

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

Department of Labor Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

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.

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... [X] a single-employer plan [] a DFE... B This return/report is: [] the first return/report [] the final return/report... C If the plan is a collectively-bargained plan, check here... [X] D Check box if filing under: [X] Form 5558 [] automatic extension [] the DFVC program... 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: NISOURCE LIFE AND MEDICAL BENEFITS PROGRAM
1b Three-digit plan number (PN): 536
1c Effective date of plan: 01/01/2008
2a Plan sponsor's name (employer, if for a single-employer plan): NISOURCE INC.
2b Employer Identification Number (EIN): 35-2108964
2c Plan Sponsor's telephone number: 219-647-4334
2d Business code (see instructions): 221210

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 rows for employer/plan sponsor and DFE.

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

Form 5500 (2024) v. 240311

3a Plan administrator's name and address <input type="checkbox"/> Same as Plan Sponsor NISOURCE BENEFITS COMMITTEE 801 EAST 86TH AVENUE MERRILLVILLE, IN 46410	3b Administrator's EIN 35-2108964 3c Administrator's telephone number 219-647-4334
--	---

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	12083
---	----------	-------

6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d).		
a(1) Total number of active participants at the beginning of the plan year	6a(1)	7414
a(2) Total number of active participants at the end of the plan year	6a(2)	7725
b Retired or separated participants receiving benefits.....	6b	4402
c Other retired or separated participants entitled to future benefits	6c	240
d Subtotal. Add lines 6a(2) , 6b , and 6c	6d	12367
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	6e	
f Total. Add lines 6d and 6e	6f	
g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item)	6g(1)	
g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	6g(2)	
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	6h	

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:

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

4A 4B 4F 4Q

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

(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 _____

<p>SCHEDULE A (Form 5500)</p> <p>Department of the Treasury Internal Revenue Service</p> <hr/> <p>Department of Labor Employee Benefits Security Administration</p> <hr/> <p>Pension Benefit Guaranty Corporation</p>	<p>Insurance Information</p> <p>This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).</p> <p>▶ File as an attachment to Form 5500.</p> <p>▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).</p>	<p>OMB No. 1210-0110</p> <hr/> <p>2024</p> <hr/> <p>This Form is Open to Public Inspection</p>
---	--	--

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

<p>A Name of plan NISOURCE LIFE AND MEDICAL BENEFITS PROGRAM</p>	<p>B Three-digit plan number (PN) ▶</p>	<p>536</p>
<p>C Plan sponsor's name as shown on line 2a of Form 5500 NISOURCE INC.</p>	<p>D Employer Identification Number (EIN) 35-2108964</p>	

Part I Information Concerning Insurance Contract Coverage, Fees, and Commissions Provide information for each contract on a separate Schedule A. Individual contracts grouped as a unit in Parts II and III can be reported on a single Schedule A.

1 Coverage Information:

(a) Name of insurance carrier
HEALTH NEW ENGLAND, INC.

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
04-2864973	95673	111161	17	01/01/2024	12/31/2024

2 Insurance fee and commission information. Enter the total fees and total commissions paid. List in line 3 the agents, brokers, and other persons in descending order of the amount paid.

<p>(a) Total amount of commissions paid 2557</p>	<p>(b) Total amount of fees paid 0</p>
---	---

3 Persons receiving commissions and fees. (Complete as many entries as needed to report all persons).

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid
LOCKTON COMPANIES **4725 PIEDMONT ROW DR. #510 CHARLOTTE, NC 28210**

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
2557			3

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

Part II Investment and Annuity Contract Information
 Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

4 Current value of plan's interest under this contract in the general account at year end	4	
5 Current value of plan's interest under this contract in separate accounts at year end.....	5	

6 Contracts With Allocated Funds:

a State the basis of premium rates ▶

b Premiums paid to carrier **6b**

c Premiums due but unpaid at the end of the year **6c**

d If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. **6d**
 Specify nature of costs ▶

e Type of contract: (1) individual policies (2) group deferred annuity
 (3) other (specify) ▶

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶

7 Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

a Type of contract: (1) deposit administration (2) immediate participation guarantee
 (3) guaranteed investment (4) other ▶

b Balance at the end of the previous year	7b	0
c Additions: (1) Contributions deposited during the year	7c(1)	
	7c(2)	
	7c(3)	
	7c(4)	
	7c(5)	
(6) Total additions	7c(6)	0
d Total of balance and additions (add lines 7b and 7c(6))	7d	0
e Deductions: (1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	
	7e(2)	
	7e(3)	
	7e(4)	
	(5) Total deductions	
f Balance at the end of the current year (subtract line 7e(5) from line 7d).....	7f	0

Part III Welfare Benefit Contract Information
 If more than one contract covers the same group of employees of the same employer(s) or members of the same employee organizations(s), the information may be combined for reporting purposes if such contracts are experience-rated as a unit. Where contracts cover individual employees, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

8 Benefit and contract type (check all applicable boxes)

- a** Health (other than dental or vision)
- b** Dental
- c** Vision
- d** Life insurance
- e** Temporary disability (accident and sickness)
- f** Long-term disability
- g** Supplemental unemployment
- h** Prescription drug
- i** Stop loss (large deductible)
- j** HMO contract
- k** PPO contract
- l** Indemnity contract
- m** Other (specify) ▶

9 Experience-rated contracts:

a	Premiums: (1) Amount received	9a(1)		
	(2) Increase (decrease) in amount due but unpaid	9a(2)		
	(3) Increase (decrease) in unearned premium reserve	9a(3)		
	(4) Earned ((1) + (2) - (3))		9a(4)	0
b	Benefit charges (1) Claims paid	9b(1)		
	(2) Increase (decrease) in claim reserves	9b(2)		
	(3) Incurred claims (add (1) and (2))		9b(3)	0
	(4) Claims charged		9b(4)	
c	Remainder of premium: (1) Retention charges (on an accrual basis) --			
	(A) Commissions	9c(1)(A)		
	(B) Administrative service or other fees	9c(1)(B)		
	(C) Other specific acquisition costs	9c(1)(C)		
	(D) Other expenses	9c(1)(D)		
	(E) Taxes	9c(1)(E)		
	(F) Charges for risks or other contingencies	9c(1)(F)		
	(G) Other retention charges	9c(1)(G)		
	(H) Total retention		9c(1)(H)	0
	(2) Dividends or retroactive rate refunds. (These amounts were <input type="checkbox"/> paid in cash, or <input type="checkbox"/> credited.)		9c(2)	
d	Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement		9d(1)	
	(2) Claim reserves		9d(2)	
	(3) Other reserves		9d(3)	
e	Dividends or retroactive rate refunds due. (Do not include amount entered in line 9c(2).)		9e	

10 Nonexperience-rated contracts:

a	Total premiums or subscription charges paid to carrier	10a		255669
b	If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount.	10b		

Specify nature of costs.

Part IV Provision of Information

11 Did the insurance company fail to provide any information necessary to complete Schedule A? Yes No

12 If the answer to line 11 is "Yes," specify the information not provided. ▶

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

Part II Investment and Annuity Contract Information
 Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

4 Current value of plan's interest under this contract in the general account at year end	4	
5 Current value of plan's interest under this contract in separate accounts at year end.....	5	

6 Contracts With Allocated Funds:

a State the basis of premium rates ▶

b Premiums paid to carrier **6b**

c Premiums due but unpaid at the end of the year **6c**

d If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. **6d**
 Specify nature of costs ▶

e Type of contract: (1) individual policies (2) group deferred annuity
 (3) other (specify) ▶

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶

7 Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

a Type of contract: (1) deposit administration (2) immediate participation guarantee
 (3) guaranteed investment (4) other ▶

b Balance at the end of the previous year	7b	0
c Additions: (1) Contributions deposited during the year	7c(1)	
	7c(2)	
	7c(3)	
	7c(4)	
	7c(5)	
(6) Total additions	7c(6)	0
d Total of balance and additions (add lines 7b and 7c(6))	7d	0
e Deductions:	7e(1)	
	7e(2)	
	7e(3)	
	7e(4)	
	(5) Total deductions	
f Balance at the end of the current year (subtract line 7e(5) from line 7d).....	7f	0

Part III Welfare Benefit Contract Information
 If more than one contract covers the same group of employees of the same employer(s) or members of the same employee organizations(s), the information may be combined for reporting purposes if such contracts are experience-rated as a unit. Where contracts cover individual employees, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

8 Benefit and contract type (check all applicable boxes)

- a Health (other than dental or vision)
- b Dental
- c Vision
- d Life insurance
- e Temporary disability (accident and sickness)
- f Long-term disability
- g Supplemental unemployment
- h Prescription drug
- i Stop loss (large deductible)
- j HMO contract
- k PPO contract
- l Indemnity contract
- m Other (specify) ▶

9 Experience-rated contracts:

a Premiums: (1) Amount received		9a(1)	
(2) Increase (decrease) in amount due but unpaid		9a(2)	
(3) Increase (decrease) in unearned premium reserve		9a(3)	
(4) Earned ((1) + (2) - (3))		9a(4)	0
b Benefit charges (1) Claims paid		9b(1)	
(2) Increase (decrease) in claim reserves		9b(2)	
(3) Incurred claims (add (1) and (2))		9b(3)	0
(4) Claims charged		9b(4)	
c Remainder of premium: (1) Retention charges (on an accrual basis) --			
(A) Commissions	9c(1)(A)		
(B) Administrative service or other fees	9c(1)(B)		
(C) Other specific acquisition costs	9c(1)(C)		
(D) Other expenses	9c(1)(D)		
(E) Taxes	9c(1)(E)		
(F) Charges for risks or other contingencies	9c(1)(F)		
(G) Other retention charges	9c(1)(G)		
(H) Total retention	9c(1)(H)		0
(2) Dividends or retroactive rate refunds. (These amounts were <input type="checkbox"/> paid in cash, or <input type="checkbox"/> credited.)		9c(2)	
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement		9d(1)	
(2) Claim reserves		9d(2)	
(3) Other reserves		9d(3)	
e Dividends or retroactive rate refunds due. (Do not include amount entered in line 9c(2).)		9e	

10 Nonexperience-rated contracts:

a Total premiums or subscription charges paid to carrier		10a	5382596
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount.		10b	

Specify nature of costs.

