Dollar amount contributed by employer \_\_\_\_\_

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

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

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

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

**a** Name of contributing employer \_\_\_\_\_

**b** EIN \_\_\_\_\_ **c** Dollar amount contributed by employer \_\_\_\_\_

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

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

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

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

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

<b>a</b> The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: <input type="checkbox"/> last contributing employer <input type="checkbox"/> alternative <input type="checkbox"/> reasonable approximation (see instructions for required attachment).....	<b>14a</b>	
<b>b</b> The plan year immediately preceding the current plan year. <input type="checkbox"/> Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....	<b>14b</b>	
<b>c</b> The second preceding plan year. <input type="checkbox"/> Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....	<b>14c</b>	

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

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

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

<b>a</b> Enter the number of employers who withdrew during the preceding plan year .....	<b>16a</b>	
<b>b</b> If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers.....	<b>16b</b>	

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

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

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

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

**a** Enter the percentage of plan assets held as:  
 Public Equity: 20.0 % Private Equity: \_\_\_\_\_% Investment-Grade Debt and Interest Rate Hedging Assets: 79.0 %  
 High-Yield Debt: \_\_\_\_\_% Real Assets: \_\_\_\_\_% Cash or Cash Equivalents: 1.0 % Other: \_\_\_\_\_%

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

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

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

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

**Part VII IRS Compliance Questions**

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

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

**22** If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter 02 / 28 / 2023 (MM/DD/YYYY) and the Opinion Letter serial number Q705206A.




# **Commonwealth Health Corporation Restated Retirement Plan**

**EIN 31-1118087 PN 001**

**Independent Auditor's Report, Financial Statements,  
and Supplemental Schedules (Modified Cash Basis)**

December 31, 2024 and 2023



**Commonwealth Health Corporation Restated Retirement Plan  
Contents  
December 31, 2024 and 2023**

---

**Independent Auditor’s Report**..... 1

**Financial Statements (Modified Cash Basis)**

    Statements of Net Assets Available for Benefits..... 4

    Statements of Changes in Net Assets Available for Benefits ..... 5

    Notes to Financial Statements ..... 6

**Supplemental Schedules (Modified Cash Basis)**

    Schedule H, Line 4i – Schedule of Assets (Held at End of Year) as of December 31, 2024 ..... 14

    Schedule H, Line 4j – Schedule of Reportable Transactions for the Year Ended  
        December 31 2024..... 26

## Independent Auditor's Report

Plan Administrator  
Commonwealth Health Corporation Restated Retirement Plan  
Bowling Green, Kentucky

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

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

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

Management has obtained certifications from 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 4 to the financial statements, is complete and accurate.

### ***Opinion***

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

- The amounts and disclosures in the 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 the modified cash basis of accounting, which is a basis other than accounting principles generally accepted in the United States of America.
- 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 Audit of the Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

### ***Basis of Accounting***

We draw attention to Note 2 to the financial statements, which describes the basis of accounting. The financial statements are prepared on the modified cash basis of accounting, which is a basis of accounting other than accounting principles generally accepted in the United States of America. Our opinion is not modified with respect to this matter.

### ***Responsibilities of Management for the Financial Statements***

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

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

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

### ***Auditor's Responsibilities for the Audit of the Financial Statements***

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

In performing an audit in accordance with GAAS, we:

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

Our audits did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

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

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

***Other Matter – Supplemental Schedules Required by ERISA***

The supplemental schedules listed in the table of contents are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor’s Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion:

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

**Forvis Mazars, LLP**

**Evansville, Indiana  
September 29, 2025**

Federal Employer Identification Number: 44-0160260

**Commonwealth Health Corporation Restated Retirement Plan  
Statements of Net Assets Available for Benefits (Modified Cash Basis)  
December 31, 2024 and 2023**

---

	<u>2024</u>	<u>2023</u>
<b>ASSETS</b>		
<b>Investments, at Fair Value</b>	<u>\$ 179,513,661</u>	<u>\$ 185,167,560</u>
<b>Net Assets Available for Benefits</b>	<u><u>\$ 179,513,661</u></u>	<u><u>\$ 185,167,560</u></u>

**Commonwealth Health Corporation Restated Retirement Plan  
Statements of Changes in Net Assets Available for Benefits (Modified Cash Basis)  
Years Ended December 31, 2024 and 2023**

	<u>2024</u>	<u>2023</u>
<b>Investment Income</b>		
Net appreciation (depreciation) in fair value of investments	\$ (2,567,793)	\$ 16,240,262
Dividends and interest	6,606,875	5,780,539
<b>Total Investment Income</b>	4,039,082	22,020,801
<b>Contributions – Employer</b>	-	6,500,000
<b>Total Additions</b>	4,039,082	28,520,801
<b>Deductions</b>		
Benefits paid to participants	9,158,359	8,201,348
Administrative expenses	534,622	570,394
<b>Total Deductions</b>	9,692,981	8,771,742
<b>Net Increase (Decrease)</b>	(5,653,899)	19,749,059
<b>Net Assets Available for Benefits, Beginning of Year</b>	185,167,560	165,418,501
<b>Net Assets Available for Benefits, End of Year</b>	<u>\$ 179,513,661</u>	<u>\$ 185,167,560</u>

**Commonwealth Health Corporation Restated Retirement Plan  
Notes to Financial Statements (Modified Cash Basis)  
December 31, 2024 and 2023**

---

**Note 1. Description of the Plan**

The following description of the Commonwealth Health Corporation Restated Retirement Plan (Plan) provides only general information. Additional information about the vesting and benefit provisions and the Pension Benefit Guaranty Corporation's (PBGC) benefit guarantee is contained in the Plan Document and *Summary Plan Description*, which are available from the Plan administrator.

**General**

The Plan is a noncontributory defined benefit plan covering employees of Commonwealth Health Corporation (Company) and its subsidiaries and affiliates, who have attained at least one year of service, worked 1,000 hours and are age 21 or older, and provides for retirement and death benefits. However, effective July 1, 2009, no employees other than excepted employees, as defined in the Plan, that are hired or rehired after July 1, 2009, shall be eligible to participate and accrue a benefit in the Plan. The Plan is subject to provisions of the *Employee Retirement Income Security Act of 1974* (ERISA). Bank of America, N.A. is the trustee of the Plan and serves as Plan custodian.

The Plan is administered by the Company's Retirement Plan Committee (Committee). The Committee has overall responsibility for the operation and administration of the Plan. The Committee determines the appropriateness of the Plan's investment offerings and monitors investment performance.

**Contributions**

The Company has agreed to voluntarily contribute such amounts that are necessary to provide assets sufficient to meet the benefits to be paid to Plan participants. The Company's present intention is to make contributions in amounts sufficient to annually fund the Plan's current service cost and the initial past service costs, plus interest on those over a period of 30 years. The Plan has met the minimum funding requirements established by ERISA.

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

**Pension Benefits**

Benefits under the Plan are based on the highest average of employees' monthly compensation determined on any five consecutive anniversary dates coincident with or preceding a participant's retirement or termination. Normal retirement age for Plan benefits is 65. Participants may elect to receive reduced benefits upon early retirement at age 55, provided that they have at least 10 years of service with the Company. Participants may elect to receive the portion of the accrued benefits attributable to the participant's contributions in the form of a lump-sum payment.

**Death Benefits**

Upon the death of a retired participant who is receiving benefits under the Plan, his or her beneficiary shall be entitled to any benefits due under the basic or elected form of payment of monthly retirement income. Should the period of such guaranteed payments be exhausted upon the death of the participant, no death benefit shall be payable.

**Vesting**

Eligible employees are fully vested upon completion of five years of vesting service.

## **Note 2. Summary of Significant Accounting Policies**

### ***Basis of Accounting***

The accompanying financial statements are prepared on the modified cash basis of accounting. As such, contributions are recorded when received, benefit payments and expenses are recorded when paid, and investment activity is reflected as of the trade date. Although the modified cash basis of accounting represents a departure from accounting principles generally accepted in the United States of America, it is an allowable method of accounting for employee benefit plans under the reporting requirements of ERISA.

### ***Use of Estimates***

The preparation of financial statements in conformity with the modified cash basis of accounting requires management to make estimates and assumptions that affect the reported amounts of assets and changes therein, disclosure of contingent assets and liabilities and the actuarial present value of accumulated Plan benefits at the date of the financial statements and changes therein. Actual results could differ from those estimates.

### ***Valuation of Investments and Income Recognition***

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 5 for a discussion of fair value measurements.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the modified cash basis. Dividends are recorded on the ex-dividend date. Net appreciation (depreciation) includes the Plan's gains and losses on investments bought and sold, as well as held during the year.

### ***Payment of Benefits***

Benefit payments to participants are recorded upon distribution.

### ***Administrative Expenses***

Administrative expenses may be paid by the Company or the Plan, at the Company's discretion.

### ***Accumulated Plan Benefits***

Accumulated Plan benefits (see Note 6) are those estimated future periodic payments, including lump-sum distributions, that are attributable under the Plan's provisions to the service employees have rendered. Accumulated Plan benefits include benefits expected to be paid to:

- a. Retired or terminated employees or their beneficiaries
- b. Beneficiaries of employees who have died
- c. Present employees or their beneficiaries

Benefits under the Plan are based on employees' monthly compensation, as determined on any five consecutive anniversary dates coincident with or preceding a participant's retirement or termination. The accumulated Plan benefits for active employees are based on their average compensation during the five years preceding 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. Benefits to be provided via annuity contracts excluded from Plan assets are excluded from accumulated Plan benefits.

**Commonwealth Health Corporation Restated Retirement Plan  
Notes to Financial Statements (Modified Cash Basis)  
December 31, 2024 and 2023**

---

**Note 3. Plan Termination**

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

- a. Annuity benefits that former employees or their beneficiaries have been receiving for at least three years, or that employees eligible to retire for that three-year period would have been receiving if they had retired with benefits in the normal form of annuity under the Plan. The priority amount is limited to the lowest benefit that was payable (or would have been payable) during those three years. The amount is further limited to the lowest benefit that would be payable under Plan provisions in effect at any time during the five years preceding Plan termination.
- b. Other vested benefits insured by the Pension Benefit Guaranty Corporation (PBGC) (a U.S. government agency) up to the applicable limitations discussed below
- c. All other vested benefits (that is, vested benefits not insured by the PBGC)
- d. All nonvested benefits

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

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

**Note 4. Certification of Plan Trustee**

The Plan administrator has elected the method of annual reporting compliance permitted by ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, Bank of America, N.A., a qualified institution, has certified the following investment information included in the accompanying financial statements and ERISA-required supplemental schedules is complete and accurate:

- Investments as shown in the statements of net assets available for benefits as of December 31, 2024 and 2023
- Investment income as shown in the statements of changes in net assets available for benefits for the years ended December 31, 2024 and 2023
- Investment information included in the accompanying schedule of assets (held at end of year) as of December 31, 2024, and schedule of reportable transactions for the year ended December 31, 2024

The Plan's independent auditors did not perform auditing procedures with respect to this certified investment information, except for comparing such certified investment information to the related investment information included in the financial statements and ERISA-required supplemental schedules.

**Commonwealth Health Corporation Restated Retirement Plan  
Notes to Financial Statements (Modified Cash Basis)  
December 31, 2024 and 2023**

**Note 5. Disclosures About Fair Value of Plan Assets and Liabilities**

Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Fair value measurements must maximize the use of observable inputs and minimize the use of unobservable inputs. There is a hierarchy of three levels of inputs that may be used to measure fair value:

- Level 1** Quoted prices in active markets for identical assets or liabilities
- Level 2** Observable inputs other than Level 1 prices, such as quoted prices for similar assets or liabilities, quoted prices in markets that are not active or other inputs that are observable or can be corroborated by observable market data for substantially the full term of the assets or liabilities
- Level 3** Unobservable inputs supported by little or no market activity and are significant to the fair value of the assets or liabilities

***Recurring Measurements***

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

Marketable securities are stated at fair value. Securities, including common stock, money market funds, mutual funds, exchange-traded funds and real estate investment trusts traded on a national securities exchange are valued at the last reported sales price on the last business day of the Plan year.

For certain investments consisting of corporate bonds and notes and government securities that do not have an established fair value, the fair value is based on yields currently available on comparable securities of issuers with similar credit ratings.

The following tables present the fair value measurements of assets recognized in the accompanying statements of net assets available for benefits measured at fair value on a recurring basis and the level within the fair value hierarchy in which the fair value measurements fall at December 31, 2024 and 2023:

	<b>2024</b>			
	<b>Fair Value</b>	<b>Fair Value Measurements Using</b>		
		<b>Quoted Prices in Active Markets for Identical Assets (Level 1)</b>	<b>Significant Other Observable Inputs (Level 2)</b>	<b>Significant Unobservable Inputs (Level 3)</b>
Money market funds	\$ 2,591,232	\$ 2,591,232	\$ -	\$ -
Exchange-traded funds	19,883,238	19,883,238	-	-
Mutual funds	1,744,954	1,744,954	-	-
Common stock	13,407,160	13,407,160	-	-
U.S. Government securities	44,543,274	-	44,543,274	-
Corporate and foreign bonds	97,135,120	-	97,135,120	-
Real estate investment trusts	208,683	208,683	-	-
Investments at fair value	<u>\$ 179,513,661</u>	<u>\$ 37,835,267</u>	<u>\$ 141,678,394</u>	<u>\$ -</u>

**Commonwealth Health Corporation Restated Retirement Plan  
Notes to Financial Statements (Modified Cash Basis)  
December 31, 2024 and 2023**

	<b>2023</b>				
	<b>Fair Value Measurements Using</b>				
	<b>Fair Value</b>	<b>Quoted Prices in Active Markets for Identical Assets (Level 1)</b>		<b>Significant Other Observable Inputs (Level 2)</b>	<b>Significant Unobservable Inputs (Level 3)</b>
Money market funds	\$ 1,272,052	\$ 1,272,052	\$ -	\$ -	
Exchange-traded funds	33,205,201	33,205,201	-	-	
Mutual funds	5,333,214	5,333,214	-	-	
Common stock	16,556,478	16,556,478	-	-	
U.S. Government securities	6,669,669	-	6,669,669	-	
Corporate and foreign bonds	121,785,636	-	121,785,636	-	
Real estate investment trusts	345,310	345,310	-	-	
Investments at fair value	<u>\$ 185,167,560</u>	<u>\$ 56,712,255</u>	<u>\$ 128,455,305</u>	<u>\$ -</u>	

Following is a description of the valuation methodologies and inputs used for assets measured at fair value on a recurring basis and recognized in the accompanying statements of net assets available for benefits, as well as the general classification of such assets pursuant to the valuation hierarchy. There have been no significant changes in the valuation techniques during the years ended December 31, 2024 and 2023. The Plan had no liabilities measured at fair value on a recurring basis. In addition, the Plan had no assets or liabilities measured at fair value on a nonrecurring basis

**Investments**

Where quoted market prices are available in an active market, securities are classified within Level 1 of the valuation hierarchy. If quoted market prices are not available, then fair values are estimated by using quoted prices of securities with similar characteristics or independent asset pricing services and pricing models, the inputs of which are market-based or independently sourced market parameters, including, but not limited to, yield curves, interest rates, volatilities, prepayments, defaults, cumulative loss projections and cash flows. Such securities are classified in Level 2 of the valuation hierarchy. In certain cases where Level 1 or Level 2 inputs are not available, securities are classified within Level 3 of the hierarchy.

**Note 6. Accumulated Plan Benefits**

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

**Commonwealth Health Corporation Restated Retirement Plan  
Notes to Financial Statements (Modified Cash Basis)  
December 31, 2024 and 2023**

The accumulated Plan benefit information as of the beginning of the Plan year was as follows:

	<u>2024</u>
Vested benefits	
Participants currently receiving payments	\$ 21,430,022
Other participants	131,786,513
	<u>153,216,535</u>
Nonvested benefits	<u>3,254,915</u>
Total actuarial present value of accumulated Plan benefits at January 1, 2024	<u>\$ 156,471,450</u>

Changes in the actuarial present value of accumulated Plan benefits were as follows:

	<u>2024</u>
Actuarial present value of accumulated Plan benefits, January 1, 2023	<u>\$ 153,353,199</u>
Increase (decrease) during the year attributable to	
Change in actuarial assumptions	(2,619,666)
Benefits accumulated and Plan experience	8,058,208
Increase for interest due to the decrease in the discount period	5,632,885
Benefits paid	<u>(7,953,176)</u>
Net increase	<u>3,118,251</u>
Actuarial present value of accumulated Plan benefits, January 1, 2024	<u>\$ 156,471,450</u>

Significant assumptions underlying the actuarial computations are:

- Discount rate: 5.37%
- Mortality basis: Pri-2012 total dataset base rate mortality table projected generationally from 2012 with scale MP-2021
- Retirement: Graded schedule beginning at age 55 through age 70
- Asset valuation: Smoothed fair market value of assets over current and prior two years

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 computations of the actuarial present value of accumulated Plan benefits were made as of January 1, 2024. Had the valuations been performed as of December 31, there would be no material differences.

**Commonwealth Health Corporation Restated Retirement Plan  
Notes to Financial Statements (Modified Cash Basis)  
December 31, 2024 and 2023**

---

**Note 7. Related-Party and Party-in-Interest Transactions**

Party-in-interest transactions include those with fiduciaries or employees of the Plan, any person who provides services to the Plan, an employer whose employees are covered by the Plan, an employee organization whose members are covered by the Plan, a person who owns 50% or more of such an employer or employee association or relatives of such persons.

