

Form 5500

Annual Return/Report of Employee Benefit Plan

OMB Nos. 1210-0110 1210-0089

2024

This Form is Open to Public Inspection

Department of the Treasury Internal Revenue Service

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.

Department of Labor Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

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, a single-employer plan, a DFE, etc.
B This return/report is: the first return/report, the final return/report, an amended return/report, a short plan year return/report, etc.
C If the plan is a collectively-bargained plan, check here.
D Check box if filing under: Form 5558, automatic extension, the DFVC program, special extension, etc.
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: MERCY HEALTH & REHABILITATION CENTER GROUP ANNUITY PLAN
1b Three-digit plan number (PN): 002
1c Effective date of plan: 07/01/1972
2a Plan sponsor's name (employer, if for a single-employer plan): MERCY HEALTH & REHABILITATION CENTER NURSING HOME CO., INC
2b Employer Identification Number (EIN): 23-7082561
2c Plan Sponsor's telephone number: 315-253-0351
2d Business code (see instructions): 623000

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 of plan administrator, Date, Enter name of individual signing as plan administrator. Includes entries for Christine Villano on 10/10/2025.

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

Form 5500 (2024) v. 240311

3a Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor	3b Administrator's EIN	
	3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN	
	4d PN	
5 Total number of participants at the beginning of the plan year	5	105
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits..... c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	6a(1)	20
	6a(2)	20
	6b	57
	6c	22
	6d	99
	6e	1
	6f	100
	6g(1)	
	6g(2)	
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7	

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

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

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

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

a Pension Schedules

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

b General Schedules

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

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

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

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

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

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

Receipt Confirmation Code _____

SCHEDULE SB (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500 or 5500-SF.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

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

A Name of plan <u>MERCY HEALTH & REHABILITATION CENTER GROUP ANNUITY PLAN</u>	B Three-digit plan number (PN) ▶	<u>002</u>
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF <u>MERCY HEALTH & REHABILITATION CENTER NURSING HOME CO., INC</u>	D Employer Identification Number (EIN) <u>23-7082561</u>	
E Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B	F Prior year plan size: <input type="checkbox"/> 100 or fewer <input checked="" type="checkbox"/> 101-500 <input type="checkbox"/> More than 500	

Part I Basic Information

1	Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2024</u>		
2	Assets:		
	a Market value	2a	<u>607616</u>
	b Actuarial value	2b	<u>606482</u>
3	Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target
	a For retired participants and beneficiaries receiving payment	<u>55</u>	<u>388401</u>
	b For terminated vested participants	<u>30</u>	<u>260020</u>
	c For active participants	<u>20</u>	<u>116818</u>
	d Total	<u>105</u>	<u>765239</u>
4	If the plan is in at-risk status, check the box and complete lines (a) and (b)..... <input type="checkbox"/>		
	a Funding target disregarding prescribed at-risk assumptions	4a	
	b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b	
5	Effective interest rate	5	<u>5.12 %</u>
6	Target normal cost		
	a Present value of current plan year accruals	6a	<u>0</u>
	b Expected plan-related expenses	6b	<u>78028</u>
	c Target normal cost	6c	<u>78028</u>

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

SIGN HERE		
	Signature of actuary	<u>09/25/2025</u> Date
	<u>HILJA VIIDEMANN</u> Type or print name of actuary	<u>23-07079</u> Most recent enrollment number
	<u>BUCK GLOBAL, LLC</u> Firm name	<u>617-458-0700</u> Telephone number (including area code)
	<u>110 W. BERRY STREET, SUITE 1300 FORT WAYNE, IN 46802</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

Part II Beginning of Year Carryover and Prefunding Balances		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	0
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9	Amount remaining (line 7 minus line 8)	0	0
10	Interest on line 9 using prior year's actual return of <u>25.21</u> %	0	0
11	Prior year's excess contributions to be added to prefunding balance:		
a	Present value of excess contributions (line 38a from prior year)		0
b(1)	Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>5.31</u> %		0
b(2)	Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
c	Total available at beginning of current plan year to add to prefunding balance		0
d	Portion of (c) to be added to prefunding balance		0
12	Other reductions in balances due to elections or deemed elections	0	0
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	0

Part III Funding Percentages			
14	Funding target attainment percentage	14	78.68 %
15	Adjusted funding target attainment percentage	15	78.68 %
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	82.32 %
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls		18 Contributions made to the plan for the plan year by employer(s) and employees:					
(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees		
04/11/2024	25011	0					
07/11/2024	25021	0					
10/11/2024	25021	0					
01/13/2025	25021	0					
04/11/2025	306	0					
			Totals ▶	18(b)	100380	18(c)	0

19	Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:		
a	Contributions allocated toward unpaid minimum required contributions from prior years	19a	0
b	Contributions made to avoid restrictions adjusted to valuation date	19b	0
c	Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	97163
20	Quarterly contributions and liquidity shortfalls:		
a	Did the plan have a "funding shortfall" for the prior year?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
b	If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
c	If line 20a is "Yes," see instructions and complete the following table as applicable:		
Liquidity shortfall as of end of quarter of this plan year			
(1) 1st	(2) 2nd	(3) 3rd	(4) 4th
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 %	<input type="checkbox"/> N/A, full yield curve used
b Applicable month (enter code)			21b 4
22 Weighted average retirement age			22 67
23 Mortality table(s) (see instructions) <input checked="" type="checkbox"/> Prescribed - combined <input type="checkbox"/> Prescribed - separate <input type="checkbox"/> Substitute			

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

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

Part VIII Minimum Required Contribution For Current Year			
31 Target normal cost and excess assets (see instructions):			
a Target normal cost (line 6c)			31a 78028
b Excess assets, if applicable, but not greater than line 31a			31b 0
32 Amortization installments:	Outstanding Balance	Installment	
a Net shortfall amortization installment	164307	19135	
b Waiver amortization installment			
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount			33
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33).....			34 97163
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	0	0
36 Additional cash requirement (line 34 minus line 35)			36 97163
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)			37 97163
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)			38a 0
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances			38b 0
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)			39 0
40 Unpaid minimum required contributions for all years			40 0

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

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

A Name of plan MERCY HEALTH & REHABILITATION CENTER GROUP ANNUITY PLAN	B Three-digit plan number (PN) ▶	002
C Plan sponsor's name as shown on line 2a of Form 5500 MERCY HEALTH & REHABILITATION CENTER NURSING HOME CO., INC	D Employer Identification Number (EIN) 23-7082561	

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

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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)

BONADIO & CO., LLP

432 FRANKLIN STREET
SYRACUSE, NY 13204

16-1131146

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
10	AUDITOR	11000	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

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

MORGAN STANLEY SMITH BARNEY LLC

TWO JERICHO PLAZA
JERICHO, NY 11753

20-8764829

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27	INVESTMENT ADVISOR	5791	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

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

BUCK GLOBAL LLC

420 LEXINGTON AVE
NEW YORK, NY 10170

83-1116912

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
11	ACTUARY	40430	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		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)

FIRST STATE TRUST COMPANY

DELAWARE CORPORATE CENTER
1 RIGHTER PARKWAY, SUITE 120
WILMINGTON, DE 19803

13-3124172

(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	TRUST COMPANY	7377	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

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

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

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

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

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

a Name: FUST CHARLES LLP	b EIN: 16-1226221
c Position: AUDITOR	
d Address: 220 S WARREN STREET SYRACUSE, NY 13202	e Telephone: 315-446-3600

Explanation: CHANGE IN AUDIT FIRM

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024	
A Name of plan MERCY HEALTH & REHABILITATION CENTER GROUP ANNUITY PLAN	B Three-digit plan number (PN) ▶ 002
C Plan sponsor's name as shown on line 2a of Form 5500 MERCY HEALTH & REHABILITATION CENTER NURSING HOME CO., INC	D Employer Identification Number (EIN) 23-7082561

Part I	Asset and Liability Statement
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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
a Total noninterest-bearing cash	1a		118
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	36733	25327
(2) Participant contributions	1b(2)		
(3) Other	1b(3)	183	138
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	48577	34977
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	239149	373674
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	284028	283167
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)		

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities.....	1d(1)		
(2) Employer real property.....	1d(2)		
e Buildings and other property used in plan operation.....	1e		
f Total assets (add all amounts in lines 1a through 1e).....	1f	608670	717401
Liabilities			
g Benefit claims payable.....	1g		
h Operating payables.....	1h		
i Acquisition indebtedness.....	1i		
j Other liabilities.....	1j	26794	8799
k Total liabilities (add all amounts in lines 1g through 1j).....	1k	26794	8799
Net Assets			
l Net assets (subtract line 1k from line 1f).....	1l	581876	708602

Part II Income and Expense Statement

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

Income		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers.....	2a(1)(A)	100390	
(B) Participants.....	2a(1)(B)		
(C) Others (including rollovers).....	2a(1)(C)		
(2) Noncash contributions.....	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		100390
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)		
(B) U.S. Government securities.....	2b(1)(B)		
(C) Corporate debt instruments.....	2b(1)(C)		
(D) Loans (other than to participants).....	2b(1)(D)		
(E) Participant loans.....	2b(1)(E)		
(F) Other.....	2b(1)(F)	368	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		368
(2) Dividends:			
(A) Preferred stock.....	2b(2)(A)		
(B) Common stock.....	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)	11633	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		11633
(3) Rents.....	2b(3)		
(4) Net gain (loss) on sale of assets:			
(A) Aggregate proceeds.....	2b(4)(A)	2463033	
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)	2356930	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result.....	2b(4)(C)		106103
(5) Unrealized appreciation (depreciation) of assets:			
(A) Real estate.....	2b(5)(A)		
(B) Other.....	2b(5)(B)	28461	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total	2d		246955

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	54887	
(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)		54887
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Recordkeeping fees	2i(3)		
(4) IQPA audit fees	2i(4)	11605	
(5) Investment advisory and investment management fees	2i(5)	5930	
(6) Bank or trust company trustee/custodial fees	2i(6)	7377	
(7) Actuarial fees	2i(7)	40430	
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)		
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		65342
j Total expenses. Add all expense amounts in column (b) and enter total	2j		120229

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		126726
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name: **BONADIO & CO., LLP**

(2) EIN:

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

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

Part IV Compliance Questions

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

During the plan year:

	Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)		X	
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)		X	
e Was this plan covered by a fidelity bond?	X		1000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	X		
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
l Has the plan failed to provide any benefit when due under the plan?		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			

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

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

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

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

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year 556474.