Part IV Provision of Information

11 Did the insurance company fail to provide any information necessary to complete Schedule A? Yes No

12 If the answer to line 11 is "Yes," specify the information not provided. ▶

**SCHEDULE A
(Form 5500)**

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration
Pension Benefit Guaranty Corporation

Insurance 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.**

▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).

OMB No. 1210-0110

2024

This Form is Open to Public Inspection

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

A Name of plan NISOURCE LIFE AND MEDICAL BENEFITS PROGRAM		B Three-digit plan number (PN) ▶ 536
C Plan sponsor's name as shown on line 2a of Form 5500 NISOURCE INC.		D Employer Identification Number (EIN) 35-2108964

Part I Information Concerning Insurance Contract Coverage, Fees, and Commissions Provide information for each contract on a separate Schedule A. Individual contracts grouped as a unit in Parts II and III can be reported on a single Schedule A.

1 Coverage Information:

(a) Name of insurance carrier
MINNESOTA LIFE INSURANCE COMPANY - SUPPLEMENTAL

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
41-0417830	66168	34136	7683	01/01/2024	12/31/2024

2 Insurance fee and commission information. Enter the total fees and total commissions paid. List in line 3 the agents, brokers, and other persons in descending order of the amount paid.

(a) Total amount of commissions paid	(b) Total amount of fees paid
---	--------------------------------------

3 Persons receiving commissions and fees. (Complete as many entries as needed to report all persons).

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

Part II Investment and Annuity Contract Information
 Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

4 Current value of plan's interest under this contract in the general account at year end	4	
5 Current value of plan's interest under this contract in separate accounts at year end.....	5	

6 Contracts With Allocated Funds:

a State the basis of premium rates ▶

b Premiums paid to carrier **6b**

c Premiums due but unpaid at the end of the year **6c**

d If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. **6d**
 Specify nature of costs ▶

e Type of contract: (1) individual policies (2) group deferred annuity
 (3) other (specify) ▶

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶

7 Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

a Type of contract: (1) deposit administration (2) immediate participation guarantee
 (3) guaranteed investment (4) other ▶

b Balance at the end of the previous year	7b	0
c Additions: (1) Contributions deposited during the year	7c(1)	
	7c(2)	
	7c(3)	
	7c(4)	
	7c(5)	
(6) Total additions	7c(6)	0
d Total of balance and additions (add lines 7b and 7c(6))	7d	0
e Deductions: (1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	
	7e(2)	
	7e(3)	
	7e(4)	
	(5) Total deductions	
f Balance at the end of the current year (subtract line 7e(5) from line 7d).....	7f	0

Part III Welfare Benefit Contract Information
 If more than one contract covers the same group of employees of the same employer(s) or members of the same employee organizations(s), the information may be combined for reporting purposes if such contracts are experience-rated as a unit. Where contracts cover individual employees, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

8 Benefit and contract type (check all applicable boxes)

- a** Health (other than dental or vision)
- b** Dental
- c** Vision
- d** Life insurance
- e** Temporary disability (accident and sickness)
- f** Long-term disability
- g** Supplemental unemployment
- h** Prescription drug
- i** Stop loss (large deductible)
- j** HMO contract
- k** PPO contract
- l** Indemnity contract
- m** Other (specify) ▶

9 Experience-rated contracts:

a	Premiums: (1) Amount received	9a(1)		
	(2) Increase (decrease) in amount due but unpaid	9a(2)		
	(3) Increase (decrease) in unearned premium reserve	9a(3)		
	(4) Earned ((1) + (2) - (3))		9a(4)	0
b	Benefit charges (1) Claims paid	9b(1)		
	(2) Increase (decrease) in claim reserves	9b(2)		
	(3) Incurred claims (add (1) and (2))		9b(3)	0
	(4) Claims charged		9b(4)	
c	Remainder of premium: (1) Retention charges (on an accrual basis) --			
	(A) Commissions	9c(1)(A)		
	(B) Administrative service or other fees	9c(1)(B)		
	(C) Other specific acquisition costs	9c(1)(C)		
	(D) Other expenses	9c(1)(D)		
	(E) Taxes	9c(1)(E)		
	(F) Charges for risks or other contingencies	9c(1)(F)		
	(G) Other retention charges	9c(1)(G)		
	(H) Total retention		9c(1)(H)	0
	(2) Dividends or retroactive rate refunds. (These amounts were <input type="checkbox"/> paid in cash, or <input type="checkbox"/> credited.)		9c(2)	
d	Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement		9d(1)	
	(2) Claim reserves		9d(2)	
	(3) Other reserves		9d(3)	
e	Dividends or retroactive rate refunds due. (Do not include amount entered in line 9c(2).)		9e	

10 Nonexperience-rated contracts:

a	Total premiums or subscription charges paid to carrier	10a		2580771
b	If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount.	10b		

Specify nature of costs.

Part IV Provision of Information

11 Did the insurance company fail to provide any information necessary to complete Schedule A? Yes No

12 If the answer to line 11 is "Yes," specify the information not provided. ▶

<p>SCHEDULE A (Form 5500)</p> <p>Department of the Treasury Internal Revenue Service</p> <hr/> <p>Department of Labor Employee Benefits Security Administration</p> <hr/> <p>Pension Benefit Guaranty Corporation</p>	<p>Insurance Information</p> <p>This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).</p> <p>▶ File as an attachment to Form 5500.</p> <p>▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).</p>	<p>OMB No. 1210-0110</p> <hr/> <p>2024</p> <hr/> <p>This Form is Open to Public Inspection</p>
---	--	--

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

<p>A Name of plan NISOURCE LIFE AND MEDICAL BENEFITS PROGRAM</p>	<p>B Three-digit plan number (PN) ▶</p>	<p>536</p>
<p>C Plan sponsor's name as shown on line 2a of Form 5500 NISOURCE INC.</p>	<p>D Employer Identification Number (EIN) 35-2108964</p>	

Part I Information Concerning Insurance Contract Coverage, Fees, and Commissions Provide information for each contract on a separate Schedule A. Individual contracts grouped as a unit in Parts II and III can be reported on a single Schedule A.

1 Coverage Information:

(a) Name of insurance carrier
MINNESOTA LIFE INSURANCE COMPANY - VOLUNTARY AD&D

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
41-0417830	66168	34137	5177	01/01/2024	12/31/2024

2 Insurance fee and commission information. Enter the total fees and total commissions paid. List in line 3 the agents, brokers, and other persons in descending order of the amount paid.

<p>(a) Total amount of commissions paid 24362</p>	<p>(b) Total amount of fees paid 0</p>
--	---

3 Persons receiving commissions and fees. (Complete as many entries as needed to report all persons).

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid
MCGRIFF INSURANCE SERVICES INC
3400 OVERTON PARK DRIVE
SUITE 300
ATLANTA, GA 30339

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
24362			3

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

Part II Investment and Annuity Contract Information
 Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

4 Current value of plan's interest under this contract in the general account at year end	4	
5 Current value of plan's interest under this contract in separate accounts at year end.....	5	

6 Contracts With Allocated Funds:

a State the basis of premium rates ▶

b Premiums paid to carrier **6b**

c Premiums due but unpaid at the end of the year **6c**

d If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. **6d**
 Specify nature of costs ▶

e Type of contract: (1) individual policies (2) group deferred annuity
 (3) other (specify) ▶

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶

7 Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

a Type of contract: (1) deposit administration (2) immediate participation guarantee
 (3) guaranteed investment (4) other ▶

b Balance at the end of the previous year	7b	0
c Additions: (1) Contributions deposited during the year	7c(1)	
	7c(2)	
	7c(3)	
	7c(4)	
	7c(5)	
(6) Total additions	7c(6)	0
d Total of balance and additions (add lines 7b and 7c(6))	7d	0
e Deductions: (1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	
	7e(2)	
	7e(3)	
	7e(4)	
	(5) Total deductions	
f Balance at the end of the current year (subtract line 7e(5) from line 7d).....	7f	0

