

Form 5500

Annual Return/Report of Employee Benefit Plan

OMB Nos. 1210-0110 1210-0089

Department of the Treasury Internal Revenue Service

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

2024

Department of Labor Employee Benefits Security Administration

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

Pension Benefit Guaranty Corporation

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... [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... D Check box if filing under: [X] Form 5558 [] automatic extension... 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: BRYAN HEALTH EMPLOYEES' RETIREMENT PLAN
1b Three-digit plan number (PN): 001
1c Effective date of plan: 06/01/1970
2a Plan sponsor's name (employer, if for a single-employer plan): BRYAN HEALTH
2b Employer Identification Number (EIN): 36-3414823
2c Plan Sponsor's telephone number: 402-481-3982
2d Business code (see instructions): 622000

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

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

Table with 4 columns: SIGN HERE, Signature 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 checked="" type="checkbox"/> Same as Plan Sponsor	3b Administrator's EIN	
	3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN	
	4d PN	
5 Total number of participants at the beginning of the plan year	5	2738
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits..... c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	6a(1)	831
	6a(2)	749
	6b	1346
	6c	547
	6d	2642
	6e	64
	6f	2706
	6g(1)	
6g(2)		
6h		0
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7	

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

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

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

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

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

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

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

A Name of plan <u>BRYAN HEALTH EMPLOYEES' RETIREMENT PLAN</u>	B Three-digit plan number (PN) ▶	<u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF <u>BRYAN HEALTH</u>	D Employer Identification Number (EIN) <u>36-3414823</u>	
E Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B	F Prior year plan size: <input type="checkbox"/> 100 or fewer <input type="checkbox"/> 101-500 <input checked="" type="checkbox"/> More than 500	

Part I Basic Information

1	Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2024</u>		
2	Assets:		
	a Market value	2a	<u>198507147</u>
	b Actuarial value	2b	<u>212757009</u>
3	Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target
	a For retired participants and beneficiaries receiving payment	<u>1343</u>	<u>127404925</u>
	b For terminated vested participants	<u>564</u>	<u>29367291</u>
	c For active participants	<u>831</u>	<u>52423927</u>
	d Total	<u>2738</u>	<u>208934358</u>
4	If the plan is in at-risk status, check the box and complete lines (a) and (b)..... <input type="checkbox"/>		
	a Funding target disregarding prescribed at-risk assumptions	4a	
	b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b	
5	Effective interest rate	5	<u>5.07 %</u>
6	Target normal cost		
	a Present value of current plan year accruals	6a	<u>0</u>
	b Expected plan-related expenses	6b	<u>0</u>
	c Target normal cost	6c	<u>0</u>

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

SIGN HERE Signature of actuary <u>MICHAEL J. PEATROWSKY, MAAA, EA</u> Type or print name of actuary <u>MILLIMAN, INC.</u> Firm name <u>18205 CAPITOL AVE, SUITE 320</u> <u>OMAHA, NE 68022</u> Address of the firm	<u>09/26/2025</u> Date <u>23-07621</u> Most recent enrollment number <u>402-393-9400</u> Telephone number (including area code)
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If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions

Part II Beginning of Year Carryover and Prefunding Balances		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	6013164
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9	Amount remaining (line 7 minus line 8)	0	6013164
10	Interest on line 9 using prior year's actual return of <u>11.07</u> %	0	665657
11	Prior year's excess contributions to be added to prefunding balance:		
	a Present value of excess contributions (line 38a from prior year)		489523
	b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>5.21</u> %		25504
	b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
	c Total available at beginning of current plan year to add to prefunding balance		515027
	d Portion of (c) to be added to prefunding balance		0
12	Other reductions in balances due to elections or deemed elections	0	0
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	6678821

Part III Funding Percentages			
14	Funding target attainment percentage	14	98.50 %
15	Adjusted funding target attainment percentage	15	101.70 %
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	95.42 %
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls		18 Contributions made to the plan for the plan year by employer(s) and employees:					
(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees		
09/05/2025	5000000						
			Totals ▶	18(b)	5000000	18(c)	0

19	Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:		
	a Contributions allocated toward unpaid minimum required contributions from prior years	19a	0
	b Contributions made to avoid restrictions adjusted to valuation date	19b	0
	c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	4602103
20	Quarterly contributions and liquidity shortfalls:		
	a Did the plan have a "funding shortfall" for the prior year?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
	b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
	c If line 20a is "Yes," see instructions and complete the following table as applicable:		

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

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

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

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

Part VIII Minimum Required Contribution For Current Year				
31 Target normal cost and excess assets (see instructions):				
a Target normal cost (line 6c)				31a 0
b Excess assets, if applicable, but not greater than line 31a				31b
32 Amortization installments:	Outstanding Balance		Installment	
a Net shortfall amortization installment	3117955		325127	
b Waiver amortization installment.....	0		0	
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount				33
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33).....				34 325127
	Carryover balance	Prefunding balance	Total balance	
35 Balances elected for use to offset funding requirement	0	325127	325127	
36 Additional cash requirement (line 34 minus line 35)				36 0
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)				37 4602103
38 Present value of excess contributions for current year (see instructions)				
a Total (excess, if any, of line 37 over line 36)				38a 4602103
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances.....				38b 325127
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)				39 0
40 Unpaid minimum required contributions for all years				40 0

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

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

A Name of plan BRYAN HEALTH EMPLOYEES' RETIREMENT PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 BRYAN HEALTH	D Employer Identification Number (EIN) 36-3414823	

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

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

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

UNION BANK & TRUST COMPANY

47-0321480

(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 15 21 25 37 38 51 60 64	NONE	0	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	0	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>

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

MATRIX CLEARANCE AND SETTLEMENT

13-4046432

(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?
33 60	NONE	0	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	0	Yes <input checked="" 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 H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024	
A Name of plan BRYAN HEALTH EMPLOYEES' RETIREMENT PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 BRYAN HEALTH	D Employer Identification Number (EIN) 36-3414823

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

		(a) Beginning of Year	(b) End of Year
Assets			
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	1500000	5000000
(2) Participant contributions	1b(2)		
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	4554055	1792095
(2) U.S. Government securities	1c(2)	4629558	2511371
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)	153628387	156183079
(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)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	31554253	27808029
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other.....	1c(15)	2693043	2549910

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	198559296	195844484
Liabilities			
g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j		
k Total liabilities (add all amounts in lines 1g through 1j)	1k	0	0
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	198559296	195844484

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)	5000000	
(B) Participants	2a(1)(B)		
(C) Others (including rollovers)	2a(1)(C)		
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A), (B), (C), and line 2a(2)	2a(3)		5000000
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)	84759	
(C) Corporate debt instruments	2b(1)(C)	7219560	
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)	120799	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		7425118
(2) Dividends:			
(A) Preferred stock	2b(2)(A)	835	
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	1082745	
(D) Total dividends. Add lines 2b(2)(A), (B), and (C)	2b(2)(D)		1083580
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets:			
(A) Aggregate proceeds	2b(4)(A)	39512712	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	39000173	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		512539
(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)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		-4036109
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total	2d		9985128

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	12699940	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		12699940
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Recordkeeping fees	2i(3)		
(4) IQPA audit fees	2i(4)		
(5) Investment advisory and investment management fees	2i(5)		
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)		
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		0
j Total expenses. Add all expense amounts in column (b) and enter total	2j		12699940

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		-2714812
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: LUTZ & COMPANY, P.C.

(2) EIN: 47-0625816

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		3000000
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 556450.

SCHEDULE R (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>	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection.
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

A Name of plan <u>BRYAN HEALTH EMPLOYEES' RETIREMENT PLAN</u>	B Three-digit plan number (PN) ▶	<u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>BRYAN HEALTH</u>	D Employer Identification Number (EIN) <u>36-3414823</u>	

Part I	Distributions
---------------	----------------------

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

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1	
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): <u>47-6174009</u>		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year	3	2

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

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

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

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

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

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

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

Part III	Amendments
-----------------	-------------------

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

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

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

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

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

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

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

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

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

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

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

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

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

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

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

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

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

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

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

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

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

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

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

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

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

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

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

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

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

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

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

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

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

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

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

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

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

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

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

a The corresponding number for the plan year immediately preceding the current plan year	15a	
b The corresponding number for the second preceding plan year	15b	

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

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

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

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

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

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

a Enter the percentage of plan assets held as:
 Public Equity: 24.00 % Private Equity: _____% Investment-Grade Debt and Interest Rate Hedging Assets: 76.00 %
 High-Yield Debt: _____% Real Assets: _____% Cash or Cash Equivalents: _____% Other: _____%

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

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

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

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

Part VII IRS Compliance Questions

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

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

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

INDEPENDENT AUDITORS' REPORT

Plan Administrator
Bryan Health Employees' Retirement Plan
Lincoln, Nebraska

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

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

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

Management has obtained certifications from a qualified institution as of and for the years ended December 31, 2024 and 2023, stating that the certified investment information, as described in Note 6 to the financial statements, is complete and accurate.

Opinion

In our opinion, based on our audits and on the procedures performed as described in the Auditors' 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 (U.S. GAAP).
- The information in the accompanying financial statements related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditors' 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 U.S. GAAP, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

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

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

Auditors' 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 auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if, there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

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

- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

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

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

Other Matter - Supplementary Information Required by ERISA

The supplementary information as of and for the year ended December 31, 2024, is presented for purposes of additional analysis and is not a required part of the financial statements but is 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 supplementary information, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplementary information that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion:

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

Lutz & Company, P.C.

October 7, 2025

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

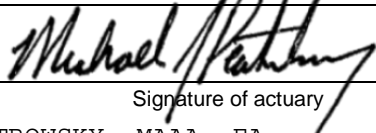
▶ **Round off amounts to nearest dollar.**
 ▶ **Caution:** A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan Bryan Health Employees' Retirement Plan	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF Bryan Health	D Employer Identification Number (EIN) 36-3414823	
E Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B	F Prior year plan size: <input type="checkbox"/> 100 or fewer <input type="checkbox"/> 101-500 <input checked="" type="checkbox"/> More than 500	

Part I Basic Information

1	Enter the valuation date: Month <u>1</u> Day <u>1</u> Year <u>2024</u>		
2	Assets:		
	a Market value	2a	198,507,147
	b Actuarial value	2b	212,757,009
3	Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target
	a For retired participants and beneficiaries receiving payment	1,343	127,404,925
	b For terminated vested participants	564	29,367,291
	c For active participants	831	52,162,142
	d Total	2,738	208,934,358
4	If the plan is in at-risk status, check the box and complete lines (a) and (b)..... <input type="checkbox"/>		
	a Funding target disregarding prescribed at-risk assumptions	4a	
	b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b	
5	Effective interest rate	5	5.07 %
6	Target normal cost		
	a Present value of current plan year accruals	6a	0
	b Expected plan-related expenses	6b	0
	c Target normal cost	6c	0

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

SIGN HERE	 Signature of actuary	<u>09/26/2025</u> Date
	<u>MICHAEL J. PEATROWSKY, MAAA, EA</u> Type or print name of actuary	<u>23-07621</u> Most recent enrollment number
	<u>Milliman, Inc.</u> Firm name	<u>(402) 393-9400</u> Telephone number (including area code)
	<u>18205 Capitol Ave, Suite 320</u> Address of the firm	
	<u>Omaha NE 68022</u> Address of the firm	

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

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

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

Part VI Miscellaneous Items

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

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

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

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):			
a Target normal cost (line 6c)	31a	0	
b Excess assets, if applicable, but not greater than line 31a	31b	0	
32 Amortization installments:	Outstanding Balance	Installment	
a Net shortfall amortization installment	3,117,955	325,127	
b Waiver amortization installment	0	0	
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	33		
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33).....	34	325,127	
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	325,127	325,127
36 Additional cash requirement (line 34 minus line 35)	36	0	
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	37	4,602,103	
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	4,602,103	
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances.....	38b	325,127	
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	39	0	
40 Unpaid minimum required contributions for all years	40	0	

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

41 If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. <input type="checkbox"/> 2019 <input type="checkbox"/> 2020 <input type="checkbox"/> 2021	
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Bryan Health Employees' Retirement Plan
EIN 36-3414823, PN 001
Schedule SB, Line 26b – Schedule of Projection of Expected Benefit Payments

The following table provides the projected benefit payments underlying the Funding Target using Standard Assumptions in each of the next fifty years starting with the current plan year of this filing assuming (1) no additional accruals, (2) experience (e.g., termination, mortality, and retirement) is in line with valuation assumptions, and (3) no new entrants are covered by the plan.

Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
2024	1,251,406	511,458	12,089,203	13,852,068
2025	1,869,205	775,575	11,862,280	14,507,061
2026	2,361,918	1,065,714	11,617,900	15,045,532
2027	2,889,759	1,323,201	11,348,815	15,561,775
2028	3,253,577	1,518,973	11,066,949	15,839,500
2029	3,528,682	1,688,797	10,724,242	15,941,721
2030	3,725,319	1,885,881	10,349,049	15,960,249
2031	3,830,510	2,037,104	9,987,196	15,854,810
2032	3,907,125	2,154,357	9,595,205	15,656,687
2033	3,944,255	2,222,506	9,176,057	15,342,818
2034	3,949,186	2,284,361	8,738,060	14,971,607
2035	3,966,939	2,313,677	8,291,435	14,572,051
2036	3,959,324	2,343,844	7,827,897	14,131,065
2037	3,936,980	2,376,966	7,353,076	13,667,022
2038	3,902,238	2,369,610	6,865,328	13,137,176
2039	3,880,769	2,368,614	6,370,850	12,620,233
2040	3,831,127	2,372,199	5,874,859	12,078,185
2041	3,782,869	2,350,806	5,377,998	11,511,672
2042	3,705,894	2,329,934	4,881,948	10,917,777
2043	3,614,859	2,285,577	4,388,873	10,289,308
2044	3,519,131	2,219,449	3,908,015	9,646,595
2045	3,404,671	2,143,563	3,452,008	9,000,242
2046	3,265,774	2,060,240	3,018,215	8,344,228
2047	3,114,393	1,967,563	2,608,278	7,690,234
2048	2,951,104	1,870,345	2,228,972	7,050,421
2049	2,778,854	1,768,255	1,883,326	6,430,435
2050	2,600,801	1,662,899	1,571,904	5,835,604
2051	2,419,755	1,554,945	1,295,502	5,270,201
2052	2,237,397	1,445,230	1,053,936	4,736,563
2053	2,055,522	1,334,751	846,134	4,236,407

Bryan Health Employees' Retirement Plan
EIN 36-3414823, PN 001
Schedule SB, Line 26b – Schedule of Projection of Expected Benefit Payments

Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
2054	1,876,090	1,224,590	670,245	3,770,925
2055	1,701,082	1,115,894	523,792	3,340,768
2056	1,532,402	1,009,819	403,862	2,946,083
2057	1,371,760	907,450	307,294	2,586,504
2058	1,220,553	809,752	230,858	2,261,163
2059	1,079,833	717,525	171,395	1,968,752
2060	950,249	631,381	125,926	1,707,555
2061	832,087	551,746	91,741	1,475,574
2062	725,296	478,854	66,458	1,270,608
2063	629,522	412,756	48,044	1,090,322
2064	544,183	353,336	34,817	932,336
2065	468,545	300,346	25,423	794,314
2066	401,780	253,458	18,801	674,039
2067	343,027	212,272	14,145	569,444
2068	291,442	176,359	10,851	478,652
2069	246,233	145,281	8,485	400,000
2070	206,698	118,590	6,743	332,031
2071	172,231	95,854	5,418	273,503
2072	142,302	76,663	4,377	223,342
2073	116,458	60,618	3,533	180,610

Bryan Health Employees' Retirement Plan
EIN 36-3414823, PN 001
2024 Schedule SB, Line 22 – Description of Weighted Average Retirement Age

The weighted average retirement age for active participants is 64.06. This equals the sum, over all retirement ages of the current active participants, of the retirement age multiplied by the probability of retiring at that age, as shown in the following table.

(a) Age	(b) Expected Active Headcount	(c) Retirement Rate	(d) (b) x (c) Expected Retirements	(e) (a) x (d) Weighted Age
55	314.9453	0.0299	9.4132	517.7239
56	340.0309	0.0298	10.1352	567.5729
57	354.2730	0.0299	10.5893	603.5873
58	365.0038	0.0300	10.9389	634.4580
59	388.3306	0.0300	11.6369	686.5787
60	414.8406	0.0499	20.7167	1,243.0035
61	436.1370	0.0499	21.7780	1,328.4585
62	469.2342	0.0499	23.4282	1,452.5471
63	485.4983	0.1997	96.9511	6,107.9172
64	432.2099	0.1997	86.2998	5,523.1897
65	364.6308	1.0000	364.6308	23,701.0028
66	22.0000	1.0000	22.0000	1,452.0000
67	13.0000	1.0000	13.0000	871.0000
68	15.0000	1.0000	15.0000	1,020.0000
69	5.0000	1.0000	5.0000	345.0000
70	6.0000	1.0000	6.0000	420.0000
71	4.0000	1.0000	4.0000	284.0000
72	0.0000	1.0000	0.0000	0.0000
73	3.0000	1.0000	3.0000	219.0000
74	3.0000	1.0000	3.0000	222.0000
75	1.0000	1.0000	1.0000	75.0000
76	0.0000	1.0000	0.0000	0.0000
77	0.0000	1.0000	0.0000	0.0000
78	0.0000	1.0000	0.0000	0.0000
79	0.0000	1.0000	0.0000	0.0000
80	2.0000	1.0000	<u>2.0000</u>	<u>160.0000</u>
Total			740.5181	47,434.0396
Average				64.06

Bryan Health Employees' Retirement Plan
EIN 36-3414823, PN 001
2024 Schedule SB, Part V – Statement of Actuarial Assumptions / Methods

Summary of Actuarial Methods

The ultimate cost of a pension plan is the excess of actual benefits and administrative expenses paid over actual net investment return on plan assets during the plan's existence until the last payment has been made to the last participant. A plan's "actuarial cost method" determines the expected incidence of actuarial costs by allocating portions of the ultimate cost to each plan year. The cost method is thus a budgeting tool to help ensure that a plan will be adequately and systematically funded. Annual contributions are also affected by a plan's "asset valuation method" (as well as plan provisions, actuarial assumptions, and actual plan demographic and investment experience each year).

Actuarial Cost Method

The actuarial cost method used for determining the Plan's ERISA funding requirements and the FASB ASC Topic 960 values is the Unit Credit method. Under this method, an accrued benefit is determined at each active participant's assumed retirement age based on compensation and service at both the beginning and the end of the current year. The Plan's Normal Cost is the sum of the present value of the excess of each active participant's accrued benefit at the end of the current year over that at the beginning of the current year. The Plan's accrued liability is the sum of (a) the present value of each active participant's accrued benefit at the beginning of the current year plus (b) the present value of each inactive participant's benefits. This method is prescribed for ERISA funding requirements by the Pension Protection Act of 2006.

Asset Valuation Method

The Actuarial Value of Assets used for determining the Plan's ERISA funding requirements is equal to the Market Value of Assets minus a decreasing fraction of the investment gain or loss for each of the two immediately preceding plan years, but it must be within 90% to 110% of the Market Value of Assets. The Market Value of Assets is equal to the Fair Value of Assets as of the valuation date plus the discounted value of employer contributions made after the valuation date. These contributions are discounted to the valuation date using the Effective Interest Rate for the prior plan year. The expected investment return for a plan year is based on the lesser of the expected rate of return on plan assets (currently 5.50% per year) or the applicable statutory interest rate for the year.

Amortization Method

For the Plan's ERISA funding requirements, incremental Funding Shortfall amounts are amortized over a fifteen-year period, and the related shortfall amortization payment is determined on the first valuation date following the plan year in which it arises based on the segment rates used for ERISA minimum funding purposes on that date, as prescribed under IRC Section 430.

Changes in Actuarial Methods since Prior Valuation

None.

Bryan Health Employees' Retirement Plan
EIN 36-3414823, PN 001
2024 Schedule SB, Part V – Statement of Actuarial Assumptions / Methods

ECONOMIC ASSUMPTIONS

Interest Rates

The current funding interest rates are as follows. The funding interest rates are prescribed under IRS regulations based on the Plan Sponsor's interest rate election.

	Minimum Funding	Maximum Deductible
Segment 1 (0–5 years)	4.75%	3.62%
Segment 2 (5–20 years)	4.87%	4.46%
Segment 3 (20+ years)	5.59%	4.52%
Effective Interest Rate	5.07%	4.42%

ERISA minimum funding: 24-month average segment rates, using a four-month lookback period, adjusted to reflect the applicable segment rate stabilization corridor.

FASB ASC Topic 960: 5.50% per year. It is based on the Plan's investment policy, including target asset allocation, and Milliman's capital market expectations. The assumption was selected by the plan sponsor and reflects the plan sponsor's best estimate of trust returns over the 10-20 year horizon based on current market conditions.

Mortality

For minimum funding purposes: Statutory generational mortality tables for 2024 based on Pri-2012 MortalityTable, with separate rates for non-annuitants, adjusted from base year 2012 with projections to anticipate greater future longevity using the 2024 Adjusted Scale MP-2021.

For FASB ASC Topic 960 purposes: PRI-2012 Total Dataset Mortality Tables for Employees, Retirees, Surviving Spouses and Disabled Retirees adjusted to reflect Mortality Improvement Scale MP-2021.

Turnover

<u>Years of Service</u>	<u>Annual Rate of Withdrawal</u>
0	17.0%
5	13.0
10	8.0
15	6.0
20	3.5
25	3.0

Bryan Health Employees' Retirement Plan
EIN 36-3414823, PN 001
2024 Schedule SB, Part V – Statement of Actuarial Assumptions / Methods

Retirement

Participants are assumed to retire in accordance with the following schedule:

<u>Attained Age</u>	<u>Annual Rate of Retirement</u>
55 - 59	3%
60 - 62	5
63 - 64	20
65+	100

Salary Increases

N/A – Plan is frozen.

Marital Characteristics

For participants not in pay status: 75% of active participants are assumed to be married, with males 3 years older than females.

For participants in pay status: Actual birth dates of spouses are included in the census data, where relevant.

Expenses

Expected expenses payable from the trust are explicitly loaded to the normal cost. For the current valuation, the loading for expenses (assumed to be payable beginning of year) is \$0.

Benefits Not Valued

All benefits are valued.

Special Data Adjustments

None.

CHANGES IN ACTUARIAL ASSUMPTIONS SINCE PRIOR VALUATION

Interest rates for ERISA minimum funding: Effective January 1, 2024, the interest rates used to determine the minimum funding requirements were updated based on the applicable 24-month average segment rates from the valuation date, adjusted to reflect the applicable segment rate stabilization corridor. The interest rates were updated to comply with IRS requirements.

Mortality for ERISA minimum funding: Effective January 1, 2024, mortality was updated as prescribed by IRC Section 430(h)(3)(A) and 417(e).

Bryan Health Employees' Retirement Plan
EIN 36-3414823, PN 001
2024 Schedule SB, Part V – Statement of Actuarial Assumptions / Methods

RATIONALE FOR SIGNIFICANT ASSUMPTIONS

Mortality: For funding calculations, the basis was selected by the plan sponsor, which were limited to available options prescribed by law. For ASC 960 calculations, the basis was selected by the plan sponsor and reflects the plan sponsor's best estimate of anticipated mortality experience (reflecting the most recently published assumptions by the Society of Actuaries).

Interest rate: For funding calculations, the basis was selected by the plan sponsor, which were limited to available options prescribed by law. For ASC 960 calculations, the basis was selected by the plan sponsor and reflects the plan sponsor's best estimate of trust returns based on current market conditions.

Other Demographic Assumptions: All other demographic assumptions are based on historical plan experience and the best estimate of future experience.

Bryan Health Employees' Retirement Plan
EIN 36-3414823, PN 001
2024 Schedule SB, Part V – Summary of Plan Provisions

This summary of plan provisions is intended to only describe the essential features of the Plan. All eligibility requirements and benefit amounts shall be determined in strict accordance with the plan document itself.

Effective Date

June 1, 1970. Most recently amended and restated effective January 1, 2007.

Plan Year

January 1 to December 31.

Plan Participation

Enter plan on the first day of the month following completion of one Year of Eligibility Service and attainment of age 21. Effective January 1, 2007, no new employees are allowed to participate in the plan.

Definitions**Year of Eligibility Service**

A 12 month period, including all full and partial months from date of hire during which an employee has at least 1,000 hours of service.

Benefit Service

For Plan Years beginning on or after January 1, 1999, a participant receives a pension credit of one year of service upon completion of 1,000 Hours of Service. For Plan Years 1997 and 1998, a participant receives a pension credit of one Year of Service upon completion of one Hour of Service.

Vesting Service

A calendar year during which the employee has at least 1,000 hours of service.