Fees for trustee and custodial services paid by the Plan to Bank of America, N.A. were \$478,962 and \$422,341 for 2024 and 2023, respectively. Fees for investment management services paid by the Plan to other parties were \$55,660 and \$148,053 for 2024 and 2023, respectively. The Company pays PBGC premiums on behalf of the Plan and provides certain administrative services at no cost to the Plan.

**Note 8. Tax Status**

The Plan operates under an adoption agreement and nonstandardized defined benefit preapproved Plan Document sponsored by Principal Life Insurance Company. The preapproved Plan Document has been filed with the appropriate agency. The Plan obtained its latest determination letter on August 11, 2025, in which the Internal Revenue Service stated that the Plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code. The Plan administrator believes the Plan and related trust are currently designed and are being operated in compliance with the applicable requirements of the Internal Revenue Code and the Plan was qualified and the related trust was tax exempt as of the financial statement date.

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

**Note 9. Risks and Uncertainties**

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

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

**Note 10. Plan Amendment**

On November 29, 2023, with an effective date of January 1, 2024, the Plan was amended and restated to operate under a defined benefit pre-approved nonstandardized plan arrangement sponsored by Principal Financial Group. The significant provisions of the Plan remain unchanged as a result of this amendment and restatement.

**Commonwealth Health Corporation Restated Retirement Plan  
Notes to Financial Statements (Modified Cash Basis)  
December 31, 2024 and 2023**

---

**Note 11. Subsequent Events**

Subsequent events have been evaluated through September 29, 2025, which is the date the financial statements were available to be issued.

## ***Supplemental Schedules***

**Commonwealth Health Corporation Restated Retirement Plan**  
**EIN 31-1118087 PN 001**  
**Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (Modified Cash Basis)**  
**December 31, 2024**

Identity of Issuer	Description of Investment	Cost	Current Value
<b>Money Market Funds</b>			
Fidelity Money Market Treasury Portfolio	2,589,199 units	\$ 2,589,199	\$ 2,589,199
*Bank of America Temporary Overnight Deposit	2,033 units	2,033	2,033
		<u>2,591,232</u>	<u>2,591,232</u>
<b>U.S. Government Securities</b>			
U.S. Treasury STRIPS – Principal	\$320,000, due 5/15/2048	164,257	101,840
U.S. Treasury STRIPS – Principal	\$325,000, due 8/15/2048	173,955	102,232
U.S. Treasury STRIPS – Principal	\$1,350,000, due 2/15/2049	717,256	415,976
U.S. Treasury STRIPS – Principal	\$800,000, due 5/15/2049	425,013	243,776
U.S. Treasury STRIPS – Principal	\$7,200,000, due 2/15/2050	2,304,025	2,126,736
U.S. Treasury STRIPS – Principal	\$7,205,000, due 5/15/2050	2,251,894	2,120,576
U.S. Treasury STRIPS – Principal	\$4,890,000, due 8/15/2050	1,675,121	1,412,770
U.S. Treasury STRIPS – Principal	\$5,670,000, due 11/15/2050	2,007,499	1,623,378
U.S. Treasury STRIPS – Principal	\$9,950,000, due 2/15/2051	3,225,581	2,819,731
U.S. Treasury STRIPS – Principal	\$4,350,000, due 11/15/2051	1,348,228	1,196,598
U.S. Treasury STRIPS – Principal	\$3,275,000, due 2/15/2052	982,504	893,846
U.S. Treasury STRIPS – Principal	\$3,300,000, due 5/15/2052	985,355	895,521
U.S. Treasury STRIPS – Principal	\$2,225,000 due 8/15/2052	659,161	598,503
U.S. Treasury STRIPS – Principal	\$8,825,000 due 11/15/2052	2,588,006	2,382,397
U.S. Treasury STRIPS – Principal	\$14,440,000 due 2/15/2053	4,154,129	3,837,430
U.S. Treasury STRIPS – Principal	\$12,735,000 due 2/15/2054	3,558,680	3,313,392
U.S. Treasury STRIPS – Principal	\$7,545,000, due 5/15/2054	2,126,054	1,953,551
U.S. Treasury STRIPS – Principal	\$4,000,000 due 8/15/2054	1,081,843	1,023,400
U.S. Treasury Bond	\$7,635,000, 2.750%, due 8/15/2042	5,749,811	5,736,023
U.S. Treasury Bond	\$4,175,000, 2.875%, due 11/15/2046	3,043,836	3,033,138
U.S. Treasury Bond	\$2,650,000, 3.625%, due 5/15/2053	2,173,104	2,154,185
U.S. Treasury Bond	\$1,350,000, 4.250%, due 2/15/2054	1,268,209	1,231,538
U.S. Treasury Note	\$4,500,000, 3.375%, due 5/15/2033	4,136,660	4,135,410
U.S. Treasury STRIPS – Interest	\$4,435,000, due 8/15/2051	1,291,467	1,191,327
		<u>48,091,648</u>	<u>44,543,274</u>
<b>Corporate Bonds and Notes</b>			
Abbott Labs	\$1,450,000, 4.9%, due 11/30/2046	1,939,337	1,353,474
Abbvie Inc	\$2,350,000, 4.50%, due 5/14/2035	2,702,837	2,200,728
Alabama Power Co	\$540,000, 3.00%, due 3/15/2052	343,872	346,621
Alphabet Inc	\$895,000, 1.90%, due 8/15/2040	579,190	584,668
Alphabet Inc	\$850,000, 2.25%, due 8/15/2060	480,947	460,403
Altria Group Inc	\$700,000, 5.8%, due 2/14/2039	640,872	691,544
Altria Group Inc	\$715,000, 4.0%, due 2/4/2061	485,099	499,049
Amazon.com Inc	\$1,120,000, 4.05%, due 8/22/2047	992,992	925,467
American Tower Corp	\$1,380,000, 3.10%, due 1/15/2050	842,579	885,187
American Water Capital	\$200,000, 4.2%, due 9/1/2048	249,458	158,920
Amgen Inc	\$125,000, 5.25%, due 3/2/2033	125,271	124,078
Amgen Inc	\$1,100,000, 5.65%, due 3/2/2053	1,147,652	1,059,047
Analog Devices Inc	\$1,100,000, 2.95%, due 10/1/2051	765,325	698,511
Anheuser-Busch Inbev Fin Inc	\$450,000, 4.439%, due 10/6/2048	387,693	379,922
Anheuser-Busch Inbev Fin Inc	\$460,000, 5.8%, due 1/23/2059	495,912	468,404
Anheuser-Busch Inbev Fin Inc	\$400,000, 4.375%, due 4/15/2038	468,208	361,684

**Commonwealth Health Corporation Restated Retirement Plan**

**EIN 31-1118087 PN 001**

**Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (Modified Cash Basis)**

**December 31, 2024**

**(Continued)**

Identity of Issuer	Description of Investment	Cost	Current Value
<b>Corporate Bonds and Notes (Continued)</b>			
Anthem Inc	\$600,000, 3.6%, due 3/15/2051	\$ 472,815	\$ 417,444
AON Crop/AON Global Hold	\$800,000, 3.9%, due 2/28/2052	725,605	586,896
Apple Inc	\$1,600,000, 4.65%, due 2/23/2046	1,611,748	1,462,864
AT&T Inc	\$1,305,000, 4.5%, due 5/15/2035	1,224,359	1,206,968
AT&T Inc	\$325,000, 3.5%, due 6/1/2041	249,782	249,038
AT&T Inc	\$360,000, 3.5%, due 9/15/2053	233,726	242,402
BAT Cap Corp	\$800,000, 4.39%, due 8/15/2037	744,398	690,128
Berkshire Hathaway Energy	\$900,000, 4.6%, due 5/1/2053	833,877	746,721
Berkshire Hathaway Fin	\$1,600,000, 4.20%, due 2/15/2048	1,450,817	1,323,888
BP Cap Markets America	\$750,000, 2.939%, due 6/4/2051	501,060	464,325
Bristol-Myers Squibb Co	\$1,800,000, 3.7%, due 3/15/2052	1,433,718	1,310,634
Burlington North Santa Fe	\$550,000, 3.55%, due 2/15/2050	640,858	397,419
Cigna Corp	\$1,400,000, 4.9%, due 12/15/2048	1,348,178	1,191,918
Csx Corp	\$770,000, 4.75%, due 11/15/2048	703,949	677,800
Cvs Health Corp	\$400,000, 5.05%, due 3/25/2048	454,718	329,820
Cvs Health Corp	\$720,000, 6%, due 6/1/2063	704,966	656,669
Capital One Financial Co	\$200,000, 3.75%, due 3/9/2027	186,604	195,266
Caterpillar Inc	\$145,000, 1.9%, due 3/12/2031	121,873	123,080
Chubb Corp	\$880,000, 6%, due 5/11/2037	942,198	933,478
Citigroup Inc	\$755,000, 5.875%, due 1/30/2042	782,278	771,655
Citigroup Inc	\$690,000, 4.65%, due 7/30/2045	598,906	602,108
Comcast Corp	\$1,800,000, 3.969%, due 11/1/2047	2,017,558	1,364,004
Conagra Brands Inc	\$1,000,000, 5.3%, due 11/1/2038	931,877	939,540
Con Edison Co Of Ny Inc	\$700,000, 3%, due 12/1/2060	646,520	411,999
John Deere Capital Corp	\$215,000, 2.45%, due 1/9/2030	189,277	193,337
John Deere Capital Corp	\$195,000, 4.15%, due 9/15/2027	192,118	193,114
Diamondback Energy Inc	\$700,000, 6.25%, due 3/15/2053	687,099	698,306
Dow Chemical Co	\$365,000, 5.55%, due 1/30/2048	351,648	341,885
Dow Chemical Co	\$755,000, 3.6%, due 11/15/2050	561,584	518,406
Duke Energy Ohio Inc	\$1,000,000, 5.65%, due 4/1/2053	1,063,020	978,690
Duke Energy Indiana Inc	\$900,000, 3.75%, due 5/15/2046	624,093	671,049
Eog Resources Inc	\$195,000, 4.375%, due 4/15/2030	188,079	189,515
Electronic Arts Inc	\$1,000,000, 2.95%, due 2/15/2051	767,966	626,660
Energy Transfer Partners	\$1,000,000, 6.5%, due 2/1/2042	1,010,171	1,035,590
Entergy Louisiana LLC	\$450,000, 4.75%, due 9/15/2052	434,201	387,630
Enterprise Products	\$550,000, 3.7%, due 1/31/2051	556,413	394,070
Enterprise Products	\$125,000, 5.35%, due 1/31/2033	124,308	125,991
Eversource Energy	\$750,000, 3.45%, due 1/15/2050	531,735	512,573
Exelon Corp	\$560,000, 4.45%, due 4/15/2046	466,430	466,379
Exelon Corp	\$700,000, 5.6%, due 3/15/2053	682,381	673,526
Exxon Mobil Corporation	\$1,600,000, 4.327%, due 3/19/2050	1,829,118	1,315,824
Meta Platforms Inc	\$200,000, 4.45%, due 8/15/2052	168,352	168,558
Meta Platforms Inc	\$995,000, 5.75%, due 5/15/2063	987,106	1,004,701
Florida Power & Light	\$615,000, 3.8%, due 12/15/2042	510,161	487,012
Florida Power Light Co	\$900,000, 2.875%, due 12/4/2051	651,414	562,527
General Motors	\$450,000, 6.6%, due 4/1/2036	452,970	472,352
Goldman Sachs Group Inc	\$465,000, 6.75%, due 10/1/2037	617,839	497,810
Goldman Sachs Group Inc	\$920,000, 6.25%, due 2/1/2041	1,203,187	968,456
HCA Inc	\$700,000, 5.5%, due 6/15/2047	732,542	635,593
HCA Inc	\$750,000, 3.5%, due 7/15/2051	495,608	485,070

**Commonwealth Health Corporation Restated Retirement Plan**

**EIN 31-1118087 PN 001**

**Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (Modified Cash Basis)**

**December 31, 2024**

**(Continued)**

Identity of Issuer	Description of Investment	Cost	Current Value
<b>Corporate Bonds and Notes (Continued)</b>			
Hess Corp	\$350,000, 5.6%, due 2/15/2041	\$ 345,475	\$ 345,653
HP Enterprise Co	\$400,000, Step%, due 12/15/2045	400,632	415,128
Home Depot Inc	\$800,000, 3.125%, due 12/15/2049	827,047	535,552
Indiana Michigan Power	\$600,000, 5.625%, due 4/1/2053	635,334	584,604
Intercontinentalexchange	\$775,000, 1.85%, due 9/15/2032	591,705	613,140
IBM Corp	\$1,500,000, 4.25%, due 5/15/2049	1,340,655	1,204,290
JPMorgan Chase & Co	\$1,000,000, Var%, due 7/24/2038	865,930	853,190
JPMorgan Chase & Co	\$195,000, Var%, due 3/24/2031	189,195	190,004
JPMorgan Chase & Co	\$250,000, Var%, due 4/22/2052	167,623	170,948
Johnson & Johnson	\$500,000, 2.45%, due 9/1/2060	354,474	271,145
Kinder Morgan Inc/Delaware	\$700,000, 5.55%, due 6/1/2045	856,054	654,220
Kinder Morgan Inc	\$570,000, 3.25%, due 8/1/2050	353,765	360,981
Kraft Heinz Foods Co	\$650,000, 5.2%, due 7/15/2045	639,551	587,321
Kraft Heinz Foods Co	\$530,000, 4.875%, due 10/1/2049	464,805	453,039
L3harris Tech Inc	\$545,000, 5.6%, due 7/31/2053	539,632	527,555
LYB Int Finance III	\$1,400,000, 3.375%, due 10/1/2041	1,046,696	1,022,154
Lockheed Martin Corp	\$900,000, 4.3%, due 6/15/2062	842,493	713,475
Lowe's Cos Inc	\$500,000, 5.8%, due 9/15/2062	483,025	483,910
MPLX LP	\$850,000, 5.2%, due 3/1/2047	1,009,305	754,630
Warnermedia Holdings Inc	\$1,365,000, 3.755%, due 3/15/2027	1,277,853	1,315,082
Marsh & McLennan Cos Inc	\$1,100,000, 4.9%, due 3/15/2049	1,062,317	984,896
McDonald's Corp	\$1,300,000, 3.625%, due 9/1/2049	1,314,586	937,157
Merck & Co Inc	\$900,000, 2.35%, due 6/24/2040	763,862	609,246
Metlife Inc	\$1,200,000, 4.875%, due 11/13/2043	1,073,760	1,089,480
Microsoft Corp	\$650,000, 2.525%, due 6/1/2050	417,060	400,010
Microsoft Corp	\$1,400,000, 2.675%, due 6/1/2060	981,568	819,938
Mondelez International	\$1,500,000, 2.625%, due 9/4/2050	906,450	877,320
Morgan Stanley	\$350,000, Var%, due 1/25/2052	210,809	213,752
Morgan Stanley	\$1,200,000, 4.375%, due 1/22/2047	1,092,828	1,002,108
Morgan Stanley	\$400,000, Var%, due 1/15/2042	300,860	295,732
National Rural Util Coop	\$120,000, 5.8%, due 1/15/2033	126,302	124,138
Nisource Inc	\$1,125,000, 5%, due 6/15/2052	974,487	995,321
Norfolk Southern Corp	\$740,000, 5.35%, due 8/1/2054	704,872	704,532
Northern States Pwr-Minn	\$700,000, 4.5%, due 6/1/2052	665,825	587,209
Northrop Grumman Corp	\$505,000, 5.25%, due 5/1/2050	504,556	472,892
Oneok Partners LP	\$150,000, 6.2%, due 9/15/2043	151,329	149,597
Oracle Corp	\$1,900,000, 3.6%, due 4/1/2040	1,428,173	1,485,515
PPL Electric Utilities	\$650,000, 4.85%, due on 2/15/2034	621,264	633,009
PNC Bank Na	\$195,000, 3.25%, due 7/1/2025	186,170	193,742
Pepsico Inc	\$850,000, 4.65%, due 2/15/2053	860,098	742,016
Philip Morris Intl Inc	\$1,300,000, 3.875%, due 8/21/2042	1,343,800	1,027,871
Phillips 66	\$960,000, 4.65%, due 11/15/2034	901,776	894,960
Public Service Colorado	\$515,000, 5.75%, due 5/15/2054	517,978	513,790
Qualcomm Inc	\$700,000, 4.5%, due 5/20/2052	619,353	586,747
Raytheon Tech Corp	\$300,000, 5.375%, due 2/27/2053	301,953	284,865
RTX Corp	\$705,000, 6.4%, due 3/15/2054	712,501	766,737
Republic Services Inc	\$775,000, 5.7%, due 5/15/2041	816,029	774,000
Sempra Energy	\$300,000, 4%, due 2/1/2048	318,486	226,824
Simon Property Group LP	\$550,000, 6.65%, due 1/15/2054	616,209	612,161
Snap-On Inc	\$1,200,000, 3.1%, due 5/1/2050	1,174,547	794,136