Part III Welfare Benefit Contract Information
 If more than one contract covers the same group of employees of the same employer(s) or members of the same employee organizations(s), the information may be combined for reporting purposes if such contracts are experience-rated as a unit. Where contracts cover individual employees, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

8 Benefit and contract type (check all applicable boxes)

- a** Health (other than dental or vision)
 b Dental
 c Vision
 d Life insurance
e Temporary disability (accident and sickness)
 f Long-term disability
 g Supplemental unemployment
 h Prescription drug
i Stop loss (large deductible)
 j HMO contract
 k PPO contract
 l Indemnity contract
m Other (specify) ▶ **ACCIDENTAL DEATH AND DISMEMBERMENT**

9 Experience-rated contracts:

a Premiums: (1) Amount received	9a(1)		
(2) Increase (decrease) in amount due but unpaid	9a(2)		
(3) Increase (decrease) in unearned premium reserve	9a(3)		
(4) Earned ((1) + (2) - (3))		9a(4)	0
b Benefit charges (1) Claims paid	9b(1)		
(2) Increase (decrease) in claim reserves	9b(2)		
(3) Incurred claims (add (1) and (2))		9b(3)	0
(4) Claims charged		9b(4)	
c Remainder of premium: (1) Retention charges (on an accrual basis) --			
(A) Commissions	9c(1)(A)		
(B) Administrative service or other fees	9c(1)(B)		
(C) Other specific acquisition costs	9c(1)(C)		
(D) Other expenses	9c(1)(D)		
(E) Taxes	9c(1)(E)		
(F) Charges for risks or other contingencies	9c(1)(F)		
(G) Other retention charges	9c(1)(G)		
(H) Total retention		9c(1)(H)	0
(2) Dividends or retroactive rate refunds. (These amounts were <input type="checkbox"/> paid in cash, or <input type="checkbox"/> credited.)		9c(2)	
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement		9d(1)	
(2) Claim reserves		9d(2)	
(3) Other reserves		9d(3)	
e Dividends or retroactive rate refunds due. (Do not include amount entered in line 9c(2).)		9e	

10 Nonexperience-rated contracts:

a Total premiums or subscription charges paid to carrier	10a	243623
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount. Specify nature of costs.	10b	

Part IV Provision of Information

11 Did the insurance company fail to provide any information necessary to complete Schedule A? Yes No

12 If the answer to line 11 is "Yes," specify the information not provided. ▶

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.
--	--	---

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

A Name of plan NISOURCE LIFE AND MEDICAL BENEFITS PROGRAM	B Three-digit plan number (PN) ▶	536
C Plan sponsor's name as shown on line 2a of Form 5500 NISOURCE INC.	D Employer Identification Number (EIN) 35-2108964	

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

ALLSPRING GLOBAL INVESTMENTS, LLC **1415 VANTAGE PARK DRIVE**
3RD FLOOR
CHARLOTTE, NC 28203

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

BNY MELLON

25-0659306

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

DODGE AND COX

94-1441976

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

FIDELITY INVESTMENTS INSTITUTIONAL

04-2647786

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

HARDING, LOEVNER FUNDS, INC.

333 SOUTH WABASH AVENUE
CHICAGO, IL 60604

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

HEARTLAND FUNDS

790 NORTH WATER STREET
MILWAUKEE, WI 53202

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

THE VANGUARD GROUP INC.

23-1945930

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

WILLIAM BLAIR & COMPANY LLC

150 NORTH RIVERSIDE PLAZA
CHICAGO, IL 60606

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

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

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

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

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

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

ANTHEM INSURANCE COMPANIES INC

35-0781558

(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?
12 13 15 49 50 62	NONE	4498394	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	0	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

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

BEACON HEALTH

54-1414194

(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?
23 50	NONE	143360	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

MCCONNELL & JONES, LLP

76-0488832

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
10 50	NONE	58500	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

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

PORTER WRIGHT MORRIS AND ARTHUR

31-4373657

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
29 50	NONE	55760	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

LEGACY PROFESSIONALS

32-0043599

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
10 50	NONE	20303	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

NORTHERN TRUST COMPANY

36-1561860

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
21 28 50 51 59	NONE	18994	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

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

LCG ASSOCIATES INC

75-1680350

(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 50	NONE	11913	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

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

(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:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

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

A Name of plan <u>NISOURCE LIFE AND MEDICAL BENEFITS PROGRAM</u>	B Three-digit plan number (PN) ▶	<u>536</u>
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>NISOURCE INC.</u>	D Employer Identification Number (EIN) <u>35-2108964</u>	

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

a Name of MTIA, CCT, PSA, or 103-12 IE: NT COMMON S&P 500 INDEX FD-L

b Name of sponsor of entity listed in (a): NORTHERN TRUST INVESTMENTS, INC.

c EIN-PN <u>36-7361150-001</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>5464845</u>
---------------------------------------	-------------------------------	--

a Name of MTIA, CCT, PSA, or 103-12 IE: NIPSCO HEALTH & MED BEN PN MT

b Name of sponsor of entity listed in (a): NORTHERN INDIANA PUBLIC SERVICE CO

c EIN-PN <u>35-1883904-001</u>	d Entity code <u>M</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>34490386</u>
---------------------------------------	-------------------------------	---

a Name of MTIA, CCT, PSA, or 103-12 IE: CLOSED-END INT'L EQ

b Name of sponsor of entity listed in (a): ALLSPRING GLOBAL INVESTMENTS, LLC.

c EIN-PN <u>04-6782445-000</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>10345276</u>
---------------------------------------	-------------------------------	---

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

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

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
-----------------	----------------------	---

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

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

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
-----------------	----------------------	---

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

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

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
-----------------	----------------------	---

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

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

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
-----------------	----------------------	---

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

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

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

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

c EIN-PN

d Entity code

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

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

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

c EIN-PN

d Entity code

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

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

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

c EIN-PN

d Entity code

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

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

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

c EIN-PN

d Entity code

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

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

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

c EIN-PN

d Entity code

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

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

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

c EIN-PN

d Entity code

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

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

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

c EIN-PN

d Entity code

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

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

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

c EIN-PN

d Entity code

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

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

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

c EIN-PN

d Entity code

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

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

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

c EIN-PN

d Entity code

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

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
--	--	--

For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024	
A Name of plan NISOURCE LIFE AND MEDICAL BENEFITS PROGRAM	B Three-digit plan number (PN) ▶ 536
C Plan sponsor's name as shown on line 2a of Form 5500 NISOURCE INC.	D Employer Identification Number (EIN) 35-2108964

Part I	Asset and Liability Statement
---------------	--------------------------------------

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

		(a) Beginning of Year	(b) End of Year
Assets			
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		
(2) Participant contributions	1b(2)		
(3) Other	1b(3)	7932737	12120184
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)	14761524	15810121
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)	30547879	34490386
(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)	91472790	92287926
(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	144714930	154708617
Liabilities			
g Benefit claims payable.....	1g	11931000	9906000
h Operating payables.....	1h	1314300	811536
i Acquisition indebtedness.....	1i		
j Other liabilities.....	1j	180732	189380
k Total liabilities (add all amounts in lines 1g through 1j).....	1k	13426032	10906916
Net Assets			
l Net assets (subtract line 1k from line 1f).....	1l	131288898	143801701

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)	101298275	
(B) Participants.....	2a(1)(B)	29836309	
(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)		131134584
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)		
(B) U.S. Government securities.....	2b(1)(B)		
(C) Corporate debt instruments.....	2b(1)(C)		
(D) Loans (other than to participants).....	2b(1)(D)		
(E) Participant loans.....	2b(1)(E)		
(F) Other.....	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		0
(2) Dividends:			
(A) Preferred stock.....	2b(2)(A)		
(B) Common stock.....	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)	2159856	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		2159856
(3) Rents.....	2b(3)		
(4) Net gain (loss) on sale of assets:			
(A) Aggregate proceeds.....	2b(4)(A)		
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result.....	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets:			
(A) Real estate.....	2b(5)(A)		
(B) Other.....	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		1823597
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		3942507
(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)		4947087
c Other income	2c		2367573
d Total income. Add all income amounts in column (b) and enter total	2d		146375204

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	118933493	
(2) To insurance carriers for the provision of benefits	2e(2)	9178316	
(3) Other	2e(3)	893179	
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		129004988
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)	4644754	
(3) Recordkeeping fees	2i(3)		
(4) IQPA audit fees	2i(4)	78803	
(5) Investment advisory and investment management fees	2i(5)	30907	
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)	55760	
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)	47189	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		4857413
j Total expenses. Add all expense amounts in column (b) and enter total	2j		133862401

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		12512803
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: **MCCONNELL & JONES LLP**

(2) EIN: **76-0488832**

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		50000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	X		
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
l Has the plan failed to provide any benefit when due under the plan?		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)			
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			

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

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

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

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

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

NiSource Life and Medical Benefits Program

Employer ID Number: 35-2108964
Plan Number: 536

Financial Statements as of December 31, 2024 and
2023 and for the Year Ended December 31, 2024,
Supplemental Schedules as of and for the
Year Ended December 31, 2024, and
Independent Auditor's Report

NISOURCE LIFE AND MEDICAL BENEFITS PROGRAM

TABLE OF CONTENTS

	Page
INDEPENDENT AUDITOR'S REPORT	1-4
FINANCIAL STATEMENTS:	
Statements of Net Assets Available for Benefits as of December 31, 2024 and 2023	5
Statement of Changes in Net Assets Available for Benefits for the Year Ended December 31, 2024	6
Statements of Plan Benefit Obligations as of December 31, 2024 and 2023	7
Statement of Changes in Plan Benefit Obligations for the Year Ended December 31, 2024	8
Notes to Financial Statements	9-22
SUPPLEMENTAL SCHEDULES:	
Form 5500, Schedule H, Part IV, Line 4i — Schedule of Assets (Held at End of Year) as of December 31, 2024	23
Form 5500, Schedule H, Part IV, Line 4j — Schedule of Reportable Transactions for the Year Ended December 31, 2024	24

NOTE: All other schedules required by Section 2520.103-10 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 have been omitted because they are not applicable.