INDEPENDENT AUDITOR'S REPORT

October 8, 2025

To the Plan Administrator and Management of
Mercy Health & Rehabilitation Center Group Annuity Plan:

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit for the 2024 Financial Statements

We have performed an audit of the financial statements of Mercy Health & Rehabilitation Center Group Annuity Plan (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) [ERISA Section 103(a)(3)(C) audit]. The financial statements comprise the statement of net assets available for benefits as of December 31, 2024, and the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audit of the 2024 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 audit 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 a certification from a qualified institution as of and for the year ended December 31, 2024, stating that the certified information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion on the 2024 Financial Statements

In our opinion, based on our audit and on the procedures performed as described in the Auditor's Responsibilities for the Audit of the 2024 Financial Statements section:

- The amounts and disclosures in the 2024 financial statements referred to above, other than those agreed to or derived from the certified information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.
- The information in the 2024 financial statements referred to above 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).

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INDEPENDENT AUDITOR'S REPORT

(Continued)

Basis for Opinion on the 2024 Financial Statements

We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the 2024 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 audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the 2024 Financial Statements

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

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

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

Auditor's Responsibilities for the Audit of the 2024 Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit for the 2024 Financial Statements 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 generally accepted auditing standards 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 generally accepted auditing standards, 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.

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INDEPENDENT AUDITOR'S REPORT

(Continued)

Auditor's Responsibilities for the Audit of the 2024 Financial Statements (Continued)

- 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 audit did not extend to the certified information, except for obtaining and reading the certification, comparing the certified information with the related information presented and disclosed in the 2024 financial statements, and reading the disclosures relating to the certified 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 – 2024 Supplemental Schedules Required by ERISA

The supplemental Schedule H, Line 4i - Schedule of Assets (Held at End of Year) as of December 31, 2024 and Schedule H, Line 4j - Schedule of Reportable Transactions for the year ended December 31, 2024 are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified 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 generally accepted auditing standards. For information included in the supplemental schedules that agreed to or is derived from the certified information, we compared such information to the related certified 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 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.

(Continued)

INDEPENDENT AUDITOR'S REPORT

(Continued)

Other Matter – 2024 Supplemental Schedules Required by ERISA (Continued)

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 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).

Auditor's Report on the 2023 Financial Statements

The financial statements of the Mercy Health & Rehabilitation Center Group Annuity Plan as of December 31, 2023, were audited by predecessor auditors. In accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA, the prior year audit did not extend to any statements or information related to assets held for investment of the plan that were certified by a qualified institution. Their report dated October 11, 2024, indicated that in their opinion (a) the amounts and disclosures in the 2023 financial statements, other than those agreed to or derived from the certified investment information, were presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America, and (b) the information in the 2023 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). Their report also indicated that the form and content of the 2023 supplemental schedules, other than the information in the 2023 supplemental schedules that agrees to or is derived from the certified investment information, were presented, in all material respects, in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA, and the information in the 2023 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).

Bonadio & Co., LLP

Mercy Health and Rehabilitation Center Group Annuity Plan

EIN/PN: 23-7082561 / 002

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

This table calculates the weighted average retirement age for all active persons in the plan

(1) Age	(2) Expected Active Headcount	(3) Retirement Rate	(4) Expected Retirements (2)*(3)	(5) Weighted Age (1)*(4)
62	12.5859	0.2500	3.1465	195.0813
63	12.3859	0.0000	0.0000	0.0000
64	12.3250	0.0000	0.0000	0.0000
65	13.2571	0.3500	4.6400	301.5983
66	8.5333	0.0200	0.1707	11.2639
67	9.3011	0.0200	0.1860	12.4635
68	10.0407	0.0200	0.2008	13.6554
69	9.7512	0.0200	0.1950	13.4566
70	9.4604	1.0000	<u>9.4604</u>	<u>662.2289</u>
Total			17.9994	1,209.7479
Weighted Average Retirement Age = 1,209.7479 / 17.9994				67.21
Rounded Weighted Average Retirement Age				67

Note to Column 2: The Expected Active Headcount for each age includes persons who are eligible to retire and persons who are not eligible to retire at each age.

Note to Column 3: At each age, these retirement rates are a weighted average of the rates shown in Attachment to Part V for active participants eligible to retire at the age and zero for all other active participants.

General note: The table presents values rounded to fewer significant digits than used in the calculation.

Mercy Health and Rehabilitation Center Group Annuity Plan

EIN/PN: 23-7082561 / 002

Schedule SB, Line 26a – Schedule of Active Participant Data

Attained Age	Years of Credited Service									
	Under 1	1 - 4	5 - 9	10 - 14	15 - 19	20 - 24	25 - 29	30 - 34	35 - 39	40 & up
Under 25	0	0	0	0	0	0	0	0	0	0
25 - 29	0	0	0	0	0	0	0	0	0	0
30 - 34	0	0	0	0	0	0	0	0	0	0
35 - 39	0	0	0	0	0	0	0	0	0	0
40 - 44	0	0	0	1	1	0	0	0	0	0
45 - 49	0	0	0	0	1	1	0	0	0	0
50 - 54	0	0	0	0	0	0	0	3	0	0
55 - 59	0	0	0	1	0	0	0	1	1	1
60 - 64	0	0	0	0	1	0	0	2	1	3
65 - 69	0	0	0	0	1	0	0	0	0	1
70 & up	0	0	0	0	0	0	0	0	0	0
Total	0	0	0	2	4	1	0	6	2	5

Mercy Health and Rehabilitation Center Group Annuity Plan

EIN/PN: 23-7082561 / 002

Schedule SB, Line 32 – Schedule of Amortization Bases

Date Established	Type Of Base	Years Remaining	Shortfall Amortization Installment	Present Value of Remaining Installments as of January 1, 2024
January 1, 2020	Shortfall	11	22,233	195,221
January 1, 2021	Shortfall	12	1,331	12,476
January 1, 2022	Shortfall	13	(8,127)	(80,771)
January 1, 2023	Shortfall	14	6,349	66,522
January 1, 2024	Shortfall	15	<u>(2,651)</u>	<u>(29,141)</u>
Total			\$ 19,135	\$ 164,307

Mercy Health and Rehabilitation Center Group Annuity Plan

EIN/PN: 23-7082561 / 002

Schedule SB, Part V – Actuarial Assumptions and Methods

Funding assumptions selection and rationale

The assumptions used for funding purposes were selected by the plan's enrolled actuary. The asset valuation method was selected by the plan sponsor with the actuary's advice and is an acceptable method under PPA.

Actuarial Standards of Practice No. 27 ("ASOP 27") provides guidance to actuaries on economic assumptions for measuring pension obligations. Actuarial Standards of Practice No. 35 ("ASOP 35") provides guidance to actuaries on demographic and other noneconomic assumptions for measuring pension obligations. Under these ASOPs, for each assumption that has a significant effect on the measurement and that the actuary has selected, the actuary should disclose the information and analysis used to support the actuary's determination that, in the actuary's professional judgement, it is reasonable for the purpose of the measurement. No information or analysis is needed for any assumption prescribed by law or regulation.

The interest rates and mortality assumption used for this measurement are prescribed by law.

The demographic and other noneconomic assumptions that have a significant effect on this measurement, and are chosen by the actuary, are the retirement rates, withdrawal rates, and expected rate of return on assets. Retirement rates and withdrawal rates are based on an examination of plan experience. We monitor these assumptions annually through gain/loss analysis. The actuary believes that these assumptions are reasonable for the purpose of the measurement. The expected return assumption is set by the plan sponsor. We reviewed the rate against similarly invested portfolios using Gallagher's capital market assumptions and the actuary believes the EROA is reasonable for the purpose of the measurement.

Use of Models

Actuarial Standard of Practice No. 56 ("ASOP 56") provides guidance to actuaries when performing actuarial services with respect to designing, developing, selecting, modifying, using, reviewing, or evaluating models. Gallagher uses in-house and third-party software in the performance of annual actuarial valuations and projections. The models are intended to calculate the liabilities associated with the provisions of the plan using data and assumptions as of the measurement date under the funding rules specified in this report. Further, the models apply those funding rules to the liabilities derived and other inputs, such as plan assets and contributions, to generate this report. Gallagher has an extensive review process whereby the results of the liability calculations are checked using detailed sample output, changes from year to year are summarized by source, and significant deviations from expectations are investigated. Other funding outputs are similarly reviewed in detail and at a high level for accuracy, reasonability and consistency with prior results. Gallagher also reviews the models when significant changes are made to the software. The review is performed by experts within the company who are familiar with applicable funding rules as well as the manner in which the models generate their output.

Future actuarial measurements

Future actuarial measurements may differ significantly from current measurements due to plan experience differing from that anticipated by the actuarial assumptions, changes expected as part of the natural operation of the methodology used for these measurements, and changes in plan provisions, applicable law or regulations. An analysis of the potential range of such future differences is beyond the scope of this report. However, in accordance with ASOP 51, an assessment of risks for the plan was performed.

Mercy Health and Rehabilitation Center Group Annuity Plan

EIN/PN: 23-7082561 / 002

Schedule SB, Part V – Actuarial Assumptions and Methods (continued)

Prescribed Funding/PBGC Assumptions and Methods

The following assumptions and methods are prescribed by ERISA, as currently amended.

Interest rates

	2024 Plan Year	2023 Plan Year
Funding Rates – Constrained*		
First Segment Rate	4.75%	4.75%
Second Segment Rate	4.87%	5.00%
Third Segment Rate	5.59%	5.74%
Effective Interest Rate	5.12%	5.31%
Funding Rates – Unconstrained**		
First Segment Rate	3.62%	1.41%
Second Segment Rate	4.46%	3.09%
Third Segment Rate	4.52%	3.58%
Effective Interest Rate	4.43%	3.29%
PBGC Premium Funding Target Rates		
First Segment Rate	5.01%	4.84%
Second Segment Rate	5.13%	5.15%
Third Segment Rate	5.15%	4.85%
Effective Interest Rate	5.13%	5.00%

* Used for minimum funding and benefit restriction purposes.

**Used for maximum tax-deduction purposes.

The interest rates used for funding purposes are the Segment Rates with 4-month lookback, constrained in accordance with relevant legislation.

Mortality

Mortality mandated by applicable law and regulation as specified in IRS Regulation 1.430(h)(3)-1, as amended in the Federal Register on October 20, 2023, in TD 9983, 88 FR 72357, applied on a static basis, using the blended annuitant/non-annuitant table applicable to small plans.