**Commonwealth Health Corporation Restated Retirement Plan**  
**EIN 31-1118087 PN 001**  
**Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (Modified Cash Basis)**  
**December 31, 2024** **(Continued)**

Identity of Issuer	Description of Investment	Cost	Current Value
<b>Corporate Bonds and Notes (Continued)</b>			
Southern Cal Edison	\$350,000, 5.45%, due 6/1/2052	\$ 308,238	\$ 328,906
Southern Co	\$600,000, 4.4%, due 7/1/2046	700,746	496,254
Starbucks Corp	\$1,175,000, 3.5%, due 11/15/2050	796,474	811,737
Synchrony Financial	\$155,000, 2.875%, due 10/28/2031	122,204	128,469
T-Mobile USA Inc	\$1,600,000, 4.5%, due 4/15/2050	1,410,656	1,311,888
Target Corp	\$1,220,000, 4%, due 7/1/2042	1,087,069	1,019,908
Texas Instruments Inc	\$1,070,000, 2.7%, due 9/15/2051	684,479	649,618
Williams Companies Inc	\$502,171, 3.5%, due 10/15/2051	502,171	493,957
Thermo Fisher Scientific	\$1,760,000, 2.8%, due 10/15/2041	1,300,992	1,237,614
Toyota Motor Credit Corp	\$155,000, 1.9%, due 9/12/2031	125,242	127,005
Union PAC Corp	\$600,000, 2.973%, due 9/16/2062	356,448	345,222
Union Pacific Corp	\$1,280,000, 3.2%, due 5/20/2041	959,680	958,221
United Parcel Service	\$500,000, 6.2%, due 1/15/2038	577,616	535,635
Unitedhealth Group Inc	\$1,300,000, 6.05%, due 2/15/2063	1,458,618	1,327,417
Verizon Communications	\$1,945,000, 2.65%, due 11/20/2040	1,406,287	1,329,874
Verizon Communications	\$600,000, 2.987%, due 10/30/2056	379,056	355,818
Virginia Elec & Power Co	\$730,000, 4.2%, due 5/15/2045	580,744	590,745
Virginia Elec & Power Co	\$700,000, 4.625%, due 5/15/2052	698,209	589,134
Walmart Inc	\$950,000, 2.65%, due 9/22/2051	678,063	587,433
Wells Fargo & Company	\$1,300,000, 6.3%, due 4/15/2040	1,273,025	1,085,487
Wells Fargo & Company	\$130,000, Var%, due 7/25/2033	120,656	125,550
Williams Partners LP	\$1,100,000, 6.3%, due 4/15/2040	1,178,757	1,144,171
		99,894,939	90,534,180
<b>Foreign Bonds</b>			
USD Astrazeneca Plc	\$1,195,000, 4.375%, due 11/16/2045	1,107,526	1,024,736
USD BHP Finance USA	\$900,000, 5%, due 9/30/2043	897,987	840,843
USD Canadian Natl RR	\$800,000, 4.4%, due 8/5/2052	670,384	669,096
USD Canadian Natural Res	\$250,000, 6.25%, due 3/15/2038	259,170	255,405
Canadian Pacific RR Co	\$745,000, 4.8%, due 8/1/2045	697,059	658,811
Hsbc Holdings PLC	\$500,000, 6.5%, due 9/15/2037	562,839	510,025
NXP BV/NXP FDG/NXP USA	\$600,000, 3.25%, due 5/11/2041	443,472	438,444
Pfizer Investment Enter	\$900,000, 5.3%, due 5/19/2053	883,476	842,688
Takeda Pharmaceutical	\$400,000, 3.025%, due 7/9/2040	291,856	289,936
Telefonica Emisiones Sau	\$400,000, 5.213%, due 3/8/2047	478,736	354,340
CB UBS Group Ag	\$800,000, 4.875%, due 5/15/2045	705,520	716,616
		6,998,025	6,600,940
<b>Common Stocks</b>			
APTIV Holdings LTD	316 shares	24,752	19,112
Alibaba Group Holding Lt	124 shares	19,755	10,514
Amazon Com Inc Com	474 shares	79,303	103,991
Amazon Com Inc Com	457 shares	45,457	100,261
Carmax Inc	792 shares	58,379	64,754
CIE Financiere Richemont	2,958 shares	27,342	44,902
Dominos Pizza Inc	151 shares	74,642	63,384
Ebay Inc	140 shares	7,519	8,673
Ferguson Enterprises Inc	192 shares	38,729	33,325

**Commonwealth Health Corporation Restated Retirement Plan**

**EIN 31-1118087 PN 001**

**Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (Modified Cash Basis)**

**December 31, 2024**

**(Continued)**

Identity of Issuer	Description of Investment	Cost	Current Value
<b>Common Stocks (Continued)</b>			
Floor And Decor Holdings Inc	105 shares	\$ 10,970	\$ 10,469
Foot Locker Inc	481 shares	14,928	10,467
Genuine Parts Co	56 shares	8,983	6,539
Hilton Worldwide	674 shares	139,712	166,586
Home Depot Inc	97 shares	27,856	37,732
Hyatt Hotels Corp	207 shares	31,582	32,495
Lennar Corp	436 shares	68,953	59,457
Lowe's Companies Inc	132 shares	22,511	32,578
Lululemon Athletica Inc	84 shares	30,362	32,122
Marriott Intl Inc	121 shares	20,647	33,752
McDonalds Corp	94 shares	23,994	27,250
Mercadolibre Inc	37 shares	29,944	62,916
Nike Inc	181 shares	13,708	13,696
O'Reilly Automotive Inc	28 shares	26,903	33,202
O'Reilly Automotive Inc	126 shares	129,425	149,411
PVH Corp	72 shares	7,498	7,614
RH	24 shares	5,941	9,446
Reckitt Benckiser Group	3,157 shares	54,353	37,947
Relx PLC	1,291 shares	39,082	58,637
Ross Stores Inc	149 shares	20,758	22,539
Sony Group Corp	3,088 shares	41,769	65,342
Starbucks Corp	262 shares	19,026	23,908
TJX Cos Inc	139 shares	13,585	16,793
Tesla Inc	360 shares	73,128	145,382
Vail Resorts Inc	149 shares	27,814	27,930
Yum Brands Inc	102 shares	9,976	13,684
Yum China Holdings Inc	417 shares	18,807	20,087
Yum China Holdings Inc	123 shares	4,942	5,925
Chocoladefabriken - UNSP	4,652 shares	53,888	52,986
Church & Dwight Co Inc	325 shares	26,379	34,031
Coca Cola Com	335 shares	19,495	20,857
Costco Wholesale Corp	51 shares	26,101	46,730
Diageo PLC	214 shares	31,354	27,206
Diageo PLC	356 shares	49,640	45,258
General Mills	206 shares	13,707	13,137
Haleon PLC SHS	4,220 shares	39,012	40,259
Kenvue Inc	1,243 shares	28,692	26,538
Keurig Dr Pepper Inc	1,588 shares	50,179	51,007
Mondelez International	293 shares	18,031	17,501
Mondelez International	433 shares	30,711	25,863
Monster Beverage	677 shares	23,991	35,583
Nestle, SA	282 shares	26,088	23,039
Pepsico Inc	73 shares	12,493	11,100
Pepsico Inc	224 shares	34,170	34,061
Procter & Gamble Co	204 shares	26,478	34,201
Target Corp	142 shares	21,422	19,196
Unilever PLC	1,082 shares	54,217	61,349
Walmart Inc	515 shares	24,281	46,530
Baker Hughes Co	537 shares	13,397	22,028
Chevron Corp	219 shares	35,238	31,720

**Commonwealth Health Corporation Restated Retirement Plan**

**EIN 31-1118087 PN 001**

**Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (Modified Cash Basis)**

**December 31, 2024**

**(Continued)**

Identity of Issuer	Description of Investment	Cost	Current Value
<b>Common Stocks (Continued)</b>			
Conoco Phillips	98 shares	\$ 11,513	\$ 9,719
Conoco Phillips	500 shares	37,823	49,585
EOG Resources Inc	135 shares	16,307	16,548
EOG Resources Inc	218 shares	14,992	26,722
EQT Corp	475 shares	17,456	21,902
Exxon Mobil Corp	334 shares	34,031	35,928
Exxon Mobil Corp	490 shares	55,542	52,709
Shell PLC	905 shares	33,751	56,698
Schneider Electric	1,284 shares	26,216	63,738
Targa Resources Corp	79 shares	6,141	14,102
Valero Energy Corp	128 shares	15,550	15,692
Valero Energy Corp	141 shares	11,261	17,285
AON, PLC	133 shares	24,207	47,768
Arch Capital Group LTD	757 shares	72,879	69,909
Arch Capital Group LTD	585 shares	21,607	54,025
Axis Capital Holdings	109 shares	6,259	9,660
NU Holdings LTD	2,393 shares	24,902	24,791
Chubb, LTD	98 shares	18,835	27,077
Chubb, LTD	119 shares	16,757	32,880
Allstate Corp	269 shares	29,643	51,861
American Express Company	120 shares	19,559	35,615
Ares Management	297 shares	42,356	52,578
Bank New York Mellon	281 shares	14,382	21,589
W R Berkley Corp	339 shares	18,869	19,838
Blackrock Inc	22 shares	3,789	8,621
Blackstone Inc	50 shares	13,400	22,552
Brookfield Asset MGMT	3,068 shares	132,094	176,257
Brookfield Asset MGMT	612 shares	24,128	33,164
Brown & Brown Inc	1,178 shares	102,888	120,180
Brown & Brown Inc	434 shares	15,484	44,277
Cme Group Inc	90 shares	16,585	20,901
Citigroup Inc	403 shares	20,294	28,367
Erste Group Bk Sp Adr	1,637 shares	27,275	50,305
Fifth Third Bancorp	868 shares	24,393	36,699
Gallagher Arthur J & Co	136 shares	38,231	38,604
HDFC Bank, LTD	516 shares	34,953	32,952
HSBC HLDG PLC	486 shares	16,924	24,038
Intesa Sanpaolo S	1,914 shares	26,380	46,223
JPMorgan Chase & Co	324 shares	38,811	77,666
JPMorgan Chase & Co	305 shares	32,302	73,112
Jefferies Financial Group Inc	702 shares	27,324	55,037
KKR & Co Inc	1,178 shares	121,364	174,238
KKR & Co Inc	242 shares	15,481	35,794
Lloyds Banking Group PLC	11,922 shares	33,465	32,428
Loews Corp	347 shares	15,605	29,387
MS&AD INS Group Holdings	2,177 shares	37,807	47,393
Markel Group Inc	53 shares	81,282	91,490
Marsh & McLennan Cos Inc	133 shares	21,872	28,251
Marsh & McLennan Cos Inc	158 shares	16,057	33,561
Mastercard Inc	93 shares	33,354	48,971

**Commonwealth Health Corporation Restated Retirement Plan**

**EIN 31-1118087 PN 001**

**Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (Modified Cash Basis)**

**December 31, 2024**

**(Continued)**

Identity of Issuer	Description of Investment	Cost	Current Value
<b>Common Stocks (Continued)</b>			
Mitsubishi UFJ Financial Group	5,288 shares	\$ 30,591	\$ 61,975
Moody's Corp	52 shares	21,444	24,615
Morgan Stanley	193 shares	16,518	24,264
Morgan Stanley	349 shares	27,563	43,876
Nasdaq Omx Grp Inc	354 shares	12,441	27,368
PNC Financial Services Group	175 shares	27,738	33,749
PT Bank Cent Asia TBK	2,526 shares	38,712	36,576
Paypal Holdings Inc Shs	172 shares	17,087	14,680
Progressive Corp	157 shares	33,827	37,619
Progressive Corp	277 shares	29,304	66,372
Regions Financial Corp	913 shares	14,119	21,474
Ryan Specialty Holdings	158 shares	10,459	10,137
S&P Global Inc	81 shares	35,293	40,340
SEI Investments Co.	225 shares	14,749	18,558
Block Inc	184 shares	18,162	15,638
Svenska Handelsbanken AB	6,951 shares	35,227	35,520
Visa Inc	178 shares	40,083	56,255
Visa Inc	60 shares	14,195	18,962
Visa Inc	246 shares	39,555	77,746
Wells Fargo & Co	580 shares	27,020	40,739
Icon PLC	67 shares	14,162	14,051
Medtronic PLC Shs	159 shares	12,969	12,701
Alcon, SA	289 shares	17,373	24,533
Qiagen Nv Reg Shs	249 shares	11,080	11,078
Abbott Labs	190 shares	20,099	21,491
Abbott Labs	378 shares	40,102	42,756
Abbvie Inc	199 shares	28,929	35,362
Abbvie Inc	193 shares	29,388	34,296
Astrazeneca PLC	563 shares	32,482	36,888
Becton Dickinson Co	33 shares	7,660	7,487
Boston Scientific Corp	404 shares	19,527	36,085
Bristol-Myers Squibb Co	353 shares	19,696	19,966
Cigna Group	223 shares	51,768	61,579
Charles River Labs Intl	194 shares	42,266	35,812
Dexcom Inc	248 shares	30,288	19,287
Essilorluxottica Sa	412 shares	37,170	49,716
GSK PLC	1,166 shares	51,679	39,434
Humana Inc	65 shares	22,871	16,491
Idexx Lab Inc	56 shares	21,047	23,153
Illumina Inc	110 shares	24,444	14,699
Intuitive Surgical Inc	77 shares	21,736	40,191
Intuitive Surgical Inc	44 shares	9,662	22,966
Johnson & Johnson	272 shares	44,520	39,337
Johnson & Johnson	265 shares	38,977	38,324
Labcorp Holdings Inc	179 shares	38,414	41,048
McKesson Corporation Com	102 shares	23,158	58,131
Merck & Co Inc	173 shares	16,654	17,210
Novartis ADR	156 shares	13,400	15,180
Novo Nordisk AS	293 shares	16,223	25,204
Novo Nordisk AS	531 shares	44,508	45,677

**Commonwealth Health Corporation Restated Retirement Plan**

**EIN 31-1118087 PN 001**

**Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (Modified Cash Basis)**

**December 31, 2024**

**(Continued)**

Identity of Issuer	Description of Investment	Cost	Current Value
<b>Common Stocks (Continued)</b>			
Pfizer Inc	1,285 shares	\$ 51,092	\$ 34,091
Regeneron Pharmactcls	36 shares	19,817	25,644
Roche Holdings, LTD.	338 shares	13,117	11,789
Roche Holdings, LTD.	1,308 shares	49,533	45,623
Sanofi ADR	888 shares	46,338	42,828
Thermo Fisher Scientific	34 shares	18,803	17,688
UnitedHealth Group Inc	58 shares	29,084	29,340
UnitedHealth Group Inc	84 shares	45,162	42,492
Vertex Pharmctcls Inc	90 shares	24,089	36,243
Waters Corp	74 shares	24,115	27,453
Zimmer Biomet Holdings, Inc.	286 shares	33,634	30,210
Zoetis Inc	148 shares	28,465	24,114
Eaton Corp PLC	82 shares	6,877	27,213
Gates Indl Corp PLC	1,241 shares	18,673	25,527
Trane Technologies PLC	50 shares	7,773	18,468
Aercap Holdings, N.V.	598 shares	26,628	57,229
API Group Corp	535 shares	10,309	19,244
Ametek Inc	137 shares	22,606	24,696
Automatic Data Proc	82 shares	20,443	24,004
Boeing Company	224 shares	44,383	39,648
Boeing Company	377 shares	64,043	66,729
Bunzl PLC	2,385 shares	35,784	49,513
CSX Corp	248 shares	8,130	8,003
Canadian Pac Kans City	267 shares	20,198	19,323
Carlisle Cos Inc	101 shares	15,249	37,253
Copart Inc	2,899 shares	140,849	166,374
Costar Group Inc	1,332 shares	112,424	95,358
Cummins Inc	33 shares	7,441	11,504
Deere Co	18 shares	3,668	7,627
Donaldson Co Inc	103 shares	5,950	6,937
Dun and Bradstreet Holdings	1,863 shares	25,288	23,213
Expeditors International Wash Inc	149 shares	11,480	16,505
Fastenal Company	538 shares	27,864	38,688
Genl Dynamics Corp	139 shares	31,548	36,625
GE Aerospace	143 shares	23,101	23,851
Graco Inc	175 shares	14,513	14,751
Heico Corp	832 shares	143,476	154,819
Honeywell International, Inc	126 shares	23,013	28,462
Illinois Tool Works Inc	64 shares	16,000	16,228
Illinois Tool Works Inc	110 shares	16,779	27,892
Itochu Corp	364 shares	37,061	35,876
Jacobs Solutions Inc	277 shares	22,166	37,013
Knight-Swift	417 shares	22,486	22,118
L3harris Technologies	210 shares	40,865	44,159
Legrand SA-UNSP	2,420 shares	50,352	46,730
Lockheed Martin Corp	32 shares	12,837	15,550
Northrop Grumman Corp	41 shares	19,413	19,241
Paccar Inc	415 shares	39,258	43,168
Parker Hannifin Corp	43 shares	12,017	27,349
RTX Corp	306 shares	25,331	35,410

**Commonwealth Health Corporation Restated Retirement Plan**  
**EIN 31-1118087 PN 001**  
**Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (Modified Cash Basis)**  
**December 31, 2024** **(Continued)**