INDEPENDENT AUDITOR'S REPORT

To the Participants and Plan Administrator of the
NiSource Life and Medical Benefits Program:

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

We have performed audits of the financial statements of the NiSource Life and Medical Benefits Program (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 statements of net assets available for benefits and statements of plan benefit obligations as of December 31, 2024 and 2023, the related statement of changes in net assets available for benefits and statement of changes in plan benefit obligations for the year ended December 31, 2024, and the related notes to the financial statements (collectively, the financial statements).

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

Management has obtained a certification from a qualified institution as of December 31, 2024 and 2023, and for the year ended December 31, 2024, stating that the certified investment information, as described in Note 5 to the financial statements, is complete and accurate.

Opinion on the Financial Statements

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

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



Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (US GAAS). Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the Financial Statements

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

In preparing the financial statements, Management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the ability of the Plan to continue as a going concern for one year after the date that the financial statements were 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 transactions of the Plan that are presented and disclosed in the financial statements are in conformity with the provisions of the Plan, including maintaining sufficient records with respect to each of the participants, to determine the benefits due or which may become due to such participants.

Auditor's Responsibilities for the Audit of the Financial Statements

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

In performing an audit in accordance with US GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.



- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal controls of the Plan. 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 ability of the Plan to continue as a going concern for a reasonable period of time.

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

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 US GAAP.

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

Other Matter - Supplemental Schedules Required by ERISA

The supplemental Schedule of Assets (Held at End of Year) as of December 31, 2024 and Schedule of Reportable Transactions for the year ended December 31, 2024 are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of Management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the 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 US GAAS. For information included in the supplemental schedules that agreed to or are derived from the certified investment information, we compared such information to the related certified investment information.

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



McConnell Jones

In our opinion

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

McConnell & Jones LLP

Houston, Texas
October 10, 2025

NISOURCE LIFE AND MEDICAL BENEFITS PROGRAM

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

	2024	2023
ASSETS:		
Investments — at fair value:		
Mutual funds	\$ 92,287,926	\$ 91,472,790
Common collective trusts	15,810,121	14,761,524
Plan interest in the Northern Indiana Public Service Company Health and Medical Benefit Plan Trust	<u>34,490,386</u>	<u>30,547,879</u>
Total investments	142,588,433	136,782,193
Accrued dividends and interest receivable	151,824	141,467
Prescription drug rebate receivable	10,591,084	6,318,150
Stop-loss reimbursements receivable	186,713	1,132,754
Unrelated business income tax refund receivable	<u>1,190,563</u>	<u>340,366</u>
Total assets	<u>154,708,617</u>	<u>144,714,930</u>
LIABILITIES:		
Reimbursement payable to sponsor	811,536	1,314,300
ACA fees payable	47,189	43,167
Pending trades - net	<u>142,191</u>	<u>137,565</u>
Total liabilities	<u>1,000,916</u>	<u>1,495,032</u>
NET ASSETS AVAILABLE FOR BENEFITS	<u>\$ 153,707,701</u>	<u>\$ 143,219,898</u>

See accompanying notes to financial statements.

NISOURCE LIFE AND MEDICAL BENEFITS PROGRAM

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS FOR THE YEAR ENDED DECEMBER 31, 2024

ADDITIONS:

Contributions:

Company	\$ 101,298,275
Participant	<u>29,836,309</u>
Total contributions	<u>131,134,584</u>

Investment income:

Net appreciation in fair value of investments	6,695,209
Interest and dividends	2,235,331
Less investment fees	(30,907)
Change in Plan interest in the Northern Indiana Public Service Company Health and Medical Benefit Plan Trust investment	<u>3,942,507</u>
Net investment income	<u>12,842,140</u>
Stop-loss reimbursements	<u>674,721</u>
Other income	<u>1,692,852</u>
Total additions	<u>146,344,297</u>

DEDUCTIONS:

Claims paid - net	120,958,493
Premiums paid	9,178,316
Unrelated business income tax	893,179
Fees mandated by ACA	47,189
Administrative expenses	<u>4,779,317</u>
Total deductions	<u>135,856,494</u>

NET INCREASE 10,487,803

NET ASSETS AVAILABLE FOR BENEFITS:

Beginning of year	<u>143,219,898</u>
End of year	<u>\$ 153,707,701</u>

See accompanying notes to financial statements.

NISOURCE LIFE AND MEDICAL BENEFITS PROGRAM

STATEMENTS OF PLAN BENEFIT OBLIGATIONS AS OF DECEMBER 31, 2024 AND 2023

	2024		
	<u>Medical</u>	<u>Life</u>	<u>Total</u>
AMOUNTS CURRENTLY PAYABLE:			
Claims payable and claims incurred but not reported	\$ 9,906,000	\$ -	\$ 9,906,000
POSTRETIREMENT BENEFIT OBLIGATIONS:			
Current retirees	36,252,710	48,319,467	84,572,177
Other participants fully eligible for benefits	421,473	4,069,468	4,490,941
Other participants not yet fully eligible for benefits	58,874,788	1,120,113	59,994,901
Total postretirement benefit obligations	95,548,971	53,509,048	149,058,019
TOTAL PLAN BENEFIT OBLIGATIONS	<u>\$ 105,454,971</u>	<u>53,509,048</u>	<u>\$ 158,964,019</u>
	2023		
	<u>Medical</u>	<u>Life</u>	<u>Total</u>
AMOUNTS CURRENTLY PAYABLE:			
Claims payable and claims incurred but not reported	\$ 11,931,000	\$ -	\$ 11,931,000
POSTRETIREMENT BENEFIT OBLIGATIONS:			
Current retirees	44,351,555	51,060,871	95,412,426
Other participants fully eligible for benefits	515,074	4,924,178	5,439,252
Other participants not yet fully eligible for benefits	69,533,775	1,511,828	71,045,603
Total postretirement benefit obligations	114,400,404	57,496,877	171,897,281
TOTAL PLAN BENEFIT OBLIGATIONS	<u>\$ 126,331,404</u>	<u>\$ 57,496,877</u>	<u>\$ 183,828,281</u>

See accompanying notes to financial statements.

NISOURCE LIFE AND MEDICAL BENEFITS PROGRAM

STATEMENT OF CHANGES IN PLAN BENEFIT OBLIGATIONS FOR THE YEAR ENDED DECEMBER 31, 2024

	<u>Medical</u>	<u>Life</u>	<u>Total</u>
AMOUNTS CURRENTLY PAYABLE:			
Balance — beginning of year	\$ 11,931,000	\$	\$ 11,931,000
Claims incurred	118,933,493		118,933,493
Claims paid	<u>(120,958,493)</u>	<u> </u>	<u>(120,958,493)</u>
Balance — end of year	<u>9,906,000</u>	<u> </u>	<u>9,906,000</u>
POSTRETIREMENT BENEFIT OBLIGATIONS:			
Balance — beginning of year	114,400,404	57,496,877	171,897,281
Increase (decrease) during year due to:			
Service cost	3,451,279	84,729	3,536,008
Interest cost	5,285,321	2,749,990	8,035,311
Changes in actuarial assumptions	(5,538,302)	(4,047,735)	(9,586,037)
Net claims/premiums paid	(13,359,389)	(2,080,929)	(15,440,318)
Actuarial (gains)	<u>(8,690,342)</u>	<u>(693,884)</u>	<u>(9,384,226)</u>
Balance — end of year	<u>95,548,971</u>	<u>53,509,048</u>	<u>149,058,019</u>
TOTAL PLAN BENEFIT OBLIGATIONS — end of year	<u>\$ 105,454,971</u>	<u>\$ 53,509,048</u>	<u>\$ 158,964,019</u>

See accompanying notes to financial statements.