Actuarial cost method

The Funding Target is the present value of accrued benefits based on compensation and service to date. The Target Normal Cost is the present value of benefits expected to be accrued during the current plan year, reflecting the effect of expected compensation increases during the year and including expected plan expenses to be paid from plan assets during the year.

Mercy Health and Rehabilitation Center Group Annuity Plan

EIN/PN: 23-7082561 / 002

Schedule SB, Part V – Actuarial Assumptions and Methods (continued)

Non-Prescribed Funding Assumptions and Methods

Expenses

The Target Normal Cost is increased to account for administrative expenses. The amount of the increase is the average of administrative expenses for the prior three years increased for inflation at an assumed rate of 3.00%. On this basis, \$78,028 was added to the Target Normal Cost for 2024.

Frequency of optional payment forms

The form of payment is assumed to be a life annuity for those to be unmarried at retirement, and a joint and 50% survivor for those who are assumed to be married at retirement.

Marital percentage

It is assumed that 90% of males are married and 75% of females are married; males are assumed to be four years older than their wives.

Retirement rates

Age	Assumption
62	25%
63-64	0%
65	35%
66-69	2%
70	100%

Terminated vested participants are assumed to commence receiving benefits at age 65.

Retirement rates are based on analysis of plan experience from 2008 to 2012.

Withdrawal rates for active participants not eligible for retirement

Sample rates as follows:

Age	Service	
	0-4 Years	5 Years & Later
20	33%	10%
25	33%	10%
30	33%	9%
35	33%	8%
40	33%	7%
45	33%	5%
50	33%	3%
55	33%	3%
60	33%	3%

Termination rates are based on analysis of plan experience from 2008 to 2012.

Mercy Health and Rehabilitation Center Group Annuity Plan

EIN/PN: 23-7082561 / 002

Schedule SB, Part V – Actuarial Assumptions and Methods (continued)

Non-Prescribed Funding Assumptions and Methods (continued)

Asset valuation method

The Actuarial Value of Assets is market value as of the valuation date, including the discounted value of accrued contributions, reduced by 2/3 of the gain/(loss) for the immediately preceding plan year and reduced by 1/3 of the gain/(loss) for the plan year before that. The gain/(loss) for each period is determined as the actual return on market value during the period less the expected return on market value based on an assumed earnings rate chosen by the actuary but required by current law and regulation to be not greater than the applicable third Segment Rate. The resulting value is constrained to be within a corridor of 90% to 110% of market value, including discounted receivable contributions.

	Actuary's Assumption	Third Segment Rate	Reflecting Limit
2024 Expected Return	7.00%	5.59%	5.59%
2023 Expected Return	7.00%	5.74%	5.74%
2022 Expected Return	7.00%	5.92%	5.92%

Summary of Changes from the January 1, 2023 Valuation

- The interest rate basis was updated to the current rates as specified in IRS Regulation 1.430(h)(2)-1. These rates are constrained in accordance with relevant legislation.
- The mortality assumption was updated according to the projection specified in IRS Regulation 1.430(h)(3)-1, as amended in the Federal Register on October 20, 2023, in TD 9983,88 FR 72357, applied on a static basis using the blended annuitant/non-annuitant table applicable to small plans.

These prescribed changes increased the Funding Target by approximately \$3,000.

Mercy Health and Rehabilitation Center Group Annuity Plan

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Schedule SB, Part V – Summary of Plan Provisions

Eligibility

Plan participation commences on the first day of the month coincident with or next following the later of the date the employee completes 1,000 hours of service in a 12-month period or attains age 21. The plan was closed to new entrants as of December 31, 2013.

Service

Year of Service means any plan year in which a participant works at least 1000 hours. Service for benefit accrual purposes was frozen as of December 31, 2013.

Payment form

Straight life annuity.

Normal retirement date

First of the month coincident with or next following the later of the attainment of age 65, or the fifth anniversary of plan participation.

Early retirement date

Within ten years of Normal Retirement Date and completion of ten years of service.

Eligibility for vested benefit

100% vesting after five years.

Eligibility for surviving spouse death benefit

Completion of five years of service and married for at least one year at the time of death.

Accrued benefit

Non-Union Group

Annual benefit equal to the sum of the Past Service Benefit and the Future Service Benefit, and payable as a straight life annuity, where:

Past Service:

30 times years of service completed prior to July 1, 1972, excluding the first five years of such service.

Future Service:

Sum of (i), (ii) and (iii), where

- (i) \$30 times years and months of credited service as a participant subsequent to July 1, 1972 prior to March 1, 1974.
- (ii) \$42 times years and months of credited service as a participant subsequent to March 1, 1974 and prior to January 1, 1995
- (iii) ½% of participant's compensation received on and after January 1, 1995.

All benefits are frozen as of December 31, 2013.

Mercy Health and Rehabilitation Center Group Annuity Plan

EIN/PN: 23-7082561 / 002

Schedule SB, Part V – Summary of Plan Provisions (continued)

Union Group

All benefits are frozen as of January 1, 1995.

Normal monthly retirement benefit

1/12 of accrued benefit as of normal retirement date.

Early monthly retirement benefit

Accrued benefit to retirement date reduced by the early retirement factors in table below.

Age	Early Retirement Factor	Age	Early Retirement Factor
55	.340	60	.564
56	.375	61	.629
57	.414	62	.703
58	.458	63	.788
59	.508	64	.886

Delayed monthly retirement benefit

1/12 of the greater of accrued benefit to Normal Retirement Date increased by a late retirement factor, or accrued benefit including service to Delayed Retirement Date.

Deferred monthly retirement benefit for termination prior to retirement

1/12 of accrued benefit as of date of termination, multiplied by the applicable vesting percentage.

Surviving spouse monthly death benefit

50% of accrued benefit reduced for early retirement and spouse's benefit factors is payable to surviving spouse on the later of the first of the month coincident with or next following the participant's date of death or the earliest date he would have been eligible to retire had he survived.

Summary of Changes from the January 1, 2023 Valuation

Terminated vested participants were offered a one-time window of opportunity during 2023 to elect to receive the present value of their accrued benefit under the Pension Plan in a lump sum payment.

SCHEDULE SB (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500 or 5500-SF.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

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

A Name of plan MERCY HEALTH AND REHABILITATION CENTER GROUP ANNUITY PLAN	B Three-digit plan number (PN) ▶	002
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF MERCY HEALTH & REHABILITATION CENTER NURSING HOME CO, INC	D Employer Identification Number (EIN) 23-7082561	
E Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B	F Prior year plan size: <input type="checkbox"/> 100 or fewer <input checked="" type="checkbox"/> 101-500 <input type="checkbox"/> More than 500	

Part I Basic Information			
1 Enter the valuation date:	Month <u>01</u>	Day <u>01</u>	Year <u>2024</u>
2 Assets:			
a Market value	2a		607,616
b Actuarial value	2b		606,482
3 Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment	55	388,401	388,401
b For terminated vested participants	30	260,020	260,020
c For active participants	20	116,818	122,368
d Total	105	765,239	770,789
4 If the plan is in at-risk status, check the box and complete lines (a) and (b)	<input type="checkbox"/>		
a Funding target disregarding prescribed at-risk assumptions	4a		
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b		
5 Effective interest rate	5		5.12%
6 Target normal cost			
a Present value of current plan year accruals	6a		0
b Expected plan-related expenses	6b		78,028
c Target normal cost	6c		78,028

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

SIGN HERE	 Signature of actuary	<u>9/25/2025</u> Date
	<u>Hilja Viidemann</u> Type or print name of actuary	<u>2307079</u> Most recent enrollment number
	<u>Buck Global, LLC</u> Firm name	<u>617-458-0700</u> Telephone number (including area code)
	<u>110 W. Berry Street, Suite 1300</u> <u>Fort Wayne IN 46802</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

For Paperwork Reduction Act Notice, see the Instructions for Form 5500 or 5500-SF. **Schedule SB (Form 5500) 2024 v. 240311**

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

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

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

Part VIII Minimum Required Contribution For Current Year				
31 Target normal cost and excess assets (see instructions):				
a Target normal cost (line 6c).....				31a 78,028
b Excess assets, if applicable, but not greater than line 31a				31b 0
32 Amortization installments:	Outstanding Balance		Installment	
a Net shortfall amortization installment	164,307		19,135	
b Waiver amortization installment				
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount				33
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)....				34 97,163
	Carryover balance	Prefunding balance	Total balance	
35 Balances elected for use to offset funding requirement	0	0	0	
36 Additional cash requirement (line 34 minus line 35).....				36 97,163
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c).....				37 97,163
38 Present value of excess contributions for current year (see instructions)				
a Total (excess, if any, of line 37 over line 36)				38a 0
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances				38b 0
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)				39 0
40 Unpaid minimum required contributions for all years				40 0

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

Mercy Health and Rehabilitation Center Group Annuity Plan

EIN/PN: 23-7082561 / 002

Schedule SB, Part V – Actuarial Assumptions and Methods

Funding assumptions selection and rationale

The assumptions used for funding purposes were selected by the plan's enrolled actuary. The asset valuation method was selected by the plan sponsor with the actuary's advice and is an acceptable method under PPA.

Actuarial Standards of Practice No. 27 ("ASOP 27") provides guidance to actuaries on economic assumptions for measuring pension obligations. Actuarial Standards of Practice No. 35 ("ASOP 35") provides guidance to actuaries on demographic and other noneconomic assumptions for measuring pension obligations. Under these ASOPs, for each assumption that has a significant effect on the measurement and that the actuary has selected, the actuary should disclose the information and analysis used to support the actuary's determination that, in the actuary's professional judgement, it is reasonable for the purpose of the measurement. No information or analysis is needed for any assumption prescribed by law or regulation.

The interest rates and mortality assumption used for this measurement are prescribed by law.

The demographic and other noneconomic assumptions that have a significant effect on this measurement, and are chosen by the actuary, are the retirement rates, withdrawal rates, and expected rate of return on assets. Retirement rates and withdrawal rates are based on an examination of plan experience. We monitor these assumptions annually through gain/loss analysis. The actuary believes that these assumptions are reasonable for the purpose of the measurement. The expected return assumption is set by the plan sponsor. We reviewed the rate against similarly invested portfolios using Gallagher's capital market assumptions and the actuary believes the EROA is reasonable for the purpose of the measurement.