Identity of Issuer	Description of Investment	Cost	Current Value
<b>Common Stocks (Continued)</b>			
Recruit Holdings Co.LTD.	2,812 shares	\$ 17,995	\$ 39,284
Republic Services Inc	255 shares	22,283	51,301
SMC Corp Japan	1,252 shares	29,361	24,264
Siemens Ag	610 shares	50,664	58,975
Toro Co	57 shares	4,652	4,566
Transdigm Group Inc	136 shares	170,547	172,350
Union Pacific Corp	89 shares	18,189	20,296
Union Pacific Corp	163 shares	27,325	37,171
Veralto Corp	86 shares	8,794	8,759
Verisk Analytics Inc	90 shares	22,710	24,789
Vestas Wind Systems	4,220 shares	32,152	19,117
Waste Connections Inc	156 shares	21,405	26,766
Waste Management Inc	187 shares	33,689	32,085
Waste Management Inc	79 shares	13,117	15,941
Wesco International Inc	64 shares	11,412	11,576
Amdocs Limited	331 shares	22,682	28,181
Accenture PLC	79 shares	23,513	27,791
Accenture PLC	111 shares	26,108	39,049
Wix Com LTD	86 shares	11,726	18,451
ASML Holdings, NV	43 shares	34,833	29,802
ASML Holdings, NV	98 shares	62,172	67,922
NXP Semiconductors N.V.	112 shares	20,696	23,279
Adobe Inc	57 shares	34,976	25,347
Amentum Holdings	266 shares	4,704	5,594
Analog Devices Inc	119 shares	17,768	25,283
Analog Devices Inc	189 shares	31,578	40,155
A N S Y S Inc	57 shares	18,523	19,228
Arm Holdings PLC	141 shares	10,707	17,394
Autodesk Inc	140 shares	32,175	41,380
Autodesk Inc	149 shares	22,917	44,040
Booz Allen Hamilton Hldg	50 shares	4,899	6,435
Broadcom Inc	136 shares	32,344	31,530
Broadcom Inc	171 shares	8,009	39,645
CCC Intelligent	2,861 shares	31,149	33,560
Cadence Design	108 shares	29,584	32,450
Cisco Systems Inc	554 shares	23,971	32,797
Crowdstrike Holdings Inc	119 shares	20,687	40,717
Entegris Inc	112 shares	12,427	11,095
Euronet Worldwide Inc	341 shares	35,359	35,068
Factset Resh Systems Inc	38 shares	9,779	18,251
Fair Isaac Corporation	52 shares	76,978	103,528
Gartner Inc	55 shares	19,692	26,646
Gartner Inc	167 shares	73,149	80,906
Infineon Technologies, AG	1,062 shares	29,558	34,441
Informatica Inc	813 shares	20,980	21,081
Intl Business Machines	121 shares	15,453	26,599
KLA Corp	30 shares	8,698	18,904
KLA Corp	33 shares	11,096	20,794
Lam Research Corp	186 shares	6,863	13,435
MSCI Inc	126 shares	61,124	75,601

**Commonwealth Health Corporation Restated Retirement Plan**

**EIN 31-1118087 PN 001**

**Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (Modified Cash Basis)**

**December 31, 2024**

**(Continued)**

Identity of Issuer	Description of Investment	Cost	Current Value
<b>Common Stocks (Continued)</b>			
Microsoft Corp	366 shares	\$ 122,090	\$ 154,269
Microsoft Corp	129 shares	33,820	54,374
Microsoft Corp	160 shares	26,321	67,440
Microchip Technology Inc	684 shares	59,337	39,227
NVIDIA Corp	1,578 shares	46,950	211,910
NVIDIA Corp	1,137 shares	18,106	152,688
On Semiconductor Crp Com	410 shares	27,837	25,851
Oracle Corp	456 shares	28,347	75,988
Palo Alto Networks Inc	193 shares	23,173	35,118
Procure Technologies Inc	266 shares	22,660	19,931
Qualcomm Inc	49 shares	8,223	7,527
Qualcomm Inc	145 shares	12,027	22,275
Roper Technologies Inc	164 shares	88,616	85,255
Salesforce Inc	150 shares	25,370	50,150
SAP, SE	402 shares	48,656	98,976
ServiceNow Inc	100 shares	64,037	106,012
Shopify Inc	334 shares	23,178	35,514
Shopify Inc	360 shares	21,234	38,279
Taiwan Semiconductor Mfg., LTD	610 shares	40,624	120,469
Tencent Music	3,232 shares	36,911	36,683
Teradyne Inc	257 shares	28,891	32,361
Texas Instruments, Inc.	67 shares	10,046	12,563
Trade (the) Desk Inc	257 shares	18,987	30,205
Tyler Technologies, Inc.	33 shares	19,632	19,029
Tyler Technologies, Inc.	120 shares	44,914	69,197
Veeva Sys Inc	298 shares	60,173	62,655
Verisign Inc	54 shares	9,464	11,176
Workday Inc	52 shares	7,798	13,417
Linde PLC	45 shares	13,322	18,840
AptarGroup Inc	106 shares	11,206	16,653
Ashland Inc	131 shares	10,800	9,361
Avery Dennison Corp	41 shares	6,985	7,672
Freeport-McMoRan Inc	581 shares	18,462	22,124
Graphic Packaging Holding Corp	1,722 shares	44,385	46,770
Huntsman Corp	781 shares	20,971	14,081
Martin Marietta Materials	164 shares	91,694	84,706
PPG Industries Inc	89 shares	10,542	10,631
Packaging Corp America	46 shares	6,362	10,356
Perimeter Solutions Inc	999 shares	6,973	12,767
RPM International Inc	131 shares	14,495	16,121
Reynolds Consumer	1,370 shares	40,188	36,976
Rio Tinto PLC	585 shares	35,406	34,404
Vulcan Materials Co	490 shares	126,873	126,043
Vulcan Materials Co	174 shares	30,458	44,759
CBRE Group Inc	657 shares	59,875	86,258
CBRE Group Inc	517 shares	31,247	67,877
Weyerhaeuser Co	919 shares	28,167	25,869
AT&T Inc	1,137 shares	17,305	25,889
Alphabet Inc	516 shares	73,402	98,267
Alphabet Inc	496 shares	35,568	93,893

**Commonwealth Health Corporation Restated Retirement Plan**

**EIN 31-1118087 PN 001**

**Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (Modified Cash Basis)**

**December 31, 2024**

**(Continued)**

Identity of Issuer	Description of Investment	Cost	Current Value
<b>Common Stocks (Continued)</b>			
Comcast Corp.	780 shares	\$ 26,230	\$ 29,273
Disney Walt Co	167 shares	18,576	18,595
Disney Walt Co	387 shares	42,689	43,092
Meta Platforms Inc	118 shares	58,370	69,090
Meta Platforms Inc	199 shares	42,383	116,516
Liberty Media Corp	538 shares	39,694	49,851
Liberty Media Corp	545 shares	37,102	50,500
Liberty Media Corp	215 shares	14,824	18,069
Live Nation Inc	669 shares	61,607	86,636
Netflix Com Inc	105 shares	38,248	93,589
Tencent Holdings LTD	1,016 shares	53,823	54,032
Ameren Corp	104 shares	8,132	9,271
American Electric Power Inc	106 shares	9,224	9,776
American Electric Power Inc	469 shares	39,308	43,256
American Water Works Co Inc	235 shares	27,515	29,255
Brookfield	2,936 shares	99,472	117,469
Brookfield Renewable	1,315 shares	35,352	36,373
CMS Energy Corp	92 shares	5,156	6,132
DTE Energy Company	40 shares	4,300	4,830
Dominion Energy Inc	804 shares	51,774	43,303
Duke Energy Corp	383 shares	33,646	41,264
Entergy Corp New	212 shares	11,064	16,074
FirstEnergy Corp.	989 shares	40,623	39,342
Iberdrola S A	721 shares	33,317	39,756
Nextera Energy Inc SHS	104 shares	7,656	7,456
Pub SVC Enterprise GRP	101 shares	6,710	8,533
Southern Co	208 shares	14,352	17,123
Southern Co	483 shares	27,534	39,761
WEC Energy Group Inc	89 shares	7,710	8,370
		10,409,914	13,407,160
<b>Exchange-Traded Funds</b>			
Invesco S&P 500 Equal Weight ETF	10,265 shares	1,900,905	1,798,736
iShares Tr Core MSCI Eaf	56,508 shares	3,388,882	3,971,382
iShares Inc Core MSCI	32,702 shares	1,566,463	1,707,698
Vanguard 500 Index Fund	10,055 shares	3,147,291	5,417,735
Vanguard Mid-Cap ETF	9,807 shares	1,744,437	2,590,323
Vanguard Small Cap ETF	18,301 shares	2,947,130	4,397,364
		14,695,108	19,883,238
<b>Mutual Funds</b>			
Hartford Schroders Emerging	105,118 shares	1,824,772	1,744,954
		1,824,772	1,744,954

**Commonwealth Health Corporation Restated Retirement Plan**  
**EIN 31-1118087 PN 001**  
**Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (Modified Cash Basis)**  
**December 31, 2024** **(Continued)**

Identity of Issuer	Description of Investment	Cost	Current Value
<b>Real Estate Investment Trusts</b>			
American Tower Reit Inc	92 shares	\$ 25,614	\$ 16,874
Annaly Capital Management Inc	1,900 shares	51,497	34,770
Avalonbay Cmmun Inc	36 shares	6,293	7,919
BXP Inc	481 shares	32,302	35,767
Cubesmart Com	495 shares	21,377	21,211
Gaming and Leisure	600 shares	26,869	28,896
Prologis Inc	68 shares	8,259	7,188
Prologis Inc	362 shares	42,853	38,263
Public Storage	22 shares	6,356	6,588
SBA Communications Corp	55 shares	10,866	11,207
		<u>232,286</u>	<u>208,683</u>
		<u>\$ 184,737,924</u>	<u>\$ 179,513,661</u>

\*Party-in-interest

**Commonwealth Health Corporation Restated Retirement Plan**  
**EIN 31-1118087 PN 001**  
**Schedule H, Line 4j – Schedule of Reportable Transactions (Modified Cash Basis)**  
**Year Ended December 31, 2024**

<u>Identity</u>	<u>Description</u>	<u>Purchase Price</u>	<u>Selling Price</u>	<u>Lease Rental</u>	<u>Expenses Incurred with Transaction</u>	<u>Cost of Asset</u>	<u>Current Value of Asset on Transaction Date</u>	<u>Net Gain (Loss)</u>
<b>Series of Transactions</b>								
Issuer	Fidelity Money Market Treasury Portfolio							
	Purchase	\$ 50,530,331	\$ -	\$ -	\$ -	\$ 50,530,331	\$ 50,530,331	\$ -
	Sales	\$ -	\$ 49,156,884	\$ -	\$ -	\$ 49,156,884	\$ 49,156,884	\$ -
Issuer	Vanguard 500 Index Fund							
	Purchase	\$ 1,004,594	\$ -	\$ -	\$ -	\$ 1,004,594	\$ 1,004,594	\$ -
	Sales	\$ -	\$ 9,566,279	\$ -	\$ -	\$ 5,586,684	\$ 9,566,279	\$ 3,979,595
Issuer	Bank of America Temporary Overnight Deposit							
	Purchase	\$ 29,289,099	\$ -	\$ -	\$ -	\$ 29,289,099	\$ 29,289,099	\$ -
	Sales	\$ -	\$ 29,343,366	\$ -	\$ -	\$ 29,343,366	\$ 29,343,366	\$ -
<b>Single Transactions</b>								
Issuer	Fidelity Money Market Treasury Portfolio							
	Purchase	\$ 19,000,000	\$ -	\$ -	\$ -	\$ 19,000,000	\$ 19,000,000	\$ -
Issuer	Fidelity Money Market Treasury Portfolio							
	Sale	\$ -	\$ (19,180,440)	\$ -	\$ -	\$ (19,180,440)	\$ (19,180,440)	\$ -
Issuer	Bank of America Temporary Overnight Deposit							
	Purchase	\$ 19,000,000	\$ -	\$ -	\$ -	\$ 19,000,000	\$ 19,000,000	\$ -
Issuer	Bank of America Temporary Overnight Deposit							
	Sale	\$ -	\$ 19,000,000	\$ -	\$ -	\$ 19,000,000	\$ 19,000,000	\$ -

**Structured Attachment**Department of the Treasury  
Internal Revenue ServiceDepartment of Labor  
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

**Schedule SB, line 26b**  
**Schedule of Projection of Expected**  
**Benefit Payments****2024****This Form is Open to**  
**Public Inspection**

<b>Name of Plan</b>	Commonwealth Health Corporation Restated Retirement Plan						
<b>Plan Year Begin Date</b>	01/01/2024	<b>Plan Year End Date</b>	12/31/2024	<b>EIN</b>	31-1118087	<b>PN</b>	001

Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
2024	1124656	302928	2337792	3765376
2025	1810840	426980	2290608	4528428
2026	2441149	684260	2195973	5321382
2027	3096616	806457	2048312	5951385
2028	3785185	907715	1976590	6669490
2029	4410517	1059377	1824505	7294399
2030	5018824	1217218	1736474	7972516
2031	5608851	1341536	1628575	8578962
2032	6107460	1536244	1513820	9157524
2033	6576680	1754843	1400679	9732202
2034	6988513	1891810	1316252	10196575
2035	7395125	2037728	1252007	10684860
2036	7751606	2130215	1172115	11053936
2037	8083162	2223960	1095260	11402382
2038	8354656	2393821	1004280	11752757
2039	8584237	2427984	920763	11932984
2040	8747943	2447261	844005	12039209
2041	8901449	2504397	761901	12167747
2042	8998777	2529739	682504	12211020
2043	9054673	2559842	612819	12227334
2044	9068846	2583320	545123	12197289
2045	9050160	2591105	480216	12121481
2046	8991772	2607007	418813	12017592
2047	8842426	2573270	361513	11777209
2048	8686308	2550485	308766	11545559

<b>Name of Plan</b>	Commonwealth Health Corporation Restated Retirement Plan						
<b>Plan Year Begin Date</b>	01/01/2024	<b>Plan Year End Date</b>	12/31/2024	<b>EIN</b>	31-1118087	<b>PN</b>	001

<b>Plan Year</b>	<b>Active Participants</b>	<b>Terminated Vested Participants</b>	<b>Retired Participants and Beneficiaries Receiving Payments</b>	<b>Total</b>
2049	8418996	2503031	260879	11182906
2050	8120877	2431168	218013	10770058
2051	7802031	2362636	180180	10344847
2052	7455594	2279943	147262	9882799
2053	7076805	2187641	119028	9383474
2054	6677027	2084437	95158	8856622
2055	6271250	1977832	75265	8324347
2056	5857277	1869717	58921	7785915
2057	5445204	1759804	45677	7250685
2058	5038527	1649339	35087	6722953
2059	4639771	1539053	26725	6205549
2060	4251719	1429697	20203	5701619
2061	3877434	1322011	15174	5214619
2062	3519190	1216699	11339	4747228
2063	3178648	1114413	8441	4301502
2064	2857102	1015738	6269	3879109
2065	2555459	921179	4654	3481292
2066	2274232	831168	3459	3108859
2067	2013588	746035	2580	2762203
2068	1773376	665991	1935	2441302
2069	1553179	591169	1461	2145809
2070	1352389	521619	1112	1875120
2071	1170222	457326	852	1628400
2072	1005812	398245	657	1404714
2073	858260	344277	508	1203045

Schedule SB, Line 22 - Description Of Weighted Average Retirement Age  
Commonwealth Health Corporation Restated Retirement Plan  
EIN 31-1118087 Plan No. 001

The weighted average retirement age is weighted by the expected percentage of active participants retiring at each age. The retirement rate reflects only those participants who meet retirement eligibility. An active participant working past assumed retirement age is expected to retire at current age.