NISOURCE LIFE AND MEDICAL BENEFITS PROGRAM

NOTES TO FINANCIAL STATEMENTS

AS OF DECEMBER 31, 2024 AND 2023 AND FOR THE YEAR ENDED DECEMBER 31, 2024

1. DESCRIPTION OF THE PLAN

NiSource Life and Medical Benefits Program (“Plan”) was established January 1, 2008 and is sponsored and maintained by NiSource Inc. (“NiSource” or “Company”). The Plan functions as a wrap plan, with several health and welfare plans in this single reporting entity, and provides coverage for essentially all participants in medical and life plans sponsored by NiSource or an affiliate, except those covered by the Northern Indiana Public Service Company Employee Life Insurance Plan and the NiSource Post-65 Retiree Medical Plan.

The trusts established under the Plan include the following: Northern Indiana Public Service Company Health and Medical Benefit Plan Trust, which is a Master Trust (the “Master Trust”), the NiSource Non-Union Life and Medical Benefits VEBA Trust (the “Non-Union VEBA Trust”), and the NiSource Union Life and Medical Benefits VEBA Trust (the “Union VEBA Trust,”) and together with the Master Trust and the Non-Union VEBA Trust, the “VEBA Trusts”.

The following brief description of the Plan is provided for general information purposes only. Participants should refer to the Plan documents for more complete information.

General — The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (“ERISA”), as amended.

NiSource Consolidated Flex Medical Plan — Through the NiSource Consolidated Flex Medical Plan, the Plan provides health benefits for active employees and eligible pre-65 retirees, and for eligible dependents of active employees and eligible retirees, whereby claims are administered by Anthem and Carelon Rx, the Plan’s claims administrators. NiSource Corporate Services Company, an affiliate of the Company, pays claims costs and administrative expenses to the claims administrators out of its general assets and participant contributions and is later reimbursed for a portion of such costs and expenses by the participating companies or, with respect to claims costs and administrative expenses attributable to eligible retirees, by the VEBA Trusts. The Plan also provides HMO options, which are fully insured through various providers. No assets are held in the Non-Union VEBA Trust or in the Union VEBA Trust under the Plan for the active employees.

Benefits provided by the Plan include medical, prescription drug, mental health and substance abuse treatment, and an employee assistance program. Active employees and eligible pre-65 retirees, and their eligible spouses or dependents (provided the spouse or dependent of an eligible pre-65 retiree has not attained age 65) and each eligible post-65 retiree’s spouse or dependent who has not attained age 65 are entitled to enroll in the Plan.

Contributions from active employees and eligible retirees may be required to participate in the Plan depending upon specific eligibility provisions. Under the collective bargaining agreements, participants pay approximately 25%–40% of the contribution, and the employer pays the remaining 60%–75%. The Plan includes a defined dollar methodology to determine the amount the Company will contribute toward its share of the cost for postretirement medical benefits for certain eligible retirees and their eligible dependents. The amount of participant contributions ranges from \$0 to \$4,829 per month based, among other things, on company affiliation, bargaining unit/non-bargaining unit affiliations, and the availability of a defined dollar subsidy.

Postretirement medical benefits other than COBRA (the Consolidated Omnibus Budget Reconciliation Act) are not available to non-union exempt employees hired on or after January 1, 2010, to non-union non-exempt employees hired or rehired on or after January 1, 2013, or to certain union or other ineligible employees or former employees.

The Company maintains an experience-rated excess medical risk policy with NiSource Insurance Corporation, Inc. (the “Stop-Loss Insurer”), which provides stop-loss protection for health claims expense. Under the terms of the policy, individual participant claim expenses incurred within the policy year in excess of \$750,000 for 2024 and \$500,000 for 2023 are reimbursed to the Company by the Stop-Loss Insurer.

NiSource Life Insurance Plan — Under the NiSource Life Insurance Plan, the Plan is noncontributory for basic benefits. Eligible active employees can purchase additional life insurance in multiples of one to five times base earnings. The Company funds life insurance benefits for eligible active employees up to two times base earnings through the purchase of a life insurance policy. The Plan contains life insurance provisions for eligible active employees whereby Minnesota Life Insurance Company (“Minnesota Life”), the insurance carrier, pays benefits. Premiums are paid to Minnesota Life.

The Plan provides accidental death and dismemberment insurance coverage for eligible active employees on a noncontributory basis up to two times base earnings. Eligible participants may purchase additional coverage. Dependent life and accidental death and dismemberment coverage are available for purchase by eligible participants.

The Plan provides life insurance benefits for eligible retirees. Retirees do not contribute toward this insurance coverage. The maximum life benefit amount for eligible retirees varies by company, employee group and date of retirement.

The Plan provides accidental death and dismemberment insurance coverage for eligible retirees on a contributory basis in increments of \$10,000 up to \$50,000. Dependent accidental death and dismemberment insurance coverage is available for purchase by eligible participants.

Postretirement life insurance and accidental death and dismemberment benefits are not available to non-union exempt employees hired after January 1, 2010, to non-union non-exempt employees hired after January 1, 2013, to certain union employees or to other employees or former employees who are not eligible.

Plan Administration — The NiSource Benefits Committee (“Committee”) has administrative and investment responsibilities with respect to the Plan. The Chief Executive Officer of the Company, which is the sponsor of the Plan, appoints the members of the Committee. In its discretion, the Committee may delegate such authority and responsibility with respect to the Plan to one or more qualified employees of the Company or its affiliates and may delegate to any division or department of the Company the discretionary authority to make decisions regarding Plan administration.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The following are significant accounting policies followed by the Plan:

Basis of Accounting — The accompanying financial statements have been prepared on the accrual basis of accounting, in accordance with accounting principles generally accepted in the United States of America (“GAAP”).

Investment Policies

Valuation of Plan Interest in Master Trust – The Plan’s investment in the Master Trust is presented at fair value, which has been determined based on the fair value of the underlying investments of the Master Trust.

Valuation of Investments — Investments are reported at fair value. The fair value of a financial instrument is the amount that would be received to sell that asset (or paid to transfer a liability) in an orderly transaction between market participants at the measurement date (the exit price). See Notes 6 and 7 for a discussion on fair value measurements.

Other — Purchases and sales of securities are reflected as of the trade date. Pending sales of investments and pending purchases of investments include receivables and payables, respectively, related to transactions that have not been settled at year-end.

Dividend income on investments is recorded on the ex-dividend date. Interest earned on investments is recorded on the accrual basis.

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.

Party-in-Interest Transactions — The Plan and Master Trust invest in common collective trusts and mutual funds which are managed by The Northern Trust Company (“Trustee”) who holds the assets of the Master Trust and certain assets of the Plan, and therefore, these transactions qualify as exempt party-in-interest transactions.

Related Party Transactions - NiSource Corporate Services Company, an affiliate of the Company, pays claims costs and administrative expenses to the claims administrators out of its general assets and participant contributions and is later reimbursed for a portion of such costs and expenses. During the year ended December 31, 2024, a total of \$134,825,752 was paid to NiSource Corporate Services Company. The Company maintains an experience-rated excess medical risk policy with NiSource Insurance Corporation, Inc., which provides stop-loss protection for health claims expense. During the year ended December 31, 2024, a total of \$674,721 was paid to NiSource Insurance Corporation, Inc.

Claims Payable and Claims Incurred but Not Reported — Obligations for claims payable and claims incurred but not reported (“IBNR”) as of December 31, 2024 and 2023 are estimated by the Company based on claims paid after year end and on a lag study that estimates the dollar amount of Plan-year claims paid during the lag period. The obligations for retired participants’ health claims incurred but unreported as of December 31, 2024 and 2023, are included in the postretirement benefit obligations.

Claims Paid — Claims are recorded when paid by NiSource Corporate Services Company, an affiliate of the Company. Claims are paid net of prescription drug rebates.

Administrative Expenses — Eligible administrative expenses, such as accounting and legal fees, are paid out of the net assets of the Plan. All other administrative expenses, such as third-party claims administrator fees, are paid by the Company on behalf of the Plan. Certain investment-related expenses are included in net appreciation in fair value of investments.

Prescription Drug Rebates — The Plan has entered into an agreement with its pharmacy benefit manager (“PBM”) whereby the PBM periodically makes refunds to the Plan based on the Plan’s actual utilization pattern of specific drugs. Refunds are recorded when earned. During the year ended December 31, 2024, the Plan earned approximately \$13,178,000 in prescription drug rebates. Refunds earned but not received as of the financial statement date have been reported as a receivable.

Stop-Loss — Premiums for stop-loss insurance are included in premium payments in the accompanying statement of changes in net assets available for benefits. Stop-loss refunds are reflected separately in the accompanying statement of changes in net assets available for benefits.

Risks and Uncertainties — The Plan and Master Trust utilize various investment securities, including mutual funds and common collective trusts. Investment securities, in general, are exposed to various risks such as interest rate, credit and overall market volatility risks. Due to the level of risk associated with certain investment securities, it is reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect the amounts reported in the accompanying financial statements.

Plan contributions are made and the actuarial present value of postretirement benefit obligations is reported based on certain assumptions pertaining to interest rates; health care inflation rates; and employee demographics, all of which are subject to change. Due to uncertainties inherent in the estimations and assumptions process, it is at least reasonably possible that changes in these estimations and assumptions in the near term could materially affect the amounts reported in the accompanying financial statements.

