

<b>Form 5500</b>  Department of the Treasury Internal Revenue Service  Department of Labor Employee Benefits Security Administration  Pension Benefit Guaranty Corporation	<b>Annual Return/Report of Employee Benefit Plan</b>  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).  <b>▶ Complete all entries in accordance with the instructions to the Form 5500.</b>	OMB Nos. 1210-0110 1210-0089  <h1 style="text-align: center;">2024</h1>  <b>This Form is Open to Public Inspection</b>
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**Part I Annual Report Identification Information**  
 For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

**A** This return/report is for:  a multiemployer plan  a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.)

a single-employer plan  a DFE (specify) \_\_\_\_\_

**B** This return/report is:  the first return/report  the final return/report

an amended return/report  a short plan year return/report (less than 12 months)

**C** If the plan is a collectively-bargained plan, check here. . . . .

**D** Check box if filing under:  Form 5558  automatic extension  the DFVC program

special extension (enter description)

**E** If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. . . . .

**Part II Basic Plan Information—enter all requested information**

<b>1a</b> Name of plan <u>SUMMA HEALTH RETIREMENT INCOME PLAN AND TRUST</u>	<b>1b</b> Three-digit plan number (PN) ▶ <u>010</u>
<b>2a</b> Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) <u>SUMMA HEALTH</u> <u>SUMMA HEALTH</u>  <u>1077 GORGE BLVD</u> <u>PO BOX 2090</u> <u>AKRON, OH 44309-2090</u>	<b>1c</b> Effective date of plan <u>02/01/1946</u>  <b>2b</b> Employer Identification Number (EIN) <u>34-1887844</u>  <b>2c</b> Plan Sponsor's telephone number <u>330-996-8460</u>  <b>2d</b> Business code (see instructions) <u>622000</u>

**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.

<b>SIGN HERE</b>	Filed with authorized/valid electronic signature.	10/14/2025	ANN KISER
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
<b>SIGN HERE</b>			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
<b>SIGN HERE</b>			
	Signature of DFE	Date	Enter name of individual signing as DFE

<b>3a</b> Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor	<b>3b</b> Administrator's EIN	
	<b>3c</b> Administrator's telephone number	
<b>4</b> If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: <b>a</b> Sponsor's name <b>c</b> Plan Name	<b>4b</b> EIN	
	<b>4d</b> PN	
<b>5</b> Total number of participants at the beginning of the plan year	<b>5</b>	5869
<b>6</b> Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines <b>6a(1)</b> , <b>6a(2)</b> , <b>6b</b> , <b>6c</b> , and <b>6d</b> ). <b>a(1)</b> Total number of active participants at the beginning of the plan year ..... <b>a(2)</b> Total number of active participants at the end of the plan year ..... <b>b</b> Retired or separated participants receiving benefits..... <b>c</b> Other retired or separated participants entitled to future benefits ..... <b>d</b> Subtotal. Add lines <b>6a(2)</b> , <b>6b</b> , and <b>6c</b> ..... <b>e</b> Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. .... <b>f</b> Total. Add lines <b>6d</b> and <b>6e</b> ..... <b>g(1)</b> Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) ..... <b>g(2)</b> Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) ..... <b>h</b> Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	<b>6a(1)</b>	1418
	<b>6a(2)</b>	1313
	<b>6b</b>	2954
	<b>6c</b>	1142
	<b>6d</b>	5409
	<b>6e</b>	194
	<b>6f</b>	5603
	<b>6g(1)</b>	
<b>6g(2)</b>		
<b>6h</b>		0
<b>7</b> Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item) .....	<b>7</b>	

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

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

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

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

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

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

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**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.

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

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<p><b>SCHEDULE A</b> <b>(Form 5500)</b></p> <p>Department of the Treasury Internal Revenue Service</p> <hr/> <p>Department of Labor Employee Benefits Security Administration</p> <hr/> <p>Pension Benefit Guaranty Corporation</p>	<p><b>Insurance Information</b></p> <p>This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).</p> <p>▶ <b>File as an attachment to Form 5500.</b></p> <p>▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).</p>	<p>OMB No. 1210-0110</p> <hr/> <p><b>2024</b></p> <hr/> <p><b>This Form is Open to Public Inspection</b></p>
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For calendar plan year 2024 or fiscal plan year beginning **01/01/2024** and ending **12/31/2024**

<p><b>A</b> Name of plan <b>SUMMA HEALTH RETIREMENT INCOME PLAN AND TRUST</b></p>	<p><b>B</b> Three-digit plan number (PN) ▶</p>	<p><b>010</b></p>
<p><b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <b>SUMMA HEALTH</b></p>	<p><b>D</b> Employer Identification Number (EIN) <b>34-1887844</b></p>	

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

**1 Coverage Information:**

(a) Name of insurance carrier  
**THE EQUITABLE ASSURANCE GROUP**

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
13-5570651	62944	0695	33	01/01/2024	12/31/2024

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

(a) Total amount of commissions paid	(b) Total amount of fees paid
0	0

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

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

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

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

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

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

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

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	(c) Amount	(d) Purpose	

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	(c) Amount	(d) Purpose	

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	(c) Amount	(d) Purpose	

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

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

<b>Part II</b>	<b>Investment and Annuity Contract Information</b>	
	Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.	
<b>4</b>	Current value of plan's interest under this contract in the general account at year end .....	411312
<b>5</b>	Current value of plan's interest under this contract in separate accounts at year end.....	
<b>6</b>	<b>Contracts With Allocated Funds:</b>	
<b>a</b>	State the basis of premium rates ▶	
<b>b</b>	Premiums paid to carrier .....	6b
<b>c</b>	Premiums due but unpaid at the end of the year .....	6c
<b>d</b>	If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. .... Specify nature of costs ▶	6d
<b>e</b>	Type of contract: (1) <input type="checkbox"/> individual policies                      (2) <input type="checkbox"/> group deferred annuity (3) <input type="checkbox"/> other (specify) ▶	
<b>f</b>	If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ <input type="checkbox"/>	
<b>7</b>	<b>Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)</b>	
<b>a</b>	Type of contract: (1) <input type="checkbox"/> deposit administration                      (2) <input type="checkbox"/> immediate participation guarantee (3) <input type="checkbox"/> guaranteed investment                      (4) <input type="checkbox"/> other ▶	
<b>b</b>	Balance at the end of the previous year .....	7b                      2216272
<b>c</b>	Additions: (1) Contributions deposited during the year .....	7c(1)
	(2) Dividends and credits.....	7c(2)
	(3) Interest credited during the year.....	7c(3)                      59212
	(4) Transferred from separate account .....	7c(4)
	(5) Other (specify below)..... ▶	7c(5)
	(6) Total additions .....	7c(6)                      59212
<b>d</b>	Total of balance and additions (add lines 7b and 7c(6)) .....	7d                      2275484
<b>e</b>	Deductions:	
	(1) Disbursed from fund to pay benefits or purchase annuities during year .....	7e(1)                      1742708
	(2) Administration charge made by carrier.....	7e(2)                      13165
	(3) Transferred to separate account .....	7e(3)
	(4) Other (specify below)..... ▶	7e(4)                      108299
(5) Total deductions .....	7e(5)                      1864172	
<b>f</b>	Balance at the end of the current year (subtract line 7e(5) from line 7d).....	7f                      411312

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

**8** Benefit and contract type (check all applicable boxes)

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

**9** Experience-rated contracts:

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

**10** Nonexperience-rated contracts:

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

Specify nature of costs.

**Part IV Provision of Information**

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

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

**SCHEDULE A  
(Form 5500)**

Department of the Treasury  
Internal Revenue Service

Department of Labor  
Employee Benefits Security Administration  
Pension Benefit Guaranty Corporation

**Insurance Information**

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).