(1) Age	(2) Expected Active Headcount	(3) Retirement Rate	(4) Expected Retirements (2)*(3)	(5) Weighted Age (1)*(4)
55	412.4395	0.0500	20.6220	1,134.2085
56	429.1711	0.0500	21.4586	1,201.6790
57	447.9757	0.0500	22.3988	1,276.7307
58	452.7280	0.0500	22.6364	1,312.9112
59	465.1558	0.0500	23.2578	1,372.2097
60	472.8417	0.1000	47.2842	2,837.0502
61	449.3862	0.0998	44.8386	2,735.1561
62	429.3474	0.2494	107.0876	6,639.4337
63	342.0226	0.1994	68.2057	4,296.9601
64	286.7554	0.1993	57.1529	3,657.7838
65	238.6441	0.2500	59.6610	3,877.9668
66	185.1304	0.2000	37.0261	2,443.7218
67	150.3790	0.2000	30.0758	2,015.0789
68	123.6538	0.2000	24.7308	1,681.6918
69	101.3325	0.2000	20.2665	1,398.3884
70	81.5352	1.0000	81.5352	5,707.4612
71	2.0000	1.0000	2.0000	142.0000
72	2.0000	1.0000	2.0000	144.0000
73	3.0000	1.0000	3.0000	219.0000
74	0.0000	1.0000	0.0000	0.0000
75	1.0000	1.0000	1.0000	75.0000
76	2.0000	1.0000	2.0000	152.0000
77	0.0000	1.0000	0.0000	0.0000
78	0.0000	1.0000	0.0000	0.0000
79	0.0000	1.0000	0.0000	0.0000
80	0.0000	1.0000	0.0000	0.0000
81	0.0000	1.0000	0.0000	0.0000
82	0.0000	1.0000	0.0000	0.0000
83	2.0000	1.0000	2.0000	166.0000
84	1.0000	1.0000	1.0000	84.0000
Total			701.2379	44,570.4319
Average				63.56

Assumptions prescribed by law

Mortality	<p>Before benefit payment period</p> <p>IRS Prescribed Mortality - Generational Non-annuitant, male and female.</p> <p>During benefit payment period</p> <p>IRS Prescribed Mortality - Generational Annuitant, male and female.</p>
-----------	---

Assumptions selected by actuary

Inflation	<p>2.40% increase per year.</p> <p>Our long-term inflation assumption considered the current economic environment, recent and historical data, and forecasts from Federal Reserve Bank FOMC, Congressional Budget Office, and Survey of Professional Forecasters. See Long-Term Capital Market Assumptions link.</p>																
Asset return	<p>6.50% for the current plan year.</p> <p>This assumption is based on Capital Market Assumptions from Bank of America. We believe this assumption is reasonable with the plan’s design, and we will continue to monitor and make appropriate adjustments.</p>																
Expected expense	<p>\$0 included in target normal cost. Administrative expenses are paid separately.</p>																
Retirement	<p>Active participants</p> <table border="1"> <thead> <tr> <th>Age</th> <th>Probability of retirement</th> </tr> </thead> <tbody> <tr> <td>55-59</td> <td>5%</td> </tr> <tr> <td>60-61</td> <td>10%</td> </tr> <tr> <td>62</td> <td>25%</td> </tr> <tr> <td>63-64</td> <td>20%</td> </tr> <tr> <td>65</td> <td>25%</td> </tr> <tr> <td>66-69</td> <td>20%</td> </tr> <tr> <td>70</td> <td>Remaining participants</td> </tr> </tbody> </table> <p>Inactive participants are assumed to retire at age 63.</p> <p>This assumption was selected by your prior actuary. We believe this assumption is reasonable with the plan’s design, and we will continue to monitor and make appropriate adjustments.</p>	Age	Probability of retirement	55-59	5%	60-61	10%	62	25%	63-64	20%	65	25%	66-69	20%	70	Remaining participants
Age	Probability of retirement																
55-59	5%																
60-61	10%																
62	25%																
63-64	20%																
65	25%																
66-69	20%																
70	Remaining participants																
Upcoming year salary increase	<p>The preceding year’s salary is increased by 3.50% at each age. Note: not used for Plan accounting calculations.</p> <p>We believe this assumption is reasonable with the plan’s design, and we will continue to monitor and make appropriate adjustments.</p>																
Disability	<p>None. This plan does not offer a subsidized disability benefit therefore the disability assumption is built into the withdrawal assumption.</p>																

**Marriage** 75% married; husbands are 3 years older than wives.  
 This assumption does not have material impact on the results of this report and has been selected based on our best estimate of active workforce.

**Withdrawal** Table: Prior Actuary  
 Selected rates of withdrawal are shown below based on age and 5 years of service:

Age	Rate of withdrawal
25	9.6742%
40	7.7543%
55	1.5488%

Selected rates of withdrawal are shown below based on age and less than 5 years of service:

Age	Years of service	Rate of withdrawal
25	1	40%
40	2	25%
55	4	10%

**Compensation limit increase** This assumption was selected by your prior actuary. We believe this assumption is reasonable with the plan’s design, and we will continue to monitor and make appropriate adjustments.

2.40% increase per year used in the calculation of the IRC 404 maximum deduction cushion. See [Calculated deduction](#) in Rules and regulations.

Compensation limit increase is consistent with the inflation assumption.

**Form of benefit and basis** 80% of active participants will elect a benefit paid in a lump sum at the assumed retirement ages. The remaining active participants will elect a monthly annuity on the normal form at the assumed retirement age.

This assumption was selected by your prior actuary. We believe this assumption is reasonable with the plan’s design, and we will continue to monitor and make appropriate adjustments.

The single sum benefit is based on the Applicable Mortality and the plan’s funding target interest rates, as prescribed.

## Methods prescribed by law

### Liability measure

Funding target is the present value of the benefits accrued on the valuation date.

Target normal cost is based on benefits expected to accrue during the current plan year.

### Benefit accrual

All benefits paid at decrement are considered in total and then split to determine how much is included in funding target. The following pieces are included in the funding target.

- The portion based on the plan's definition of accrued benefit.

- The benefit portion in excess of the accrued benefit based on the ratio of the participant's years of service on the valuation date to the years of service the participant will have at the time of decrement.

The benefits included in target normal cost are calculated similarly, by splitting the benefits. The target normal cost is based on the difference between the amount included in Funding Target and an amount calculated assuming the participant accrues service through the end of the plan year.

### Lump sum payments

Lump sum payments are valued using the plan's funding target interest rates as required, per IRS guidance. These rates are currently higher than the actual rates used to determine lump sum distributions. Therefore, plan liabilities do not currently recognize this additional cost and this may result in the plan not accumulating adequate assets. You may wish to consider additional contributions.

Methods selected by plan sponsor

Asset method

The asset valuation method is prescribed by law for plans that elect to use a value other than market value.

For each of the preceding two years, an expected value of assets at the end of the year is compared to the end of year market value. The resulting gain or loss is recognized evenly over three plan years.

The expected value includes contributions, distributions, any deducted administrative expenses, and expected earnings (based on the lesser of the assumed interest rate or the maximum allowable rate). The deferred gains and losses are added to the current market value and then restricted to no more than 110% and no less than 90% of that market value.

When actual returns exceed the assumed return, the actuarial value of assets will lag below market value. The lag and the smoothing effect are limited since the value must be within 10% of market value.

Segment rates

24-month average with no weighting to prior law basis. Use rates where August is the last month included in the average.

PBGC premium basis

Variable rate premiums are calculated using census, market value of assets and the one-month average of corporate bond rates in effect on the valuation date. You elected this Standard interest method for the 01/01/2023 plan year and the method must be used for five years before a change can be made.

Segment 1 years 0-5	Segment 2 years 5-20	Segment 3 years 20+
5.01%	5.13%	5.15%

Methods elected by actuary

Retirees

Assets and liabilities for current and future retirees are included.

Vested benefits

A benefit is included in vested benefits if it meets the requirements under PBGC. The benefit is multiplied by the participant's vesting percentage applicable to each benefit on the valuation date.

The following ancillary benefits are always treated as nonvested: disability benefits payable to retirement age unless in pay status, pre-retirement death benefits in excess of the survivor annuity death benefit and post retirement death benefits for non-retired participants except as noted in the Plan provisions.

### Assumptions and methods elected by actuary - plan accounting (ASC 960)

With the exceptions below, all assumptions and methods are the same as those used in determining your plan's regular funding target and target normal cost.

**Mortality** Based on Pri-2012 Total dataset base rate mortality table projected generationally using MP-2021.

#### Mortality base rates

##### Before benefit payment period

Employee amount-weighted, male and female

##### During benefit payment period

Retirees and disabled retirees - Retiree amount-weighted, male and female

Contingent survivors – Contingent survivor amount-weighted, male and female. Participants in pay status who cannot be identified as survivors use the same table as retirees.

The Society of Actuaries (SOA) is an actuarial organization that periodically reviews mortality data and publishes mortality tables and improvement scales. In October 2019, the SOA released the Pri-2012 Mortality Tables for private-sector retirement plans in the U.S. The Pri-2012 report contains different sets of mortality tables based on complete dataset or various subsets. The Total dataset base rate table was selected based on information provided by the plan sponsor.

Pri-2012 section 12.4. provided three approaches for designated beneficiaries in the calculation of joint-and-survivor annuities. We believe "Approach 3" is reasonable for this plan.

#### Mortality improvement

MP-2021 is the most recent improvement scale published by the SOA in October 2021.

In selecting this assumption, we considered the other parameters available in the MIM-2021-v4 application tool issued by the SOA in October 2023 and consider the selections in MP-2021 reasonable. Based on the sponsor's input, plan experience does not show a need for long-term excess death or Covid death load adjustments.

#### Interest rate used to value liabilities

5.37%

This assumption was selected to match your 3/31/2024 ASC 715 assumptions.

Treatment of administrative expenses

No adjustments are made for administrative expenses, either through a reduction in the discount rate or by calculating a present value of future expenses.

Plan sponsors may change their administrative expense handling at any time. Our approach provides consistent handling of ASC 960 liabilities from year to year, whether expenses are paid with plan assets or directly by the employer.

Note - expenses paid with plan assets are required to be included in funding normal cost. As a result, the plan is reimbursed annually through required funding. Exception – contributions are not required due to assets sufficiently in excess of liabilities to fund both expenses and normal cost. In this case, administrative expenses are taken from the excess assets.

Basis for lump sums

Interest rate

5.37%

This assumption was selected to match your 3/31/2024 ASC 715 assumptions.

Mortality

IRS Prescribed lump sum mortality for 2024. Future years are projected to decrement date with SOA mortality improvement scale MP-2021 as adjusted by the IRS Document Number 2023-23267.

This assumption reflects current law as provided by the IRS.

This report reflects the maximum benefit limits under Internal Revenue Code (IRC) Section 415 and maximum compensation limits under IRC Section 401 in effect on the first day of each plan year.

The following is a summary of plan provisions and does not alter the intent or meanings of the provisions contained in the contract or plan document. This report reflects the provisions of the plan restatement signed 11/29/2023.

#### Plan eligibility

<b>Age</b>	Attained age 21.
<b>Service</b>	Hired one-year prior to participation date. No employee shall become a participant in the plan on or after 7/1/2009.

#### Normal retirement benefit

<b>Age</b>	Age 65.
<b>Form</b>	Monthly annuity payable for life (optional forms may be elected in advance of retirement).
<b>Amount</b> <b>(accrued benefit)</b>	The benefit described A) below, but not less than B) A) 33% of average compensation + 14% of average monthly compensation in excess of covered compensation reduced by 1/30 for each year of credited service less than 30 years B) \$10 multiplied by years of service

#### Early retirement benefit

<b>Age</b>	Attained age 55.
<b>Service</b>	Completed 10 years of service.
<b>Form</b>	Same as normal retirement benefit.
<b>Amount</b>	<b>Active participant</b> - accrued benefit on early retirement date reduced by 6 2/3% for each year between ages 55-60 and 3 1/3% for each year between ages 60-62 that the early retirement date precedes normal retirement date. There is no early retirement reduction after age 62 for active participants.  <b>Terminated participants</b> - accrued benefit on early retirement date reduced by 6 2/3% for each year between ages 55-60 and 3 1/3% for each year between ages 60-65 that the early retirement date precedes normal retirement date. If the terminated participant terminates after age 55 and 10 years of service, the accrued benefit is reduced in the same manner as an active participant.

#### Late retirement benefit

<b>Age</b>	No maximum age.
<b>Form</b>	Same as normal retirement benefit.
<b>Amount</b>	Greater of accrued benefit on late retirement date or accrued benefit on normal retirement date actuarially increased to late retirement date.

#### Termination benefit

<b>Vesting percentage</b>	100% after five years of vesting service.
<b>Form</b>	Same as normal retirement benefit with income deferred until normal retirement date.
<b>Amount</b>	Accrued benefit on date of termination multiplied by the vesting percentage.

#### Death benefit

##### Survivor annuity death benefit (a vested benefit)

<b>Eligibility</b>	Surviving spouse or designated beneficiary fully vested in an accrued benefit.
<b>Form</b>	Monthly annuity payable to spouse, payable at the participant's date of death. The spouse or beneficiary may choose to receive this benefit in a lump sum.
<b>Amount</b>	If death occurs, the amount paid to the surviving spouse or designated beneficiary is equal to the actuarial value of the participant's accrued benefit at the date of death.  If participant is survived by spouse, the benefit is paid to the spouse unless the participant has designated with spousal consent, another beneficiary.

##### Lump sum death benefit (a nonvested benefit)

<b>Eligibility</b>	All participants.
<b>Form</b>	Single sum payable at retirement.
<b>Amount</b>	The present value of the vested accrued benefit.

## Definitions

<b>Anniversary Date</b>	July 1 in each year through July 1, 2010; January 1, thereafter.
<b>Average compensation</b>	The monthly average for the five consecutive years prior to the participant's retirement date. Compensation in year of termination is treated as a full year and is included if doing so increases the average compensation.
<b>Benefit service</b>	One year of service during which an employee has at least 1,000 hours of service.
<b>Covered compensation</b>	1/12 of the average of the taxable wage bases in effect for each calendar year during the 35-year period ending with the calendar year in which the participant attains Social Security retirement age, rounded to the nearest \$50.
<b>Optional forms of benefit payments</b>	<p>The optional forms of benefit payments are:</p> <ul style="list-style-type: none"><li>• Monthly annuity payable for life, or 5, 10, 15, or 20 years certain and life.</li><li>• Monthly annuity payable as a survivorship life annuity with survivorship percentages of 50, 66 2/3, 75, or 100.</li><li>• Monthly annuity payable for a fixed period of 5, 10, 15, or 20 years.</li><li>• Single sum payment (available at retirement only)</li></ul> <p>The optional form conversion basis is based on the 30-year Treasury securities for the second month before the date of distribution and the 1994 Group Annuity Reserving Mortality Table (Unisex).</p> <p><b>Lump sum provisions</b></p> <p>Small amount force out (SAFO) – allowed up to \$1,000.</p> <p>Lump sums in excess of SAFO - are allowed up to \$7,000 at termination of employment and unlimited at retirement.</p> <p>Conversion – greater of the deferred or immediate rate with early retirement factor based on the applicable interest rate and applicable mortality table as set forth in Code Section 417. The applicable interest rate uses the second calendar month preceding the first day of the stability period which is the month of distribution.</p>

## Changes in Principal Eligibility or Benefit Provisions

There have been no changes in principal eligibility or benefit provisions since the last valuation.

## Significant Event

The enrolled actuary has not been made aware that any significant events have occurred during the year.

<b>SCHEDULE SB</b> <b>(Form 5500)</b>  <small>Department of the Treasury Internal Revenue Service</small>  <small>Department of Labor Employee Benefits Security Administration</small>  <small>Pension Benefit Guaranty Corporation</small>	<b>Single-Employer Defined Benefit Plan</b> <b>Actuarial Information</b>  This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code).  <b>▶ File as an attachment to Form 5500 or 5500-SF.</b>	<small>OMB No. 1210-0110</small>  <b>2024</b>  <b>This Form is Open to Public Inspection</b>
---	--	--

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


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

<b>A</b> Name of plan <u>Commonwealth Health Corporation Restated Retirement Plan</u>	<b>B</b> Three-digit plan number (PN) ▶	<u>001</u>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF <u>Commonwealth Health Corporation</u>	<b>D</b> Employer Identification Number (EIN) <u>31-1118087</u>	
<b>E</b> Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B	<b>F</b> Prior year plan size: <input type="checkbox"/> 100 or fewer <input type="checkbox"/> 101-500 <input checked="" type="checkbox"/> More than 500	

**Part I Basic Information**

<b>1</b> Enter the valuation date:	Month <u>01</u> Day <u>01</u> Year <u>2024</u>		
<b>2</b> Assets:			
<b>a</b> Market value .....	<b>2a</b>		<u>186888665</u>
<b>b</b> Actuarial value .....	<b>2b</b>		<u>197784504</u>
<b>3</b> Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
<b>a</b> For retired participants and beneficiaries receiving payment .....	<u>207</u>	<u>21346269</u>	<u>21346269</u>
<b>b</b> For terminated vested participants .....	<u>833</u>	<u>28244349</u>	<u>28533906</u>
<b>c</b> For active participants .....	<u>884</u>	<u>97740354</u>	<u>102178758</u>
<b>d</b> Total .....	<u>1924</u>	<u>147330972</u>	<u>152058933</u>
<b>4</b> If the plan is in at-risk status, check the box and complete lines (a) and (b)..... <input type="checkbox"/>			
<b>a</b> Funding target disregarding prescribed at-risk assumptions .....	<b>4a</b>		
<b>b</b> Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor .....	<b>4b</b>		
<b>5</b> Effective interest rate .....	<b>5</b>		<u>5.25 %</u>
<b>6</b> Target normal cost			
<b>a</b> Present value of current plan year accruals .....	<b>6a</b>		<u>6357296</u>
<b>b</b> Expected plan-related expenses .....	<b>6b</b>		<u>0</u>
<b>c</b> Target normal cost .....	<b>6c</b>		<u>6357296</u>

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

<b>SIGN HERE</b>	 Signature of actuary	<u>08/15/2025</u> Date
	<u>Aubrey Stadlander</u> Type or print name of actuary	<u>2307943</u> Most recent enrollment number
	<u>Principal Financial Group</u> Firm name	<u>515-362-2138</u> Telephone number (including area code)
	<u>PO Box 9394 Des Moines, IA 50306-9394</u> Address of the firm	