Use of Models

Actuarial Standard of Practice No. 56 ("ASOP 56") provides guidance to actuaries when performing actuarial services with respect to designing, developing, selecting, modifying, using, reviewing, or evaluating models. Gallagher uses in-house and third-party software in the performance of annual actuarial valuations and projections. The models are intended to calculate the liabilities associated with the provisions of the plan using data and assumptions as of the measurement date under the funding rules specified in this report. Further, the models apply those funding rules to the liabilities derived and other inputs, such as plan assets and contributions, to generate this report. Gallagher has an extensive review process whereby the results of the liability calculations are checked using detailed sample output, changes from year to year are summarized by source, and significant deviations from expectations are investigated. Other funding outputs are similarly reviewed in detail and at a high level for accuracy, reasonability and consistency with prior results. Gallagher also reviews the models when significant changes are made to the software. The review is performed by experts within the company who are familiar with applicable funding rules as well as the manner in which the models generate their output.

Future actuarial measurements

Future actuarial measurements may differ significantly from current measurements due to plan experience differing from that anticipated by the actuarial assumptions, changes expected as part of the natural operation of the methodology used for these measurements, and changes in plan provisions, applicable law or regulations. An analysis of the potential range of such future differences is beyond the scope of this report. However, in accordance with ASOP 51, an assessment of risks for the plan was performed.

Mercy Health and Rehabilitation Center Group Annuity Plan

EIN/PN: 23-7082561 / 002

Schedule SB, Part V – Actuarial Assumptions and Methods (continued)

Prescribed Funding/PBGC Assumptions and Methods

The following assumptions and methods are prescribed by ERISA, as currently amended.

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	2024 Plan Year	2023 Plan Year
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First Segment Rate	3.62%	1.41%
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Mortality mandated by applicable law and regulation as specified in IRS Regulation 1.430(h)(3)-1, as amended in the Federal Register on October 20, 2023, in TD 9983, 88 FR 72357, applied on a static basis, using the blended annuitant/non-annuitant table applicable to small plans.

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The Funding Target is the present value of accrued benefits based on compensation and service to date. The Target Normal Cost is the present value of benefits expected to be accrued during the current plan year, reflecting the effect of expected compensation increases during the year and including expected plan expenses to be paid from plan assets during the year.

Mercy Health and Rehabilitation Center Group Annuity Plan

EIN/PN: 23-7082561 / 002

Schedule SB, Part V – Actuarial Assumptions and Methods (continued)

Non-Prescribed Funding Assumptions and Methods

Expenses

The Target Normal Cost is increased to account for administrative expenses. The amount of the increase is the average of administrative expenses for the prior three years increased for inflation at an assumed rate of 3.00%. On this basis, \$78,028 was added to the Target Normal Cost for 2024.

Frequency of optional payment forms

The form of payment is assumed to be a life annuity for those to be unmarried at retirement, and a joint and 50% survivor for those who are assumed to be married at retirement.

Marital percentage

It is assumed that 90% of males are married and 75% of females are married; males are assumed to be four years older than their wives.

Retirement rates

Age	Assumption
62	25%
63-64	0%
65	35%
66-69	2%
70	100%

Terminated vested participants are assumed to commence receiving benefits at age 65.

Retirement rates are based on analysis of plan experience from 2008 to 2012.

Withdrawal rates for active participants not eligible for retirement

Sample rates as follows:

Age	Service	
	0-4 Years	5 Years & Later
20	33%	10%
25	33%	10%
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45	33%	5%
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55	33%	3%
60	33%	3%

Termination rates are based on analysis of plan experience from 2008 to 2012.

Mercy Health and Rehabilitation Center Group Annuity Plan

EIN/PN: 23-7082561 / 002

Schedule SB, Part V – Actuarial Assumptions and Methods (continued)

Non-Prescribed Funding Assumptions and Methods (continued)

Asset valuation method

The Actuarial Value of Assets is market value as of the valuation date, including the discounted value of accrued contributions, reduced by 2/3 of the gain/(loss) for the immediately preceding plan year and reduced by 1/3 of the gain/(loss) for the plan year before that. The gain/(loss) for each period is determined as the actual return on market value during the period less the expected return on market value based on an assumed earnings rate chosen by the actuary but required by current law and regulation to be not greater than the applicable third Segment Rate. The resulting value is constrained to be within a corridor of 90% to 110% of market value, including discounted receivable contributions.

	Actuary's Assumption	Third Segment Rate	Reflecting Limit
2024 Expected Return	7.00%	5.59%	5.59%
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2022 Expected Return	7.00%	5.92%	5.92%

Summary of Changes from the January 1, 2023 Valuation

- The interest rate basis was updated to the current rates as specified in IRS Regulation 1.430(h)(2)-1. These rates are constrained in accordance with relevant legislation.
- The mortality assumption was updated according to the projection specified in IRS Regulation 1.430(h)(3)-1, as amended in the Federal Register on October 20, 2023, in TD 9983,88 FR 72357, applied on a static basis using the blended annuitant/non-annuitant table applicable to small plans.

These prescribed changes increased the Funding Target by approximately \$3,000.

Mercy Health and Rehabilitation Center Group Annuity Plan

EIN/PN: 23-7082561 / 002

Schedule SB, Part V – Summary of Plan Provisions

Eligibility

Plan participation commences on the first day of the month coincident with or next following the later of the date the employee completes 1,000 hours of service in a 12-month period or attains age 21. The plan was closed to new entrants as of December 31, 2013.

Service

Year of Service means any plan year in which a participant works at least 1000 hours. Service for benefit accrual purposes was frozen as of December 31, 2013.

Payment form

Straight life annuity.

Normal retirement date

First of the month coincident with or next following the later of the attainment of age 65, or the fifth anniversary of plan participation.

Early retirement date

Within ten years of Normal Retirement Date and completion of ten years of service.

Eligibility for vested benefit

100% vesting after five years.

Eligibility for surviving spouse death benefit

Completion of five years of service and married for at least one year at the time of death.

Accrued benefit

Non-Union Group

Annual benefit equal to the sum of the Past Service Benefit and the Future Service Benefit, and payable as a straight life annuity, where:

Past Service:

30 times years of service completed prior to July 1, 1972, excluding the first five years of such service.

Future Service:

Sum of (i), (ii) and (iii), where

- (i) \$30 times years and months of credited service as a participant subsequent to July 1, 1972 prior to March 1, 1974.
- (ii) \$42 times years and months of credited service as a participant subsequent to March 1, 1974 and prior to January 1, 1995
- (iii) ½% of participant's compensation received on and after January 1, 1995.

All benefits are frozen as of December 31, 2013.

Mercy Health and Rehabilitation Center Group Annuity Plan

EIN/PN: 23-7082561 / 002

Schedule SB, Part V – Summary of Plan Provisions (continued)

Union Group

All benefits are frozen as of January 1, 1995.

Normal monthly retirement benefit

1/12 of accrued benefit as of normal retirement date.

Early monthly retirement benefit

Accrued benefit to retirement date reduced by the early retirement factors in table below.

Age	Early Retirement Factor	Age	Early Retirement Factor
55	.340	60	.564
56	.375	61	.629
57	.414	62	.703
58	.458	63	.788
59	.508	64	.886

Delayed monthly retirement benefit

1/12 of the greater of accrued benefit to Normal Retirement Date increased by a late retirement factor, or accrued benefit including service to Delayed Retirement Date.

Deferred monthly retirement benefit for termination prior to retirement

1/12 of accrued benefit as of date of termination, multiplied by the applicable vesting percentage.

Surviving spouse monthly death benefit

50% of accrued benefit reduced for early retirement and spouse's benefit factors is payable to surviving spouse on the later of the first of the month coincident with or next following the participant's date of death or the earliest date he would have been eligible to retire had he survived.

Summary of Changes from the January 1, 2023 Valuation

Terminated vested participants were offered a one-time window of opportunity during 2023 to elect to receive the present value of their accrued benefit under the Pension Plan in a lump sum payment.

Mercy Health and Rehabilitation Center Group Annuity Plan

EIN/PN: 23-7082561 / 002

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

This table calculates the weighted average retirement age for all active persons in the plan

(1) Age	(2) Expected Active Headcount	(3) Retirement Rate	(4) Expected Retirements (2)*(3)	(5) Weighted Age (1)*(4)
62	12.5859	0.2500	3.1465	195.0813
63	12.3859	0.0000	0.0000	0.0000
64	12.3250	0.0000	0.0000	0.0000
65	13.2571	0.3500	4.6400	301.5983
66	8.5333	0.0200	0.1707	11.2639
67	9.3011	0.0200	0.1860	12.4635
68	10.0407	0.0200	0.2008	13.6554
69	9.7512	0.0200	0.1950	13.4566
70	9.4604	1.0000	<u>9.4604</u>	<u>662.2289</u>
Total			17.9994	1,209.7479
Weighted Average Retirement Age = 1,209.7479 / 17.9994				67.21
Rounded Weighted Average Retirement Age				67

Note to Column 2: The Expected Active Headcount for each age includes persons who are eligible to retire and persons who are not eligible to retire at each age.

Note to Column 3: At each age, these retirement rates are a weighted average of the rates shown in Attachment to Part V for active participants eligible to retire at the age and zero for all other active participants.

General note: The table presents values rounded to fewer significant digits than used in the calculation.