Compensation

Compensation includes W-2 earnings plus all salary reduction contributions under any employer-sponsored qualified benefit plans.

Normal Retirement Date

The first day of the month coincident with or next following age 65.

Early Retirement Date

Age 55 with 5 years of vesting service; or any age and 25 years of vesting service for employees who were Participants on May 31, 1980.

Benefits**Normal Retirement**

Monthly benefit equal to (a) plus (b) plus (c):

- a. Accrued benefit as of December 31, 1996 calculated under the provisions of the plan in effect at that time.
- b. 1.2% of each year's Compensation plus 0.5% of each year's Compensation in excess of the Social Security Taxable Wage Base.
- c. As of the end of each year, amount equal to the percentage increase in CPI, but not greater than 2.0%.

Plan benefits were frozen as of January 1, 2007, for participants who had not yet attained age 40.

Plan benefits were frozen for all remaining participants on December 31, 2011.

Early Retirement

Bryan Health Employees' Retirement Plan
EIN 36-3414823, PN 001
2024 Schedule SB, Part V – Summary of Plan Provisions

Accrued benefit based on monthly Compensation and Years of Service as of the Early Retirement Date. For employees with 20 or more years of vesting service, the benefit is reduced 1/300 for each month which early commencement of benefits precedes age 65.

For employees with less than 20 years of vesting service, the benefit is reduced by 1/180 for each of the first 60 months and 1/360 for each additional month which early commencement benefits precedes age 65.

Disability

Monthly benefit determined on the same basis as the Normal Retirement Benefit commencing on the participant's normal retirement date. Participant continues to accrue Benefits to Normal Retirement. Compensation will be determined by assuming compensation as of the date of disability continued to Normal Retirement.

Death Prior to Retirement

If a married vested participant dies prior to retirement, the participant's surviving spouse will receive a monthly benefit equal to 100% of the vested accrued benefit reduced for early retirement and to reflect payment in the form of a Joint and 100% Survivor Annuity.

If death occurs prior to eligibility for early retirement, the benefit will be reduced actuarially for benefits commencing prior to age 55.

Termination Benefit

100% vested interest in the participant's accrued benefit after 5 Years of Vesting Service.

Forms of Annuity**Normal**

Straight Life Annuity.

Optional

Ten and twenty years certain and life, 50%, 66-2/3% and 100% joint and survivor.

Contributions**Participant**

None.

Employer

An amount necessary to provide the benefits under the plan, based upon the recommendations of periodic actuarial valuations.

Bryan Health Employees' Retirement Plan
EIN 36-3414823, PN 001
2024 Schedule SB, Line 26a – Schedule of Active Participant Data

The number of active participants, summarized by attained age and years of credited service as of January 1, 2024, is shown below.

Age	Years of Credited Service										Total	
	0	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40+		
0-24	-	-	-	-	-	-	-	-	-	-	-	-
25-29	-	-	-	-	-	-	-	-	-	-	-	-
30-34	-	-	-	-	-	-	-	-	-	-	-	-
35-39	-	-	3	-	1	-	-	-	-	-	-	4
40-44	-	-	71	22	3	-	-	-	-	-	-	96
45-49	-	1	51	84	6	2	-	-	-	-	-	144
50-54	-	1	43	66	24	1	-	-	-	-	-	135
55-59	-	1	29	64	29	18	1	-	-	-	-	142
60-64	-	-	43	70	35	33	35	3	-	-	1	220
65-69	-	-	9	35	3	4	7	9	1	-	-	68
70+	-	-	5	6	3	-	2	-	-	-	-	16
Total	-	3	254	347	104	58	45	12	1	1	1	825

Bryan Health Employees' Retirement Plan
EIN 36-3414823, PN 001
2024 Schedule SB, Line 32 – Schedule of Amortization Bases

The amount needed to amortize the Funding Shortfall to the Applicable Funding Target, in combination with prior Shortfall Amortizations, for the plan year beginning January 1, 2024 is determined below. The net Funding Shortfall for a plan year is amortized in fifteen level payments. The present value and amortization factors shown below are based on the interest rates for determining the Applicable Funding Target for the current plan year.

1.	1.	Present value of remaining prior Shortfall Amortizations			
		<u>Date Established</u>	<u>Amortization Amount</u>	<u>Years Remaining</u>	<u>Present Value Factor</u>
	a.	1/1/2023	\$886,630	14	10.477482
	b.	Total	886,630		9,289,650
2.	2.	Shortfall Amortization for current plan year			
	a.	Applicable Funding Target			209,196,143
	b.	Actuarial Value of Assets less Prefunding Balance			206,078,188
	c.	Is the plan exempt from establishing a Shortfall Amortization for the current year?			No
	d.	Funding Shortfall [(a) - (b), but not < \$0]			3,117,955
	e.	Net Funding Shortfall [If (d) > \$0, (d) - (1b), otherwise n/a]			(6,171,695)
	f.	Amortization factor			10.991387
	g.	Shortfall Amortization for current plan year [(e) ÷ (f)]			(\$561,503)
3.	3.	Total Shortfall Amortizations [(1b) + (2g), but not < \$0]			325,127

Bryan Health Employees' Retirement Plan

Financial Statements and Independent Auditors' Report

December 31, 2024 and 2023



Bryan Health Employees' Retirement Plan

Index

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Note: Schedules required by the Employee Retirement Income Security Act of 1974 that have not been included herein are not applicable.

INDEPENDENT AUDITORS' REPORT

Plan Administrator
Bryan Health Employees' Retirement Plan
Lincoln, Nebraska

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

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

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

Management has obtained certifications from a qualified institution as of and for the years ended December 31, 2024 and 2023, stating that the certified investment information, as described in Note 6 to the financial statements, is complete and accurate.

Opinion

In our opinion, based on our audits and on the procedures performed as described in the Auditors' 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 (U.S. GAAP).
- The information in the accompanying financial statements related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditors' 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 U.S. GAAP, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

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

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

Auditors' 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 auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if, there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

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

- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

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

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

Other Matter - Supplementary Information Required by ERISA

The supplementary information as of and for the year ended December 31, 2024, is presented for purposes of additional analysis and is not a required part of the financial statements but is 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 supplementary information, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplementary information that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion:

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

Lutz & Company, P.C.

October 7, 2025

Bryan Health Employees' Retirement Plan

Statements of Net Assets Available for Benefits

December 31, 2024 and 2023

	<u>2024</u>	<u>2023</u>
ASSETS		
Investments at Fair Value		
Money Market Funds	\$ 1,792,095	\$ 4,554,055
Mutual Funds	27,808,029	31,554,253
Corporate Bonds	149,907,577	146,961,633
Collateralized Mortgage Obligations	6,275,502	6,666,754
U.S. Government Securities and Municipal Bonds	5,061,281	7,322,601
Total Investments	<u>190,844,484</u>	<u>197,059,296</u>
Employer Contributions Receivable	<u>5,000,000</u>	<u>1,500,000</u>
NET ASSETS AVAILABLE FOR BENEFITS	<u>\$ 195,844,484</u>	<u>\$ 198,559,296</u>

See Notes to Financial Statements.

Bryan Health Employees' Retirement Plan

Statements of Changes in Net Assets Available for Benefits

Years Ended December 31, 2024 and 2023

	<u>2024</u>	<u>2023</u>
ADDITIONS TO NET ASSETS ATTRIBUTED TO		
Investment Income		
Net Appreciation in Fair Value of Investments	\$ -	11,960,921
Interest and Dividends from Investments	8,508,698	8,213,448
Total Investment Income	8,508,698	20,174,369
Employer Contributions	5,000,000	1,500,000
Total Additions	13,508,698	21,674,369
DEDUCTIONS FROM NET ASSETS ATTRIBUTED TO		
Net Depreciation in Fair Value of Investments	3,523,570	-
Benefits Paid to Participants	12,699,940	12,391,416
Total Deductions	16,223,510	12,391,416
NET INCREASE (DECREASE)	(2,714,812)	9,282,953
Net Assets Available for Benefits, Beginning of Year	198,559,296	189,276,343
NET ASSETS AVAILABLE FOR BENEFITS, END OF YEAR	\$ 195,844,484	\$ 198,559,296

See Notes to Financial Statements.

Bryan Health Employees' Retirement Plan

Notes to Financial Statements

December 31, 2024 and 2023

1. Plan Description

The following brief description of the Bryan Health Employees' Retirement Plan (the Plan) provides only general information. Participants should refer to the Plan agreement for a complete description of the Plan's provisions.

General

The Plan is a defined benefit pension plan sponsored by Bryan Health (the Health System). All contributions to the Plan are made by the Health System. Effective January 1, 2007, participation was closed to new participants. As of January 1, 2007, benefit accruals were frozen for certain participants who had not attained age 40 as of December 31, 2006. Effective January 1, 2012, benefit accruals were frozen for all participants. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Pension Benefits

Plan participants are eligible for their Plan benefits after terminating employment with vested rights. Participants become vested in the Plan upon completion of 5 or more years of service or attainment of normal retirement age (65). Participants may elect retirement after age 55 if the employee has five years of vested service or any age if the employee has 25 years of vesting service and was a participant on May 31, 1980. Employees may elect to receive their pension as a single life annuity; joint survivor of 50%, 66 2/3% 75% or 100%; or a life annuity with certain periods of 10, 15, or 20 years. If employees terminate before rendering five years of service, they forfeit the right to receive their accumulated benefits. The Plan requires mandatory distribution of balances between \$1,000 and \$7,000 (\$5,000 prior to January 1, 2024) to an individual retirement account designated by the plan administrator in the event that the participant does not elect otherwise. Distributions under \$1,000 will be paid out to the participant in the event the participant does not elect a payout option.

Eligible employees are entitled to monthly pension benefits accrued as of December 31, 1996, calculated under the provisions of the Plan in effect at that time, plus 1.20% of each year's compensation plus 0.50% of each year's compensation in excess of social security taxable wage base, plus the amount as of the end of each year equal to the percentage increase in CPI but not greater than 2%.

Death and Disability Benefits

If an active participant dies at age 55 or older, a death benefit equal to the value of the participant's accumulated pension benefits is paid to the participant's beneficiary. Active participants who become totally disabled receive annual disability benefits that are equal to the equivalent normal retirement benefits they have accumulated as of the time they become disabled. Disability benefits are paid until normal retirement age, at which time disability participants will receive the normal retirement benefit computed as though they had been employed at normal retirement age, with their annual compensation remaining the same as the time they became disabled.

Bryan Health Employees' Retirement Plan

Notes to Financial Statements

December 31, 2024 and 2023

Funding Policy

Contributions to provide benefits under the Plan are made solely by the Health System. The Health System's contributions to the Plan totaled \$5,000,000 and \$1,500,000, for the years ended December 31, 2024 and 2023, respectively. The minimum funding for the years ended December 31, 2024 and 2023, was \$1,174,669 and \$325,127, respectively. Accordingly, \$3,825,331 and \$1,174,873, of the funding for the years ended December 31, 2024 and 2023, respectively, were elective and not required to meet minimum funding requirements of ERISA. The Health System's funding policy is to make contributions to the Plan in amounts necessary to at least meet the minimum funding requirements of ERISA as determined by the Plan's actuary. The Health System met the minimum funding requirement for ERISA for the years ended December 31, 2024 and 2023.

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

2. Summary of Significant Accounting Policies

A summary of the significant accounting policies consistently applied in the preparation of the accompanying financial statements is set forth below.

Basis of Accounting

The accompanying financial statements have been prepared on the accrual basis and in conformity with the accounting principles generally accepted in the United States of America.

Use of Estimates

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

Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 7 for further discussion of fair value measurements.

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

Bryan Health Employees' Retirement Plan

Notes to Financial Statements

December 31, 2024 and 2023

Risks and Uncertainties

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such change could materially affect the amounts reported in the statements of net assets available for benefits. Plan contributions and the actuarial present value of accumulated plan benefits are prepared based on certain assumptions pertaining to interest rates, inflation rates and employee demographics, all of which are subject to change. Due to uncertainties inherent in the estimations and assumptions process, it is at least reasonably possible that changes in these estimates and assumptions in the near term would be material to the financial statements.

Plan Expenses

Certain administrative expenses, primarily audit fees, actuary fees and PBGC premiums, are paid by the Health System for the Plan; such administrative expenses are not reflected in the Plan's financial statements. Other administrative expenses, primarily asset management fees, contract administration and record keeping fees, may be paid by the Plan; such administrative expenses are reflected in the Plan's financial statements.