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



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

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

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

<b>Part VIII Minimum Required Contribution For Current Year</b>			
<b>31</b> Target normal cost and excess assets (see instructions):			
<b>a</b> Target normal cost (line 6c) .....			<b>31a</b> 6357296
<b>b</b> Excess assets, if applicable, but not greater than line 31a .....			<b>31b</b> 0
<b>32</b> Amortization installments:	Outstanding Balance	Installment	
<b>a</b> Net shortfall amortization installment .....	20576153	2127690	
<b>b</b> Waiver amortization installment.....	0	0	
<b>33</b> If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount .....			<b>33</b>
<b>34</b> Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33).....			<b>34</b> 8484986
	Carryover balance	Prefunding balance	Total balance
<b>35</b> Balances elected for use to offset funding requirement .....	0	8484986	8484986
<b>36</b> Additional cash requirement (line 34 minus line 35) .....			<b>36</b> 0
<b>37</b> Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c) .....			<b>37</b> 0
<b>38</b> Present value of excess contributions for current year (see instructions)			
<b>a</b> Total (excess, if any, of line 37 over line 36)			<b>38a</b> 0
<b>b</b> Portion included in line 38a attributable to use of prefunding and funding standard carryover balances.....			<b>38b</b> 0
<b>39</b> Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37) .....			<b>39</b> 0
<b>40</b> Unpaid minimum required contributions for all years .....			<b>40</b> 0

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

<b>Structured Attachment</b> Department of the Treasury Internal Revenue Service <hr/> Department of Labor Employee Benefits Security Administration <hr/> Pension Benefit Guaranty Corporation	<b>Schedule SB, line 26a</b> <b>Schedule of Active Participant Data</b>	<b>2024</b>  This Form is Open to Public Inspection
--	--	--

<b>Name of Plan</b>	Commonwealth Health Corporation Restated Retirement Plan						
<b>Plan Year Begin Date</b>	01/01/2024	<b>Plan Year End Date</b>	12/31/2024	<b>EIN</b>	31-1118087	<b>PN</b>	001

Attained Age	YEARS OF CREDITED SERVICE					
	Under 1			1 to 4		
	No.	Average		No.	Average	
		Compensation	Cash Balance		Compensation	Cash Balance
Under 25	0	0	0	0	0	0
25 to 29	0	0	0	0	0	0
30 to 34	0	0	0	2	0	0
35 to 39	0	0	0	4	0	0
40 to 44	0	0	0	7	0	0
45 to 49	0	0	0	4	0	0
50 to 54	0	0	0	2	0	0
55 to 59	0	0	0	1	0	0
60 to 64	1	0	0	0	0	0
65 to 69	0	0	0	0	0	0
70 & Up	0	0	0	2	0	0

Attained Age	YEARS OF CREDITED SERVICE					
	5 to 9			10 to 14		
	No.	Average		No.	Average	
		Compensation	Cash Balance		Compensation	Cash Balance
Under 25	0	0	0	0	0	0
25 to 29	0	0	0	0	0	0
30 to 34	0	0	0	1	0	0
35 to 39	8	0	0	21	0	0
40 to 44	21	0	0	19	0	0
45 to 49	10	0	0	4	0	0
50 to 54	8	0	0	23	0	0
55 to 59	3	0	0	13	0	0
60 to 64	0	0	0	6	0	0
65 to 69	1	0	0	1	0	0
70 & Up	1	0	0	1	0	0

<b>Name of Plan</b>	Commonwealth Health Corporation Restated Retirement Plan						
<b>Plan Year Begin Date</b>	01/01/2024	<b>Plan Year End Date</b>	12/31/2024	<b>EIN</b>	31-1118087	<b>PN</b>	001

Attained Age	YEARS OF CREDITED SERVICE					
	15 to 19			20 to 24		
	No.	Average		No.	Average	
		Compensation	Cash Balance		Compensation	Cash Balance
Under 25	0	0	0	0	0	0
25 to 29	0	0	0	0	0	0
30 to 34	2	0	0	0	0	0
35 to 39	31	0	0	0	0	0
40 to 44	67	0	0	37	0	0
45 to 49	53	0	0	61	0	0
50 to 54	50	0	0	37	0	0
55 to 59	52	0	0	29	0	0
60 to 64	19	0	0	21	0	0
65 to 69	4	0	0	5	0	0
70 & Up	1	0	0	4	0	0

Attained Age	YEARS OF CREDITED SERVICE					
	25 to 29			30 to 34		
	No.	Average		No.	Average	
		Compensation	Cash Balance		Compensation	Cash Balance
Under 25	0	0	0	0	0	0
25 to 29	0	0	0	0	0	0
30 to 34	0	0	0	0	0	0
35 to 39	0	0	0	0	0	0
40 to 44	1	0	0	0	0	0
45 to 49	24	0	0	1	0	0
50 to 54	42	0	0	23	0	0
55 to 59	28	0	0	27	0	0
60 to 64	17	0	0	20	0	0
65 to 69	4	0	0	1	0	0
70 & Up	0	0	0	2	0	0

<b>Name of Plan</b>	Commonwealth Health Corporation Restated Retirement Plan						
<b>Plan Year Begin Date</b>	01/01/2024	<b>Plan Year End Date</b>	12/31/2024	<b>EIN</b>	31-1118087	<b>PN</b>	001

Attained Age	YEARS OF CREDITED SERVICE					
	35 to 39			40 & Up		
	No.	Average		No.	Average	
		Compensation	Cash Balance		Compensation	Cash Balance
Under 25	0	0	0	0	0	0
25 to 29	0	0	0	0	0	0
30 to 34	0	0	0	0	0	0
35 to 39	0	0	0	0	0	0
40 to 44	0	0	0	0	0	0
45 to 49	0	0	0	0	0	0
50 to 54	1	0	0	0	0	0
55 to 59	23	0	0	0	0	0
60 to 64	17	0	0	8	0	0
65 to 69	1	0	0	5	0	0
70 & Up	0	0	0	2	0	0

Schedule SB, Line 32 - Schedule of Amortization Bases  
Commonwealth Health Corporation Restated Retirement Plan  
EIN 31-1118087 Plan No. 001

[Details of shortfall charges](#)

The historical information used to determine the total shortfall charge.

Date created	Present value	Remaining years	Shortfall charge
01/01/2024	\$1,334,447	15	\$121,408
01/01/2023	6,768,097	14	645,966
01/01/2022	(4,873,468)	13	(490,360)
01/01/2021	17,347,078	12	1,850,676
<b>Total</b>	<b>\$19,241,707</b>		<b>\$2,127,690</b>

Last year's total shortfall annual charge was \$2,006,282.

The total annual charge used in calculating your annual cost can't be less than zero.

Schedule SB, Line 24 – Change in Actuarial Assumptions  
Commonwealth Health Corporation Restated Retirement Plan  
EIN 31-1118087 Plan No. 001

Certain non-prescribed assumptions have been changed since last year. These assumptions were changed to better reflect the anticipated experience of your plan. See the attachment, Part V – Statement of Actuarial Assumptions/Methods, for the rationale for each assumption.

The inflation assumption has decreased from 2.75% to 2.40%.

The compensation limit increase has decreased from 2.75% to 2.40%

**Commonwealth Health Corporation Restated Retirement Plan**  
**EIN 31-1118087 PN 001**  
**Schedule H, Line 4j – Schedule of Reportable Transactions (Modified Cash Basis)**  
**Year Ended December 31, 2024**

<u>Identity</u>	<u>Description</u>	<u>Purchase Price</u>	<u>Selling Price</u>	<u>Lease Rental</u>	<u>Expenses Incurred with Transaction</u>	<u>Cost of Asset</u>	<u>Current Value of Asset on Transaction Date</u>	<u>Net Gain (Loss)</u>
<b>Series of Transactions</b>								
Issuer	Fidelity Money Market Treasury Portfolio							
	Purchase	\$ 50,530,331	\$ -	\$ -	\$ -	\$ 50,530,331	\$ 50,530,331	\$ -
	Sales	\$ -	\$ 49,156,884	\$ -	\$ -	\$ 49,156,884	\$ 49,156,884	\$ -
Issuer	Vanguard 500 Index Fund							
	Purchase	\$ 1,004,594	\$ -	\$ -	\$ -	\$ 1,004,594	\$ 1,004,594	\$ -
	Sales	\$ -	\$ 9,566,279	\$ -	\$ -	\$ 5,586,684	\$ 9,566,279	\$ 3,979,595
Issuer	Bank of America Temporary Overnight Deposit							
	Purchase	\$ 29,289,099	\$ -	\$ -	\$ -	\$ 29,289,099	\$ 29,289,099	\$ -
	Sales	\$ -	\$ 29,343,366	\$ -	\$ -	\$ 29,343,366	\$ 29,343,366	\$ -
<b>Single Transactions</b>								
Issuer	Fidelity Money Market Treasury Portfolio							
	Purchase	\$ 19,000,000	\$ -	\$ -	\$ -	\$ 19,000,000	\$ 19,000,000	\$ -
Issuer	Fidelity Money Market Treasury Portfolio							
	Sale	\$ -	\$ (19,180,440)	\$ -	\$ -	\$ (19,180,440)	\$ (19,180,440)	\$ -
Issuer	Bank of America Temporary Overnight Deposit							
	Purchase	\$ 19,000,000	\$ -	\$ -	\$ -	\$ 19,000,000	\$ 19,000,000	\$ -
Issuer	Bank of America Temporary Overnight Deposit							
	Sale	\$ -	\$ 19,000,000	\$ -	\$ -	\$ 19,000,000	\$ 19,000,000	\$ -

**Commonwealth Health Corporation Restated Retirement Plan**  
**EIN 31-1118087 PN 001**  
**Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (Modified Cash Basis)**  
**December 31, 2024**

Identity of Issuer	Description of Investment	Cost	Current Value
<b>Money Market Funds</b>			
Fidelity Money Market Treasury Portfolio	2,589,199 units	\$ 2,589,199	\$ 2,589,199
*Bank of America Temporary Overnight Deposit	2,033 units	2,033	2,033
		<u>2,591,232</u>	<u>2,591,232</u>
<b>U.S. Government Securities</b>			
U.S. Treasury STRIPS – Principal	\$320,000, due 5/15/2048	164,257	101,840
U.S. Treasury STRIPS – Principal	\$325,000, due 8/15/2048	173,955	102,232
U.S. Treasury STRIPS – Principal	\$1,350,000, due 2/15/2049	717,256	415,976
U.S. Treasury STRIPS – Principal	\$800,000, due 5/15/2049	425,013	243,776
U.S. Treasury STRIPS – Principal	\$7,200,000, due 2/15/2050	2,304,025	2,126,736
U.S. Treasury STRIPS – Principal	\$7,205,000, due 5/15/2050	2,251,894	2,120,576
U.S. Treasury STRIPS – Principal	\$4,890,000, due 8/15/2050	1,675,121	1,412,770
U.S. Treasury STRIPS – Principal	\$5,670,000, due 11/15/2050	2,007,499	1,623,378
U.S. Treasury STRIPS – Principal	\$9,950,000, due 2/15/2051	3,225,581	2,819,731
U.S. Treasury STRIPS – Principal	\$4,350,000, due 11/15/2051	1,348,228	1,196,598
U.S. Treasury STRIPS – Principal	\$3,275,000, due 2/15/2052	982,504	893,846
U.S. Treasury STRIPS – Principal	\$3,300,000, due 5/15/2052	985,355	895,521
U.S. Treasury STRIPS – Principal	\$2,225,000 due 8/15/2052	659,161	598,503
U.S. Treasury STRIPS – Principal	\$8,825,000 due 11/15/2052	2,588,006	2,382,397
U.S. Treasury STRIPS – Principal	\$14,440,000 due 2/15/2053	4,154,129	3,837,430
U.S. Treasury STRIPS – Principal	\$12,735,000 due 2/15/2054	3,558,680	3,313,392
U.S. Treasury STRIPS – Principal	\$7,545,000, due 5/15/2054	2,126,054	1,953,551
U.S. Treasury STRIPS – Principal	\$4,000,000 due 8/15/2054	1,081,843	1,023,400
U.S. Treasury Bond	\$7,635,000, 2.750%, due 8/15/2042	5,749,811	5,736,023
U.S. Treasury Bond	\$4,175,000, 2.875%, due 11/15/2046	3,043,836	3,033,138
U.S. Treasury Bond	\$2,650,000, 3.625%, due 5/15/2053	2,173,104	2,154,185
U.S. Treasury Bond	\$1,350,000, 4.250%, due 2/15/2054	1,268,209	1,231,538
U.S. Treasury Note	\$4,500,000, 3.375%, due 5/15/2033	4,136,660	4,135,410
U.S. Treasury STRIPS – Interest	\$4,435,000, due 8/15/2051	1,291,467	1,191,327
		<u>48,091,648</u>	<u>44,543,274</u>
<b>Corporate Bonds and Notes</b>			
Abbott Labs	\$1,450,000, 4.9%, due 11/30/2046	1,939,337	1,353,474
Abbvie Inc	\$2,350,000, 4.50%, due 5/14/2035	2,702,837	2,200,728
Alabama Power Co	\$540,000, 3.00%, due 3/15/2052	343,872	346,621
Alphabet Inc	\$895,000, 1.90%, due 8/15/2040	579,190	584,668
Alphabet Inc	\$850,000, 2.25%, due 8/15/2060	480,947	460,403
Altria Group Inc	\$700,000, 5.8%, due 2/14/2039	640,872	691,544
Altria Group Inc	\$715,000, 4.0%, due 2/4/2061	485,099	499,049
Amazon.com Inc	\$1,120,000, 4.05%, due 8/22/2047	992,992	925,467
American Tower Corp	\$1,380,000, 3.10%, due 1/15/2050	842,579	885,187
American Water Capital	\$200,000, 4.2%, due 9/1/2048	249,458	158,920
Amgen Inc	\$125,000, 5.25%, due 3/2/2033	125,271	124,078
Amgen Inc	\$1,100,000, 5.65%, due 3/2/2053	1,147,652	1,059,047
Analog Devices Inc	\$1,100,000, 2.95%, due 10/1/2051	765,325	698,511
Anheuser-Busch Inbev Fin Inc	\$450,000, 4.439%, due 10/6/2048	387,693	379,922
Anheuser-Busch Inbev Fin Inc	\$460,000, 5.8%, due 1/23/2059	495,912	468,404
Anheuser-Busch Inbev Fin Inc	\$400,000, 4.375%, due 4/15/2038	468,208	361,684

**Commonwealth Health Corporation Restated Retirement Plan**

**EIN 31-1118087 PN 001**

**Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (Modified Cash Basis)**

**December 31, 2024**

**(Continued)**

Identity of Issuer	Description of Investment	Cost	Current Value
<b>Corporate Bonds and Notes (Continued)</b>			
Anthem Inc	\$600,000, 3.6%, due 3/15/2051	\$ 472,815	\$ 417,444
AON Crop/AON Global Hold	\$800,000, 3.9%, due 2/28/2052	725,605	586,896
Apple Inc	\$1,600,000, 4.65%, due 2/23/2046	1,611,748	1,462,864
AT&T Inc	\$1,305,000, 4.5%, due 5/15/2035	1,224,359	1,206,968
AT&T Inc	\$325,000, 3.5%, due 6/1/2041	249,782	249,038
AT&T Inc	\$360,000, 3.5%, due 9/15/2053	233,726	242,402
BAT Cap Corp	\$800,000, 4.39%, due 8/15/2037	744,398	690,128
Berkshire Hathaway Energy	\$900,000, 4.6%, due 5/1/2053	833,877	746,721
Berkshire Hathaway Fin	\$1,600,000, 4.20%, due 2/15/2048	1,450,817	1,323,888
BP Cap Markets America	\$750,000, 2.939%, due 6/4/2051	501,060	464,325
Bristol-Myers Squibb Co	\$1,800,000, 3.7%, due 3/15/2052	1,433,718	1,310,634
Burlington North Santa Fe	\$550,000, 3.55%, due 2/15/2050	640,858	397,419
Cigna Corp	\$1,400,000, 4.9%, due 12/15/2048	1,348,178	1,191,918
Csx Corp	\$770,000, 4.75%, due 11/15/2048	703,949	677,800
Cvs Health Corp	\$400,000, 5.05%, due 3/25/2048	454,718	329,820
Cvs Health Corp	\$720,000, 6%, due 6/1/2063	704,966	656,669
Capital One Financial Co	\$200,000, 3.75%, due 3/9/2027	186,604	195,266
Caterpillar Inc	\$145,000, 1.9%, due 3/12/2031	121,873	123,080
Chubb Corp	\$880,000, 6%, due 5/11/2037	942,198	933,478
Citigroup Inc	\$755,000, 5.875%, due 1/30/2042	782,278	771,655
Citigroup Inc	\$690,000, 4.65%, due 7/30/2045	598,906	602,108
Comcast Corp	\$1,800,000, 3.969%, due 11/1/2047	2,017,558	1,364,004
Conagra Brands Inc	\$1,000,000, 5.3%, due 11/1/2038	931,877	939,540
Con Edison Co Of Ny Inc	\$700,000, 3%, due 12/1/2060	646,520	411,999
John Deere Capital Corp	\$215,000, 2.45%, due 1/9/2030	189,277	193,337
John Deere Capital Corp	\$195,000, 4.15%, due 9/15/2027	192,118	193,114
Diamondback Energy Inc	\$700,000, 6.25%, due 3/15/2053	687,099	698,306
Dow Chemical Co	\$365,000, 5.55%, due 11/30/2048	351,648	341,885
Dow Chemical Co	\$755,000, 3.6%, due 11/15/2050	561,584	518,406
Duke Energy Ohio Inc	\$1,000,000, 5.65%, due 4/1/2053	1,063,020	978,690
Duke Energy Indiana Inc	\$900,000, 3.75%, due 5/15/2046	624,093	671,049
Eog Resources Inc	\$195,000, 4.375%, due 4/15/2030	188,079	189,515
Electronic Arts Inc	\$1,000,000, 2.95%, due 2/15/2051	767,966	626,660
Energy Transfer Partners	\$1,000,000, 6.5%, due 2/1/2042	1,010,171	1,035,590
Entergy Louisiana LLC	\$450,000, 4.75%, due 9/15/2052	434,201	387,630
Enterprise Products	\$550,000, 3.7%, due 1/31/2051	556,413	394,070
Enterprise Products	\$125,000, 5.35%, due 1/31/2033	124,308	125,991
Eversource Energy	\$750,000, 3.45%, due 1/15/2050	531,735	512,573
Exelon Corp	\$560,000, 4.45%, due 4/15/2046	466,430	466,379
Exelon Corp	\$700,000, 5.6%, due 3/15/2053	682,381	673,526
Exxon Mobil Corporation	\$1,600,000, 4.327%, due 3/19/2050	1,829,118	1,315,824
Meta Platforms Inc	\$200,000, 4.45%, due 8/15/2052	168,352	168,558
Meta Platforms Inc	\$995,000, 5.75%, due 5/15/2063	987,106	1,004,701
Florida Power & Light	\$615,000, 3.8%, due 12/15/2042	510,161	487,012
Florida Power Light Co	\$900,000, 2.875%, due 12/4/2051	651,414	562,527
General Motors	\$450,000, 6.6%, due 4/1/2036	452,970	472,352
Goldman Sachs Group Inc	\$465,000, 6.75%, due 10/1/2037	617,839	497,810
Goldman Sachs Group Inc	\$920,000, 6.25%, due 2/1/2041	1,203,187	968,456
HCA Inc	\$700,000, 5.5%, due 6/15/2047	732,542	635,593
HCA Inc	\$750,000, 3.5%, due 7/15/2051	495,608	485,070