Mercy Health and Rehabilitation Center Group Annuity Plan

EIN/PN: 23-7082561 / 002

Schedule SB, Line 26a – Schedule of Active Participant Data

Attained Age	Years of Credited Service									
	Under 1	1 - 4	5 - 9	10 - 14	15 - 19	20 - 24	25 - 29	30 - 34	35 - 39	40 & up
Under 25	0	0	0	0	0	0	0	0	0	0
25 - 29	0	0	0	0	0	0	0	0	0	0
30 - 34	0	0	0	0	0	0	0	0	0	0
35 - 39	0	0	0	0	0	0	0	0	0	0
40 - 44	0	0	0	1	1	0	0	0	0	0
45 - 49	0	0	0	0	1	1	0	0	0	0
50 - 54	0	0	0	0	0	0	0	3	0	0
55 - 59	0	0	0	1	0	0	0	1	1	1
60 - 64	0	0	0	0	1	0	0	2	1	3
65 - 69	0	0	0	0	1	0	0	0	0	1
70 & up	0	0	0	0	0	0	0	0	0	0
Total	0	0	0	2	4	1	0	6	2	5

Mercy Health and Rehabilitation Center Group Annuity Plan

EIN/PN: 23-7082561 / 002

Schedule SB, Line 32 – Schedule of Amortization Bases

Date Established	Type Of Base	Years Remaining	Shortfall Amortization Installment	Present Value of Remaining Installments as of January 1, 2024
January 1, 2020	Shortfall	11	22,233	195,221
January 1, 2021	Shortfall	12	1,331	12,476
January 1, 2022	Shortfall	13	(8,127)	(80,771)
January 1, 2023	Shortfall	14	6,349	66,522
January 1, 2024	Shortfall	15	<u>(2,651)</u>	<u>(29,141)</u>
Total			\$ 19,135	\$ 164,307

MERCY HEALTH & REHABILITATION CENTER GROUP ANNUITY PLAN
EMPLOYER IDENTIFICATION NUMBER 23-7082561
PLAN NO. 002

SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2024

(a)	(b)	(c)	(d)	(e)
	<u>Identity of Issue</u>	<u>Description of Investment</u> Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	<u>Cost</u>	<u>Current Value</u>
CASH		Cash	\$ 6,269	\$ 6,269
MUTUAL FUNDS				
	Morgan Stanley Instl Liquidity	Mutual Fund	28,825	28,825
EXCHANGE TRADED FUNDS				
	Schwab Strategic Tr Us Lcap Gr ETF	Exchange Traded Fund	84,950	83,277
	Ishares Core Total USD Bond Market ETF	Exchange Traded Fund	60,277	59,890
	Ishares Barclays Aggregate Bond Fund ETF	Exchange Traded Fund	58,482	58,043
	Ishares Gold Tr Ishares New	Exchange Traded Fund	30,244	31,686
	Ishares Tr	Exchange Traded Fund	25,129	25,218
	Jp Morgan Exchange Traded Fd	Exchange Traded Fund	17,396	17,428
	Vanguard Scottsdale Fds Int-Term Corp	Exchange Traded Fund	7,621	7,626
			<u>284,099</u>	<u>283,168</u>
CORPORATE STOCK				
	Broadcom Inc	Corporate Stock	38,966	39,645
	Amazon Com Inc	Corporate Stock	33,829	36,199
	Tesla Motors	Corporate Stock	22,138	35,942
	Apple Computer Inc	Corporate Stock	35,996	35,810
	Netflix Com Inc	Corporate Stock	24,948	24,066
	Nvidia Corp	Corporate Stock	22,262	23,635
	Alphabet Inc Cl A	Corporate Stock	21,422	23,473
	Salesforce.Com	Corporate Stock	18,072	20,394
	Oracle Corporation	Corporate Stock	21,534	20,330
	J.P. Morgan Chase & Co	Corporate Stock	18,078	19,417
	Visa Inc-Class A	Corporate Stock	17,790	19,278
	Wal Mart Stores Inc	Corporate Stock	15,388	16,895
	Microsoft Corp	Corporate Stock	17,122	16,439
	Meta Platforms Inc CL A (FB)	Corporate Stock	14,605	15,223
	Unitedhealth Group Inc	Corporate Stock	9,091	7,588
	Exxon Mobil Corp	Corporate Stock	8,334	7,530
	Lilly Eli & Co	Corporate Stock	8,235	6,948
	Procter & Gamble Co	Corporate Stock	4,937	4,862
			<u>352,747</u>	<u>373,674</u>
			<u>\$ 671,940</u>	<u>\$ 691,936</u>

The accompanying notes are an integral part of this schedule.

MERCY HEALTH & REHABILITATION CENTER GROUP ANNUITY PLAN
EMPLOYER IDENTIFICATION NUMBER 23-7082561
PLAN NO. 002

Schedule II

SCHEDULE H, LINE 4j - SCHEDULE OF REPORTABLE TRANSACTIONS
FOR THE YEAR ENDED DECEMBER 31, 2024

(a) Identity of Issue	(b) Description of Asset	(c) Purchase Price	(d) Selling Price	(g) Cost of Asset	(h) Current Value	(i) Net Gain/Loss
Single Security Transactions in Excess of 5% of Plan Assets:						
Berkshire Hathaway Inc-CI B	Corporate Stock	-	33,787	30,651	33,787	3,136
Broadcom Inc	Corporate Stock	29,195	-	29,195	29,195	-
Broadcom Inc	Corporate Stock	-	32,290	29,766	32,290	2,524
FDIC Bank Deposit Fund	Cash	58,042	-	58,042	58,042	-
FDIC Bank Deposit Fund	Cash	-	64,569	64,569	64,569	-
Invesco QQQ Tr	Corporate Stock	39,157 \$	-	39,157 \$	39,157 \$	-
Invesco QQQ Tr	Corporate Stock	-	38,153	39,157	38,153	(1,004)
Invesco S&P 500 Equal Weight ETF	Exchange Traded Fund	104,893	-	104,893	104,893	-
Invesco S&P 500 Equal Weight ETF	Exchange Traded Fund	-	104,658	104,239	104,658	419
Invesco S&P 500 Equal Weight ETF	Exchange Traded Fund	-	96,910	94,332	96,910	2,578
Ishares Gold Tr Ishares New	Exchange Traded Fund	31,748	-	31,748	31,748	-
Johnson & Johnson	Corporate Stock	37,727	-	37,727	37,727	-
Johnson & Johnson	Corporate Stock	-	36,837	37,727	36,837	(890)
Oracle Corporation	Corporate Stock	32,996	-	32,996	32,996	-
Schwab Strategic Tr Us Lcap Gr Etf	Exchange Traded Fund	97,350	-	97,350	97,350	-
Schwab Strategic Tr Us Lcap Gr Etf	Exchange Traded Fund	-	107,068	98,332	107,068	8,736
Unitedhealth Group Inc	Corporate Stock	29,698	-	29,698	29,698	-
Vanguard Value ETF	Exchange Traded Fund	77,427	-	77,427	77,427	-
Vanguard Value ETF	Exchange Traded Fund	-	77,384	77,427	77,384	(43)
Visa Inc-Class A	Corporate Stock	37,038	-	37,038	37,038	-
Series of Security Transactions in Excess of 5% of Plan Assets:						
Alphabet Inc Cl A	Corporate Stock	78,528	-	78,528	78,528	-
Alphabet Inc Cl A	Corporate Stock	-	88,393	85,674	88,393	2,719
Amazon Com Inc	Corporate Stock	68,880	-	68,880	68,880	-
Amazon Com Inc	Corporate Stock	-	62,968	55,402	62,968	7,566
Apple Computer Inc	Corporate Stock	85,488	-	85,488	85,488	-
Apple Computer Inc	Corporate Stock	-	74,263	69,098	74,263	5,165
ASML Holding NV	Corporate Stock	42,913	-	42,913	42,913	-
ASML Holding NV	Corporate Stock	-	43,928	43,205	43,928	723
Berkshire Hathaway Inc-CI B	Corporate Stock	50,063	-	50,063	50,063	-
Berkshire Hathaway Inc-CI B	Corporate Stock	-	54,853	50,187	54,853	4,666
Broadcom Inc	Corporate Stock	76,527	-	76,527	76,527	-
Broadcom Inc	Corporate Stock	-	70,961	61,631	70,961	9,330
Caterpillar Inc	Corporate Stock	60,694	-	60,694	60,694	-
Caterpillar Inc	Corporate Stock	-	62,780	60,757	62,777	2,020
Costco Wholesale Corp New	Corporate Stock	63,601	-	63,601	63,601	-
Costco Wholesale Corp New	Corporate Stock	-	69,620	63,635	69,620	5,985
Exxon Mobil Corp	Corporate Stock	67,213	-	67,213	67,213	-
Exxon Mobil Corp	Corporate Stock	-	61,322	61,577	61,322	(255)

The accompanying notes are an integral part of these schedules.

MERCY HEALTH & REHABILITATION CENTER GROUP ANNUITY PLAN
EMPLOYER IDENTIFICATION NUMBER 23-7082561
PLAN NO. 002

SCHEDULE H, LINE 4j - SCHEDULE OF REPORTABLE TRANSACTIONS
FOR THE YEAR ENDED DECEMBER 31, 2024

(a) Identity of Issue	(b) Description of Asset	(c) Purchase Price	(d) Selling Price	(g) Cost of Asset	(h) Current Value	(i) Net Gain/Loss
Series of Security Transactions in Excess of 5% of Plan Assets (Continued):						
General Electric Co	Corporate Stock	47,083	-	47,083	47,083	-
General Electric Co	Corporate Stock	-	48,191	47,083	48,191	1,108
Invesco S&P 500 Equal Weight ETF	Exchange Traded Fund	104,893	-	104,893	104,893	-
Invesco S&P 500 Equal Weight ETF	Exchange Traded Fund	-	202,853	199,822	202,853	3,031
Ishares Barclays Aggregate Bond Fund ETF	Exchange Traded Fund	49,351	-	49,351	49,351	-
Ishares Barclays Aggregate Bond Fund ETF	Exchange Traded Fund	-	30,980	31,296	30,980	(316)
iShares Core Total USD Bond Market ETF	Exchange Traded Fund	50,138	-	50,138	50,138	-
iShares Core Total USD Bond Market ETF	Exchange Traded Fund	-	30,075	30,450	30,075	(375)
J P Morgan Chase & Co	Corporate Stock	67,497	-	67,497	67,497	-
J P Morgan Chase & Co	Corporate Stock	-	55,433	49,434	55,433	5,999
Johnson & Johnson	Corporate Stock	79,803	-	79,803	79,803	-
Johnson & Johnson	Corporate Stock	-	77,818	80,309	77,818	(2,491)
Jp Morgan Exchange Traded Fd	Exchange Traded Fund	25,436	-	25,436	25,436	-
Jp Morgan Exchange Traded Fd	Exchange Traded Fund	-	32,000	31,775	32,000	225
Lilly Eli & Co	Corporate Stock	80,921	-	80,921	80,921	-
Lilly Eli & Co	Corporate Stock	-	76,142	73,940	76,142	2,202
Linde Plc	Corporate Stock	25,457	-	25,457	25,457	-
Linde Plc	Corporate Stock	-	24,489	25,457	24,489	(968)
Merck & Co Inc	Corporate Stock	48,174	-	48,174	48,174	-
Merck & Co Inc	Corporate Stock	-	47,352	48,584	47,352	(1,232)
Meta Platforms Inc CL A (FB)	Corporate Stock	39,239	-	39,239	39,239	-
Meta Platforms Inc CL A (FB)	Corporate Stock	-	66,124	50,317	66,124	15,807
Microsoft Corp	Corporate Stock	43,268	-	43,268	43,268	-
Microsoft Corp	Corporate Stock	-	51,377	47,791	51,377	3,586
Morgan Stanley Bank Deposit	Cash	169,190	-	169,190	169,190	-
Morgan Stanley Bank Deposit	Cash	-	167,784	167,784	167,784	-
Morgan Stanley Instl Liquidity	Mutual Fund	75,588	-	75,588	75,588	-
Morgan Stanley Instl Liquidity	Mutual Fund	-	84,066	84,066	84,066	-
Morgan Stanley Instl Liquidity	Corporate Stock	60,806	-	60,806	60,806	-
Netflix Com Inc	Corporate Stock	-	33,703	35,991	33,703	(2,288)
Netflix Com Inc	Corporate Stock	44,337	-	44,337	44,337	-
Novo-Nordisk A S Spons Adr	Corporate Stock	-	45,283	44,690	45,283	593
Novo-Nordisk A S Spons Adr	Corporate Stock	50,738	-	50,738	50,738	-
Nvidia Corp	Corporate Stock	-	69,773	47,655	69,773	22,118
Nvidia Corp	Corporate Stock	81,709	-	81,709	81,709	-
Procter & Gamble Co	Corporate Stock	-	79,022	77,623	79,022	1,399
Procter & Gamble Co	Corporate Stock	23,109	-	23,109	23,109	-
Salesforce.com	Corporate Stock	-	30,750	28,520	30,750	2,230
Salesforce.com	Corporate Stock	217,743	-	217,743	217,743	-
Schwab Strategic Tr Us Lcap Gr Etf	Exchange Traded Fund	-	143,114	132,793	143,114	10,321
Schwab Strategic Tr Us Lcap Gr Etf	Exchange Traded Fund	-	-	-	-	-