▶ **File as an attachment to Form 5500.**

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

OMB No. 1210-0110

**2024**

**This Form is Open to Public Inspection**

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

<b>A</b> Name of plan <b>SUMMA HEALTH RETIREMENT INCOME PLAN AND TRUST</b>		<b>B</b> Three-digit plan number (PN) ▶ <b>010</b>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <b>SUMMA HEALTH</b>		<b>D</b> Employer Identification Number (EIN) <b>34-1887844</b>

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

**1 Coverage Information:**

**(a)** Name of insurance carrier  
**AETNA LIFE INSURANCE COMPANY**

<b>(b)</b> EIN	<b>(c)</b> NAIC code	<b>(d)</b> Contract or identification number	<b>(e)</b> Approximate number of persons covered at end of policy or contract year	<b>Policy or contract year</b>	
				<b>(f)</b> From	<b>(g)</b> To
<b>06-6033492</b>	<b>60054</b>	<b>GA-1012</b>	<b>13</b>	<b>01/01/2024</b>	<b>12/31/2024</b>

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

<b>(a)</b> Total amount of commissions paid <b>0</b>	<b>(b)</b> Total amount of fees paid <b>0</b>
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**3 Persons receiving commissions and fees.** (Complete as many entries as needed to report all persons).

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

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

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

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

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

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

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

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

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

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

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

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

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

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

<b>Part II</b>	<b>Investment and Annuity Contract Information</b>	
	Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.	
<b>4</b>	Current value of plan's interest under this contract in the general account at year end .....	5999575
<b>5</b>	Current value of plan's interest under this contract in separate accounts at year end.....	
<b>6</b>	<b>Contracts With Allocated Funds:</b>	
<b>a</b>	State the basis of premium rates ▶	
<b>b</b>	Premiums paid to carrier .....	<b>6b</b>
<b>c</b>	Premiums due but unpaid at the end of the year .....	<b>6c</b>
<b>d</b>	If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. .... Specify nature of costs ▶	<b>6d</b>
<b>e</b>	Type of contract: (1) <input type="checkbox"/> individual policies      (2) <input type="checkbox"/> group deferred annuity (3) <input type="checkbox"/> other (specify) ▶	
<b>f</b>	If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ <input type="checkbox"/>	
<b>7</b>	<b>Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)</b>	
<b>a</b>	Type of contract: (1) <input type="checkbox"/> deposit administration      (2) <input type="checkbox"/> immediate participation guarantee (3) <input type="checkbox"/> guaranteed investment      (4) <input type="checkbox"/> other ▶	
<b>b</b>	Balance at the end of the previous year .....	<b>7b</b> 6466249
<b>c</b>	Additions: (1) Contributions deposited during the year .....	<b>7c(1)</b>
	(2) Dividends and credits.....	<b>7c(2)</b>
	(3) Interest credited during the year.....	<b>7c(3)</b> 277269
	(4) Transferred from separate account .....	<b>7c(4)</b>
	(5) Other (specify below)..... ▶	<b>7c(5)</b>
	(6) Total additions .....	<b>7c(6)</b> 277269
<b>d</b>	Total of balance and additions (add lines <b>7b</b> and <b>7c(6)</b> ) .....	<b>7d</b> 6743518
<b>e</b>	<b>Deductions:</b>	
	(1) Disbursed from fund to pay benefits or purchase annuities during year .....	<b>7e(1)</b> 650681
	(2) Administration charge made by carrier.....	<b>7e(2)</b> 35057
	(3) Transferred to separate account .....	<b>7e(3)</b>
	(4) Other (specify below)..... ▶ ANNUITY PREMIUM	<b>7e(4)</b> 58205
(5) Total deductions .....	<b>7e(5)</b> 743943	
<b>f</b>	Balance at the end of the current year (subtract line <b>7e(5)</b> from line <b>7d</b> ).....	<b>7f</b> 5999575

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

**8** Benefit and contract type (check all applicable boxes)

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

**9** Experience-rated contracts:

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

**10** Nonexperience-rated contracts:

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

Specify nature of costs.

**Part IV Provision of Information**

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

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

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

<b>A</b> Name of plan <u>SUMMA HEALTH RETIREMENT INCOME PLAN AND TRUST</u>	<b>B</b> Three-digit plan number (PN) ▶	<u>010</u>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF <u>SUMMA HEALTH</u>	<b>D</b> Employer Identification Number (EIN) <u>34-1887844</u>	
<b>E</b> Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B	<b>F</b> Prior year plan size: <input type="checkbox"/> 100 or fewer <input type="checkbox"/> 101-500 <input checked="" type="checkbox"/> More than 500	

**Part I Basic Information**

<b>1</b>	Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2024</u>		
<b>2</b>	Assets:		
	<b>a</b> Market value .....	<b>2a</b>	<u>193110858</u>
	<b>b</b> Actuarial value .....	<b>2b</b>	<u>206035596</u>
<b>3</b>	Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target
	<b>a</b> For retired participants and beneficiaries receiving payment .....	<u>3120</u>	<u>121751721</u>
	<b>b</b> For terminated vested participants .....	<u>1331</u>	<u>36972730</u>
	<b>c</b> For active participants .....	<u>1418</u>	<u>28423240</u>
	<b>d</b> Total .....	<u>5869</u>	<u>187147691</u>
<b>4</b>	If the plan is in at-risk status, check the box and complete lines (a) and (b)..... <input type="checkbox"/>		
	<b>a</b> Funding target disregarding prescribed at-risk assumptions .....	<b>4a</b>	
	<b>b</b> Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor .....	<b>4b</b>	
<b>5</b>	Effective interest rate .....	<b>5</b>	<u>5.06 %</u>
<b>6</b>	Target normal cost		
	<b>a</b> Present value of current plan year accruals .....	<b>6a</b>	<u>137042</u>
	<b>b</b> Expected plan-related expenses .....	<b>6b</b>	<u>422000</u>
	<b>c</b> Target normal cost .....	<b>6c</b>	<u>559042</u>

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

<b>SIGN HERE</b>		
	Signature of actuary	<u>08/27/2025</u>
	<u>DAVID A. HENDERSON</u>	Date
	Type or print name of actuary	<u>23-06905</u>
	<u>AON CONSULTING, INC.</u>	Most recent enrollment number
	Firm name	<u>216-430-4741</u>
	<u>MSC# 17854, AON PO BOX 7505 FORT WASHINGTON, PA 19034</u>	Telephone number (including area code)
	Address of the firm	

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

<b>Part II Beginning of Year Carryover and Prefunding Balances</b>		(a) Carryover balance	(b) Prefunding balance
<b>7</b>	Balance at beginning of prior year after applicable adjustments (line 13 from prior year) .....	0	9943670
<b>8</b>	Portion elected for use to offset prior year's funding requirement (line 35 from prior year) .....	0	0
<b>9</b>	Amount remaining (line 7 minus line 8) .....	0	9943670
<b>10</b>	Interest on line 9 using prior year's actual return of <u>9.99</u> % .....	0	993373
<b>11</b>	Prior year's excess contributions to be added to prefunding balance:		
	<b>a</b> Present value of excess contributions (line 38a from prior year) .....		0
	<b>b(1)</b> Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>5.19</u> % .....		0
	<b>b(2)</b> Interest on line 38b from prior year Schedule SB, using prior year's actual return .....		0
	<b>c</b> Total available at beginning of current plan year to add to prefunding balance .....		0
	<b>d</b> Portion of (c) to be added to prefunding balance .....		0
<b>12</b>	Other reductions in balances due to elections or deemed elections .....	0	0
<b>13</b>	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12) .....	0	10937043

<b>Part III Funding Percentages</b>			
<b>14</b>	Funding target attainment percentage .....	<b>14</b>	104.24 %
<b>15</b>	Adjusted funding target attainment percentage .....	<b>15</b>	110.09 %
<b>16</b>	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement .....	<b>16</b>	103.64 %
<b>17</b>	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage .....	<b>17</b>	%

<b>Part IV Contributions and Liquidity Shortfalls</b>					
<b>18</b> 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
<b>Totals ▶</b>			<b>18(b)</b>	0	<b>18(c)</b> 0