Payment of Benefits

Benefit payments are recorded when paid.

Subsequent Events

Subsequent events are events or transactions that occur after the statement of net assets available for benefits date, but before the financial statements are available to be issued and may require potential recognition or disclosure in the financial statements. Management has considered such events or transactions through October 7, 2025, noting no items requiring disclosure.

3. Actuarial Present Value of Accumulated Plan Benefits

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

Bryan Health Employees' Retirement Plan

Notes to Financial Statements

December 31, 2024 and 2023

The actuarial present value of accumulated plan benefits is determined by an independent actuary and is the amount that results from applying actuarial assumptions to adjust the accumulated plan benefits to reflect the time value of money (through discounts for interest) and the probability of payment (by means of decrements such as for death, disability, withdrawal, or retirement) between the valuation date and the expected date of payment. The computations of the actuarial present value of accumulated plan benefits were made as of January 1, 2025 and 2024. Had the valuations been performed as of December 31, 2024 and 2023, there would be no material differences.

The actuarial cost method used by the Plan's actuaries to calculate the actuarial present value of accumulated benefits was the unit credit cost method for the January 1, 2025 and 2024, valuations.

The actuarial present value of accumulated benefits and related changes there to were as follows for the years ended January 1:

	<u>2025</u>	<u>2024</u>
Actuarial Present Value of Accumulated Benefits:		
Vested Benefits		
Active Participants	\$ 43,517,025	\$ 50,892,343
Participants Currently Receiving Payments	27,028,492	28,205,200
Other Participants	130,611,441	124,368,561
Total Vested Benefits	<u>201,156,958</u>	<u>203,466,104</u>
Non-Vested Benefits	232,353	257,814
Total Actuarial Present Value of Accumulated Plan Benefits	<u>\$ 201,389,311</u>	<u>\$ 203,723,918</u>
Actuarial Present Value of Accumulated Plan Benefits at Beginning of Year	<u>\$ 203,723,918</u>	<u>\$ 204,969,898</u>
Decrease during the year attributable to:		
Reduction in Discount Period	10,860,344	10,937,227
Benefits Paid	(12,699,940)	(12,391,416)
Actuarial Gain (Loss)	(495,011)	208,209
Net Decrease	<u>(2,334,607)</u>	<u>(1,245,980)</u>
Actuarial Present Value of Accumulated Plan Benefits at End of Year	<u>\$ 201,389,311</u>	<u>\$ 203,723,918</u>

Bryan Health Employees' Retirement Plan

Notes to Financial Statements

December 31, 2024 and 2023

The more significant assumptions underlying the actuarial computations as of January 1, 2025 and 2024, are as follows:

Discount Rates: 5.50% at January 1, 2025 and 2024

Mortality Rates: PRI-2012 Total Dataset Mortality Tables for Employees, Retirees, Surviving Spouses and Disabled Retirees adjusted to reflect Mortality Improvement Scape MP-2021.

Withdrawal Rates: Participants are assumed to withdrawal according to the following schedule:

Years of Service	Annual Rate of Withdrawal
0	17.0%
5	13.0%
10	8.0%
15	6.0%
20	3.5%
25	3.0%

Retirement Age: Participants are assumed to retire in accordance with the following schedule:

3%	Age 55-59
5%	Age 60-62
20%	Age 63-64
100%	Age 65+

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

4. Plan Termination

In the event the Plan terminates, the net assets of the Plan will be allocated as prescribed by ERISA, applicable regulations there under and the Plan Document.

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

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

Bryan Health Employees' Retirement Plan

Notes to Financial Statements

December 31, 2024 and 2023

5. Tax Status

The Internal Revenue Service has determined and informed the Health System by a letter dated May 30, 2014, that the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code (IRC). The Plan has been amended since receiving the determination letter. However, the plan administrator believes that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC.

Accounting principles generally accepted in the United States of America require Plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the applicable taxing authority. The plan administrator has analyzed the tax positions taken by the Plan and has concluded that there are no uncertain positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan could be subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

6. Information Certified by Union Bank and Trust Company

The plan administrator has elected the method of compliance as permitted by 29 CFR 2520.103-8 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, as permitted under such election, the plan administrator instructed the Plan's independent auditors not to perform any auditing procedures with respect to the following information certified by Union Bank and Trust Company (Union Bank), except for comparing such information certified by the custodian to information included in the Plan's financial statements and supplementary information.

The following table presents the value of the investments in this Plan that were certified by Union Bank as of and for the years ended December 31:

	<u>2024</u>	<u>2023</u>
Investments at Fair Value	\$ 190,844,484	\$ 197,059,296
Net Appreciation (Depreciation) in		
Fair Value of Investments	(3,523,570)	11,960,921
Interest and Dividends from Investments	8,508,698	8,213,448

Bryan Health Employees' Retirement Plan

Notes to Financial Statements

December 31, 2024 and 2023

7. Fair Value Measurements

Accounting Standards Codification (ASC) 820, Fair Value Measurements and Disclosures, establishes a framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1 measurements) and the lowest priority to unobservable inputs (level 3 measurements). The three levels of the fair value hierarchy under ASC 820 are described below:

Level 1 Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.

Level 2 Inputs to the valuation methodology include:

- Quoted prices for similar assets or liabilities in active markets;
- Quoted prices for identical or similar assets or liabilities in inactive markets;
- Inputs other than quoted prices that are observable for the asset or liability;
- Inputs that are derived principally from or corroborated by observable market data by correlation or other means;

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

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

The asset's or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of 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 as of December 31, 2024 and 2023.

Money Market Funds and Mutual Funds: Valued at the daily closing price as reported by the fund. The funds held by the Plan are open-end 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 funds held by the Plan are deemed to be actively traded (Level 1 Inputs).

Bryan Health Employees' Retirement Plan

Notes to Financial Statements

December 31, 2024 and 2023

Corporate Bonds, Collateralized Mortgage Obligations, U.S. Government Securities and Municipal Bonds: Corporate bonds, collateralized mortgage obligations, U.S. government securities and municipal bonds are valued based upon recent bid prices or the average of recent bid and asked prices when available (Level 1 inputs), and if not available, they are valued through matrix pricing models developed by sources considered by management to be reliable. Matrix pricing, which is a mathematical technique commonly used to price debt securities that are not actively traded, values debt securities without relying exclusively on quoted prices for the specific securities but rather by relying on the securities' relationship to other benchmark quoted securities with similar credit risk (Level 2 inputs).

The methods described above may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, while the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2024:

	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Money Market Funds	\$ 1,792,095	\$ -	\$ -	\$ 1,792,095
Mutual Funds	27,808,029	-	-	27,808,029
Corporate Bonds	149,907,577	-	-	149,907,577
Collateralized Mortgage Obligations	6,275,502	-	-	6,275,502
U.S. Government Securities and Municipal Bonds	5,061,281	-	-	5,061,281
Total Investments at Fair Value	<u>\$190,844,484</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$190,844,484</u>

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2023:

	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Money Market Funds	\$ 4,554,055	\$ -	\$ -	\$ 4,554,055
Mutual Funds	31,554,253	-	-	31,554,253
Corporate Bonds	146,961,633	-	-	146,961,633
Collateralized Mortgage Obligations	6,666,754	-	-	6,666,754
U.S. Government Securities and Municipal Bonds	7,322,601	-	-	7,322,601
Total Investments at Fair Value	<u>\$197,059,296</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$197,059,296</u>

Bryan Health Employees' Retirement Plan

Notes to Financial Statements

December 31, 2024 and 2023

8. Related Party Transactions

The Plan incurred expenses for annual trustee, investment, and administrative services with Union Bank during the years ended December 31, 2024 and 2023. Union Bank is the custodian, as defined by the Plan, and therefore, these transactions qualify as party-in-interest.

SUPPLEMENTARY INFORMATION

Bryan Health Employees' Retirement Plan

Schedule of Assets (Held at End of Year) – Schedule H – Item 4i

Year Ended December 31, 2024

Employer Identification Number 36-3414823
Plan Number 001

	<u>Description of Investment</u>	<u>Shares/ Units</u>	<u>Cost</u>	<u>Current Value</u>
<u>UNION BANK AND TRUST COMPANY</u>				
Federated U.S. Treasury Cash Reserves PRM #572 - Principal	Money Market	1,792,095	\$ 1,792,095	\$ 1,792,095
ARGA Emerging Markets Value Fund Institutional	Mutual Fund	144,131	1,488,497	1,465,815
Cohen & Steers Realty Shares Instl #1263	Mutual Fund	57,222	2,572,653	2,741,504
Dodge & Cox Intl Stock #1048	Mutual Fund	63,193	2,372,872	3,153,349
GQC Partners Emerging Markets Equity Fund	Mutual Fund	80,779	1,462,382	1,336,081
Vanguard Instl Index Fund Plus #854	Mutual Fund	28,125	6,830,099	13,468,489
Vanguard Small Cap Index Fund Instl #857	Mutual Fund	23,803	2,225,398	2,740,857
WCM Focused International Growth Fund Institutional	Mutual Fund	133,361	2,427,487	2,901,934
3M Company	Corporate Bonds 3.05% due 4/15/2030	780,000	700,869	714,975
Abbott Laboratories	Corporate Bonds 4.90% due 11/30/2046	605,000	826,406	564,936
Abbvie Inc	Corporate Bonds 4.95% due 3/15/2031	425,000	429,688	425,383
Adobe Inc	Corporate Bonds 4.95% due 04/04/2034	505,000	504,015	500,455
Aflac Inc	Corporate Bonds 4.75% due 1/15/2049	840,000	1,113,321	736,071
Air Lease Corp	Corporate Bonds 3.25% due 10/1/2029	1,030,000	1,044,116	949,841
Air Lease Corp	Corporate Bonds 3.00% due 2/01/2030	1,545,000	1,392,787	1,391,619
Alabama Power Co	Corporate Bonds 3.00% due 3/15/2052	2,285,000	1,461,440	1,467,219

Bryan Health Employees' Retirement Plan

Schedule of Assets (Held at End of Year) – Schedule H – Item 4i

Year Ended December 31, 2024

	<u>Description of Investment</u>	<u>Shares/ Units</u>	<u>Cost</u>	<u>Current Value</u>
Amazon.com Inc	Corporate Bonds 4.05% due 8/22/2047	795,000	\$ 800,470	\$ 654,474
Amazon.com Inc	Corporate Bonds 2.50% due 6/3/2050	435,000	408,426	259,373
Amazon.com Inc	Corporate Bonds 3.95% due 4/13/2052	1,240,000	1,140,084	977,443
American Express Co	Corporate Bonds Variable due 7/28/2027	625,000	630,519	631,932
American Water Capital	Corporate Bonds 3.75% due 9/1/2047	1,640,000	1,560,338	1,222,669
American Water Capital Corp	Corporate Bonds 5.45% due 3/01/54	810,000	802,653	772,952
Amgen Inc	Corporate Bonds 4.40% due 5/22/2045	1,900,000	1,851,530	1,573,620
Anheuser-Busch Corp	Corporate Bonds 4.70% due 2/01/2036	1,545,000	1,507,938	1,467,056
Appalachian Power Co.	Corporate Bonds 4.50% due 08/01/2032	560,000	552,854	527,557
Apple Inc	Corporate Bonds 3.85% due 5/4/2043	950,000	1,055,238	787,468
Apple Inc	Corporate Bonds 3.85% due 8/4/2046	3,115,000	3,658,674	2,510,740
Atmos Energy Corp	Corporate Bonds 4.13% due 10/15/2044	1,575,000	1,659,387	1,285,499
Atmos Energy Corp	Corporate Bonds 4.30% due 10/1/2048	1,245,000	1,279,414	1,018,340
Bank of America Corp	Corporate Bonds 3.82% due 1/20/2028	375,000	427,395	367,518