The accompanying notes are an integral part of these schedules.

MERCY HEALTH & REHABILITATION CENTER GROUP ANNUITY PLAN
EMPLOYER IDENTIFICATION NUMBER 23-7082561
PLAN NO. 002

Schedule II

SCHEDULE H, LINE 4j - SCHEDULE OF REPORTABLE TRANSACTIONS
FOR THE YEAR ENDED DECEMBER 31, 2024

(a) Identity of Issue	(b) Description of Asset	(c) Purchase Price	(d) Selling Price	(g) Cost of Asset	(h) Current Value	(i) Net Gain/Loss
Series of Security Transactions in Excess of 5% of Plan Assets (Continued):						
Taiwan Semiconductor Spons Adr	Corporate Stock	66,044	-	66,044	66,044	-
Taiwan Semiconductor Spons Adr	Corporate Stock	-	76,199	66,056	76,199	10,143
Tesla Motors	Corporate Stock	90,916	-	90,916	90,916	-
Tesla Motors	Corporate Stock	-	110,187	98,242	110,187	11,945
Unitedhealth Group Inc	Corporate Stock	95,895	-	95,895	95,895	-
Unitedhealth Group Inc	Corporate Stock	-	84,397	87,311	84,397	(2,914)
Visa Inc-Class A	Corporate Stock	79,633	-	79,633	79,633	-
Visa Inc-Class A	Corporate Stock	-	64,597	62,115	64,597	2,482

**MERCY HEALTH & REHABILITATION
CENTER GROUP ANNUITY PLAN**

**Financial Statements
as of December 31, 2024 and 2023
Together with
Independent Auditor's Report**

INDEPENDENT AUDITOR'S REPORT

October 8, 2025

To the Plan Administrator and Management of
Mercy Health & Rehabilitation Center Group Annuity Plan:

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit for the 2024 Financial Statements

We have performed an audit of the financial statements of Mercy Health & Rehabilitation Center Group Annuity Plan (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) [ERISA Section 103(a)(3)(C) audit]. The financial statements comprise the statement of net assets available for benefits as of December 31, 2024, and the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audit of the 2024 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 audit 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 a certification from a qualified institution as of and for the year ended December 31, 2024, stating that the certified information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion on the 2024 Financial Statements

In our opinion, based on our audit and on the procedures performed as described in the Auditor's Responsibilities for the Audit of the 2024 Financial Statements section:

- The amounts and disclosures in the 2024 financial statements referred to above, other than those agreed to or derived from the certified information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.
- The information in the 2024 financial statements referred to above 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).

INDEPENDENT AUDITOR'S REPORT

(Continued)

Basis for Opinion on the 2024 Financial Statements

We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the 2024 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 audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the 2024 Financial Statements

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

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

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

Auditor's Responsibilities for the Audit of the 2024 Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit for the 2024 Financial Statements 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 generally accepted auditing standards 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 generally accepted auditing standards, 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.

(Continued)

INDEPENDENT AUDITOR'S REPORT

(Continued)

Auditor's Responsibilities for the Audit of the 2024 Financial Statements (Continued)

- 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 audit did not extend to the certified information, except for obtaining and reading the certification, comparing the certified information with the related information presented and disclosed in the 2024 financial statements, and reading the disclosures relating to the certified 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 – 2024 Supplemental Schedules Required by ERISA

The supplemental Schedule H, Line 4i - Schedule of Assets (Held at End of Year) as of December 31, 2024 and Schedule H, Line 4j - Schedule of Reportable Transactions for the year ended December 31, 2024 are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified 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 generally accepted auditing standards. For information included in the supplemental schedules that agreed to or is derived from the certified information, we compared such information to the related certified 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 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.

(Continued)

INDEPENDENT AUDITOR'S REPORT

(Continued)

Other Matter – 2024 Supplemental Schedules Required by ERISA (Continued)

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 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).

Auditor's Report on the 2023 Financial Statements

The financial statements of the Mercy Health & Rehabilitation Center Group Annuity Plan as of December 31, 2023, were audited by predecessor auditors. In accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA, the prior year audit did not extend to any statements or information related to assets held for investment of the plan that were certified by a qualified institution. Their report dated October 11, 2024, indicated that in their opinion (a) the amounts and disclosures in the 2023 financial statements, other than those agreed to or derived from the certified investment information, were presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America, and (b) the information in the 2023 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). Their report also indicated that the form and content of the 2023 supplemental schedules, other than the information in the 2023 supplemental schedules that agrees to or is derived from the certified investment information, were presented, in all material respects, in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA, and the information in the 2023 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).

MERCY HEALTH & REHABILITATION CENTER GROUP ANNUITY PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS DECEMBER 31, 2024 AND 2023

	<u>2024</u>	<u>2023</u>
ASSETS		
Interest bearing cash	\$ 6,269	\$ 11,274
Investments, at fair value	685,667	560,480
Interest and dividend receivable	138	183
Employer contribution receivable	<u>25,327</u>	<u>36,733</u>
 Total assets	 717,401	 608,670
 LIABILITIES		
Administrative expenses payable	8,799	26,285
Due to broker for securities purchased	<u>-</u>	<u>509</u>
 Total liabilities	 8,799	 26,794
 Net assets available for benefits	 <u>\$ 708,602</u>	 <u>\$ 581,876</u>

The accompanying notes are an integral part of these statements.

MERCY HEALTH & REHABILITATION CENTER GROUP ANNUITY PLAN

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS FOR THE YEARS ENDED DECEMBER 31, 2024 AND 2023

	<u>2024</u>	<u>2023</u>
ADDITIONS:		
Employer contributions	\$ 100,390	\$ 104,232
Net appreciation in fair value of investments	134,564	163,844
Interest and dividends	<u>12,001</u>	<u>14,120</u>
Total additions	<u>246,955</u>	<u>282,196</u>
DEDUCTIONS:		
Benefits paid directly to participants	54,887	432,301
Administrative expenses	<u>65,342</u>	<u>113,388</u>
Total deductions	<u>120,229</u>	<u>545,689</u>
Net increase (decrease)	126,726	(263,493)
NET ASSETS AVAILABLE FOR BENEFITS -		
Beginning of year	<u>581,876</u>	<u>845,369</u>
NET ASSETS AVAILABLE FOR BENEFITS -		
End of year	<u>\$ 708,602</u>	<u>\$ 581,876</u>

The accompanying notes are an integral part of these statements.

MERCY HEALTH & REHABILITATION CENTER GROUP ANNUITY PLAN

NOTES TO THE FINANCIAL STATEMENTS DECEMBER 31, 2024 AND 2023

1. DESCRIPTION OF PLAN

The following description of the Mercy Health & Rehabilitation Center Group Annuity Plan (the Plan) is provided for general information purposes only. Participants should refer to the plan document for more complete information.

General

The Plan is a noncontributory defined benefit plan covering substantially all employees of the former Mercy Health and Rehabilitation Center Nursing Home Company, Inc. (Center and Plan Sponsor). The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Effective January 1, 1995, benefits were frozen for employees subject to the collective bargaining agreement, with no further accruals under this plan. Effective December 31, 2013, the plan was frozen to new participants.

In 2013, Auburn Senior Services, Inc. (ASSI) entered into transfer and transition plan with the Center for the acquisition of substantially all of the operational assets and liabilities, including the pension liabilities. Effective April 1, 2014, the Center transferred its assets and liabilities to ASSI. Since April 1, 2014, ASSI has funded the required contributions for the Plan Sponsor as part of the agreements.

Funding Policy

ASSI makes contributions to the Plan based on annual valuations made by its actuary in order to meet the minimum funding requirements of ERISA. The Plan exceeded minimum funding requirements in 2024 and 2023.

Eligibility

Prior to December 31, 2013, substantially all employees of the Plan Sponsor were eligible to participate in the Plan who have attained age twenty-one or older and had one year of service.

Pension Benefits

Under the Plan, covered employees who retire after age 65 shall be entitled to receive normal monthly retirement payments equal to the sum of their past service benefit and their future pension benefit, as defined in the Plan agreement. Participants can elect to receive pension benefits in the form of a contingent annuitant option, ten years certain and continuous option, social security adjustment option, or a spouse's option.

The Plan permits early retirement at age 55 to 64 provided the employee has 10 years of credited service. The accrued benefit is payable at normal retirement age or reduced actuarially for retirement prior to normal retirement date. A deferred benefit is provided to terminated employees with vested accrued benefits. Participants in the Plan are vested in accordance with a schedule set forth in the Plan and become 100% vested after five years of service.

1. DESCRIPTION OF PLAN (Continued)

Death Benefits

If a participant dies prior to the commencement of retirement income payments under the Plan, the spouse shall receive a survivor annuity if the participant was married for at least one year prior to his or her death. Annuity payments to the surviving spouse commence in the month in which the participant would have attained the earliest retirement date under the Plan.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

The financial statements of the Plan have been prepared in accordance with accounting principles generally accepted in the United States of America (GAAP).

Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset in an orderly transaction between market participants at the measurement date. The Plan's Retirement Committee determines the Plan's valuation policies utilizing information provided by the trustee. Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation in fair value of investments includes the Plan's gains and losses on investments bought and sold, as well as held during the year.

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 participants' account balances, and the amounts reported in the financial statements.

Fair Value Measurements

GAAP provides the framework for measuring fair value and disclosing fair value measurements. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1 measurement) and the lowest priority to unobservable inputs (level 3 measurement).

The three levels of the fair value hierarchy under GAAP are described as follows:

- *Level 1:* Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the plan has the ability to access.
- *Level 2:* Inputs to the valuation methodology include:
 - quoted prices for similar assets or liabilities in active markets;
 - quoted prices for identical or similar assets or liabilities in inactive markets;
 - inputs other than quoted prices that are observable for the asset or liability;
 - inputs that are derived principally from or corroborated by observable market data by correlation or other means.

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

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

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Fair Value Measurements (Continued)

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

The following is a description of the valuation methodology used for assets measured at fair value.

- *Mutual funds*: Mutual funds are valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the Securities and Exchange Commission (SEC). These funds are required to publish their daily net asset value (NAV) and to transact at that price. The NAV is based on the fair value of the underlying investments held by the fund less its liabilities. The mutual funds held by the Plan are deemed to be actively traded.
- *Corporate Stocks*: Valued at the closing price reported on the active market on which the individual securities are traded.
- *Exchange traded funds*: Valued at the closing price reported on the active market on which the individual funds are traded. Exchange traded funds held by the Plan are registered with the U.S. Securities and Exchange Commission.

Allowance for Credit Losses

The Plan records a receivable for the employer contribution that is remitted to the Plan subsequent to the Plan's year end. The Plan recognizes an expected allowance for credit losses that is updated to reflect any changes in credit risk since the receivable was initially recorded. The estimated allowance for credit losses is based on historical, current, and expected future conditions. No significant deteriorations are expected in the future economic conditions, management has determined that no allowance for credit losses is necessary for the years ended December 31, 2024 and 2023.

Payment of Benefits

Benefits are recorded when paid.

Administrative Expenses

The Plan's expenses are paid either by the Plan or Plan Sponsor, as provided by the Plan document. Expenses that are paid directly by the Plan Sponsor are excluded from these financial statements. Certain expenses incurred in connection with the general administration of the Plan that are paid by the Plan are recorded as deductions in the accompanying statements of changes in net assets available for benefits. In addition, certain investment related expenses are included in net appreciation in fair value of investments presented in the accompanying statements of changes in net assets available for benefits.

Risks and Uncertainties

Plan contributions and the actuarial present value of accumulated plan benefits are prepared based on certain assumptions pertaining to the interest rates, inflation rates, and employee demographics, all of which are subject to change. Due to the uncertainties inherent in this process, it is at least reasonably possible that changes in these estimates and assumptions will occur in the near term and that such changes could materially affect the amounts disclosed in the accompanying financial statements.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Use of Estimates

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

Reclassifications

Certain reclassifications have been made to the financial statements as of and for the year ended December 31, 2023. These reclassifications are for comparative purposes only and have no effect on the net assets available for benefits as originally reported.

3. CERTIFIED INVESTMENT INFORMATION

The following information was certified as complete and accurate by the trustee, First State Trust Company, and is included in the financial statements and supplemental schedules as follows as of and for the years ended December 31:

	<u>2024</u>	<u>2023</u>
Interest bearing cash	\$ <u>6,269</u>	\$ <u>11,274</u>
Investments, at fair value	\$ <u>685,667</u>	\$ <u>560,480</u>
Net appreciation in fair value of investments	\$ <u>134,564</u>	\$ <u>163,844</u>
Interest and dividend income	\$ <u>12,001</u>	\$ <u>14,120</u>
Schedule of Assets (Held at End of Year)	Schedule I	
Schedule of Reportable Transactions	Schedule II	

4. FAIR VALUE MEASUREMENTS

The Plan's assets at fair value, within the fair value hierarchy, were as follows at December 31:

<u>2024</u>	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Corporate stock	\$ 373,675	\$ -	\$ -	\$ 373,675
Exchange traded funds	283,167	-	-	283,167
Mutual funds	<u>28,825</u>	<u>-</u>	<u>-</u>	<u>28,825</u>
	<u>\$ 685,667</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 685,667</u>
<u>2023</u>	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Corporate stock	\$ 239,149	\$ -	\$ -	\$ 239,149
Exchange traded funds	284,028	-	-	284,028
Mutual funds	<u>37,303</u>	<u>-</u>	<u>-</u>	<u>37,303</u>
	<u>\$ 560,480</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 560,480</u>

5. ACTUARIAL PRESENT VALUE OF ACCUMULATED PLAN BENEFITS

The actuarial present value of accumulated plan benefits is determined by an independent actuary, and is that amount that results from applying actuarial assumptions to adjust the accumulated plan benefits to reflect the time value of money (through discounts for interest) and the probability of payment (by means of decrements such as for death, disability, withdrawal or retirement) between the valuation date and the expected date of payment. Plan contributions and the actuarial present value of accumulated benefits are prepared based on certain assumptions pertaining to interest rates, inflation rates, and employee demographics, all of which are subject to change.

Due to the uncertainties inherent in this process, it is at least reasonably possible that changes in these estimates and assumptions in the near term would be material to the accompanying financial statements.

The significant assumptions used in the valuation as of January 1, 2024 and 2023 were as follows:

Rate of return on investments	7% per annum
Mortality basis	Pri-2012 Total Employee and Retiree Mortality and Pri-2012 Contingent Survivor Mortality Tables (base year 2012) with projected Mortality Improvement Scale MP-2021 for 2024 and 2023
Retirement age	Normal retirement at age 65

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 and 2023.

Accumulated plan benefits are those future periodic benefit payments, including lump-sum distributions, that are attributable under the Plan's provisions to the service employees have rendered. Accumulated plan benefits include benefits expected to be paid to (a) retired or terminated employees or their beneficiaries, (b) beneficiaries of employees who have died, and (c) present employees or their beneficiaries. Benefits under the Plan are accumulated based on employees' compensation during each year of credited service. The accumulated plan benefits for active employees will equal the accumulation, with interest, of the annual benefit accruals as of the benefit information 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.

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

Vested benefits	\$	648,138
Nonvested benefits		<u>3,927</u>
Total actuarial present value of accumulated plan benefits	\$	<u>652,065</u>

5. ACTUARIAL PRESENT VALUE OF ACCUMULATED PLAN BENEFITS (Continued)

The change in the actuarial present value of accumulated plan benefits for the years ended January 1, 2024 is as follows:

Actuarial present value of accumulated plan benefits, as of the beginning of year	<u>\$ 957,844</u>
Change during the year attributable to:	
Benefits accumulated and other plan experience	74,341
Benefits paid	(432,295)
Interest	52,175
Net (decrease) increase	<u>(305,779)</u>
Actuarial present value of accumulated plan benefits as of end of the year	<u>\$ 652,065</u>

6. PLAN TERMINATION

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

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

Whether all participants receive their benefits should the Plan terminate at some future time will depend on 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.

7. TAX STATUS

The Plan obtained its latest determination letter dated April 4, 1995 in which the Internal Revenue Service (IRS) stated that the Plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code (IRC). The Plan has been amended since receiving the determination letter. However, the Plan administrator believes that the Plan is currently designed and being operated in compliance with the applicable requirements of the IRC. Therefore, no provision for income tax has been recorded in the financial statements.

8. PARTY-IN-INTEREST TRANSACTIONS

First State Trust Company is the trustee of the Plan's assets. As such, transactions between the trustee and the Plan qualify as party-in-interest transactions.

9. RECONCILIATION TO FORM 5500

Certain items have been classified differently between the financial statements and Form 5500. However, net assets available for benefits and changes in net assets available per the financial statements agreed to Form 5500 in total as of and for the years ended December 31, 2024 and 2023.

10. SUBSEQUENT EVENTS

The Plan has evaluated subsequent events through October 8, 2025, the date the financial statements were available to be issued.

MERCY HEALTH & REHABILITATION CENTER GROUP ANNUITY PLAN
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SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2024

(a)	(b)	(c)	(d)	(e)
	<u>Identity of Issue</u>	Description of Investment Including Maturity Date, Rate of Interest, <u>Collateral, Par, or Maturity Value</u>	<u>Cost</u>	<u>Current Value</u>
CASH		Cash	\$ 6,269	\$ 6,269
MUTUAL FUNDS				
	Morgan Stanley Instl Liquidity	Mutual Fund	<u>28,825</u>	<u>28,825</u>
EXCHANGE TRADED FUNDS				
	Schwab Strategic Tr Us Lcap Gr ETF	Exchange Traded Fund	84,950	83,277
	Ishares Core Total USD Bond Market ETF	Exchange Traded Fund	60,277	59,890
	Ishares Barclays Aggregate Bond Fund ETF	Exchange Traded Fund	58,482	58,043
	Ishares Gold Tr Ishares New	Exchange Traded Fund	30,244	31,686
	Ishares Tr	Exchange Traded Fund	25,129	25,218
	Jp Morgan Exchange Traded Fd	Exchange Traded Fund	17,396	17,428
	Vanguard Scottsdale Fds Int-Term Corp	Exchange Traded Fund	<u>7,621</u>	<u>7,626</u>
			<u>284,099</u>	<u>283,168</u>
CORPORATE STOCK				
	Broadcom Inc	Corporate Stock	38,966	39,645
	Amazon Com Inc	Corporate Stock	33,829	36,199
	Tesla Motors	Corporate Stock	22,138	35,942
	Apple Computer Inc	Corporate Stock	35,996	35,810
	Netflix Com Inc	Corporate Stock	24,948	24,066
	Nvidia Corp	Corporate Stock	22,262	23,635
	Alphabet Inc Cl A	Corporate Stock	21,422	23,473
	Salesforce.Com	Corporate Stock	18,072	20,394
	Oracle Corporation	Corporate Stock	21,534	20,330
	J.P. Morgan Chase & Co	Corporate Stock	18,078	19,417
	Visa Inc-Class A	Corporate Stock	17,790	19,278
	Wal Mart Stores Inc	Corporate Stock	15,388	16,895
	Microsoft Corp	Corporate Stock	17,122	16,439
	Meta Platforms Inc CL A (FB)	Corporate Stock	14,605	15,223
	Unitedhealth Group Inc	Corporate Stock	9,091	7,588
	Exxon Mobil Corp	Corporate Stock	8,334	7,530
	Lilly Eli & Co	Corporate Stock	8,235	6,948
	Procter & Gamble Co	Corporate Stock	<u>4,937</u>	<u>4,862</u>
			<u>352,747</u>	<u>373,674</u>
			<u>\$ 671,940</u>	<u>\$ 691,936</u>

The accompanying notes are an integral part of this schedule.