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

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

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

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

<b>Part VIII Minimum Required Contribution For Current Year</b>			
<b>31</b> Target normal cost and excess assets (see instructions):			
<b>a</b> Target normal cost (line 6c) .....			<b>31a</b> 559042
<b>b</b> Excess assets, if applicable, but not greater than line 31a .....			<b>31b</b> 559042
<b>32</b> Amortization installments:	Outstanding Balance		Installment
<b>a</b> Net shortfall amortization installment .....	0		0
<b>b</b> Waiver amortization installment.....	0		0
<b>33</b> If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount .....			<b>33</b>
<b>34</b> Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33).....			<b>34</b> 0
	Carryover balance	Prefunding balance	Total balance
<b>35</b> Balances elected for use to offset funding requirement .....	0	0	0
<b>36</b> Additional cash requirement (line 34 minus line 35) .....			<b>36</b> 0
<b>37</b> Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c) .....			<b>37</b> 0
<b>38</b> Present value of excess contributions for current year (see instructions)			
<b>a</b> Total (excess, if any, of line 37 over line 36)			<b>38a</b> 0
<b>b</b> Portion included in line 38a attributable to use of prefunding and funding standard carryover balances.....			<b>38b</b> 0
<b>39</b> Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37) .....			<b>39</b> 0
<b>40</b> Unpaid minimum required contributions for all years .....			<b>40</b> 0

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

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

<b>A</b> Name of plan <b>SUMMA HEALTH RETIREMENT INCOME PLAN AND TRUST</b>	<b>B</b> Three-digit plan number (PN) ▶	<b>010</b>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <b>SUMMA HEALTH</b>	<b>D</b> Employer Identification Number (EIN) <b>34-1887844</b>	

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

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

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

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

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

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

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

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

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

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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)

NORTHERN TRUST COMPANY

36-1561860

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
21		11483	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

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

BLACKROCK

30-0587659

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
21		7104	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

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

ROBERT W. BAIRD AND COMPANY

39-6037917

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
21		337983	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

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

NORTHERN TRUST COMPANY

36-1561860

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
21		124434	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

AETNA LIFE INSURANCE COMPANY

06-6033492

(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 73		35057	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

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

EQUITABLE

13-5570651

(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 65		13581	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

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

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

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

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

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

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

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

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

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

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

<b>A</b> Name of plan <u>SUMMA HEALTH RETIREMENT INCOME PLAN AND TRUST</u>	<b>B</b> Three-digit plan number (PN)	<u>010</u>
<b>C</b> Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>SUMMA HEALTH</u>	<b>D</b> Employer Identification Number (EIN) <u>34-1887844</u>	

<b>Part I</b>	<b>Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs)</b> (Complete as many entries as needed to report all interests in DFEs)
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<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: <u>EQUITY INDEX FUND</u>		
<b>b</b> Name of sponsor of entity listed in (a): <u>BLACKROCK INSTITUTIONAL TRUST CO</u>		
<b>c</b> EIN-PN <u>94-6052285-001</u>	<b>d</b> Entity code <u>C</u>	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>3410749</u>
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:		
<b>b</b> Name of sponsor of entity listed in (a):		
<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:		
<b>b</b> Name of sponsor of entity listed in (a):		
<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:		
<b>b</b> Name of sponsor of entity listed in (a):		
<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:		
<b>b</b> Name of sponsor of entity listed in (a):		
<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:		
<b>b</b> Name of sponsor of entity listed in (a):		
<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:		
<b>b</b> Name of sponsor of entity listed in (a):		
<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

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

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

**c** EIN-PN

**d** Entity code

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

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

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

**c** EIN-PN

**d** Entity code

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

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

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

**c** EIN-PN

**d** Entity code

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

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

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

**c** EIN-PN

**d** Entity code

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

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

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

**c** EIN-PN

**d** Entity code

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

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

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

**c** EIN-PN

**d** Entity code

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

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

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

**c** EIN-PN

**d** Entity code

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

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

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

**c** EIN-PN

**d** Entity code

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

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

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

**c** EIN-PN

**d** Entity code

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

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

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

**c** EIN-PN

**d** Entity code

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



<b>SCHEDULE H</b> <b>(Form 5500)</b>  <small>Department of the Treasury Internal Revenue Service</small>  <small>Department of Labor Employee Benefits Security Administration</small>  <small>Pension Benefit Guaranty Corporation</small>	<b>Financial Information</b>  This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code).  ▶ <b>File as an attachment to Form 5500.</b>	<small>OMB No. 1210-0110</small>  <b>2024</b>  <b>This Form is Open to Public Inspection</b>
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For calendar plan year 2024 or fiscal plan year beginning <b>01/01/2024</b> and ending <b>12/31/2024</b>	
<b>A</b> Name of plan <b>SUMMA HEALTH RETIREMENT INCOME PLAN AND TRUST</b>	<b>B</b> Three-digit plan number (PN) ▶ <b>010</b>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <b>SUMMA HEALTH</b>	<b>D</b> Employer Identification Number (EIN) <b>34-1887844</b>

<b>Part I</b>	<b>Asset and Liability Statement</b>
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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
<b>a</b> Total noninterest-bearing cash .....	<b>1a</b>		
<b>b</b> Receivables (less allowance for doubtful accounts):			
<b>(1)</b> Employer contributions .....	<b>1b(1)</b>	0	0
<b>(2)</b> Participant contributions .....	<b>1b(2)</b>		
<b>(3)</b> Other .....	<b>1b(3)</b>	2051654	8015545
<b>c</b> General investments:			
<b>(1)</b> Interest-bearing cash (include money market accounts & certificates of deposit) .....	<b>1c(1)</b>		
<b>(2)</b> U.S. Government securities .....	<b>1c(2)</b>	9646455	3978854
<b>(3)</b> Corporate debt instruments (other than employer securities):			
<b>(A)</b> Preferred .....	<b>1c(3)(A)</b>	118704512	115305406
<b>(B)</b> All other .....	<b>1c(3)(B)</b>		
<b>(4)</b> Corporate stocks (other than employer securities):			
<b>(A)</b> Preferred .....	<b>1c(4)(A)</b>		
<b>(B)</b> Common .....	<b>1c(4)(B)</b>		
<b>(5)</b> Partnership/joint venture interests .....	<b>1c(5)</b>	6797565	5613542
<b>(6)</b> Real estate (other than employer real property) .....	<b>1c(6)</b>	0	0
<b>(7)</b> Loans (other than to participants) .....	<b>1c(7)</b>		
<b>(8)</b> Participant loans .....	<b>1c(8)</b>		
<b>(9)</b> Value of interest in common/collective trusts .....	<b>1c(9)</b>	21590337	41807874
<b>(10)</b> Value of interest in pooled separate accounts .....	<b>1c(10)</b>		
<b>(11)</b> Value of interest in master trust investment accounts .....	<b>1c(11)</b>		
<b>(12)</b> Value of interest in 103-12 investment entities .....	<b>1c(12)</b>		
<b>(13)</b> Value of interest in registered investment companies (e.g., mutual funds) .....	<b>1c(13)</b>	25673585	2909277
<b>(14)</b> Value of funds held in insurance company general account (unallocated contracts).....	<b>1c(14)</b>	8682521	6410888
<b>(15)</b> Other.....	<b>1c(15)</b>		

<b>1d</b> Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities.....	<b>1d(1)</b>		
(2) Employer real property.....	<b>1d(2)</b>		
<b>e</b> Buildings and other property used in plan operation.....	<b>1e</b>		
<b>f</b> Total assets (add all amounts in lines 1a through 1e).....	<b>1f</b>	193146629	184041386
<b>Liabilities</b>			
<b>g</b> Benefit claims payable.....	<b>1g</b>		
<b>h</b> Operating payables.....	<b>1h</b>		
<b>i</b> Acquisition indebtedness.....	<b>1i</b>		
<b>j</b> Other liabilities.....	<b>1j</b>		854389
<b>k</b> Total liabilities (add all amounts in lines 1g through 1j).....	<b>1k</b>	0	854389
<b>Net Assets</b>			
<b>l</b> Net assets (subtract line 1k from line 1f).....	<b>1l</b>	193146629	183186997