Unrelated Business Income Taxes — The Non-Union VEBA Trust is subject to unrelated business income tax (UBIT) to the extent that assets exceed certain account limits for health, disability and life benefits. The Plan makes estimated quarterly deposits during the year and reports UBIT due or overpaid at year-end.

Health Care Legislation — Pursuant to the Patient Protection and Affordable Care Act (ACA), as amended, certain fees are payable to the Patient-Centered Outcomes Research Institute (PCORI) through 2029. The fee, which is paid annually, is indexed based on increases in the projected per capita amount of national health expenditures. During the year ended December 31, 2024, the Plan incurred \$47,189 in PCORI fees.

Use of Estimates — The preparation of financial statements in conformity with GAAP requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities, benefit obligations and changes therein, claims incurred but not reported and disclosure of contingent assets and liabilities at the date of the financial statements. Actual results could differ from those estimates.

Subsequent Events — The Plan has evaluated subsequent events through October 10, 2025, which is the date the financial statements were available to be issued.

3. POSTRETIREMENT BENEFIT OBLIGATIONS

The postretirement benefit obligations represent the actuarial present value of those estimated future benefits that are attributed by the terms of the Plan to employees' service rendered to the date of the financial statements, reduced by the actuarial present value of contributions expected to be received in the future from current Plan participants. Postretirement benefits include future benefits expected to be paid to or for (a) currently retired employees and their beneficiaries and dependents and (b) active employees and their beneficiaries and dependents after retirement from service with the Company and the participating companies.

The postretirement benefit obligation represents the amount that is to be funded by contributions from the Company and from existing Plan assets. Prior to an active employee's full eligibility date, the postretirement benefit obligation is the portion of the expected postretirement benefit obligation that is attributed to that employee's service rendered to the valuation date.

The actuarial present value of the expected postretirement benefit obligations as of December 31, 2024 and 2023 was determined by the Plan's independent actuary. The actuarial present value of the expected postretirement benefit obligations is that amount that results from applying actuarial assumptions to historical claims/cost data to estimate future annual incurred claims costs per participant and to adjust such estimates for the time value of money (through discounts for interest) and the probability of payment (by means of decrements such as those for death, disability, withdrawal or retirement) between the valuation date and the expected date of payment, and to reflect the portion of those costs expected to be borne by Medicare, the retired participants, and other providers.

For measurement purposes at December 31, 2024, a 8.60% annual rate of increase in the per capita costs of covered health care benefits was assumed, grading down to 4.75% by 2033 and thereafter. At December 31, 2023, a 8.21% annual rate of increase in the per capita costs of covered health care benefits was assumed, grading down to 4.75% by 2032 and thereafter. The weighted-average health care cost trend assumption has a significant effect on the amounts reported in the accompanying financial statements. If the assumed rates increased by one percentage point in each year, it would increase the obligation as of December 31, 2024 and 2023 by approximately \$5,790,000 and \$7,380,000 respectively.

The following significant actuarial assumptions were used in the valuations as of December 31, 2024 and 2023:

Weighted-average discount rate	Consolidated Flex Medical Plan: 5.60% - 2024; 4.97% - 2023 Non-NIPSCO Union Life Insurance Plan: 5.69% - 2024; 5.03% - 2023
Average retirement age	62.6
Mortality (healthy)	Pri-2012 Mortality Study with blue or white collar adjustments based on a participant's profile projected generationally from 2012 using Scale MP-2021 Aon Endemic Scale
Mortality (disabled)	Pri-2012 Mortality Study projected generationally from 2012 using Scale MP-2021 Aon Endemic Scale

The cost of the postretirement benefit obligations is shared by the Company and retirees. The cost of the postretirement benefits is estimated annually by the Plan's consulting actuary. The Plan sponsor then periodically adjusts the portion to be paid by the participants. Retiree contributions were projected to cover approximately 12% and 11.7% of the estimated cost of postretirement benefits as of December 31, 2024 and 2023, respectively.

The foregoing actuarial assumptions are based on the presumption that the Plan will continue. If the Plan were to terminate, different actuarial assumptions and other factors might be applicable in determining the actuarial present value of the postretirement benefit obligation.

There were no actuarial method or plan provision changes in the valuation between 2023 and 2024.

The following additional changes in actuarial assumptions are reflected in the valuation as of December 31, 2024:

- The December 31, 2023 Aon AA Above Median Yield Curve was changed to the December 31, 2024 Aon AA Above Median Yield Curve.
- The mortality assumptions were changed to reflect the most recent version of the Aon Endemic Scale.
- The health care trend assumption was updated.
- A change in the percentage of males assumed to be married and elect coverage for their spouses from 75% to 70%.

4. FUNDING POLICY

Based on their elected coverage, participants may be required to contribute specified amounts for their own coverage and may also contribute specified amounts to extend coverage to eligible dependents; see Plan document for additional information. For the year ended December 31, 2024, retired participants contributed approximately \$1,824,000 toward postretirement benefit costs. The Company and participating companies make annual contributions, subject to statutory maximum tax-deductible limits, to the VEBA Trusts. The allocated retiree health care costs of Columbia Gas of Virginia, Inc. ("CGV"), Columbia Gas of Kentucky, Inc. ("CKY"), Columbia Gas of Ohio, Inc. ("COH"), Columbia Gas of Maryland ("CMD"), and Columbia Gas of Pennsylvania, Inc. ("CPA") were being prefunded through the Union VEBA Trust and Non-Union VEBA Trust. Management of the other nonregulated companies has elected not to fund retiree health care costs, but rather to pay such costs as incurred. The maximum contribution limits are determined by the Plan's actuary in accordance with the Internal Revenue Code ("IRC") and generally accepted actuarial principles. For the year ended December 31, 2024, CGV, CKY, COH, CMD and CPA contributed approximately \$475,000 to the Plan for prefunded retiree benefits into the Union VEBA Trust and Non-Union VEBA Trust.

The Plan's deficiency of net assets over benefit obligations at December 31, 2024 and 2023, relates primarily to the postretirement benefit obligation and it is expected that the deficiency will be funded through future increases in the Company's contributions, prefunding contributions required by regulatory rate orders, Company contributions related to non-prefunded companies, retired participants' contribution rates and future asset returns.

5. INFORMATION CERTIFIED BY THE TRUSTEE

The following information as of December 31, 2024 and 2023, and for the year ended December 31, 2024 was obtained by management and agreed to or derived from information certified as complete and accurate by The Northern Trust, a qualified institution. The Plan Administrator has obtained certifications from the Trustee that such information is complete and accurate in accordance with 29 CFR 2520.103-5.

	2024	2023
Statements of net assets available for benefits:		
Investments - at fair value:		
Mutual funds	\$ 92,287,926	\$ 91,472,790
Common collective trusts	15,810,121	14,761,524
Plan interest in the Northern Indiana Public Service Company Health and Medical Benefit Plan Trust	34,490,386	30,547,879
Accrued dividends and interest receivable	151,824	141,467
Pending trades - net	(142,191)	(137,565)
Statement of changes in net assets available for benefits:		
Net appreciation in fair value of investments	6,695,209	
Interest and dividends	2,235,331	
Change in Plan interest in the Northern Indiana Public Service Company Health and Medical Benefit Plan Trust	3,942,507	

6. FAIR VALUE MEASUREMENTS (ASSETS HELD OUTSIDE THE MASTER TRUST)

FASB ASC Topic 820, *Fair Value Measurements*, 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 (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The following describes the three levels of the fair value hierarchy.

Basis of Fair Value Measurement

Level 1 — Unadjusted quoted prices in active markets that are accessible at the measurement date for identical, unrestricted assets or liabilities

Level 2 — Quoted prices in markets that are not considered to be active or financial instruments for which all significant inputs are observable, either directly or indirectly

Level 3 — Prices or valuations that require inputs that are both significant to the fair value measurement and unobservable

Asset Valuation Techniques

Valuation techniques maximize the use of relevant observable inputs and minimize the use of unobservable inputs. The following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2024 and 2023.

Common Collective Trusts — Valued at the net asset value of units of a bank collective trust. The net asset value per share (NAV), as provided by the Trustee, is used as a practical expedient to estimate fair value. The net asset value is based on the fair values of the underlying investments held by the fund less its liabilities. This practical expedient is not used when it is determined to be probable that the fund will sell the investment for an amount different than the reported net asset value. If the Plan were to initiate a full redemption of the common collective trust, the investment advisor reserves the right to temporarily delay withdrawal from the trust in order to ensure that securities liquidations will be carried out in an orderly manner.

Mutual Funds — Valued at the quoted market price. Mutual funds held by the Plan are open-ended mutual funds that are registered with the Securities and Exchange Commission. These funds are required to publish their daily net asset value and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

The following tables set forth, by level within the fair value hierarchy, the Plan's investment assets (held outside the Master Trust) at fair value as of December 31, 2024 and 2023. As required, assets and liabilities are classified in their entirety based on the lowest level of input that is significant to the fair value measurement. In accordance with GAAP, certain investments that are measured at fair value using the net asset value per share (or its equivalent) practical expedient have not been classified in the fair value hierarchy. The fair value amounts presented in the following tables are intended to permit reconciliation of the fair value hierarchy to the amounts presented in the statements of net assets available for benefits.