Bryan Health Employees' Retirement Plan

Schedule of Assets (Held at End of Year) – Schedule H – Item 4i

Year Ended December 31, 2024

	<u>Description of Investment</u>	<u>Shares/ Units</u>	<u>Cost</u>	<u>Current Value</u>
Bank of America Corp	Corporate Bonds Variable due 12/28/2028	2,040,000	\$ 2,275,400	\$ 1,956,509
Bank of America Corp	Corporate Bonds Variable due 4/23/2040	1,070,000	924,705	910,267
Bank of America Corp	Corporate Bonds Variable due 6/19/2041	345,000	232,775	239,584
Bank of America Corp	Corporate Bonds Variable due 3/20/2051	920,000	993,518	719,383
Bank of America Corp NA	Corporate Bonds 6.00% due 10/15/2036	1,655,000	2,003,038	1,719,009
Bank of NY Mellon	Corporate Bonds Variable due 10/25/2028	915,000	940,219	939,708
Bank of NY Mellon	Corporate Bonds Variable due 7/21/2039	585,000	585,490	589,114
Barclays Plc	Corporate Bonds Variable due 9/23/2035	625,000	627,094	549,113
Berkshire Hathaway	Corporate Bonds 4.40% due 5/15/2042	1,310,000	1,582,412	1,189,538
Berkshire Hathaway Energy	Corporate Bonds 3.80% due 7/15/2048	2,375,000	2,516,171	1,764,786
Berkshire Hathaway Finance	Corporate Bonds 3.85% due 3/15/2052	800,000	625,120	605,383
BHP Billiton Finance USA LTD	Corporate Bonds 5.25% due 9/8/2033	435,000	432,847	437,211
BHP Finance USA	Corporate Bonds 5.00% due 9/30/2043	830,000	909,545	774,223
BP Cap Markets America	Corporate Bonds 3.38% due 2/8/2061	2,050,000	2,068,001	1,292,219

Bryan Health Employees' Retirement Plan

Schedule of Assets (Held at End of Year) – Schedule H – Item 4i

Year Ended December 31, 2024

	<u>Description of Investment</u>	<u>Shares/ Units</u>	<u>Cost</u>	<u>Current Value</u>
Bristol-Meyers Squibb Co	Corporate Bonds 2.55% due 11/13/2050	1,260,000	\$ 1,240,928	\$ 730,144
Bristol-Meyers Squibb Co	Corporate Bonds 3.70% due 3/15/2052	995,000	869,651	722,782
Bristol-Meyers Squibb Co	Corporate Bonds 4.25% due 10/26/2049	880,000	928,743	710,487
Bristol-Meyers Squibb Co	Corporate Bonds 5.20% due 12/22/2034	520,000	523,323	518,583
Broadcom Inc	Corporate Bonds 4.15% due 11/15/2030	2,049,000	2,310,270	1,966,443
Burlington North	Corporate Bonds 5.75% due 5/1/40	1,255,000	1,473,237	1,285,784
California Institute of Technology	Corporate Bonds 3.65% due 9/1/2119	335,000	334,152	213,300
Capital One Financial Co	Corporate Bonds Variable due 7/26/30	835,000	835,801	831,162
Capital One Financial Co	Corporate Bonds Variable due 11/02/27	925,000	801,513	874,885
Caterpillar Inc	Corporate Bonds 3.25% due 9/19/49	750,000	711,353	520,844
Centerpoint Energy Houston	Corporate Bonds 3.95% due 3/1/48	1,340,000	1,332,582	1,030,039
Charles Schwab Corp	Corporate Bonds Variable due 5/19/34	385,000	408,404	396,630
Cisco Systems Inc	Corporate Bonds 5.30% due 2/26/54	530,000	541,411	514,422
Citigroup Inc	Corporate Bonds 4.60% due 3/9/26	170,000	196,401	169,560

Bryan Health Employees' Retirement Plan

Schedule of Assets (Held at End of Year) – Schedule H – Item 4i

Year Ended December 31, 2024

	<u>Description of Investment</u>	<u>Shares/ Units</u>	<u>Cost</u>	<u>Current Value</u>
Citigroup Inc	Corporate Bonds 5.875% due 1/30/42	1,115,000	\$ 1,465,457	\$ 1,140,046
Citigroup Inc	Corporate Bonds Variable due 1/28/27	570,000	495,592	547,404
Citigroup Inc	Corporate Bonds Variable due 1/29/31	1,320,000	1,146,567	1,166,473
Citigroup Inc	Corporate Bonds Variable due 5/25/34	845,000	864,297	862,708
Cleveland Clinic Found	Corporate Bonds 4.858% due 1/1/2114	865,000	936,380	735,060
CNO Financial Group Inc	Corporate Bonds 5.25% due 5/30/29	1,810,000	2,047,427	1,796,751
Comcast Corp	Corporate Bonds 1.95% due 1/15/31	595,000	476,928	497,804
Comcast Corp	Corporate Bonds 4.25% due 10/15/30	165,000	202,854	158,382
Comcast Corp	Corporate Bonds 4.60% due 10/15/38	795,000	983,797	719,843
Comcast Corp	Corporate Bonds 4.75% due 3/1/44	250,000	276,624	218,386
Comcast Corp	Corporate Bonds 5.50% due 5/15/64	1,340,000	1,354,271	1,251,453
Commonwealth Edison Co	Corporate Bonds 3.00% due 3/1/50	1,585,000	1,428,188	1,019,450
Con Edison Co of NY Inc	Corporate Bonds 3.35% due 4/1/30	1,335,000	1,456,776	1,242,008
Con Edison Co of NY Inc	Corporate Bonds 6.15% due 11/15/52	980,000	1,125,354	1,029,369

Bryan Health Employees' Retirement Plan

Schedule of Assets (Held at End of Year) – Schedule H – Item 4i

Year Ended December 31, 2024

	<u>Description of Investment</u>	<u>Shares/ Units</u>	<u>Cost</u>	<u>Current Value</u>
ConocoPhillips	Corporate Bonds 6.50% due 2/1/39	620,000	\$ 800,172	\$ 677,706
ConocoPhillips	Corporate Bonds 5.55% due 3/15/54	640,000	651,200	613,441
Corporate Office Prop LP	Corporate Bonds 2.75% due 4/15/31	877,000	869,696	747,932
CSX Corp	Corporate Bonds 4.40% due 3/1/43	565,000	566,084	489,021
Dell Int LLC / EMC Corp	Corporate Bonds 8.35% due 7/15/46	549,000	900,602	700,297
Dignity Health	Corporate Bonds 5.267% due 11/1/64	700,000	674,247	628,926
Dominion Res	Corporate Bonds 4.90% due 8/1/41	795,000	862,178	710,963
DTE Electric Co	Corporate Bonds 2.25% due 3/1/30	370,000	320,165	325,927
DTE Electric Co	Corporate Bonds 3.75% due 8/15/47	1,740,000	1,918,011	1,311,134
Duke Energy Carolinas	Corporate Bonds 3.20% due 8/15/49	845,000	959,147	564,089
Duke Energy Carolinas	Corporate Bonds 6.05% due 4/15/38	570,000	738,424	600,313
Duke Energy Corp	Corporate Bonds 4.50% due 8/15/32	550,000	510,197	523,624
Duke Energy Progress LLC	Corporate Bonds 3.40% due 4/1/32	1,350,000	1,303,387	1,207,729
Elevance Health Inc	Corporate Bonds 4.375% due 12/1/47	625,000	655,499	504,602

Bryan Health Employees' Retirement Plan

Schedule of Assets (Held at End of Year) – Schedule H – Item 4i

Year Ended December 31, 2024

	<u>Description of Investment</u>	<u>Shares/ Units</u>	<u>Cost</u>	<u>Current Value</u>
Eli Lilly & Co	Corporate Bonds 5.00% due 2/9/54	405,000	\$ 402,696	\$ 372,574
Eli Lilly & Co	Corporate Bonds 5.05% due 8/14/54	655,000	652,475	604,376
Energy Tran Ptnr	Corporate Bonds 6.50% due 2/1/42	1,083,000	1,147,525	1,117,970
Energy Transfer LP	Corporate Bonds 4.95% due 5/15/28	400,000	399,360	399,216
Entergy Louisiana LLC	Corporate Bonds 5.70% due 3/15/54	415,000	407,999	408,953
Enterprise Products Oper	Corporate Bonds 6.125% due 10/15/39	1,515,000	1,874,144	1,572,728
Eversource Energy	Corporate Bonds 3.45% due 1/15/50	1,140,000	1,098,747	781,398
Extra Space Storage LP	Corporate Bonds 3.875% due 12/15/27	1,620,000	1,701,915	1,578,692
Exxon Mobil Corp	Corporate Bonds 4.114% due 3/1/46	1,400,000	1,479,730	1,132,706
Exxon Mobil Corporation	Corporate Bonds 3.043% due 3/1/26	1,370,000	1,482,080	1,348,641
FedEx Corp	Corporate Bonds 5.25% due 5/15/50	605,000	839,673	554,133
Goldman Sachs Group Inc	Corporate Bonds 6.75% due 10/1/37	1,780,000	2,317,125	1,911,095
Goldman Sachs Group Inc	Corporate Bonds Variable due 10/21/32	2,082,000	1,694,415	1,754,778
Goldman Sachs Group Inc	Corporate Bonds Variable due 4/22/42	1,950,000	1,498,194	1,423,437

Bryan Health Employees' Retirement Plan

Schedule of Assets (Held at End of Year) – Schedule H – Item 4i

Year Ended December 31, 2024

	<u>Description of Investment</u>	<u>Shares/ Units</u>	<u>Cost</u>	<u>Current Value</u>
Goldman Sachs Group Inc	Corporate Bonds Variable due 10/31/38	520,000	\$ 609,430	\$ 440,391
HCA Inc	Corporate Bonds 4.50% due 2/15/27	355,000	340,246	351,416
HCA Inc	Corporate Bonds 5.50% due 6/15/47	1,177,000	1,297,318	1,070,028
HCP Inc	Corporate Bonds 6.75% due 2/1/41	1,289,000	1,612,084	1,409,818
Healthcare Trust of America	Corporate Bonds 3.75% due 7/1/27	505,000	495,458	490,319
Healthpeak Properties	Corporate Bonds 3.50% due 7/15/29	414,000	465,290	387,767
Home Depot Inc	Corporate Bonds 3.35% due 4/15/50	730,000	519,804	507,224
Home Depot Inc	Corporate Bonds 5.95% due 4/1/41	590,000	730,190	618,485
HP Enterprise Co	Corporate Bonds 6.35% due 10/15/45	1,465,000	1,966,983	1,523,293
JPMorgan Chase & Co	Corporate Bonds Variable due 2/4/32	945,000	706,206	783,699
JPMorgan Chase & Co	Corporate Bonds Variable due 4/23/29	905,000	859,714	877,516
JPMorgan Chase & Co	Corporate Bonds Variable due 6/1/34	865,000	857,455	863,314
JPMorgan Chase & Co	Corporate Bonds Variable due 7/24/38	2,190,000	1,916,841	1,870,557
Kimco Realty Corp	Corporate Bonds 4.45% due 9/1/47	750,000	733,467	614,552

Bryan Health Employees' Retirement Plan

Schedule of Assets (Held at End of Year) – Schedule H – Item 4i

Year Ended December 31, 2024

	<u>Description of Investment</u>	<u>Shares/ Units</u>	<u>Cost</u>	<u>Current Value</u>
Kimco Realty Corp	Corporate Bonds 4.60% due 2/1/33	595,000	\$ 552,737	\$ 566,731
Kimco Realty Group	Corporate Bonds 3.70% due 10/1/49	340,000	363,362	246,856
Lowe's Companies Inc	Corporate Bonds 5.625% due 4/15/53	1,095,000	1,088,688	1,052,574
Merck & Co Inc	Corporate Bonds 2.75% due 12/10/51	555,000	486,641	336,041
Merck & Co Inc	Corporate Bonds 3.70% due 2/10/2045	660,000	722,030	510,790
Meta Platforms Inc	Corporate Bonds 3.50% due 8/15/27	425,000	405,331	415,308
Meta Platforms Inc	Corporate Bonds 5.40% due 8/15/54	530,000	530,275	513,329
Meta Platforms Inc	Corporate Bonds 5.60% due 5/15/53	575,000	516,701	575,087
Metlife Inc	Corporate Bonds 5.70% due 6/15/35	505,000	525,220	519,172
Microsoft Corp	Corporate Bonds 2.675% due 6/1/60	1,353,000	1,388,178	793,181
Microsoft Corp	Corporate Bonds 4.20% due 11/3/35	721,000	723,473	688,062
Morgan Stanley	Corporate Bonds 6.375% due 7/24/42	1,010,000	1,254,070	1,090,764
Mylan NV	Corporate Bonds 5.25% due 6/15/46	1,370,000	1,331,930	1,153,938
National Rural Util Coop	Corporate Bonds 4.30% due 3/15/49	1,095,000	1,323,825	887,546