**Part II Income and Expense Statement**

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

<b>Income</b>		(a) Amount	(b) Total
<b>a Contributions:</b>			
(1) Received or receivable in cash from: <b>(A)</b> Employers.....	<b>2a(1)(A)</b>	0	
<b>(B)</b> Participants.....	<b>2a(1)(B)</b>	2378899	
<b>(C)</b> Others (including rollovers).....	<b>2a(1)(C)</b>	309775	
(2) Noncash contributions.....	<b>2a(2)</b>		
(3) Total contributions. Add lines <b>2a(1)(A)</b> , <b>(B)</b> , <b>(C)</b> , and line <b>2a(2)</b> .....	<b>2a(3)</b>		2688674
<b>b Earnings on investments:</b>			
<b>(1) Interest:</b>			
<b>(A)</b> Interest-bearing cash (including money market accounts and certificates of deposit).....	<b>2b(1)(A)</b>	819358	
<b>(B)</b> U.S. Government securities.....	<b>2b(1)(B)</b>	117877	
<b>(C)</b> Corporate debt instruments.....	<b>2b(1)(C)</b>	6454875	
<b>(D)</b> Loans (other than to participants).....	<b>2b(1)(D)</b>		
<b>(E)</b> Participant loans.....	<b>2b(1)(E)</b>		
<b>(F)</b> Other.....	<b>2b(1)(F)</b>	64356	
<b>(G)</b> Total interest. Add lines <b>2b(1)(A)</b> through <b>(F)</b> .....	<b>2b(1)(G)</b>		7456466
<b>(2) Dividends:</b>			
<b>(A)</b> Preferred stock.....	<b>2b(2)(A)</b>		
<b>(B)</b> Common stock.....	<b>2b(2)(B)</b>		
<b>(C)</b> Registered investment company shares (e.g. mutual funds).....	<b>2b(2)(C)</b>	322611	
<b>(D)</b> Total dividends. Add lines <b>2b(2)(A)</b> , <b>(B)</b> , and <b>(C)</b> .....	<b>2b(2)(D)</b>		322611
(3) Rents.....	<b>2b(3)</b>		
<b>(4) Net gain (loss) on sale of assets:</b>			
<b>(A)</b> Aggregate proceeds.....	<b>2b(4)(A)</b>	18605911	
<b>(B)</b> Aggregate carrying amount (see instructions).....	<b>2b(4)(B)</b>	18977962	
<b>(C)</b> Subtract line <b>2b(4)(B)</b> from line <b>2b(4)(A)</b> and enter result.....	<b>2b(4)(C)</b>		-372051
<b>(5) Unrealized appreciation (depreciation) of assets:</b>			
<b>(A)</b> Real estate.....	<b>2b(5)(A)</b>		
<b>(B)</b> Other.....	<b>2b(5)(B)</b>	-9216654	
<b>(C)</b> Total unrealized appreciation of assets. Add lines <b>2b(5)(A)</b> and <b>(B)</b> .....	<b>2b(5)(C)</b>		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts .....	<b>2b(6)</b>		4924594
(7) Net investment gain (loss) from pooled separate accounts .....	<b>2b(7)</b>		
(8) Net investment gain (loss) from master trust investment accounts .....	<b>2b(8)</b>		
(9) Net investment gain (loss) from 103-12 investment entities .....	<b>2b(9)</b>		88164
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds) .....	<b>2b(10)</b>		1274754
<b>c</b> Other income .....	<b>2c</b>		53682
<b>d</b> Total income. Add all <b>income</b> amounts in column (b) and enter total .....	<b>2d</b>		7220240

**Expenses**

<b>e</b> Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers .....	<b>2e(1)</b>	16592442	
(2) To insurance carriers for the provision of benefits .....	<b>2e(2)</b>		
(3) Other .....	<b>2e(3)</b>		
(4) Total benefit payments. Add lines <b>2e(1)</b> through <b>(3)</b> .....	<b>2e(4)</b>		16592442
<b>f</b> Corrective distributions (see instructions) .....	<b>2f</b>		
<b>g</b> Certain deemed distributions of participant loans (see instructions) .....	<b>2g</b>		
<b>h</b> Interest expense .....	<b>2h</b>		
<b>i</b> Administrative expenses:			
(1) Salaries and allowances .....	<b>2i(1)</b>		
(2) Contract administrator fees .....	<b>2i(2)</b>		
(3) Recordkeeping fees .....	<b>2i(3)</b>		
(4) IQPA audit fees .....	<b>2i(4)</b>		
(5) Investment advisory and investment management fees .....	<b>2i(5)</b>	337983	
(6) Bank or trust company trustee/custodial fees .....	<b>2i(6)</b>	143021	
(7) Actuarial fees .....	<b>2i(7)</b>		
(8) Legal fees .....	<b>2i(8)</b>		
(9) Valuation/appraisal fees .....	<b>2i(9)</b>		
(10) Other trustee fees and expenses .....	<b>2i(10)</b>		
(11) Other expenses .....	<b>2i(11)</b>	106426	
(12) Total administrative expenses. Add lines <b>2i(1)</b> through <b>(11)</b> .....	<b>2i(12)</b>		587430
<b>j</b> Total expenses. Add all <b>expense</b> amounts in column (b) and enter total .....	<b>2j</b>		17179872

**Net Income and Reconciliation**

<b>k</b> Net income (loss). Subtract line <b>2j</b> from line <b>2d</b> .....	<b>2k</b>		-9959632
<b>l</b> Transfers of assets:			
(1) To this plan .....	<b>2l(1)</b>		
(2) From this plan .....	<b>2l(2)</b>		

**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: **BDO USA, P.C.**

(2) EIN: **13-5381590**

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

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

**Part IV Compliance Questions**

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

During the plan year:

	Yes	No	Amount
<b>a</b> Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)		X	
<b>b</b> Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)		X	
<b>c</b> Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		X	
<b>d</b> Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)		X	
<b>e</b> Was this plan covered by a fidelity bond?	X		10000000
<b>f</b> Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
<b>g</b> Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
<b>h</b> Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
<b>i</b> Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
<b>j</b> Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	X		
<b>k</b> Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
<b>l</b> Has the plan failed to provide any benefit when due under the plan?		X	
<b>m</b> If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		X	
<b>n</b> If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.		X	

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

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

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

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

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year 557274.

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

<b>A</b> Name of plan <u>SUMMA HEALTH RETIREMENT INCOME PLAN AND TRUST</u>	<b>B</b> Three-digit plan number (PN) ▶	<u>010</u>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <u>SUMMA HEALTH</u>	<b>D</b> Employer Identification Number (EIN) <u>34-1887844</u>	

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

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

<b>1</b> Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1	
<b>2</b> 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>34-1887844</u>		
<b>Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.</b>		
<b>3</b> Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year .....	3	176

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**a** Enter the percentage of plan assets held as:

Public Equity: 1.7 % Private Equity: \_\_\_\_\_ % Investment-Grade Debt and Interest Rate Hedging Assets: 69.0 %  
 High-Yield Debt: 1.7 % Real Assets: 0.4 % Cash or Cash Equivalents: 24.8 % Other: 2.4 %

**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 \_\_\_\_\_.

# Summa Health Retirement Income Plan and Trust

Financial Statements and  
ERISA - Required Supplemental Schedules  
Years Ended December 31, 2024 and 2023

The report accompanying these financial statements was issued by BDO USA, P.C., a Virginia professional corporation, and the U.S. member of BDO International Limited, a UK company limited by guarantee.



## **Summa Health Retirement Income Plan and Trust**

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Financial Statements and ERISA - Required Supplemental Schedules  
Years Ended December 31, 2024 and 2023

# Summa Health Retirement Income Plan and Trust

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## Independent Auditor's Report

To the Summa Health Pension Committee  
Summa Health Retirement Income Plan and Trust  
Akron, Ohio

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

We have performed audits of the financial statements of Summa Health Retirement Income Plan and Trust (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). The financial statements comprise the statements of net assets available for benefits as of December 31, 2024 and 2023, and 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 (ERISA Section 103(a)(3)(C) audit). 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 (qualified institution), provided that the investment information is prepared and certified to by the qualified institution in accordance with 29 CFR 2520.103-5 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

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

### *Opinion*

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

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



### ***Basis for Opinion***

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

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

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

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

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

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

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



In performing an audit in accordance with GAAS, we:

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

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

Accordingly, the objective of 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 GAAP.