Fair Value Measurements at December 31, 2024

	Total	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
Mutual funds	\$ 92,287,926	<u>\$ 92,287,926</u>	<u>\$</u>	<u>\$</u>
Investments measured at net asset value:				
Common collective trusts	<u>15,810,121</u>			
Total investments, excluding Plan interest in Master Trust	<u>\$ 108,098,047</u>			

Fair Value Measurements at December 31, 2023

	Total	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
Mutual funds	\$ 91,472,790	<u>\$ 91,472,790</u>	<u>\$</u>	<u>\$</u>
Investments measured at net asset value:				
Common collective trusts	<u>14,761,524</u>			
Total investments, excluding Plan interest in Master Trust	<u>\$ 106,234,314</u>			

The Plan's policy is to recognize significant transfers between levels at the end of the calendar year. For the year ended December 31, 2024, there were no significant transfers in or out of Level 3.

The following table summarizes investments measured at NAV per share as of December 31, 2024 and 2023:

	Fair Value at December 31, 2024	Fair Value at December 31, 2023	Underlying Asset Type	Redemption Frequency	Redemption Notice Period
Common collective trust	\$ 5,464,845	\$ 5,011,816	U.S. equities	Daily	1 day
Common collective trust	10,345,276	9,749,708	International equities	Monthly	10 days

There were no unfunded commitments for these investments as of December 31, 2024.

7. INTEREST IN MASTER TRUST

Description of the Master Trust — Certain of the Plan’s investments are held in the Master Trust, which was established for the investment of certain assets of the NiSource Consolidated Flex Medical Plan and the NiSource Post-65 Retiree Medical Plan. The Trustee holds the assets of the Master Trust.

The value of the Plan’s interest in the Master Trust is based on the beginning of year value of the Plan’s interest in the trust plus actual contributions and allocated investment income less actual distributions and allocated administrative expenses. The Plan’s interest in the net assets of the Master Trust was approximately 84% at both December 31, 2024 and 2023.

Investment income and certain administrative expenses relating to the Master Trust are allocated to the individual plans based upon average daily balances invested by each plan.

Summary of Significant Accounting Policies — See Note 2 for Summary of Significant Accounting Policies related to investments held in the Master Trust.

Financial Information — The following table presents the fair values of net assets for the Master Trust as of December 31:

	2024		2023	
	Master Trust Balances	Plan’s Interest in Master Trust Balances	Master Trust Balances	Plan’s Interest in Master Trust Balances
Investments:				
Mutual funds	\$ 41,040,491	\$ 34,486,412	\$ 36,348,092	\$ 30,543,379
Accrued interest and dividends	4,729	3,974	5,355	4,500
Net assets	<u>\$ 41,045,220</u>	<u>\$ 34,490,386</u>	<u>\$ 36,353,447</u>	<u>\$ 30,547,879</u>

Changes in net assets of the Master Trust are as follows for the year ended December 31, 2024:

	Master Trust Balances	Plan's Interest in Master Trust Balances
Investment income		
Net appreciation in fair value of investments	\$ 3,740,248	\$ 3,142,938
Interest and dividends	990,975	832,719
Fees and expenses	<u>(39,450)</u>	<u>(33,150)</u>
Net investment income	4,691,773	3,942,507
Net assets:		
Beginning of the year	<u>36,353,447</u>	<u>30,547,879</u>
End of the year	<u>\$ 41,045,220</u>	<u>\$ 34,490,386</u>

The mutual funds are classified within Level 1 of the fair value hierarchy. See Note 6 for a description of fair value measurements related to investments held.

Transfers — For the year ended December 31, 2024, there were no significant transfers in or out of Level 3.

Concentration of Credit Risk — At December 31, 2024 and 2023, the Master Trust held shares in the Northern Funds Stock Index Fund with a fair value of \$21,011,367 and \$18,355,338 respectively. The investment accounted for approximately 51% and 50% of net assets in the Master Trust at December 31, 2024 and 2023, respectively. Additionally, at December 31, 2024 and 2023, the Master Trust held shares in the Northern Funds Bond Index Fund with a fair value of \$16,954,876 and \$14,899,872 respectively. The investment accounted for approximately 41% of net assets in the Master Trust at both December 31, 2024 and 2023. A significant decline in the fair value of these investments would significantly affect the net assets held in the Master Trust.

8. TAX STATUS

The Non-Union VEBA Trust, formerly known as the NiSource Non-Union Life Insurance Benefits VEBA Trust, received a notice of exemption from the Internal Revenue Service (“IRS”) dated January 11, 2008, indicating that the Trust is tax-exempt under the provisions of Section 501(c)(9) of the IRC, except for tax which is attributable to unrelated business income.

The Union VEBA Trust, formerly known as the NiSource Union Life Insurance Benefits VEBA Trust, received a notice of exemption from the IRS dated September 18, 2006, indicating that its tax-exempt status as an organization described in Section 501(c)(9) of the IRC, as evidenced by a previously issued notice of exemption dated January 13, 1993, had not been adversely affected by certain changes made to the Trust and that its exemption continued in effect. The previously issued notice of exemption stated that the Trust was an organization described in Section 501(c)(9) of the IRC that was exempt from federal income taxation under Section 501(a) of the IRC.

The Master Trust received a notice of exemption dated April 28, 1993, from the IRS in which the IRS ruled that the Trust is in compliance with Section 501(c)(9) of the IRC and is exempt from taxation under Section 501(a) of the IRC.

The Plan Sponsor believes that these Trusts, as amended, continue to qualify and to operate in accordance with the applicable requirements of the IRC. Therefore, except for unrelated business income tax, no provision for income taxes has been included in the Plan's financial statements.

Under IRC Section 512 and related regulations, a portion of the Plan's investment income is taxable as unrelated business income for both Federal and State purposes if investment assets exceed Plan benefit obligation amounts currently payable. For the year ended December 31, 2024, a current tax expense of \$893,179 was recorded for unrelated business income taxes. There were no deferred taxes reflected in the Plan's net assets available for benefits at December 31, 2024 and 2023. The Non-Union VEBA Trust is subject to unrelated business income tax at a maximum rate of 37% for 2024 and 2023, as prescribed by the IRC.

GAAP requires Plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. Plan management has not identified any uncertain tax positions. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

9. TERMINATION OF BENEFITS

Although it has not expressed any intention to do so, the Company, in accordance with Plan provisions and subject to provisions set forth in ERISA, has the right to modify or terminate the current and future benefits provided to active and retired nonunion employees at any time. In addition to being subject to Plan provisions and provisions set forth in ERISA, the right to modify or terminate the current and future benefits provided to active and retired union employees is also subject to the express terms of any applicable collective bargaining agreement between the Company and the unions.

In the event of termination of any self-insured medical plan component of the Plan, the Company is obligated to contribute the necessary amounts to fund all eligible claims for benefits incurred under such component prior to the date of termination.

10. CONCENTRATION OF INVESTMENTS HELD OUTSIDE MASTER TRUST

At December 31, 2024 and 2023, the Plan held shares in the Vanguard Intermediate-Term Tax-Exempt Fund with a fair value of \$29,382,769 and \$32,016,745 respectively. The investment accounted for approximately 19% and 22% of net assets available for benefits as of December 31, 2024 and 2023, respectively. A significant decline in the fair value of these investments would significantly affect the amounts reported in the statements of net assets available for benefits.

11. RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500

The following is a reconciliation of net assets available for benefits per the financial statements to Form 5500 as of December 31, 2024 and 2023:

	2024	2023
Net assets available for benefits per the financial statements	\$ 153,707,701	\$ 143,219,898
Less claims payable and claims incurred but not reported	<u>(9,906,000)</u>	<u>(11,931,000)</u>
Net assets available for benefits per Form 5500	<u>\$ 143,801,701</u>	<u>\$ 131,288,898</u>

The following is a reconciliation of the change in net assets per the financial statements to Form 5500 for the year ended December 31, 2024:

Net increase in net assets available for benefits per the financial statements	\$ 10,487,803
Plus amounts payable at the beginning of the year	11,931,000
Less amounts payable at the end of the year	<u>(9,906,000)</u>
Net increase in net assets available for benefits per Form 5500	<u>\$ 12,512,803</u>

Claims that have been processed and approved for payment at year-end but not paid and claims incurred but not reported are not considered liabilities under GAAP. Therefore, they are not presented as liabilities in the accompanying statements of net assets available for benefits, but are required to be recorded on the Form 5500 as a liability.