Bryan Health Employees' Retirement Plan

Schedule of Assets (Held at End of Year) – Schedule H – Item 4i

Year Ended December 31, 2024

	<u>Description of Investment</u>	<u>Shares/ Units</u>	<u>Cost</u>	<u>Current Value</u>
National Rural Util Coop	Corporate Bonds 4.80% due 2/5/27	530,000	\$ 530,673	\$ 531,827
Norfolk Southern Corp	Corporate Bonds 4.10% due 5/15/2121	970,000	905,040	670,231
Norfolk Southern Corp	Corporate Bonds 5.55% due 3/15/34	370,000	370,621	377,365
Northern Trust Corp	Corporate Bonds 6.125% due 11/2/32	275,000	276,466	289,913
Nvidia Corp	Corporate Bonds 3.50% due 4/1/50	340,000	403,921	252,951
NY & Presbyterian Hospital	Corporate Bonds 4.763% due 8/1/2116	360,000	379,429	293,234
NYU Hospitals Center	Corporate Bonds 4.368% due 7/1/47	1,150,000	1,146,757	986,379
Oracle Corp	Corporate Bonds 2.95% due 4/1/30	2,000,000	2,085,940	1,809,315
Oracle Corp	Corporate Bonds 3.60% due 4/1/50	1,206,000	1,274,794	844,736
Oracle Corp	Corporate Bonds 5.375% due 7/15/40	595,000	703,940	571,356
Pepsico Inc.	Corporate Bonds 4.45% due 4/14/2046	685,000	798,479	592,495
Pfizer Investment Enter	Corporate Bonds 5.34% due 5/19/63	270,000	256,009	247,734
PG&E Energy Recovery Fnd	Corporate Bonds 2.822% due 7/15/46	775,000	692,743	543,346
Philip Morris Intl Inc	Corporate Bonds 4.25% due 11/10/2044	715,000	664,757	583,811

Bryan Health Employees' Retirement Plan

Schedule of Assets (Held at End of Year) – Schedule H – Item 4i

Year Ended December 31, 2024

	<u>Description of Investment</u>	<u>Shares/ Units</u>	<u>Cost</u>	<u>Current Value</u>
Phillips 66 Co	Corporate Bonds 5.65% due 6/15/54	535,000	\$ 519,934	\$ 504,001
PNC Financial Services	Corporate Bonds Variable due 1/21/28	875,000	884,380	882,804
PNC Financial Services	Corporate Bonds Variable due 5/14/30	865,000	870,804	877,187
Primerica Inc	Corporate Bonds 2.80% due 11/19/31	785,000	781,468	669,746
Prudential Financial Inc	Corporate Bonds 3.905% due 12/7/47	1,371,000	1,544,009	1,050,641
Prudential Financial Inc	Corporate Bonds 3.935% due 12/7/49	625,000	498,213	472,293
Puget Sound Energy Inc	Corporate Bonds 2.893% due 9/15/51	560,000	547,994	340,837
Raymond James Financial	Corporate Bonds 4.95% due 7/15/46	1,505,000	1,729,331	1,351,482
Realty Income Corp	Corporate Bonds 3.40% due 1/15/30	1,355,000	1,350,997	1,259,512
Reinsurance Group of America	Corporate Bonds 3.90% due 5/15/29	1,505,000	1,567,430	1,437,806
Reinsurance Group of America	Corporate Bonds 5.75% due 9/15/34	290,000	289,147	292,551
Rio Tinto Fin USA Ltd	Corporate Bonds 2.75% due 11/2/51	1,140,000	1,127,563	694,369
Royal Bank of Canada	Corporate Bonds 4.875% due 1/19/27	255,000	252,050	255,919
Sabine Pass Liquefaction	Corporate Bonds 5.875% due 6/30/26	760,000	754,802	767,582

Bryan Health Employees' Retirement Plan

Schedule of Assets (Held at End of Year) – Schedule H – Item 4i

Year Ended December 31, 2024

	<u>Description of Investment</u>	<u>Shares/ Units</u>	<u>Cost</u>	<u>Current Value</u>
Selective Insurance Group	Corporate Bonds 5.375% due 3/1/49	1,270,000	\$ 1,331,577	\$ 1,160,038
Sempra Energy	Corporate Bonds 4.00% due 2/1/48	2,115,000	1,804,403	1,597,715
Shell International Fin	Corporate Bonds 3.625% due 8/21/42	855,000	765,620	665,054
Simon Property Group LP	Corporate Bonds 6.65% due 1/15/54	676,000	675,001	752,635
Southern Cal Edison	Corporate Bonds 3.65% due 2/1/50	1,090,000	831,812	778,641
Southern Cal Edison	Corporate Bonds 4.125% due 3/1/48	662,000	652,071	516,461
Southwest Airlines Co	Corporate Bonds 5.125% due 6/15/27	390,000	390,051	391,680
Southwestern Elec Power	Corporate Bonds 3.25% due 11/1/51	800,000	729,693	510,400
Sprint Spectrum/Spec	Corporate Bonds 5.152% due 3/20/28	474,500	473,639	476,517
State Street Corp	Corporate Bonds Variable due 3/30/31	410,000	366,901	375,667
Statoil ASA	Corporate Bonds 3.95% due 5/15/43	430,000	434,580	350,599
Sysco Corporation	Corporate Bonds 6.60% due 4/1/50	1,401,000	2,047,268	1,535,217
Target Corp	Corporate Bonds 2.95% due 1/15/52	625,000	446,050	396,864
T-Mobile USA Inc	Corporate Bonds 2.25% due 2/15/26	570,000	520,952	554,219

Bryan Health Employees' Retirement Plan

Schedule of Assets (Held at End of Year) – Schedule H – Item 4i

Year Ended December 31, 2024

	<u>Description of Investment</u>	<u>Shares/ Units</u>	<u>Cost</u>	<u>Current Value</u>
T-Mobile USA Inc	Corporate Bonds 3.75% due 4/15/27	270,000	\$ 261,112	\$ 263,766
Toronto-Dominion Bank	Corporate Bonds 4.693% due 9/15/27	1,470,000	1,453,423	1,467,238
Total Energies Capital SA	Corporate Bonds 5.488% due 4/5/54	390,000	390,000	373,560
Toyota Motor Credit Corp	Corporate Bonds 4.35% due 10/8/27	405,000	405,290	402,312
Toyota Motor Credit Corp	Corporate Bonds 4.55% due 9/20/27	250,000	246,853	249,767
United Health Group Inc	Corporate Bonds 4.75% due 7/15/45	757,000	1,026,960	666,221
United Parcel Service	Corporate Bonds 5.05% due 3/3/53	390,000	390,464	357,073
United Parcel Service	Corporate Bonds 5.30% due 4/1/50	1,270,000	1,435,989	1,215,667
UnitedHealth Group	Corporate Bonds 5.80% due 3/15/36	345,000	491,633	355,041
US Bancorp	Corporate Bonds Variable due 11/3/36	2,370,000	2,141,830	1,920,279
Valero Energy	Corporate Bonds 6.625% due 6/15/37	845,000	1,024,301	887,596
Vmware Inc	Corporate Bonds 3.90% due 8/21/27	965,000	958,668	943,308
Walmart Inc	Corporate Bonds 4.50% due 9/9/52	565,000	500,805	491,554
Wells Fargo & Co	Corporate Bonds 4.90% due 11/17/2045	2,290,000	2,617,331	1,984,446

Bryan Health Employees' Retirement Plan

Schedule of Assets (Held at End of Year) – Schedule H – Item 4i

Year Ended December 31, 2024

	<u>Description of Investment</u>	<u>Shares/ Units</u>	<u>Cost</u>	<u>Current Value</u>
Wells Fargo & Company	Corporate Bonds 2.393% due 6/2/28	2,810,000	\$ 2,865,329	\$ 2,646,087
Welltower Inc	Corporate Bonds 4.25% due 4/1/26	1,140,000	1,283,093	1,134,354
Weslyan University	Corporate Bonds 4.781% due 7/1/2116	655,000	830,881	531,089
Wyeth LLC	Corporate Bonds 5.95% due 4/1/37	850,000	947,549	887,562
Xcel Energy Inc	Corporate Bonds 3.50% due 12/1/49	770,000	741,121	529,979
CIM Trust	Collateralized Mortgage Obligation Variable due 6/25/51	616,893	631,929	540,133
Federal Home Loan Mtg Corp	Collateralized Mortgage Obligation 5.00% due 12/1/2053	1,207,677	1,175,693	1,165,028
Federal Natl Mtg Assn	Collateralized Mortgage Obligation 5.00% due 9/1/2052	1,248,024	1,219,359	1,204,886
FHLMC Multifamily Struct Pass	Collateralized Mortgage Obligation 3.54% due 3/25/2034	1,399,000	1,440,820	1,251,992
FSMT Flagster Mtg Trust 21-4 A5	Collateralized Mortgage Obligation Variable due 6/1/2051	889,798	912,525	778,069

Bryan Health Employees' Retirement Plan

Schedule of Assets (Held at End of Year) – Schedule H – Item 4i

Year Ended December 31, 2024

	<u>Description of Investment</u>	<u>Shares/ Units</u>	<u>Cost</u>	<u>Current Value</u>
GS Mtg-Backed Sts Trust 21-PJ6 A8	Collateralized Mortgage Obligation Variable due 11/25/2051	618,340	\$ 633,315	\$ 542,048
PSMC Trust	Collateralized Mortgage Obligation Variable due 5/25/2051	386,616	397,973	344,159
Wells Fargo Mtg-Backed Sts Trust	Collateralized Mortgage Obligation Variable due 6/25/2051	513,136	525,163	449,187
US Treasury Note	U.S. Government Security 2.25% due 2/15/2052	2,388,000	1,609,560	1,448,505
US Treasury Note	U.S. Government Security 0.00% due 5/15/2050	3,590,000	1,102,130	1,062,866
Colorado St Hlth Facs Auth Hos	Municipal Bond 3.80% due 11/1/2044	825,000	826,040	654,530
New Jersey St Transportation	Municipal Bond 6.56% due 12/15/2040	1,345,000	1,475,909	1,429,722
New York St Urban Dev Corp Rev	Municipal Bond 5.77% due 03/15/2039	460,000	549,889	465,658
Total Investment Assets			\$ 209,701,941	\$ 190,844,484

Bryan Health Employees' Retirement Plan

Schedule of Reportable Transactions – Schedule H – Item 4j

Year Ended December 31, 2024

Employer Identification Number 36-3414823
 Plan Number 001

	<u>Purchase Price</u>	<u>Selling Price</u>	<u>Cost of Asset</u>	<u>Current Value of Asset on Transaction Date</u>	<u>Net Gain/(Loss)</u>
<u>UNION BANK AND TRUST COMPANY</u>					
Federated U.S. Treasury Cash Reserves Inst #125	\$ 17,696,264	\$ -	\$ 17,696,264	\$ 17,696,264	\$ -
Federated U.S. Treasury Cash Reserves Inst #125	-	22,250,319	22,250,319	22,250,319	-
Federated U.S. Treasury Cash Reserves PRM #572	16,772,438	-	16,772,438	16,772,438	-
Federated U.S. Treasury Cash Reserves PRM #572	-	14,980,343	14,980,343	14,980,343	-

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Bryan Health Employees' Retirement Plan

Schedule of Assets (Held at End of Year) – Schedule H – Item 4i

Year Ended December 31, 2024

Employer Identification Number 36-3414823
Plan Number 001

	<u>Description of Investment</u>	<u>Shares/ Units</u>	<u>Cost</u>	<u>Current Value</u>
<u>UNION BANK AND TRUST COMPANY</u>				
Federated U.S. Treasury Cash				
Reserves PRM #572 - Principal	Money Market	1,792,095	\$ 1,792,095	\$ 1,792,095
ARGA Emerging Markets Value				
Fund Institutional	Mutual Fund	144,131	1,488,497	1,465,815
Cohen & Steers Realty Shares				
Instl #1263	Mutual Fund	57,222	2,572,653	2,741,504
Dodge & Cox Intl Stock #1048	Mutual Fund	63,193	2,372,872	3,153,349
GQC Partners Emerging Markets				
Equity Fund	Mutual Fund	80,779	1,462,382	1,336,081
Vanguard Instl Index Fund				
Plus #854	Mutual Fund	28,125	6,830,099	13,468,489
Vanguard Small Cap Index Fund				
Instl #857	Mutual Fund	23,803	2,225,398	2,740,857
WCM Focused International				
Growth Fund Institutional	Mutual Fund	133,361	2,427,487	2,901,934
3M Company	Corporate Bonds			
	3.05%			
	due 4/15/2030	780,000	700,869	714,975
Abbott Laboratories	Corporate Bonds			
	4.90%			
	due 11/30/2046	605,000	826,406	564,936
Abbvie Inc	Corporate Bonds			
	4.95%			
	due 3/15/2031	425,000	429,688	425,383
Adobe Inc	Corporate Bonds			
	4.95%			
	due 04/04/2034	505,000	504,015	500,455
Aflac Inc	Corporate Bonds			
	4.75%			
	due 1/15/2049	840,000	1,113,321	736,071
Air Lease Corp	Corporate Bonds			
	3.25%			
	due 10/1/2029	1,030,000	1,044,116	949,841
Air Lease Corp	Corporate Bonds			
	3.00%			
	due 2/01/2030	1,545,000	1,392,787	1,391,619
Alabama Power Co	Corporate Bonds			
	3.00%			
	due 3/15/2052	2,285,000	1,461,440	1,467,219