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

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

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



statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion

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

*BDO USA, P.C.*

October 13, 2025

## Financial Statements

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# Summa Health Retirement Income Plan and Trust

## Statements of Net Assets Available for Benefits

<i>December 31,</i>	<b>2024</b>	<b>2023</b>
<b>Assets</b>		
Investments, at fair value:		
Fixed income corporate bonds	\$ 115,305,406	\$ 118,704,512
Common / collective trusts	41,807,874	21,590,337
Municipal bonds	1,205,970	1,266,259
Government bonds	2,772,884	8,380,196
Mutual funds	2,909,277	25,673,585
Alternative investments	5,613,542	6,797,565
<b>Total Investments, at fair value</b>	<b>169,614,953</b>	<b>182,412,454</b>
Investments, at contract value:		
Immediate participation guarantee insurance contracts	6,410,888	8,682,521
<b>Total Investments, at contract value</b>	<b>6,410,888</b>	<b>8,682,521</b>
Receivables:		
Accrued investment income	1,810,438	1,783,663
Due from broker for securities sold	6,205,107	267,991
<b>Total Receivables</b>	<b>8,015,545</b>	<b>2,051,654</b>
<b>Total Assets</b>	<b>184,041,386</b>	<b>193,146,629</b>
<b>Liabilities</b>		
Due to broker for securities purchased	854,389	-
<b>Total Liabilities</b>	<b>854,389</b>	<b>-</b>
<b>Net Assets Available for Benefits</b>	<b>\$ 183,186,997</b>	<b>\$ 193,146,629</b>

*See accompanying notes to financial statements.*

**Summa Health Retirement Income Plan and Trust**  
**Statements of Changes in Net Assets Available for Benefits**

---

<i>Year ended December 31,</i>	<b>2024</b>	<b>2023</b>
<b>Additions</b>		
Changes in net assets attributed to investment income:		
Net (depreciation) appreciation in fair value of investments	\$ (3,247,511)	\$ 10,594,798
Interest and dividends	7,779,077	7,552,558
<b>Total Investment Income</b>	<b>4,531,566</b>	<b>18,147,356</b>
Contributions:		
Participants	2,378,899	65,684
Employer contributions	309,775	-
<b>Total Contributions</b>	<b>2,688,674</b>	<b>65,684</b>
Deductions from net assets attributed to:		
Benefit paid directly to participants	16,592,442	13,045,310
Administrative expenses	529,225	437,827
Annuity Premiums	58,205	-
<b>Total Deductions</b>	<b>17,179,872</b>	<b>13,483,137</b>
<b>Net (Decrease) Increase</b>	<b>(9,959,632)</b>	<b>4,729,903</b>
<b>Net Assets Available for Benefits, beginning of the year</b>	<b>193,146,629</b>	<b>188,416,726</b>
<b>Net Assets Available for Benefits, end of the year</b>	<b>\$ 183,186,997</b>	<b>\$ 193,146,629</b>

*See accompanying notes to financial statements.*

# Summa Health Retirement Income Plan and Trust

## Notes to Financial Statements

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### 1. Description of the Plan

The following brief description of the Summa Health Retirement Income Plan and Trust (the Plan) is provided for general information purposes only. Participants should refer to the Plan document for a more comprehensive description of the Plan's provisions.

#### *General*

The Plan is a defined benefit retirement plan covering substantially all employees of Summa Health (the Company). The Company was formed in 1989 as a sole corporate member of Akron City Hospital (the Hospital) and Saint Thomas Medical Center (the Medical Center). Each participant of the former plans of the Hospital and the Medical Center who were employed by the Company on January 1, 1991 became a participant of the Plan. Credited service under the Plan prior to January 1, 1991 is determined according to the provisions of the former plans for former participants of those plans.

Effective January 1, 2002, the Cuyahoga Falls General Hospital Retirement Plan (Cuyahoga Plan) merged with the Plan. All employees who were participants in the Cuyahoga Plan as of December 31, 2001 became participants of the Company Plan on January 1, 2002.

Effective January 1, 2009, the Summa Barberton Hospital Bargaining Unit Employees' Retirement Plan (Barberton Plan) was merged into the Plan. This merger did not impact participant pension benefits as the benefit provisions of the merged plan were incorporated into the Plan. The merged Barberton Plan was a contributory, defined benefit pension plan covering substantially all bargaining unit employees of Local No. 2317 and District Council No. 8, American Federation of State, County and Municipal Employees (AFL-CIO), of Summa Barberton Hospital.

Effective January 1, 2010, except for re-hired union employees of Summa Barberton Hospital and all union employees of Akron City Hospital, individuals hired after January 1, 2010 are not eligible to participate in the Plan.

Effective June 30, 2011, the Plan was amended to freeze benefits accrued under the Plan, except for participants who were age 60 or older as of December 31, 2010, or participating union employees. For those participants whose benefits under the Plan were not vested at June 30, 2011, service after that date will count for vesting purposes.

Effective February 1, 2012, the monthly benefit multiplier for Barberton Plan participants was increased from \$21.00 to \$21.50 for service in excess of 30 years.

Effective December 31, 2012, Akron City Hospital union employees who were participants in the Plan continued to accrue benefits and additional service for vesting under the terms of the Plan. Akron City Hospital union employees who were not participants in the Plan as of December 31, 2012 shall not become participants in the Plan and instead, may contribute 1% of their pay up to a maximum of 50% not to exceed the limit under the Internal Revenue Code to the Summa Health 403(b) Plan, formerly known as the Summa Health System Tax Sheltered Annuity Program.

Effective October 1, 2013, Barberton Plan union employees who were participants in the Plan on September 30, 2013, and who have not attained age 60 on or before December 31, 2012, shall no longer accrue any additional benefits under this Plan. All members will continue to earn service towards vesting.

# Summa Health Retirement Income Plan and Trust

## Notes to Financial Statements

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Effective January 1, 2020, the Plan was amended and restated per regulatory requirements.

Effective January 1, 2024, an amendment to the Plan was made with respect to benefit payments. If the present day single-sum value of a participant's benefit under the plan is equal to or less than \$7,000, the participant's benefit will be paid in a single sum within 90 days after termination.

Effective December 31, 2024, the Plan was amended to freeze all benefits accrued under the Plan, including all remaining union participants. The Plan was previously amended to freeze benefits accrued under the Plan for other groups of participants.

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

### ***Eligibility***

For certain employees who are eligible to begin participating in the Plan, an employee of the Company becomes a participant in the Plan on the first day that the employee completes one year of service (provided that at least 1,000 hours of service were completed during the prior 12 consecutive month period) and attains age 21.

### ***Contributions***

The Plan provides that the Company make contributions to the Plan sufficient to provide the Plan with assets with which to pay benefits to Plan participants. Additionally, prior to January 1, 2002, each participant was allowed to contribute 4% of basic earnings (as defined) in excess of \$400 per month to the Plan. Such contributions increased retirement benefits based on a formula as defined in the Plan document. Subsequent to January 1, 2002, most employee contributions are no longer permitted. Only those participants who are members of a collective bargaining unit are permitted to contribute employee contributions, unless such elimination of an employee contribution has been approved by the collective bargaining process.

Barberton Plan participants with one year of service may voluntarily elect to contribute up to 4% of their base compensation (as defined) that exceeds the first \$6,000 of compensation. Such contributions result in supplemental retirement benefits paid to the contributing participants at retirement. Accumulated participant contributions were \$49,749 and \$74,422 as of December 31, 2024 and 2023, respectively. For the years ended December 31, 2024 and 2023, accumulated participant contributions were credited with 5.25% and 4.62% interest, respectively.

### ***Vesting***

All participants of the former Barberton Plan who complete five or more vesting years of credited service, as defined, or who attain age 65 while employed by the Company, become vested in their benefits.

For all other Plan participants, the participant's retirement benefit from the Plan is fully vested after three years of eligible employment service (as defined). If an employee terminates prior to rendering three years of service for vesting purposes, the employee forfeits the right to receive benefits from the Plan.