**Commonwealth Health Corporation Restated Retirement Plan**

**EIN 31-1118087 PN 001**

**Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (Modified Cash Basis)**

**December 31, 2024**

**(Continued)**

Identity of Issuer	Description of Investment	Cost	Current Value
<b>Corporate Bonds and Notes (Continued)</b>			
Hess Corp	\$350,000, 5.6%, due 2/15/2041	\$ 345,475	\$ 345,653
HP Enterprise Co	\$400,000, Step%, due 12/15/2045	400,632	415,128
Home Depot Inc	\$800,000, 3.125%, due 12/15/2049	827,047	535,552
Indiana Michigan Power	\$600,000, 5.625%, due 4/1/2053	635,334	584,604
Intercontinentalexchange	\$775,000, 1.85%, due 9/15/2032	591,705	613,140
IBM Corp	\$1,500,000, 4.25%, due 5/15/2049	1,340,655	1,204,290
JPMorgan Chase & Co	\$1,000,000, Var%, due 7/24/2038	865,930	853,190
JPMorgan Chase & Co	\$195,000, Var%, due 3/24/2031	189,195	190,004
JPMorgan Chase & Co	\$250,000, Var%, due 4/22/2052	167,623	170,948
Johnson & Johnson	\$500,000, 2.45%, due 9/1/2060	354,474	271,145
Kinder Morgan Inc/Delaware	\$700,000, 5.55%, due 6/1/2045	856,054	654,220
Kinder Morgan Inc	\$570,000, 3.25%, due 8/1/2050	353,765	360,981
Kraft Heinz Foods Co	\$650,000, 5.2%, due 7/15/2045	639,551	587,321
Kraft Heinz Foods Co	\$530,000, 4.875%, due 10/1/2049	464,805	453,039
L3harris Tech Inc	\$545,000, 5.6%, due 7/31/2053	539,632	527,555
LYB Int Finance III	\$1,400,000, 3.375%, due 10/1/2041	1,046,696	1,022,154
Lockheed Martin Corp	\$900,000, 4.3%, due 6/15/2062	842,493	713,475
Lowe's Cos Inc	\$500,000, 5.8%, due 9/15/2062	483,025	483,910
MPLX LP	\$850,000, 5.2%, due 3/1/2047	1,009,305	754,630
Warnermedia Holdings Inc	\$1,365,000, 3.755%, due 3/15/2027	1,277,853	1,315,082
Marsh & McLennan Cos Inc	\$1,100,000, 4.9%, due 3/15/2049	1,062,317	984,896
McDonald's Corp	\$1,300,000, 3.625%, due 9/1/2049	1,314,586	937,157
Merck & Co Inc	\$900,000, 2.35%, due 6/24/2040	763,862	609,246
Metlife Inc	\$1,200,000, 4.875%, due 11/13/2043	1,073,760	1,089,480
Microsoft Corp	\$650,000, 2.525%, due 6/1/2050	417,060	400,010
Microsoft Corp	\$1,400,000, 2.675%, due 6/1/2060	981,568	819,938
Mondelez International	\$1,500,000, 2.625%, due 9/4/2050	906,450	877,320
Morgan Stanley	\$350,000, Var%, due 1/25/2052	210,809	213,752
Morgan Stanley	\$1,200,000, 4.375%, due 1/22/2047	1,092,828	1,002,108
Morgan Stanley	\$400,000, Var%, due 1/15/2042	300,860	295,732
National Rural Util Coop	\$120,000, 5.8%, due 1/15/2033	126,302	124,138
Nisource Inc	\$1,125,000, 5%, due 6/15/2052	974,487	995,321
Norfolk Southern Corp	\$740,000, 5.35%, due 8/1/2054	704,872	704,532
Northern States Pwr-Minn	\$700,000, 4.5%, due 6/1/2052	665,825	587,209
Northrop Grumman Corp	\$505,000, 5.25%, due 5/1/2050	504,556	472,892
Oneok Partners LP	\$150,000, 6.2%, due 9/15/2043	151,329	149,597
Oracle Corp	\$1,900,000, 3.6%, due 4/1/2040	1,428,173	1,485,515
PPL Electric Utilities	\$650,000, 4.85%, due on 2/15/2034	621,264	633,009
PNC Bank Na	\$195,000, 3.25%, due 7/1/2025	186,170	193,742
Pepsico Inc	\$850,000, 4.65%, due 2/15/2053	860,098	742,016
Philip Morris Intl Inc	\$1,300,000, 3.875%, due 8/21/2042	1,343,800	1,027,871
Phillips 66	\$960,000, 4.65%, due 11/15/2034	901,776	894,960
Public Service Colorado	\$515,000, 5.75%, due 5/15/2054	517,978	513,790
Qualcomm Inc	\$700,000, 4.5%, due 5/20/2052	619,353	586,747
Raytheon Tech Corp	\$300,000, 5.375%, due 2/27/2053	301,953	284,865
RTX Corp	\$705,000, 6.4%, due 3/15/2054	712,501	766,737
Republic Services Inc	\$775,000, 5.7%, due 5/15/2041	816,029	774,000
Sempra Energy	\$300,000, 4%, due 2/1/2048	318,486	226,824
Simon Property Group LP	\$550,000, 6.65%, due 1/15/2054	616,209	612,161
Snap-On Inc	\$1,200,000, 3.1%, due 5/1/2050	1,174,547	794,136

**Commonwealth Health Corporation Restated Retirement Plan**

**EIN 31-1118087 PN 001**

**Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (Modified Cash Basis)**

**December 31, 2024**

**(Continued)**

Identity of Issuer	Description of Investment	Cost	Current Value
<b>Corporate Bonds and Notes (Continued)</b>			
Southern Cal Edison	\$350,000, 5.45%, due 6/1/2052	\$ 308,238	\$ 328,906
Southern Co	\$600,000, 4.4%, due 7/1/2046	700,746	496,254
Starbucks Corp	\$1,175,000, 3.5%, due 11/15/2050	796,474	811,737
Synchrony Financial	\$155,000, 2.875%, due 10/28/2031	122,204	128,469
T-Mobile USA Inc	\$1,600,000, 4.5%, due 4/15/2050	1,410,656	1,311,888
Target Corp	\$1,220,000, 4%, due 7/1/2042	1,087,069	1,019,908
Texas Instruments Inc	\$1,070,000, 2.7%, due 9/15/2051	684,479	649,618
Williams Companies Inc	\$502,171, 3.5%, due 10/15/2051	502,171	493,957
Thermo Fisher Scientific	\$1,760,000, 2.8%, due 10/15/2041	1,300,992	1,237,614
Toyota Motor Credit Corp	\$155,000, 1.9%, due 9/12/2031	125,242	127,005
Union PAC Corp	\$600,000, 2.973%, due 9/16/2062	356,448	345,222
Union Pacific Corp	\$1,280,000, 3.2%, due 5/20/2041	959,680	958,221
United Parcel Service	\$500,000, 6.2%, due 1/15/2038	577,616	535,635
Unitedhealth Group Inc	\$1,300,000, 6.05%, due 2/15/2063	1,458,618	1,327,417
Verizon Communications	\$1,945,000, 2.65%, due 11/20/2040	1,406,287	1,329,874
Verizon Communications	\$600,000, 2.987%, due 10/30/2056	379,056	355,818
Virginia Elec & Power Co	\$730,000, 4.2%, due 5/15/2045	580,744	590,745
Virginia Elec & Power Co	\$700,000, 4.625%, due 5/15/2052	698,209	589,134
Walmart Inc	\$950,000, 2.65%, due 9/22/2051	678,063	587,433
Wells Fargo & Company	\$1,300,000, 6.3%, due 4/15/2040	1,273,025	1,085,487
Wells Fargo & Company	\$130,000, Var%, due 7/25/2033	120,656	125,550
Williams Partners LP	\$1,100,000, 6.3%, due 4/15/2040	1,178,757	1,144,171
		99,894,939	90,534,180
<b>Foreign Bonds</b>			
USD Astrazeneca Plc	\$1,195,000, 4.375%, due 11/16/2045	1,107,526	1,024,736
USD BHP Finance USA	\$900,000, 5%, due 9/30/2043	897,987	840,843
USD Canadian Natl RR	\$800,000, 4.4%, due 8/5/2052	670,384	669,096
USD Canadian Natural Res	\$250,000, 6.25%, due 3/15/2038	259,170	255,405
Canadian Pacific RR Co	\$745,000, 4.8%, due 8/1/2045	697,059	658,811
Hsbc Holdings PLC	\$500,000, 6.5%, due 9/15/2037	562,839	510,025
NXP BV/NXP FDG/NXP USA	\$600,000, 3.25%, due 5/11/2041	443,472	438,444
Pfizer Investment Enter	\$900,000, 5.3%, due 5/19/2053	883,476	842,688
Takeda Pharmaceutical	\$400,000, 3.025%, due 7/9/2040	291,856	289,936
Telefonica Emisiones Sau	\$400,000, 5.213%, due 3/8/2047	478,736	354,340
CB UBS Group Ag	\$800,000, 4.875%, due 5/15/2045	705,520	716,616
		6,998,025	6,600,940
<b>Common Stocks</b>			
APTIV Holdings LTD	316 shares	24,752	19,112
Alibaba Group Holding Lt	124 shares	19,755	10,514
Amazon Com Inc Com	474 shares	79,303	103,991
Amazon Com Inc Com	457 shares	45,457	100,261
Carmax Inc	792 shares	58,379	64,754
CIE Financiere Richemont	2,958 shares	27,342	44,902
Dominos Pizza Inc	151 shares	74,642	63,384
Ebay Inc	140 shares	7,519	8,673
Ferguson Enterprises Inc	192 shares	38,729	33,325

**Commonwealth Health Corporation Restated Retirement Plan**

**EIN 31-1118087 PN 001**

**Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (Modified Cash Basis)**

**December 31, 2024**

**(Continued)**

Identity of Issuer	Description of Investment	Cost	Current Value
<b>Common Stocks (Continued)</b>			
Floor And Decor Holdings Inc	105 shares	\$ 10,970	\$ 10,469
Foot Locker Inc	481 shares	14,928	10,467
Genuine Parts Co	56 shares	8,983	6,539
Hilton Worldwide	674 shares	139,712	166,586
Home Depot Inc	97 shares	27,856	37,732
Hyatt Hotels Corp	207 shares	31,582	32,495
Lennar Corp	436 shares	68,953	59,457
Lowe's Companies Inc	132 shares	22,511	32,578
Lululemon Athletica Inc	84 shares	30,362	32,122
Marriott Intl Inc	121 shares	20,647	33,752
McDonalds Corp	94 shares	23,994	27,250
Mercadolibre Inc	37 shares	29,944	62,916
Nike Inc	181 shares	13,708	13,696
O'Reilly Automotive Inc	28 shares	26,903	33,202
O'Reilly Automotive Inc	126 shares	129,425	149,411
PVH Corp	72 shares	7,498	7,614
RH	24 shares	5,941	9,446
Reckitt Benckiser Group	3,157 shares	54,353	37,947
Relx PLC	1,291 shares	39,082	58,637
Ross Stores Inc	149 shares	20,758	22,539
Sony Group Corp	3,088 shares	41,769	65,342
Starbucks Corp	262 shares	19,026	23,908
TJX Cos Inc	139 shares	13,585	16,793
Tesla Inc	360 shares	73,128	145,382
Vail Resorts Inc	149 shares	27,814	27,930
Yum Brands Inc	102 shares	9,976	13,684
Yum China Holdings Inc	417 shares	18,807	20,087
Yum China Holdings Inc	123 shares	4,942	5,925
Chocoladefabriken - UNSP	4,652 shares	53,888	52,986
Church & Dwight Co Inc	325 shares	26,379	34,031
Coca Cola Com	335 shares	19,495	20,857
Costco Wholesale Corp	51 shares	26,101	46,730
Diageo PLC	214 shares	31,354	27,206
Diageo PLC	356 shares	49,640	45,258
General Mills	206 shares	13,707	13,137
Haleon PLC SHS	4,220 shares	39,012	40,259
Kenvue Inc	1,243 shares	28,692	26,538
Keurig Dr Pepper Inc	1,588 shares	50,179	51,007
Mondelez International	293 shares	18,031	17,501
Mondelez International	433 shares	30,711	25,863
Monster Beverage	677 shares	23,991	35,583
Nestle, SA	282 shares	26,088	23,039
Pepsico Inc	73 shares	12,493	11,100
Pepsico Inc	224 shares	34,170	34,061
Procter & Gamble Co	204 shares	26,478	34,201
Target Corp	142 shares	21,422	19,196
Unilever PLC	1,082 shares	54,217	61,349
Walmart Inc	515 shares	24,281	46,530
Baker Hughes Co	537 shares	13,397	22,028
Chevron Corp	219 shares	35,238	31,720

**Commonwealth Health Corporation Restated Retirement Plan**

**EIN 31-1118087 PN 001**

**Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (Modified Cash Basis)**

**December 31, 2024**

**(Continued)**

Identity of Issuer	Description of Investment	Cost	Current Value
<b>Common Stocks (Continued)</b>			
Conoco Phillips	98 shares	\$ 11,513	\$ 9,719
Conoco Phillips	500 shares	37,823	49,585
EOG Resources Inc	135 shares	16,307	16,548
EOG Resources Inc	218 shares	14,992	26,722
EQT Corp	475 shares	17,456	21,902
Exxon Mobil Corp	334 shares	34,031	35,928
Exxon Mobil Corp	490 shares	55,542	52,709
Shell PLC	905 shares	33,751	56,698
Schneider Electric	1,284 shares	26,216	63,738
Targa Resources Corp	79 shares	6,141	14,102
Valero Energy Corp	128 shares	15,550	15,692
Valero Energy Corp	141 shares	11,261	17,285
AON, PLC	133 shares	24,207	47,768
Arch Capital Group LTD	757 shares	72,879	69,909
Arch Capital Group LTD	585 shares	21,607	54,025
Axis Capital Holdings	109 shares	6,259	9,660
NU Holdings LTD	2,393 shares	24,902	24,791
Chubb, LTD	98 shares	18,835	27,077
Chubb, LTD	119 shares	16,757	32,880
Allstate Corp	269 shares	29,643	51,861
American Express Company	120 shares	19,559	35,615
Ares Management	297 shares	42,356	52,578
Bank New York Mellon	281 shares	14,382	21,589
W R Berkley Corp	339 shares	18,869	19,838
Blackrock Inc	22 shares	3,789	8,621
Blackstone Inc	50 shares	13,400	22,552
Brookfield Asset MGMT	3,068 shares	132,094	176,257
Brookfield Asset MGMT	612 shares	24,128	33,164
Brown & Brown Inc	1,178 shares	102,888	120,180
Brown & Brown Inc	434 shares	15,484	44,277
Cme Group Inc	90 shares	16,585	20,901
Citigroup Inc	403 shares	20,294	28,367
Erste Group Bk Sp Adr	1,637 shares	27,275	50,305
Fifth Third Bancorp	868 shares	24,393	36,699
Gallagher Arthur J & Co	136 shares	38,231	38,604
HDFC Bank, LTD	516 shares	34,953	32,952
HSBC HLDG PLC	486 shares	16,924	24,038
Intesa Sanpaolo S	1,914 shares	26,380	46,223
JPMorgan Chase & Co	324 shares	38,811	77,666
JPMorgan Chase & Co	305 shares	32,302	73,112
Jefferies Financial Group Inc	702 shares	27,324	55,037
KKR & Co Inc	1,178 shares	121,364	174,238
KKR & Co Inc	242 shares	15,481	35,794
Lloyds Banking Group PLC	11,922 shares	33,465	32,428
Loews Corp	347 shares	15,605	29,387
MS&AD INS Group Holdings	2,177 shares	37,807	47,393
Markel Group Inc	53 shares	81,282	91,490
Marsh & McLennan Cos Inc	133 shares	21,872	28,251
Marsh & McLennan Cos Inc	158 shares	16,057	33,561
Mastercard Inc	93 shares	33,354	48,971