Bryan Health Employees' Retirement Plan

Schedule of Assets (Held at End of Year) – Schedule H – Item 4i

Year Ended December 31, 2024

	<u>Description of Investment</u>	<u>Shares/ Units</u>	<u>Cost</u>	<u>Current Value</u>
Amazon.com Inc	Corporate Bonds 4.05% due 8/22/2047	795,000	\$ 800,470	\$ 654,474
Amazon.com Inc	Corporate Bonds 2.50% due 6/3/2050	435,000	408,426	259,373
Amazon.com Inc	Corporate Bonds 3.95% due 4/13/2052	1,240,000	1,140,084	977,443
American Express Co	Corporate Bonds Variable due 7/28/2027	625,000	630,519	631,932
American Water Capital	Corporate Bonds 3.75% due 9/1/2047	1,640,000	1,560,338	1,222,669
American Water Capital Corp	Corporate Bonds 5.45% due 3/01/54	810,000	802,653	772,952
Amgen Inc	Corporate Bonds 4.40% due 5/22/2045	1,900,000	1,851,530	1,573,620
Anheuser-Busch Corp	Corporate Bonds 4.70% due 2/01/2036	1,545,000	1,507,938	1,467,056
Appalachian Power Co.	Corporate Bonds 4.50% due 08/01/2032	560,000	552,854	527,557
Apple Inc	Corporate Bonds 3.85% due 5/4/2043	950,000	1,055,238	787,468
Apple Inc	Corporate Bonds 3.85% due 8/4/2046	3,115,000	3,658,674	2,510,740
Atmos Energy Corp	Corporate Bonds 4.13% due 10/15/2044	1,575,000	1,659,387	1,285,499
Atmos Energy Corp	Corporate Bonds 4.30% due 10/1/2048	1,245,000	1,279,414	1,018,340
Bank of America Corp	Corporate Bonds 3.82% due 1/20/2028	375,000	427,395	367,518

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Year Ended December 31, 2024

	<u>Description of Investment</u>	<u>Shares/ Units</u>	<u>Cost</u>	<u>Current Value</u>
Bank of America Corp	Corporate Bonds Variable due 12/28/2028	2,040,000	\$ 2,275,400	\$ 1,956,509
Bank of America Corp	Corporate Bonds Variable due 4/23/2040	1,070,000	924,705	910,267
Bank of America Corp	Corporate Bonds Variable due 6/19/2041	345,000	232,775	239,584
Bank of America Corp	Corporate Bonds Variable due 3/20/2051	920,000	993,518	719,383
Bank of America Corp NA	Corporate Bonds 6.00% due 10/15/2036	1,655,000	2,003,038	1,719,009
Bank of NY Mellon	Corporate Bonds Variable due 10/25/2028	915,000	940,219	939,708
Bank of NY Mellon	Corporate Bonds Variable due 7/21/2039	585,000	585,490	589,114
Barclays Plc	Corporate Bonds Variable due 9/23/2035	625,000	627,094	549,113
Berkshire Hathaway	Corporate Bonds 4.40% due 5/15/2042	1,310,000	1,582,412	1,189,538
Berkshire Hathaway Energy	Corporate Bonds 3.80% due 7/15/2048	2,375,000	2,516,171	1,764,786
Berkshire Hathaway Finance	Corporate Bonds 3.85% due 3/15/2052	800,000	625,120	605,383
BHP Billiton Finance USA LTD	Corporate Bonds 5.25% due 9/8/2033	435,000	432,847	437,211
BHP Finance USA	Corporate Bonds 5.00% due 9/30/2043	830,000	909,545	774,223
BP Cap Markets America	Corporate Bonds 3.38% due 2/8/2061	2,050,000	2,068,001	1,292,219

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Year Ended December 31, 2024

	<u>Description of Investment</u>	<u>Shares/ Units</u>	<u>Cost</u>	<u>Current Value</u>
Bristol-Meyers Squibb Co	Corporate Bonds 2.55% due 11/13/2050	1,260,000	\$ 1,240,928	\$ 730,144
Bristol-Meyers Squibb Co	Corporate Bonds 3.70% due 3/15/2052	995,000	869,651	722,782
Bristol-Meyers Squibb Co	Corporate Bonds 4.25% due 10/26/2049	880,000	928,743	710,487
Bristol-Meyers Squibb Co	Corporate Bonds 5.20% due 12/22/2034	520,000	523,323	518,583
Broadcom Inc	Corporate Bonds 4.15% due 11/15/2030	2,049,000	2,310,270	1,966,443
Burlington North	Corporate Bonds 5.75% due 5/1/40	1,255,000	1,473,237	1,285,784
California Institute of Technology	Corporate Bonds 3.65% due 9/1/2119	335,000	334,152	213,300
Capital One Financial Co	Corporate Bonds Variable due 7/26/30	835,000	835,801	831,162
Capital One Financial Co	Corporate Bonds Variable due 11/02/27	925,000	801,513	874,885
Caterpillar Inc	Corporate Bonds 3.25% due 9/19/49	750,000	711,353	520,844
Centerpoint Energy Houston	Corporate Bonds 3.95% due 3/1/48	1,340,000	1,332,582	1,030,039
Charles Schwab Corp	Corporate Bonds Variable due 5/19/34	385,000	408,404	396,630
Cisco Systems Inc	Corporate Bonds 5.30% due 2/26/54	530,000	541,411	514,422
Citigroup Inc	Corporate Bonds 4.60% due 3/9/26	170,000	196,401	169,560

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	<u>Description of Investment</u>	<u>Shares/ Units</u>	<u>Cost</u>	<u>Current Value</u>
Citigroup Inc	Corporate Bonds 5.875% due 1/30/42	1,115,000	\$ 1,465,457	\$ 1,140,046
Citigroup Inc	Corporate Bonds Variable due 1/28/27	570,000	495,592	547,404
Citigroup Inc	Corporate Bonds Variable due 1/29/31	1,320,000	1,146,567	1,166,473
Citigroup Inc	Corporate Bonds Variable due 5/25/34	845,000	864,297	862,708
Cleveland Clinic Found	Corporate Bonds 4.858% due 1/1/2114	865,000	936,380	735,060
CNO Financial Group Inc	Corporate Bonds 5.25% due 5/30/29	1,810,000	2,047,427	1,796,751
Comcast Corp	Corporate Bonds 1.95% due 1/15/31	595,000	476,928	497,804
Comcast Corp	Corporate Bonds 4.25% due 10/15/30	165,000	202,854	158,382
Comcast Corp	Corporate Bonds 4.60% due 10/15/38	795,000	983,797	719,843
Comcast Corp	Corporate Bonds 4.75% due 3/1/44	250,000	276,624	218,386
Comcast Corp	Corporate Bonds 5.50% due 5/15/64	1,340,000	1,354,271	1,251,453
Commonwealth Edison Co	Corporate Bonds 3.00% due 3/1/50	1,585,000	1,428,188	1,019,450
Con Edison Co of NY Inc	Corporate Bonds 3.35% due 4/1/30	1,335,000	1,456,776	1,242,008
Con Edison Co of NY Inc	Corporate Bonds 6.15% due 11/15/52	980,000	1,125,354	1,029,369

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Year Ended December 31, 2024

	<u>Description of Investment</u>	<u>Shares/ Units</u>	<u>Cost</u>	<u>Current Value</u>
ConocoPhillips	Corporate Bonds 6.50% due 2/1/39	620,000	\$ 800,172	\$ 677,706
ConocoPhillips	Corporate Bonds 5.55% due 3/15/54	640,000	651,200	613,441
Corporate Office Prop LP	Corporate Bonds 2.75% due 4/15/31	877,000	869,696	747,932
CSX Corp	Corporate Bonds 4.40% due 3/1/43	565,000	566,084	489,021
Dell Int LLC / EMC Corp	Corporate Bonds 8.35% due 7/15/46	549,000	900,602	700,297
Dignity Health	Corporate Bonds 5.267% due 11/1/64	700,000	674,247	628,926
Dominion Res	Corporate Bonds 4.90% due 8/1/41	795,000	862,178	710,963
DTE Electric Co	Corporate Bonds 2.25% due 3/1/30	370,000	320,165	325,927
DTE Electric Co	Corporate Bonds 3.75% due 8/15/47	1,740,000	1,918,011	1,311,134
Duke Energy Carolinas	Corporate Bonds 3.20% due 8/15/49	845,000	959,147	564,089
Duke Energy Carolinas	Corporate Bonds 6.05% due 4/15/38	570,000	738,424	600,313
Duke Energy Corp	Corporate Bonds 4.50% due 8/15/32	550,000	510,197	523,624
Duke Energy Progress LLC	Corporate Bonds 3.40% due 4/1/32	1,350,000	1,303,387	1,207,729
Elevance Health Inc	Corporate Bonds 4.375% due 12/1/47	625,000	655,499	504,602

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	<u>Description of Investment</u>	<u>Shares/ Units</u>	<u>Cost</u>	<u>Current Value</u>
Eli Lilly & Co	Corporate Bonds 5.00% due 2/9/54	405,000	\$ 402,696	\$ 372,574
Eli Lilly & Co	Corporate Bonds 5.05% due 8/14/54	655,000	652,475	604,376
Energy Tran Ptnr	Corporate Bonds 6.50% due 2/1/42	1,083,000	1,147,525	1,117,970
Energy Transfer LP	Corporate Bonds 4.95% due 5/15/28	400,000	399,360	399,216
Entergy Louisiana LLC	Corporate Bonds 5.70% due 3/15/54	415,000	407,999	408,953
Enterprise Products Oper	Corporate Bonds 6.125% due 10/15/39	1,515,000	1,874,144	1,572,728
Eversource Energy	Corporate Bonds 3.45% due 1/15/50	1,140,000	1,098,747	781,398
Extra Space Storage LP	Corporate Bonds 3.875% due 12/15/27	1,620,000	1,701,915	1,578,692
Exxon Mobil Corp	Corporate Bonds 4.114% due 3/1/46	1,400,000	1,479,730	1,132,706
Exxon Mobil Corporation	Corporate Bonds 3.043% due 3/1/26	1,370,000	1,482,080	1,348,641
FedEx Corp	Corporate Bonds 5.25% due 5/15/50	605,000	839,673	554,133
Goldman Sachs Group Inc	Corporate Bonds 6.75% due 10/1/37	1,780,000	2,317,125	1,911,095
Goldman Sachs Group Inc	Corporate Bonds Variable due 10/21/32	2,082,000	1,694,415	1,754,778
Goldman Sachs Group Inc	Corporate Bonds Variable due 4/22/42	1,950,000	1,498,194	1,423,437

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	<u>Description of Investment</u>	<u>Shares/ Units</u>	<u>Cost</u>	<u>Current Value</u>
Goldman Sachs Group Inc	Corporate Bonds Variable due 10/31/38	520,000	\$ 609,430	\$ 440,391
HCA Inc	Corporate Bonds 4.50% due 2/15/27	355,000	340,246	351,416
HCA Inc	Corporate Bonds 5.50% due 6/15/47	1,177,000	1,297,318	1,070,028
HCP Inc	Corporate Bonds 6.75% due 2/1/41	1,289,000	1,612,084	1,409,818
Healthcare Trust of America	Corporate Bonds 3.75% due 7/1/27	505,000	495,458	490,319
Healthpeak Properties	Corporate Bonds 3.50% due 7/15/29	414,000	465,290	387,767
Home Depot Inc	Corporate Bonds 3.35% due 4/15/50	730,000	519,804	507,224
Home Depot Inc	Corporate Bonds 5.95% due 4/1/41	590,000	730,190	618,485
HP Enterprise Co	Corporate Bonds 6.35% due 10/15/45	1,465,000	1,966,983	1,523,293
JPMorgan Chase & Co	Corporate Bonds Variable due 2/4/32	945,000	706,206	783,699
JPMorgan Chase & Co	Corporate Bonds Variable due 4/23/29	905,000	859,714	877,516
JPMorgan Chase & Co	Corporate Bonds Variable due 6/1/34	865,000	857,455	863,314
JPMorgan Chase & Co	Corporate Bonds Variable due 7/24/38	2,190,000	1,916,841	1,870,557
Kimco Realty Corp	Corporate Bonds 4.45% due 9/1/47	750,000	733,467	614,552