# Summa Health Retirement Income Plan and Trust

## Notes to Financial Statements

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### ***Benefit Payments***

Plan benefits are based on years of credited service, retirement age, and employee contributions. Participants retiring at the normal retirement age (65) receive full benefits. Participants that have reached age 55 and have completed at least three years of credited service may retire with reduced benefits.

Normally, benefits are paid in a ten year certain life annuity. Participants may elect to receive their retirement in the form of a five to 15 year certain life annuity, joint and survivor annuity, 50% joint and survivor annuity, or life annuity. The Plan also provides for death benefits for vested participants that die after the earliest retirement date.

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

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

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

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

The preparation of financial statements in conformity with GAAP requires the plan administrator to make estimates and assumptions that affect the reported amounts of net assets available for benefits and changes therein. Actual results could differ from those estimates.

### ***Investment Valuation and Income Recognition***

Investments are reported at fair value, except for investments in immediate participation guarantee insurance contracts, which are reported at contract value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 5 for discussion of fair value measurements.

Investments held by a defined benefit plan are required to be reported at fair value, except for fully benefit-responsive investment contracts. Contract value is the relevant measure for the portion of the net assets available for benefits of a defined benefit plan attributable to fully benefit-responsive investment contracts because contract value is the amount participants normally would receive if they were to initiate permitted transactions under the terms of the Plan.

The Plan's immediate participation guarantee insurance contracts are held with Aetna Life Insurance Company (Aetna) and AXA Equitable Life Insurance Company (Equitable) and were entered into prior to March 20, 1992. Pursuant to Accounting Standards Codification (ASC) Topic 960, *Plan Accounting - Defined Benefit Pension Plans*, such contracts are permitted to be carried at contract value. Aetna's fair value is the amount which is available for withdrawal in a lump sum on the period end date. The withdrawal value is calculated using the current basis for computing market value adjustments for contracts of this type. Equitable determines fair value based on actual market prices, when available; otherwise, fair value is based on a pricing model.

Purchases and sales of investments are reflected on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation

# Summa Health Retirement Income Plan and Trust

## Notes to Financial Statements

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(depreciation) includes the Plan's gains and losses on investments bought and sold as well as held during the year.

### ***Funding Policy***

Contributions are made by the Company based on guidelines set by the Plan's actuary, AON Hewitt. The Company has adopted the policy of annually providing for current normal costs and an amount sufficient to amortize past service costs, and to meet the minimum funding requirements of ERISA. The Company's contributions for the years ended December 31, 2024 and 2023 met or exceeded these requirements.

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

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

### ***Administrative Expenses***

Certain expenses of maintaining the Plan are paid by the Plan, unless otherwise paid by the Company. Expenses that are paid by the Company are excluded from these financial statements. Fees related to participant-initiated transactions are charged directly to the participant's account and are included in administrative expenses. Investment-related expenses are included in net appreciation (depreciation) in fair value of investments.

### ***Reclassifications***

Certain amounts in the 2023 financial statements have been reclassified to conform with the current year presentation. Such classifications had no effect on the Statement of Changes in Net Assets Available for Benefits.

### ***Subsequent Events***

The Plan has evaluated subsequent events through October 13, 2025, the date the financial statements were available to be issued and has determined that there were no subsequent events that have occurred through that date that have not already been reflected in the financial statements and/or disclosed in the notes.

Summa Health entered into an agreement with Health Assurance Transformation LLC (HATCo) for the sale of substantially all its assets to HATCo or one or more of its affiliates, effective October 1, 2025; however, the Summa Health Retirement Income Plan and Trust and its associated assets and liabilities will be retained by Summa Health and will not be transferred to HATCo or its affiliates. Summa Health will continue to exist as a stand-alone entity following the sale as Trailhead Community Health Fund of Greater Akron (the Plan Sponsor). Following the close of the asset sale, the Summa Health Retirement Income Plan and Trust will continue to be maintained by the Plan Sponsor. The corresponding Plan assets will continue to be held in trust with Northern Trust, trustee of the Plan.

# Summa Health Retirement Income Plan and Trust

## Notes to Financial Statements

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### 3. Certified Investment Information

The Plan Administrator has elected the method of annual reporting compliance permitted by ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, The Northern Trust Company, Equitable, and Aetna, the trustees of the Plan, have certified that the following investment information included in the accompanying financial statements and ERISA-required supplemental schedules are complete and accurate:

- Investments, Accrued investment income, and Due to/from broker for securities purchased, as shown in the Statements of Net Assets Available for Benefits as of December 31, 2024 and 2023.
- Investment income as shown in the Statements of Changes in Net Assets Available for Benefits for the years ended December 31, 2024 and 2023.
- Investment information included in the Schedule of Assets (Held at End of Year) as of December 31, 2024, as shown on the ERISA-Required Supplemental Schedules.
- Investment information included in the Schedule of Reportable Transactions for the year ended December 31, 2024, as reported on the ERISA-Required Supplemental Schedules.

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

### 4. Contracts with Insurance Companies

The Plan maintains immediate participation guarantee insurance contracts with Equitable and Aetna. Under these contracts, the insurance companies hold contributions in pooled separate accounts from which the insurance companies will make pension payments to the participants upon retirement. The balance of the account must be maintained at the amount required, according to a premium schedule in the contract, to provide for the remaining pension benefits to all current retirees. The Plan is required to maintain an allocated annuity balance with Aetna, which represents a benefit that is guaranteed. The amount cannot be withdrawn upon contract termination. This balance at December 31, 2024 and 2023 was \$0 and \$85,920, respectively.

The contracts can be terminated if the Plan becomes disqualified according to the Internal Revenue Code or if the Plan is terminated. The values of the contracts are recorded at contract value plus earnings, less Plan withdrawals and administrative expenses. The average yields and crediting interest rates for the years ended December 31, 2024 and 2023 were 4.31% and 4.29% for Aetna and 66.27% and 69.65% for Equitable, respectively. Crediting interest rates are determined daily by dividing earned income for the day by the new contract value.

# Summa Health Retirement Income Plan and Trust

## Notes to Financial Statements

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### 5. Fair Value Measurements

ASC 820, *Fair Value Measurement*, provides for 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) and the lowest priority to unobservable inputs (Level 3). The three levels of the fair value hierarchy under ASC 820 are described as follows:

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

*Level 2* - Inputs to the valuation methodology include:

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

If the asset or liability has a specified (contractual) term, the Level 2 inputs 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 measurements.

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.

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

*Common/Collective Trusts* - Based on the net asset values (NAV) reported by the fund managers as of the financial statement dates and recent transaction prices. NAV is used as a practical expedient to estimate fair value. This practical expedient would not be used if it is determined to be probable that the fund will sell the investment for an amount different from the reported NAV. The investment objectives and underlying investments of the collective trusts vary, with some holding diversified portfolios of domestic or international stocks and open-ended mutual funds; some holding securities of U.S. companies in a particular industry sector; some holding short-term and/or medium-term corporate, government agency bonds; and others holding a blend of various domestic stocks, bonds, and mutual funds. Each collective trust provides for daily redemptions by the Plan at reported net asset values per share, with no advance notice requirement.

*Mutual Funds* - Valued at the NAV of shares held by the Plan at year-end.

*Fixed Income Corporate Bonds* - Corporate bonds are valued based on yields currently available on comparable securities of issuers with similar credit ratings. When quoted prices are not available for identical or similar bonds, the bond is valued under a discounted cash flows approach that

# Summa Health Retirement Income Plan and Trust

## Notes to Financial Statements

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maximizes observable inputs, such as current yields of similar instruments, but includes adjustments for certain risks that may not be observable, such as credit and liquidity risks. There are no redemption requirements on these investments.

*Government Bonds / Municipal Bonds* - Valued at the closing price reported in the active market in which the individual security is traded. There are no redemption requirements on these investments.