SUPPLEMENTAL SCHEDULES

NISOURCE LIFE AND MEDICAL BENEFITS PROGRAM

EIN: 35-2108964

PLAN NO.: 536

FORM 5500, SCHEDULE H, PART IV, LINE 4i SCHEDULE OF ASSETS (HELD AT END OF YEAR) DECEMBER 31, 2024

(a)	(b) Description	(c) Cost	(d) Current Value
	Mutual funds:		
*	Northern Institutional Funds Treasury Portfolio	\$ 3,958,998	\$ 3,958,998
	Bank of NY Mellon Core Plus Fund	9,203,559	8,609,879
	Fidelity Growth Company Fund	681,492	5,362,998
	Fidelity Low Priced Stock Fund	3,355,930	4,342,678
	Fidelity Contrafund	1,243,934	5,420,005
	Heartland Value Plus Fund	3,651,780	4,400,019
	Dodge & Cox Stock Fund	2,221,217	5,365,145
	William Blair Small Cap Growth Fund	4,362,068	4,831,894
	Harding Loevner International Equity Portfolio	4,385,632	6,969,014
	Vanguard Intermediate-Term Tax-Exempt Fund	28,498,943	29,382,769
	Vanguard Total Bond Market Index Fund	9,295,887	8,279,513
	Vanguard Russell 1000 Value Index Fund	1,840,200	5,365,014
	Total mutual funds	<u>72,699,640</u>	<u>92,287,926</u>
	Common collective trusts:		
*	MFB NTGI Common Daily S&P 500 Equity Fund	3,410,618	5,464,845
	Allspring Closed-End Int'l Equity Fund	<u>6,874,000</u>	<u>10,345,276</u>
	Total common collective trusts	<u>10,284,618</u>	<u>15,810,121</u>
	Total investments	<u>\$ 82,984,258</u>	<u>\$ 108,098,047</u>

* Denotes party-in-interest

NISOURCE LIFE AND MEDICAL BENEFITS PROGRAM

EIN: 35-2108964

PLAN NO.: 536

FORM 5500, SCHEDULE H, PART IV, LINE 4j
 SCHEDULE OF REPORTABLE TRANSACTIONS
 YEAR ENDED DECEMBER 31, 2024

Identity of Party Involved	Description of Assets	Shares/ Par Value	Date	Purchase Price	Selling Price	# of Transactions	Cost of Asset	Current Value of Asset on Transaction Date	Net Gain (Loss)
Series:									
Purchases:									
The Northern Trust Company	MFB Northern Institutional Funds Treasury Portfolio Premier CL			\$ 8,049,737		127	\$ 8,049,737	\$ 8,049,737	\$ -
The Northern Trust Company	Vanguard Inter-Term TX EX Admiral shares			963,280		12	963,280	963,280	-
Sales:									
The Northern Trust Company	MFB Northern Institutional Funds Treasury Portfolio Premier CL				\$ 7,092,688	80	7,092,688	7,092,688	-
The Northern Trust Company	Vanguard Inter-Term TX EX Admiral shares				3,200,000	4	3,252,703	3,200,000	(52,703)

Form 5500

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security
Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

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

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

OMB Nos. 1210-0110
1210-0089

2024

This Form is Open to Public Inspection

Part I Annual Report Identification Information

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

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

Part II Basic Plan Information—enter all requested information

1a Name of plan: NISOURCE LIFE AND MEDICAL BENEFITS PROGRAM
1b Three-digit plan number (PN): 536
1c Effective date of plan: 01/01/2008
2a Plan sponsor's name (employer, if for a single-employer plan): NISOURCE INC.
Mailing address: 801 EAST 86TH AVENUE, MERRILLVILLE IN 46410
2b Employer Identification Number (EIN): 35-2108964
2c Plan Sponsor's telephone number: 219-647-4334
2d Business code (see instructions): 221210

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

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

Table with 4 columns: SIGN HERE, Signature, Date, and Name. Row 1: Chris Means, 10/10/2025. Row 2: Empty. Row 3: Empty. Row 4: Empty.

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

3a Plan administrator's name and address <input type="checkbox"/> Same as Plan Sponsor NISOURCE BENEFITS COMMITTEE 801 EAST 86TH AVENUE MERRILLVILLE IN 46410	3b Administrator's EIN 35-2108964 3c Administrator's telephone number 219-647-4334																				
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 12,083																				
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	<table border="1" style="width:100%; border-collapse: collapse;"> <tr><td style="width:10%;">6a(1)</td><td style="text-align: right;">7,414</td></tr> <tr><td>6a(2)</td><td style="text-align: right;">7,725</td></tr> <tr><td>6b</td><td style="text-align: right;">4,402</td></tr> <tr><td>6c</td><td style="text-align: right;">240</td></tr> <tr><td>6d</td><td style="text-align: right;">12,367</td></tr> <tr><td>6e</td><td></td></tr> <tr><td>6f</td><td></td></tr> <tr><td>6g(1)</td><td></td></tr> <tr><td>6g(2)</td><td></td></tr> <tr><td>6h</td><td></td></tr> </table>	6a(1)	7,414	6a(2)	7,725	6b	4,402	6c	240	6d	12,367	6e		6f		6g(1)		6g(2)		6h	
6a(1)	7,414																				
6a(2)	7,725																				
6b	4,402																				
6c	240																				
6d	12,367																				
6e																					
6f																					
6g(1)																					
6g(2)																					
6h																					
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7																				

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

b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:
 4A 4B 4F 4Q

9a Plan funding arrangement (check all that apply) (1) <input checked="" type="checkbox"/> Insurance (2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts (3) <input checked="" type="checkbox"/> Trust (4) <input checked="" type="checkbox"/> General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) <input checked="" type="checkbox"/> Insurance (2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts (3) <input checked="" type="checkbox"/> Trust (4) <input checked="" 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) <input type="checkbox"/> R (Retirement Plan Information) (2) <input type="checkbox"/> MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) <input type="checkbox"/> SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary (4) <input type="checkbox"/> DCG (Individual Plan Information) – Number Attached _____ (5) <input type="checkbox"/> MEP (Multiple-Employer Retirement Plan Information)	b General Schedules (1) <input checked="" type="checkbox"/> H (Financial Information) (2) <input type="checkbox"/> I (Financial Information – Small Plan) (3) <input checked="" type="checkbox"/> A (Insurance Information) – Number Attached <u>4</u> (4) <input checked="" type="checkbox"/> C (Service Provider Information) (5) <input checked="" type="checkbox"/> D (DFE/Participating Plan Information) (6) <input type="checkbox"/> G (Financial Transaction Schedules)
---	--

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

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

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

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

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

Receipt Confirmation Code _____

NISOURCE LIFE AND MEDICAL BENEFITS PROGRAM

EIN: 35-2108964

PLAN NO.: 536

FORM 5500, SCHEDULE H, PART IV, LINE 4j
 SCHEDULE OF REPORTABLE TRANSACTIONS
 YEAR ENDED DECEMBER 31, 2024

Identity of Party Involved	Description of Assets	Shares/ Par Value	Date	Purchase Price	Selling Price	# of Transactions	Cost of Asset	Current Value of Asset on Transaction Date	Net Gain (Loss)
Series:									
Purchases:									
The Northern Trust Company	MFB Northern Institutional Funds Treasury Portfolio Premier CL			\$ 8,049,737		127	\$ 8,049,737	\$ 8,049,737	\$ -
The Northern Trust Company	Vanguard Inter-Term TX EX Admiral shares			963,280		12	963,280	963,280	-
Sales:									
The Northern Trust Company	MFB Northern Institutional Funds Treasury Portfolio Premier CL				\$ 7,092,688	80	7,092,688	7,092,688	-
The Northern Trust Company	Vanguard Inter-Term TX EX Admiral shares				3,200,000	4	3,252,703	3,200,000	(52,703)

NISOURCE LIFE AND MEDICAL BENEFITS PROGRAM

EIN: 35-2108964

PLAN NO.: 536

FORM 5500, SCHEDULE H, PART IV, LINE 4i SCHEDULE OF ASSETS (HELD AT END OF YEAR)

DECEMBER 31, 2024

(a)	(b) Description	(c) Cost	(d) Current Value
	Mutual funds:		
*	Northern Institutional Funds Treasury Portfolio	\$ 3,958,998	\$ 3,958,998
	Bank of NY Mellon Core Plus Fund	9,203,559	8,609,879
	Fidelity Growth Company Fund	681,492	5,362,998
	Fidelity Low Priced Stock Fund	3,355,930	4,342,678
	Fidelity Contrafund	1,243,934	5,420,005
	Heartland Value Plus Fund	3,651,780	4,400,019
	Dodge & Cox Stock Fund	2,221,217	5,365,145
	William Blair Small Cap Growth Fund	4,362,068	4,831,894
	Harding Loevner International Equity Portfolio	4,385,632	6,969,014
	Vanguard Intermediate-Term Tax-Exempt Fund	28,498,943	29,382,769
	Vanguard Total Bond Market Index Fund	9,295,887	8,279,513
	Vanguard Russell 1000 Value Index Fund	1,840,200	5,365,014
	Total mutual funds	<u>72,699,640</u>	<u>92,287,926</u>
	Common collective trusts:		
*	MFB NTGI Common Daily S&P 500 Equity Fund	3,410,618	5,464,845
	Allspring Closed-End Int'l Equity Fund	<u>6,874,000</u>	<u>10,345,276</u>
	Total common collective trusts	<u>10,284,618</u>	<u>15,810,121</u>
	Total investments	<u>\$ 82,984,258</u>	<u>\$ 108,098,047</u>

* Denotes party-in-interest