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Year Ended December 31, 2024

	<u>Description of Investment</u>	<u>Shares/ Units</u>	<u>Cost</u>	<u>Current Value</u>
Kimco Realty Corp	Corporate Bonds 4.60% due 2/1/33	595,000	\$ 552,737	\$ 566,731
Kimco Realty Group	Corporate Bonds 3.70% due 10/1/49	340,000	363,362	246,856
Lowe's Companies Inc	Corporate Bonds 5.625% due 4/15/53	1,095,000	1,088,688	1,052,574
Merck & Co Inc	Corporate Bonds 2.75% due 12/10/51	555,000	486,641	336,041
Merck & Co Inc	Corporate Bonds 3.70% due 2/10/2045	660,000	722,030	510,790
Meta Platforms Inc	Corporate Bonds 3.50% due 8/15/27	425,000	405,331	415,308
Meta Platforms Inc	Corporate Bonds 5.40% due 8/15/54	530,000	530,275	513,329
Meta Platforms Inc	Corporate Bonds 5.60% due 5/15/53	575,000	516,701	575,087
Metlife Inc	Corporate Bonds 5.70% due 6/15/35	505,000	525,220	519,172
Microsoft Corp	Corporate Bonds 2.675% due 6/1/60	1,353,000	1,388,178	793,181
Microsoft Corp	Corporate Bonds 4.20% due 11/3/35	721,000	723,473	688,062
Morgan Stanley	Corporate Bonds 6.375% due 7/24/42	1,010,000	1,254,070	1,090,764
Mylan NV	Corporate Bonds 5.25% due 6/15/46	1,370,000	1,331,930	1,153,938
National Rural Util Coop	Corporate Bonds 4.30% due 3/15/49	1,095,000	1,323,825	887,546

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Year Ended December 31, 2024

	<u>Description of Investment</u>	<u>Shares/ Units</u>	<u>Cost</u>	<u>Current Value</u>
National Rural Util Coop	Corporate Bonds 4.80% due 2/5/27	530,000	\$ 530,673	\$ 531,827
Norfolk Southern Corp	Corporate Bonds 4.10% due 5/15/2121	970,000	905,040	670,231
Norfolk Southern Corp	Corporate Bonds 5.55% due 3/15/34	370,000	370,621	377,365
Northern Trust Corp	Corporate Bonds 6.125% due 11/2/32	275,000	276,466	289,913
Nvidia Corp	Corporate Bonds 3.50% due 4/1/50	340,000	403,921	252,951
NY & Presbyterian Hospital	Corporate Bonds 4.763% due 8/1/2116	360,000	379,429	293,234
NYU Hospitals Center	Corporate Bonds 4.368% due 7/1/47	1,150,000	1,146,757	986,379
Oracle Corp	Corporate Bonds 2.95% due 4/1/30	2,000,000	2,085,940	1,809,315
Oracle Corp	Corporate Bonds 3.60% due 4/1/50	1,206,000	1,274,794	844,736
Oracle Corp	Corporate Bonds 5.375% due 7/15/40	595,000	703,940	571,356
Pepsico Inc.	Corporate Bonds 4.45% due 4/14/2046	685,000	798,479	592,495
Pfizer Investment Enter	Corporate Bonds 5.34% due 5/19/63	270,000	256,009	247,734
PG&E Energy Recovery Fnd	Corporate Bonds 2.822% due 7/15/46	775,000	692,743	543,346
Philip Morris Intl Inc	Corporate Bonds 4.25% due 11/10/2044	715,000	664,757	583,811

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	<u>Description of Investment</u>	<u>Shares/ Units</u>	<u>Cost</u>	<u>Current Value</u>
Phillips 66 Co	Corporate Bonds 5.65% due 6/15/54	535,000	\$ 519,934	\$ 504,001
PNC Financial Services	Corporate Bonds Variable due 1/21/28	875,000	884,380	882,804
PNC Financial Services	Corporate Bonds Variable due 5/14/30	865,000	870,804	877,187
Primerica Inc	Corporate Bonds 2.80% due 11/19/31	785,000	781,468	669,746
Prudential Financial Inc	Corporate Bonds 3.905% due 12/7/47	1,371,000	1,544,009	1,050,641
Prudential Financial Inc	Corporate Bonds 3.935% due 12/7/49	625,000	498,213	472,293
Puget Sound Energy Inc	Corporate Bonds 2.893% due 9/15/51	560,000	547,994	340,837
Raymond James Financial	Corporate Bonds 4.95% due 7/15/46	1,505,000	1,729,331	1,351,482
Realty Income Corp	Corporate Bonds 3.40% due 1/15/30	1,355,000	1,350,997	1,259,512
Reinsurance Group of America	Corporate Bonds 3.90% due 5/15/29	1,505,000	1,567,430	1,437,806
Reinsurance Group of America	Corporate Bonds 5.75% due 9/15/34	290,000	289,147	292,551
Rio Tinto Fin USA Ltd	Corporate Bonds 2.75% due 11/2/51	1,140,000	1,127,563	694,369
Royal Bank of Canada	Corporate Bonds 4.875% due 1/19/27	255,000	252,050	255,919
Sabine Pass Liquefaction	Corporate Bonds 5.875% due 6/30/26	760,000	754,802	767,582

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	<u>Description of Investment</u>	<u>Shares/ Units</u>	<u>Cost</u>	<u>Current Value</u>
Selective Insurance Group	Corporate Bonds 5.375% due 3/1/49	1,270,000	\$ 1,331,577	\$ 1,160,038
Sempra Energy	Corporate Bonds 4.00% due 2/1/48	2,115,000	1,804,403	1,597,715
Shell International Fin	Corporate Bonds 3.625% due 8/21/42	855,000	765,620	665,054
Simon Property Group LP	Corporate Bonds 6.65% due 1/15/54	676,000	675,001	752,635
Southern Cal Edison	Corporate Bonds 3.65% due 2/1/50	1,090,000	831,812	778,641
Southern Cal Edison	Corporate Bonds 4.125% due 3/1/48	662,000	652,071	516,461
Southwest Airlines Co	Corporate Bonds 5.125% due 6/15/27	390,000	390,051	391,680
Southwestern Elec Power	Corporate Bonds 3.25% due 11/1/51	800,000	729,693	510,400
Sprint Spectrum/Spec	Corporate Bonds 5.152% due 3/20/28	474,500	473,639	476,517
State Street Corp	Corporate Bonds Variable due 3/30/31	410,000	366,901	375,667
Statoil ASA	Corporate Bonds 3.95% due 5/15/43	430,000	434,580	350,599
Sysco Corporation	Corporate Bonds 6.60% due 4/1/50	1,401,000	2,047,268	1,535,217
Target Corp	Corporate Bonds 2.95% due 1/15/52	625,000	446,050	396,864
T-Mobile USA Inc	Corporate Bonds 2.25% due 2/15/26	570,000	520,952	554,219

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	<u>Description of Investment</u>	<u>Shares/ Units</u>	<u>Cost</u>	<u>Current Value</u>
T-Mobile USA Inc	Corporate Bonds 3.75% due 4/15/27	270,000	\$ 261,112	\$ 263,766
Toronto-Dominion Bank	Corporate Bonds 4.693% due 9/15/27	1,470,000	1,453,423	1,467,238
Total Energies Capital SA	Corporate Bonds 5.488% due 4/5/54	390,000	390,000	373,560
Toyota Motor Credit Corp	Corporate Bonds 4.35% due 10/8/27	405,000	405,290	402,312
Toyota Motor Credit Corp	Corporate Bonds 4.55% due 9/20/27	250,000	246,853	249,767
United Health Group Inc	Corporate Bonds 4.75% due 7/15/45	757,000	1,026,960	666,221
United Parcel Service	Corporate Bonds 5.05% due 3/3/53	390,000	390,464	357,073
United Parcel Service	Corporate Bonds 5.30% due 4/1/50	1,270,000	1,435,989	1,215,667
UnitedHealth Group	Corporate Bonds 5.80% due 3/15/36	345,000	491,633	355,041
US Bancorp	Corporate Bonds Variable due 11/3/36	2,370,000	2,141,830	1,920,279
Valero Energy	Corporate Bonds 6.625% due 6/15/37	845,000	1,024,301	887,596
Vmware Inc	Corporate Bonds 3.90% due 8/21/27	965,000	958,668	943,308
Walmart Inc	Corporate Bonds 4.50% due 9/9/52	565,000	500,805	491,554
Wells Fargo & Co	Corporate Bonds 4.90% due 11/17/2045	2,290,000	2,617,331	1,984,446

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	<u>Description of Investment</u>	<u>Shares/ Units</u>	<u>Cost</u>	<u>Current Value</u>
Wells Fargo & Company	Corporate Bonds 2.393% due 6/2/28	2,810,000	\$ 2,865,329	\$ 2,646,087
Welltower Inc	Corporate Bonds 4.25% due 4/1/26	1,140,000	1,283,093	1,134,354
Weslyan University	Corporate Bonds 4.781% due 7/1/2116	655,000	830,881	531,089
Wyeth LLC	Corporate Bonds 5.95% due 4/1/37	850,000	947,549	887,562
Xcel Energy Inc	Corporate Bonds 3.50% due 12/1/49	770,000	741,121	529,979
CIM Trust	Collateralized Mortgage Obligation Variable due 6/25/51	616,893	631,929	540,133
Federal Home Loan Mtg Corp	Collateralized Mortgage Obligation 5.00% due 12/1/2053	1,207,677	1,175,693	1,165,028
Federal Natl Mtg Assn	Collateralized Mortgage Obligation 5.00% due 9/1/2052	1,248,024	1,219,359	1,204,886
FHLMC Multifamily Struct Pass	Collateralized Mortgage Obligation 3.54% due 3/25/2034	1,399,000	1,440,820	1,251,992
FSMT Flagster Mtg Trust 21-4 A5	Collateralized Mortgage Obligation Variable due 6/1/2051	889,798	912,525	778,069

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	<u>Description of Investment</u>	<u>Shares/ Units</u>	<u>Cost</u>	<u>Current Value</u>
GS Mtg-Backed Sts Trust 21-PJ6 A8	Collateralized Mortgage Obligation Variable due 11/25/2051	618,340	\$ 633,315	\$ 542,048
PSMC Trust	Collateralized Mortgage Obligation Variable due 5/25/2051	386,616	397,973	344,159
Wells Fargo Mtg-Backed Sts Trust	Collateralized Mortgage Obligation Variable due 6/25/2051	513,136	525,163	449,187
US Treasury Note	U.S. Government Security 2.25% due 2/15/2052	2,388,000	1,609,560	1,448,505
US Treasury Note	U.S. Government Security 0.00% due 5/15/2050	3,590,000	1,102,130	1,062,866
Colorado St Hlth Facs Auth Hos	Municipal Bond 3.80% due 11/1/2044	825,000	826,040	654,530
New Jersey St Transportation	Municipal Bond 6.56% due 12/15/2040	1,345,000	1,475,909	1,429,722
New York St Urban Dev Corp Rev	Municipal Bond 5.77% due 03/15/2039	460,000	549,889	465,658
Total Investment Assets			\$ 209,701,941	\$ 190,844,484

Bryan Health Employees' Retirement Plan

Schedule of Reportable Transactions – Schedule H – Item 4j

Year Ended December 31, 2024

Employer Identification Number 36-3414823
Plan Number 001

	<u>Purchase Price</u>	<u>Selling Price</u>	<u>Cost of Asset</u>	<u>Current Value of Asset on Transaction Date</u>	<u>Net Gain/(Loss)</u>
<u>UNION BANK AND TRUST COMPANY</u>					
Federated U.S. Treasury Cash Reserves Inst #125	\$ 17,696,264	\$ -	\$ 17,696,264	\$ 17,696,264	\$ -
Federated U.S. Treasury Cash Reserves Inst #125	-	22,250,319	22,250,319	22,250,319	-
Federated U.S. Treasury Cash Reserves PRM #572	16,772,438	-	16,772,438	16,772,438	-
Federated U.S. Treasury Cash Reserves PRM #572	-	14,980,343	14,980,343	14,980,343	-