*Alternative Investments* - Includes hedge funds that are meant to provide equity-like returns with fixed-income-like levels of risk. Included in this category are investments that are well diversified across various strategies and may consist of absolute return funds, long/short funds, and other opportunistic/multi-strategy funds. The underlying investments in such funds may include publicly-traded and privately-held equity and debt instruments issued by U.S. and international corporations. Investment strategies in this category may include buyouts, distressed debt, and venture capital. The fair values are based on the net asset values reported by the fund managers. NAV is used as a practical expedient to estimate fair value. This practical expedient would not be used if it is determined to be probable that the fund will sell the investment for an amount different from the reported NAV.

The unfunded commitment on alternative investments in private equity and private real estate funds at December 31, 2024 and 2023 is \$1,560,117 and \$1,305,893, respectively. As of December 31, 2024 and 2023, additional commitments in the amount of \$487,681 and \$787,681, respectively, may be required in the event the funds exercise certain call options. The private equity and private real estate funds do not have withdrawal restrictions.

There were no additional unfunded commitments at December 31, 2024 and 2023 for the aforementioned investments, other than those previously disclosed.

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.

# Summa Health Retirement Income Plan and Trust

## Notes to Financial Statements

The following tables set forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2024 and 2023:

### December 31, 2024

	Level 1	Level 2	Level 3	Total
Fixed income corporate bonds	\$ -	\$ 115,305,406	\$ -	\$ 115,305,406
Government bonds	2,772,884	-	-	2,772,884
Municipal bonds	1,205,970	-	-	1,205,970
Mutual funds	2,909,277	-	-	2,909,277
<b>Total Assets</b> , in the fair value hierarchy	<b>\$ 6,888,131</b>	<b>\$ 115,305,406</b>	<b>\$ -</b>	<b>122,193,537</b>
Investments, measured at NAV*:				
Common / collective trusts*				41,807,874
Alternative investments*				5,613,542
<b>Total Investments</b> , at fair value				<b>\$ 169,614,953</b>

### December 31, 2023

	Level 1	Level 2	Level 3	Total
Fixed income corporate bonds	\$ -	\$ 118,704,512	\$ -	\$ 118,704,512
Government bonds	8,380,196	-	-	8,380,196
Municipal bonds	1,266,259	-	-	1,266,259
Mutual funds	25,673,585	-	-	25,673,585
<b>Total Assets</b> , in the fair value hierarchy	<b>\$ 36,320,040</b>	<b>\$ 118,704,512</b>	<b>\$ -</b>	<b>154,024,552</b>
Investments, measured at NAV*:				
Common / collective trusts*				21,590,337
Alternative investments*				6,797,565
<b>Total Investments</b> , at fair value				<b>\$ 182,412,454</b>

\* Certain investments that are measured at fair value using the NAV per share (or its equivalent) practical expedient have not been categorized in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the amounts presented in the Statements of Net Assets Available for Benefits.

The Summa Health Pension Committee meets on a quarterly basis to review and discuss investment performance, adherence to the written investment policy, and the investment policy itself. The Investment Committee approves changes in asset managers and asset allocation.

## 6. Accumulated Plan Benefits

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

# Summa Health Retirement Income Plan and Trust

## Notes to Financial Statements

The accumulated Plan benefit information as of December 31, 2024 and 2023 (calculated by the Plan's actuary as of January 1, 2024 and January 1, 2023, the dates of the most recent valuations) was as follows:

<i>January 1,</i>	2024	2023
<b>Actuarial Present Value of Accumulated Plan Benefits</b>		
Vested benefits:		
Participants currently receiving payments	\$ 114,213,611	\$ 110,879,840
Other participants	53,474,030	56,304,828
<b>Total Vested Benefits</b>	<b>167,687,641</b>	<b>167,184,668</b>
<b>Non-Vested Benefits</b>	-	-
<b>Total Actuarial Present Value of Accumulated Plan Benefits</b>	<b>\$ 167,687,641</b>	<b>\$ 167,184,668</b>

The changes in the actuarial present value of accumulated Plan benefits for the years ended December 31, 2024 and 2023 (calculated by the Plan's actuary as of January 1, 2024 and 2023, the dates of the most recent valuations) are as follows:

<i>January 1,</i>	2024	2023
<b>Actuarial Present Value of Accumulated Plan Benefits, beginning of year</b>	<b>\$ 167,184,668</b>	<b>\$ 168,510,488</b>
Increase (decrease) during the year attributable to:		
Interest due to decrease in discount period	10,388,292	10,523,948
Benefits paid	(14,434,161)	(12,978,698)
Expenses paid	(531,021)	(439,733)
Change in actuarial assumptions	3,415,972	-
Net benefits accumulated	1,663,891	1,568,663
<b>Actuarial Present Value of Accumulated Plan Benefits, end of year</b>	<b>\$ 167,687,641</b>	<b>\$ 167,184,668</b>

The significant actuarial assumptions used in the valuations as of January 1, 2024 and 2023 include:

Actuarial method	Standard unit credit method
Assumed rate of return on investments	6.25% for 2024 and 6.50% for 2023, per annum
Mortality basis after normal retirement age	PRI-2012 Mortality study, projected generationally from 2012 with Scale MP-2021 for 2024 and PRI-2012 Mortality study, projected generationally from 2012 with Scale MP-2021 for 2023
Normal retirement age	Age 65
Vesting	Vesting eligibility, three years for the Plan and five years for the participants of the former Barberton Plan

# Summa Health Retirement Income Plan and Trust

## Notes to Financial Statements

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The foregoing 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.

### 7. Plan Termination

Although the Company has not expressed any intention to do so, it has the right under the Plan to discontinue its contributions at any time and to terminate the Plan. In the event the Plan terminates, the net assets of the Plan will be allocated, as prescribed by ERISA and its related regulations, generally to provide the following benefits in the order indicated:

1. Benefits attributable to employee contributions, taking into account those paid out before termination.
2. Benefits participants have been receiving or would have been receiving if they had retired at normal age, for at least three years. The priority attaches only to the lowest benefit level under the Plan during the five years prior to retirement. For those actually retired for three or more years, the priority applies only to the lowest benefit level in effect during the most recent three-year period.
3. Other vested benefits insured by the Pension Benefit Guaranty Corporation (PBGC) up to the applicable limitations.
4. All other vested benefits (that is, vested benefits not insured by the PBGC).
5. All non-vested benefits.

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

The payment to participants of their benefits should the Plan be terminated will depend on the sufficiency of the Plan's net assets to provide the benefits, the priority of the benefits to be paid, and the level and type of benefits guaranteed by the PBGC at that time. Some benefits may be fully or partially provided for by the existing assets and the PBGC guaranty, while other benefits may not be provided for at all.

### 8. Tax Status

The Internal Revenue Service (IRS) has determined and informed the Company in a letter dated May 31, 2012 that the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code (Code). The Plan has been restated and amended since receiving this determination letter. Therefore, no provision for income taxes has been included in the Plan's financial statements. The Plan sponsor is responsible for reviewing the annual Required Amendments List (RAL) issued by the IRS for individually designed plans to retain qualified tax status. Although the Plan has been amended since the date of the aforementioned opinion letter, the Plan Administrator believes that the Plan is designed, and currently being operated in compliance with the applicable requirements of the IRC, and therefore believes that the Plan is qualified, and the related trust is tax-exempt.

# Summa Health Retirement Income Plan and Trust

## Notes to Financial Statements

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GAAP requires Plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the tax authorities. The plan administrator has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2024 and 2023, there are no uncertain tax positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits in progress.

### 9. Party-in-interest Transactions

Certain Plan investments are investment contracts managed by Equitable and Aetna. Since the trustees of the Plan manage these investments, these transactions qualify as party-in-interest transactions.

Money market funds were managed by Northern Trust Investments, Inc. Northern Trust Investments, Inc. is a subsidiary of The Northern Trust Company (Northern Trust). Northern Trust is a trustee as defined by the Plan and, therefore, these transactions qualify as party-in-interest transactions.

The Plan made direct payments to parties in interest for the years ended December 31, 2024 and 2023 in the amount of \$172,656 and \$170,512, respectively.