**Commonwealth Health Corporation Restated Retirement Plan**

**EIN 31-1118087 PN 001**

**Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (Modified Cash Basis)**

**December 31, 2024**

**(Continued)**

Identity of Issuer	Description of Investment	Cost	Current Value
<b>Common Stocks (Continued)</b>			
Mitsubishi UFJ Financial Group	5,288 shares	\$ 30,591	\$ 61,975
Moody's Corp	52 shares	21,444	24,615
Morgan Stanley	193 shares	16,518	24,264
Morgan Stanley	349 shares	27,563	43,876
Nasdaq Omx Grp Inc	354 shares	12,441	27,368
PNC Financial Services Group	175 shares	27,738	33,749
PT Bank Cent Asia TBK	2,526 shares	38,712	36,576
Paypal Holdings Inc Shs	172 shares	17,087	14,680
Progressive Corp	157 shares	33,827	37,619
Progressive Corp	277 shares	29,304	66,372
Regions Financial Corp	913 shares	14,119	21,474
Ryan Specialty Holdings	158 shares	10,459	10,137
S&P Global Inc	81 shares	35,293	40,340
SEI Investments Co.	225 shares	14,749	18,558
Block Inc	184 shares	18,162	15,638
Svenska Handelsbanken AB	6,951 shares	35,227	35,520
Visa Inc	178 shares	40,083	56,255
Visa Inc	60 shares	14,195	18,962
Visa Inc	246 shares	39,555	77,746
Wells Fargo & Co	580 shares	27,020	40,739
Icon PLC	67 shares	14,162	14,051
Medtronic PLC Shs	159 shares	12,969	12,701
Alcon, SA	289 shares	17,373	24,533
Qiagen Nv Reg Shs	249 shares	11,080	11,078
Abbott Labs	190 shares	20,099	21,491
Abbott Labs	378 shares	40,102	42,756
Abbvie Inc	199 shares	28,929	35,362
Abbvie Inc	193 shares	29,388	34,296
Astrazeneca PLC	563 shares	32,482	36,888
Becton Dickinson Co	33 shares	7,660	7,487
Boston Scientific Corp	404 shares	19,527	36,085
Bristol-Myers Squibb Co	353 shares	19,696	19,966
Cigna Group	223 shares	51,768	61,579
Charles River Labs Intl	194 shares	42,266	35,812
Dexcom Inc	248 shares	30,288	19,287
Essilorluxottica Sa	412 shares	37,170	49,716
GSK PLC	1,166 shares	51,679	39,434
Humana Inc	65 shares	22,871	16,491
Idexx Lab Inc	56 shares	21,047	23,153
Illumina Inc	110 shares	24,444	14,699
Intuitive Surgical Inc	77 shares	21,736	40,191
Intuitive Surgical Inc	44 shares	9,662	22,966
Johnson & Johnson	272 shares	44,520	39,337
Johnson & Johnson	265 shares	38,977	38,324
Labcorp Holdings Inc	179 shares	38,414	41,048
McKesson Corporation Com	102 shares	23,158	58,131
Merck & Co Inc	173 shares	16,654	17,210
Novartis ADR	156 shares	13,400	15,180
Novo Nordisk AS	293 shares	16,223	25,204
Novo Nordisk AS	531 shares	44,508	45,677

**Commonwealth Health Corporation Restated Retirement Plan**

**EIN 31-1118087 PN 001**

**Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (Modified Cash Basis)**

**December 31, 2024**

**(Continued)**

Identity of Issuer	Description of Investment	Cost	Current Value
<b>Common Stocks (Continued)</b>			
Pfizer Inc	1,285 shares	\$ 51,092	\$ 34,091
Regeneron Pharmactcls	36 shares	19,817	25,644
Roche Holdings, LTD.	338 shares	13,117	11,789
Roche Holdings, LTD.	1,308 shares	49,533	45,623
Sanofi ADR	888 shares	46,338	42,828
Thermo Fisher Scientific	34 shares	18,803	17,688
UnitedHealth Group Inc	58 shares	29,084	29,340
UnitedHealth Group Inc	84 shares	45,162	42,492
Vertex Pharmctcls Inc	90 shares	24,089	36,243
Waters Corp	74 shares	24,115	27,453
Zimmer Biomet Holdings, Inc.	286 shares	33,634	30,210
Zoetis Inc	148 shares	28,465	24,114
Eaton Corp PLC	82 shares	6,877	27,213
Gates Indl Corp PLC	1,241 shares	18,673	25,527
Trane Technologies PLC	50 shares	7,773	18,468
Aercap Holdings, N.V.	598 shares	26,628	57,229
API Group Corp	535 shares	10,309	19,244
Ametek Inc	137 shares	22,606	24,696
Automatic Data Proc	82 shares	20,443	24,004
Boeing Company	224 shares	44,383	39,648
Boeing Company	377 shares	64,043	66,729
Bunzl PLC	2,385 shares	35,784	49,513
CSX Corp	248 shares	8,130	8,003
Canadian Pac Kans City	267 shares	20,198	19,323
Carlisle Cos Inc	101 shares	15,249	37,253
Copart Inc	2,899 shares	140,849	166,374
Costar Group Inc	1,332 shares	112,424	95,358
Cummins Inc	33 shares	7,441	11,504
Deere Co	18 shares	3,668	7,627
Donaldson Co Inc	103 shares	5,950	6,937
Dun and Bradstreet Holdings	1,863 shares	25,288	23,213
Expeditors International Wash Inc	149 shares	11,480	16,505
Fastenal Company	538 shares	27,864	38,688
Genl Dynamics Corp	139 shares	31,548	36,625
GE Aerospace	143 shares	23,101	23,851
Graco Inc	175 shares	14,513	14,751
Heico Corp	832 shares	143,476	154,819
Honeywell International, Inc	126 shares	23,013	28,462
Illinois Tool Works Inc	64 shares	16,000	16,228
Illinois Tool Works Inc	110 shares	16,779	27,892
Itochu Corp	364 shares	37,061	35,876
Jacobs Solutions Inc	277 shares	22,166	37,013
Knight-Swift	417 shares	22,486	22,118
L3harris Technologies	210 shares	40,865	44,159
Legrand SA-UNSP	2,420 shares	50,352	46,730
Lockheed Martin Corp	32 shares	12,837	15,550
Northrop Grumman Corp	41 shares	19,413	19,241
Paccar Inc	415 shares	39,258	43,168
Parker Hannifin Corp	43 shares	12,017	27,349
RTX Corp	306 shares	25,331	35,410

**Commonwealth Health Corporation Restated Retirement Plan**

**EIN 31-1118087 PN 001**

**Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (Modified Cash Basis)**

**December 31, 2024**

**(Continued)**

Identity of Issuer	Description of Investment	Cost	Current Value
<b>Common Stocks (Continued)</b>			
Recruit Holdings Co.LTD.	2,812 shares	\$ 17,995	\$ 39,284
Republic Services Inc	255 shares	22,283	51,301
SMC Corp Japan	1,252 shares	29,361	24,264
Siemens Ag	610 shares	50,664	58,975
Toro Co	57 shares	4,652	4,566
Transdigm Group Inc	136 shares	170,547	172,350
Union Pacific Corp	89 shares	18,189	20,296
Union Pacific Corp	163 shares	27,325	37,171
Veralto Corp	86 shares	8,794	8,759
Verisk Analytics Inc	90 shares	22,710	24,789
Vestas Wind Systems	4,220 shares	32,152	19,117
Waste Connections Inc	156 shares	21,405	26,766
Waste Management Inc	187 shares	33,689	32,085
Waste Management Inc	79 shares	13,117	15,941
Wesco International Inc	64 shares	11,412	11,576
Amdocs Limited	331 shares	22,682	28,181
Accenture PLC	79 shares	23,513	27,791
Accenture PLC	111 shares	26,108	39,049
Wix Com LTD	86 shares	11,726	18,451
ASML Holdings, NV	43 shares	34,833	29,802
ASML Holdings, NV	98 shares	62,172	67,922
NXP Semiconductors N.V.	112 shares	20,696	23,279
Adobe Inc	57 shares	34,976	25,347
Amentum Holdings	266 shares	4,704	5,594
Analog Devices Inc	119 shares	17,768	25,283
Analog Devices Inc	189 shares	31,578	40,155
A N S Y S Inc	57 shares	18,523	19,228
Arm Holdings PLC	141 shares	10,707	17,394
Autodesk Inc	140 shares	32,175	41,380
Autodesk Inc	149 shares	22,917	44,040
Booz Allen Hamilton Hldg	50 shares	4,899	6,435
Broadcom Inc	136 shares	32,344	31,530
Broadcom Inc	171 shares	8,009	39,645
CCC Intelligent	2,861 shares	31,149	33,560
Cadence Design	108 shares	29,584	32,450
Cisco Systems Inc	554 shares	23,971	32,797
Crowdstrike Holdings Inc	119 shares	20,687	40,717
Entegris Inc	112 shares	12,427	11,095
Euronet Worldwide Inc	341 shares	35,359	35,068
Factset Resh Systems Inc	38 shares	9,779	18,251
Fair Isaac Corporation	52 shares	76,978	103,528
Gartner Inc	55 shares	19,692	26,646
Gartner Inc	167 shares	73,149	80,906
Infineon Technologies, AG	1,062 shares	29,558	34,441
Informatica Inc	813 shares	20,980	21,081
Intl Business Machines	121 shares	15,453	26,599
KLA Corp	30 shares	8,698	18,904
KLA Corp	33 shares	11,096	20,794
Lam Research Corp	186 shares	6,863	13,435
MSCI Inc	126 shares	61,124	75,601

**Commonwealth Health Corporation Restated Retirement Plan**

**EIN 31-1118087 PN 001**

**Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (Modified Cash Basis)**

**December 31, 2024**

**(Continued)**

Identity of Issuer	Description of Investment	Cost	Current Value
<b>Common Stocks (Continued)</b>			
Microsoft Corp	366 shares	\$ 122,090	\$ 154,269
Microsoft Corp	129 shares	33,820	54,374
Microsoft Corp	160 shares	26,321	67,440
Microchip Technology Inc	684 shares	59,337	39,227
NVIDIA Corp	1,578 shares	46,950	211,910
NVIDIA Corp	1,137 shares	18,106	152,688
On Semiconductor Crp Com	410 shares	27,837	25,851
Oracle Corp	456 shares	28,347	75,988
Palo Alto Networks Inc	193 shares	23,173	35,118
Procure Technologies Inc	266 shares	22,660	19,931
Qualcomm Inc	49 shares	8,223	7,527
Qualcomm Inc	145 shares	12,027	22,275
Roper Technologies Inc	164 shares	88,616	85,255
Salesforce Inc	150 shares	25,370	50,150
SAP, SE	402 shares	48,656	98,976
ServiceNow Inc	100 shares	64,037	106,012
Shopify Inc	334 shares	23,178	35,514
Shopify Inc	360 shares	21,234	38,279
Taiwan Semiconductor Mfg., LTD	610 shares	40,624	120,469
Tencent Music	3,232 shares	36,911	36,683
Teradyne Inc	257 shares	28,891	32,361
Texas Instruments, Inc.	67 shares	10,046	12,563
Trade (the) Desk Inc	257 shares	18,987	30,205
Tyler Technologies, Inc.	33 shares	19,632	19,029
Tyler Technologies, Inc.	120 shares	44,914	69,197
Veeva Sys Inc	298 shares	60,173	62,655
Verisign Inc	54 shares	9,464	11,176
Workday Inc	52 shares	7,798	13,417
Linde PLC	45 shares	13,322	18,840
AptarGroup Inc	106 shares	11,206	16,653
Ashland Inc	131 shares	10,800	9,361
Avery Dennison Corp	41 shares	6,985	7,672
Freeport-McMoRan Inc	581 shares	18,462	22,124
Graphic Packaging Holding Corp	1,722 shares	44,385	46,770
Huntsman Corp	781 shares	20,971	14,081
Martin Marietta Materials	164 shares	91,694	84,706
PPG Industries Inc	89 shares	10,542	10,631
Packaging Corp America	46 shares	6,362	10,356
Perimeter Solutions Inc	999 shares	6,973	12,767
RPM International Inc	131 shares	14,495	16,121
Reynolds Consumer	1,370 shares	40,188	36,976
Rio Tinto PLC	585 shares	35,406	34,404
Vulcan Materials Co	490 shares	126,873	126,043
Vulcan Materials Co	174 shares	30,458	44,759
CBRE Group Inc	657 shares	59,875	86,258
CBRE Group Inc	517 shares	31,247	67,877
Weyerhaeuser Co	919 shares	28,167	25,869
AT&T Inc	1,137 shares	17,305	25,889
Alphabet Inc	516 shares	73,402	98,267
Alphabet Inc	496 shares	35,568	93,893

**Commonwealth Health Corporation Restated Retirement Plan**

**EIN 31-1118087 PN 001**

**Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (Modified Cash Basis)**

**December 31, 2024**

**(Continued)**

Identity of Issuer	Description of Investment	Cost	Current Value
<b>Common Stocks (Continued)</b>			
Comcast Corp.	780 shares	\$ 26,230	\$ 29,273
Disney Walt Co	167 shares	18,576	18,595
Disney Walt Co	387 shares	42,689	43,092
Meta Platforms Inc	118 shares	58,370	69,090
Meta Platforms Inc	199 shares	42,383	116,516
Liberty Media Corp	538 shares	39,694	49,851
Liberty Media Corp	545 shares	37,102	50,500
Liberty Media Corp	215 shares	14,824	18,069
Live Nation Inc	669 shares	61,607	86,636
Netflix Com Inc	105 shares	38,248	93,589
Tencent Holdings LTD	1,016 shares	53,823	54,032
Ameren Corp	104 shares	8,132	9,271
American Electric Power Inc	106 shares	9,224	9,776
American Electric Power Inc	469 shares	39,308	43,256
American Water Works Co Inc	235 shares	27,515	29,255
Brookfield	2,936 shares	99,472	117,469
Brookfield Renewable	1,315 shares	35,352	36,373
CMS Energy Corp	92 shares	5,156	6,132
DTE Energy Company	40 shares	4,300	4,830
Dominion Energy Inc	804 shares	51,774	43,303
Duke Energy Corp	383 shares	33,646	41,264
Entergy Corp New	212 shares	11,064	16,074
FirstEnergy Corp.	989 shares	40,623	39,342
Iberdrola S A	721 shares	33,317	39,756
Nextera Energy Inc SHS	104 shares	7,656	7,456
Pub SVC Enterprise GRP	101 shares	6,710	8,533
Southern Co	208 shares	14,352	17,123
Southern Co	483 shares	27,534	39,761
WEC Energy Group Inc	89 shares	7,710	8,370
		10,409,914	13,407,160
<b>Exchange-Traded Funds</b>			
Invesco S&P 500 Equal Weight ETF	10,265 shares	1,900,905	1,798,736
iShares Tr Core MSCI Eaf	56,508 shares	3,388,882	3,971,382
iShares Inc Core MSCI	32,702 shares	1,566,463	1,707,698
Vanguard 500 Index Fund	10,055 shares	3,147,291	5,417,735
Vanguard Mid-Cap ETF	9,807 shares	1,744,437	2,590,323
Vanguard Small Cap ETF	18,301 shares	2,947,130	4,397,364
		14,695,108	19,883,238
<b>Mutual Funds</b>			
Hartford Schroders Emerging	105,118 shares	1,824,772	1,744,954
		1,824,772	1,744,954

**Commonwealth Health Corporation Restated Retirement Plan**  
**EIN 31-1118087 PN 001**  
**Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (Modified Cash Basis)**  
**December 31, 2024** **(Continued)**

Identity of Issuer	Description of Investment	Cost	Current Value
<b>Real Estate Investment Trusts</b>			
American Tower Reit Inc	92 shares	\$ 25,614	\$ 16,874
Annaly Capital Management Inc	1,900 shares	51,497	34,770
Avalonbay Cmmun Inc	36 shares	6,293	7,919
BXP Inc	481 shares	32,302	35,767
Cubesmart Com	495 shares	21,377	21,211
Gaming and Leisure	600 shares	26,869	28,896
Prologis Inc	68 shares	8,259	7,188
Prologis Inc	362 shares	42,853	38,263
Public Storage	22 shares	6,356	6,588
SBA Communications Corp	55 shares	10,866	11,207
		<u>232,286</u>	<u>208,683</u>
		<u>\$ 184,737,924</u>	<u>\$ 179,513,661</u>

\*Party-in-interest