MERCY HEALTH & REHABILITATION CENTER GROUP ANNUITY PLAN
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Schedule II

SCHEDULE H, LINE 4j - SCHEDULE OF REPORTABLE TRANSACTIONS
FOR THE YEAR ENDED DECEMBER 31, 2024

(a) Identity of Issue	(b) Description of Asset	(c) Purchase Price	(d) Selling Price	(g) Cost of Asset	(h) Current Value	(i) Net Gain Loss
Single Security Transactions in Excess of 5% of Plan Assets:						
Berkshire Hathaway Inc-CI B	Corporate Stock	-	33,787	30,651	33,787	3,136
Broadcom Inc	Corporate Stock	29,195	-	29,195	29,195	-
Broadcom Inc	Corporate Stock	-	32,290	29,766	32,290	2,524
FDIC Bank Deposit Fund	Cash	58,042	-	58,042	58,042	-
FDIC Bank Deposit Fund	Cash	-	64,569	64,569	64,569	-
Invesco QQQ Tr	Corporate Stock	\$ 39,157	\$ -	\$ 39,157	\$ 39,157	-
Invesco QQQ Tr	Corporate Stock	-	38,153	-	38,153	(1,004)
Invesco S&P 500 Equal Weight ETF	Exchange Traded Fund	104,893	-	104,893	104,893	-
Invesco S&P 500 Equal Weight ETF	Exchange Traded Fund	-	104,658	104,239	104,658	419
Invesco S&P 500 Equal Weight ETF	Exchange Traded Fund	-	96,910	94,332	96,910	2,578
Ishares Gold Tr Ishares New	Exchange Traded Fund	31,748	-	31,748	31,748	-
Johnson & Johnson	Corporate Stock	37,727	-	37,727	37,727	-
Johnson & Johnson	Corporate Stock	-	36,837	37,727	36,837	(890)
Oracle Corporation	Corporate Stock	32,996	-	32,996	32,996	-
Schwab Strategic Tr Us Lcap Gr Etf	Exchange Traded Fund	97,350	-	97,350	97,350	-
Schwab Strategic Tr Us Lcap Gr Etf	Exchange Traded Fund	-	107,068	98,332	107,068	8,736
Unitedhealth Group Inc	Corporate Stock	29,698	-	29,698	29,698	-
Vanguard Value ETF	Exchange Traded Fund	77,427	-	77,427	77,427	-
Vanguard Value ETF	Exchange Traded Fund	-	77,384	77,427	77,384	(43)
Visa Inc-Class A	Corporate Stock	37,038	-	37,038	37,038	-
Series of Security Transactions in Excess of 5% of Plan Assets:						
Alphabet Inc CI A	Corporate Stock	78,528	-	78,528	78,528	-
Alphabet Inc CI A	Corporate Stock	-	88,393	85,674	88,393	2,719
Amazon Com Inc	Corporate Stock	68,880	-	68,880	68,880	-
Amazon Com Inc	Corporate Stock	-	62,968	55,402	62,968	7,566
Apple Computer Inc	Corporate Stock	85,488	-	85,488	85,488	-
Apple Computer Inc	Corporate Stock	-	74,263	69,098	74,263	5,165
ASML Holding NV	Corporate Stock	42,913	-	42,913	42,913	-
ASML Holding NV	Corporate Stock	-	43,928	43,205	43,928	723
Berkshire Hathaway Inc-CI B	Corporate Stock	50,063	-	50,063	50,063	-
Berkshire Hathaway Inc-CI B	Corporate Stock	-	54,853	50,187	54,853	4,666
Broadcom Inc	Corporate Stock	76,527	-	76,527	76,527	-
Broadcom Inc	Corporate Stock	-	70,961	61,631	70,961	9,330
Caterpillar Inc	Corporate Stock	60,694	-	60,694	60,694	-
Caterpillar Inc	Corporate Stock	-	62,780	60,757	62,777	2,020
Costco Wholesale Corp New	Corporate Stock	63,601	-	63,601	63,601	-
Costco Wholesale Corp New	Corporate Stock	-	69,620	63,635	69,620	5,985
Exxon Mobil Corp	Corporate Stock	67,213	-	67,213	67,213	-
Exxon Mobil Corp	Corporate Stock	-	61,322	61,577	61,322	(255)

The accompanying notes are an integral part of these schedules.

MERCY HEALTH & REHABILITATION CENTER GROUP ANNUITY PLAN
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Schedule II

SCHEDULE H, LINE 4j - SCHEDULE OF REPORTABLE TRANSACTIONS
FOR THE YEAR ENDED DECEMBER 31, 2024

(a) Identity of Issue	(b) Description of Asset	(c) Purchase Price	(d) Selling Price	(g) Cost of Asset	(h) Current Value	(i) Net Gain Loss
Series of Security Transactions in Excess of 5% of Plan Assets (Continued):						
General Electric Co	Corporate Stock	47,083	-	47,083	47,083	-
General Electric Co	Corporate Stock	-	48,191	47,083	48,191	1,108
Invesco S&P 500 Equal Weight ETF	Exchange Traded Fund	104,893	-	104,893	104,893	-
Invesco S&P 500 Equal Weight ETF	Exchange Traded Fund	-	202,853	199,822	202,853	3,031
Ishares Barclays Aggregate Bond Fund ETF	Exchange Traded Fund	49,351	-	49,351	49,351	-
Ishares Barclays Aggregate Bond Fund ETF	Exchange Traded Fund	-	30,980	31,296	30,980	(316)
iShares Core Total USD Bond Market ETF	Exchange Traded Fund	50,138	-	50,138	50,138	-
iShares Core Total USD Bond Market ETF	Exchange Traded Fund	-	30,075	30,450	30,075	(375)
J P Morgan Chase & Co	Corporate Stock	67,497	-	67,497	67,497	-
J P Morgan Chase & Co	Corporate Stock	-	55,433	49,434	55,433	5,999
Johnson & Johnson	Corporate Stock	79,803	-	79,803	79,803	-
Johnson & Johnson	Corporate Stock	-	77,818	80,309	77,818	(2,491)
Jp Morgan Exchange Traded Fd	Exchange Traded Fund	25,436	-	25,436	25,436	-
Jp Morgan Exchange Traded Fd	Exchange Traded Fund	-	32,000	31,775	32,000	225
Lilly Eli & Co	Corporate Stock	80,921	-	80,921	80,921	-
Lilly Eli & Co	Corporate Stock	-	76,142	73,940	76,142	2,202
Linde Plc	Corporate Stock	25,457	-	25,457	25,457	-
Linde Plc	Corporate Stock	-	24,489	25,457	24,489	(968)
Merck & Co Inc	Corporate Stock	48,174	-	48,174	48,174	-
Merck & Co Inc	Corporate Stock	-	47,352	48,584	47,352	(1,232)
Meta Platforms Inc CL A (FB)	Corporate Stock	39,239	-	39,239	39,239	-
Meta Platforms Inc CL A (FB)	Corporate Stock	-	66,124	50,317	66,124	15,807
Microsoft Corp	Corporate Stock	43,268	-	43,268	43,268	-
Microsoft Corp	Corporate Stock	-	51,377	47,791	51,377	3,586
Morgan Stanley Bank Deposit	Cash	169,190	-	169,190	169,190	-
Morgan Stanley Bank Deposit	Cash	-	167,784	167,784	167,784	-
Morgan Stanley Instl Liquidity	Mutual Fund	75,588	-	75,588	75,588	-
Morgan Stanley Instl Liquidity	Mutual Fund	-	84,066	84,066	84,066	-
Netflix Com Inc	Corporate Stock	60,806	-	60,806	60,806	-
Netflix Com Inc	Corporate Stock	-	33,703	35,991	33,703	(2,288)
Novo-Nordisk A S Spons Adr	Corporate Stock	44,337	-	44,337	44,337	-
Novo-Nordisk A S Spons Adr	Corporate Stock	-	45,283	44,690	45,283	593
Nvidia Corp	Corporate Stock	50,738	-	50,738	50,738	-
Nvidia Corp	Corporate Stock	-	69,773	47,655	69,773	22,118
Procter & Gamble Co	Corporate Stock	81,709	-	81,709	81,709	-
Procter & Gamble Co	Corporate Stock	-	79,022	77,623	79,022	1,399
Salesforce.com	Corporate Stock	23,109	-	23,109	23,109	-
Salesforce.com	Corporate Stock	-	30,750	28,520	30,750	2,230
Schwab Strategic Tr Us Lcap Gr Etf	Exchange Traded Fund	217,743	-	217,743	217,743	-
Schwab Strategic Tr Us Lcap Gr Etf	Exchange Traded Fund	-	143,114	132,793	143,114	10,321

The accompanying notes are an integral part of these schedules.

MERCY HEALTH & REHABILITATION CENTER GROUP ANNUITY PLAN
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PLAN NO. 002

Schedule II

SCHEDULE H, LINE 4j - SCHEDULE OF REPORTABLE TRANSACTIONS
FOR THE YEAR ENDED DECEMBER 31, 2024

(a) Identity of Issue	(b) Description of Asset	(c) Purchase Price	(d) Selling Price	(g) Cost of Asset	(h) Current Value	(i) Net Gain Loss
Series of Security Transactions in Excess of 5% of Plan Assets (Continued):						
Taiwan Semiconductor Spons Adr	Corporate Stock	66,044	-	66,044	66,044	-
Taiwan Semiconductor Spons Adr	Corporate Stock	-	76,199	66,056	76,199	10,143
Tesla Motors	Corporate Stock	90,916	-	90,916	90,916	-
Tesla Motors	Corporate Stock	-	110,187	98,242	110,187	11,945
Unitedhealth Group Inc	Corporate Stock	95,895	-	95,895	95,895	-
Unitedhealth Group Inc	Corporate Stock	-	84,397	87,311	84,397	(2,914)
Visa Inc-Class A	Corporate Stock	79,633	-	79,633	79,633	-
Visa Inc-Class A	Corporate Stock	-	64,597	62,115	64,597	2,482

The accompanying notes are an integral part of these schedules.