### 10. Risks and Uncertainties

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

Plan contributions are made and the actuarial present value of accumulated Plan benefits are reported based on certain assumptions pertaining to interest rates, inflation rates, and employee demographics, all of which are subject to change. Due to uncertainties inherent in the 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.

## ERISA-Required Supplemental Schedules

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**Summa Health Retirement Income Plan and Trust**  
**Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year)**

EIN: 34-1887844

Plan Number: 010

December 31, 2024

(a)	(b)	(c)			(d)	(e)
	Identity of Issuer/ Borrower, Lessor or Similar Party	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value			Cost	Current value
	<b>Fixed Income Corporate Bonds</b>					
	1st Republic Bank	2/13/2047	4.625%	Fixed income corporate bonds	\$ 368,482	\$ 100
	AbbVie Inc.	11/6/2042	4.400%	Fixed income corporate bonds	240,468	216,724
	AbbVie Inc.	3/15/2045	4.750%	Fixed income corporate bonds	288,621	201,770
	AbbVie Inc.	6/15/2044	4.850%	Fixed income corporate bonds	390,439	272,310
	AbbVie Inc.	5/14/2045	4.700%	Fixed income corporate bonds	289,668	220,872
	AbbVie Inc.	11/21/2049	4.250%	Fixed income corporate bonds	607,530	569,981
	Adventist Health	3/1/2049	3.630%	Fixed income corporate bonds	300,000	210,777
*	Aetna, Inc.	6/15/2036	6.625%	Fixed income corporate bonds	478,168	368,897
	Air Products and Chemicals, Inc.	5/15/2050	2.800%	Fixed income corporate bonds	323,817	204,982
	Alcon Finance Corp	9/23/2049	3.800%	Fixed income corporate bonds	342,708	220,361
	Alcon Finance Corp	12/6/2052	5.750%	Fixed income corporate bonds	380,723	369,530
	Alimentation Couche-tard, Inc.	5/13/2051	3.625%	Fixed income corporate bonds	274,849	190,152
	Allstate Corp	8/10/2049	3.850%	Fixed income corporate bonds	307,100	187,858
	Amazon.com Inc Fixed	8/22/2057	4.250%	Fixed income corporate bonds	1,168,203	964,062
	Americal Movil SAB DE	4/22/2049	4.735%	Fixed income corporate bonds	298,311	247,029
	American Electric Power Co Inc	3/1/2050	3.250%	Fixed income corporate bonds	324,444	209,051
	American Family Insurance Holdings, Inc.	3/11/2051	3.833%	Fixed income corporate bonds	400,000	241,929
	American Water Capital Corp	12/1/2042	4.300%	Fixed income corporate bonds	391,661	274,718
	Amgen Inc.	6/15/2051	4.663%	Fixed income corporate bonds	774,990	632,818
	Amgen Inc.	2/22/2052	4.200%	Fixed income corporate bonds	198,884	154,673
	Amgen Inc.	3/2/2053	5.650%	Fixed income corporate bonds	518,801	506,430
	Anglo American Cap PLC	9/10/2050	3.950%	Fixed income corporate bonds	562,569	518,887
	Anheuser-Busch	1/15/2042	4.950%	Fixed income corporate bonds	211,252	186,076
	Anheuser-Busch	1/15/2040	6.375%	Fixed income corporate bonds	212,798	161,524
	Anheuser-Busch Co LLC	1/15/2039	8.200%	Fixed income corporate bonds	145,602	125,487
	Anheuser-Busch Co LLC	2/1/2046	4.900%	Fixed income corporate bonds	2,112,783	1,769,310
	Anthem Inc.	12/1/2047	4.375%	Fixed income corporate bonds	296,406	242,325
*	Aon Corp.	9/30/2040	6.250%	Fixed income corporate bonds	285,781	259,641
	Aon North America Inc.	5/1/2054	5.700%	Fixed income corporate bonds	397,568	391,361
	Apache Corp.	9/1/2040	5.100%	Fixed income corporate bonds	181,038	152,480
	Apple Inc	9/11/2049	2.950%	Fixed income corporate bonds	1,374,327	1,034,543
	Apple Inc	9/11/2061	2.800%	Fixed income corporate bonds	216,205	133,464
	Arcelormittal SA	6/17/2054	6.350%	Fixed income corporate bonds	620,775	618,139
	Arthur J Gallagher & Co. SR NT	3/9/2052	3.050%	Fixed income corporate bonds	98,966	62,452
	Arthur J Gallagher & Co. SR NT	5/20/2051	3.500%	Fixed income corporate bonds	668,965	551,052
	AT&T, Inc.	9/15/2053	3.500%	Fixed income corporate bonds	1,057,420	919,631
	AT&T, Inc.	9/15/2055	3.550%	Fixed income corporate bonds	882,265	778,613
	AT&T, Inc.	9/15/2059	3.650%	Fixed income corporate bonds	518,810	344,676
	AT&T, Inc.	12/1/2057	3.800%	Fixed income corporate bonds	692,315	451,446
	Bae Systems PLC	1/10/2047	4.950%	Fixed income corporate bonds	639,217	633,787
	Bank of America Corp	3/20/2051	4.083%	Fixed income corporate bonds	910,319	745,034
	Bank of America Corp	2/7/2042	5.875%	Fixed income corporate bonds	765,801	574,412
	Barclays Plc	1/10/2047	4.950%	Fixed income corporate bonds	442,660	400,241
	Baxter International Inc	12/1/2051	3.132%	Fixed income corporate bonds	380,200	388,543
	Baxter International Inc	8/15/2046	3.500%	Fixed income corporate bonds	321,311	241,999
	Bayer US Fin II LLC	7/15/2044	4.400%	Fixed income corporate bonds	280,561	225,036
	Becton, Dickinson and Company	5/15/2044	4.875%	Fixed income corporate bonds	274,579	215,659
	Bell CDA Fixed	7/29/2049	4.300%	Fixed income corporate bonds	621,190	528,341
	Beth Israel Deaconess Med Ctr Inc	7/1/2051	3.080%	Fixed income corporate bonds	400,000	244,217
	BG Energy Capital	10/15/2041	5.125%	Fixed income corporate bonds	290,442	256,609
	Bimbo Bakeries USA Inc	5/17/2051	4.000%	Fixed income corporate bonds	334,505	307,481
	Boeing Co.	3/1/2059	3.825%	Fixed income corporate bonds	483,309	354,606
	Boeing Co.	5/1/2040	5.705%	Fixed income corporate bonds	174,873	142,838
	Boeing Co.	2/1/2050	5.805%	Fixed income corporate bonds	310,668	278,476
	Bon Secours Mercy Health, Inc	6/1/2050	3.205%	Fixed income corporate bonds	350,000	232,642
	Bristol-Myers Squibb Co.	3/15/1952	3.700%	Fixed income corporate bonds	398,268	291,593
	Bristol-Myers Squibb Co.	11/15/2053	6.250%	Fixed income corporate bonds	633,318	636,031
	Broadcom Inc	2/15/2051	3.750%	Fixed income corporate bonds	997,364	894,673
	Brown & Brown Inc.	3/17/2052	4.950%	Fixed income corporate bonds	672,985	619,602
	BSTN Scientific	3/1/2049	4.700%	Fixed income corporate bonds	106,712	87,055
	Burlington Northern Santa	5/1/2040	5.750%	Fixed income corporate bonds	961,536	770,572
	Burlington Northern Santa Fixed	6/15/2048	4.050%	Fixed income corporate bonds	195,608	139,555
	Campbell Soup Co	3/15/2048	4.800%	Fixed income corporate bonds	124,409	107,889
	Canadian Natural Resources	3/15/2038	6.250%	Fixed income corporate bonds	208,238	178,839

**Summa Health Retirement Income Plan and Trust**  
**Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year)**

EIN: 34-1887844

Plan Number: 010

December 31, 2024

(a)	(b)	(c)		(d)	(e)
Identity of Issuer/ Borrower, Lessor or Similar Party	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	Cost	Current value		
Canadian Pacific Railway Company	5/1/2048	4.700%	Fixed income corporate bonds	\$ 237,353	\$ 217,340
Canadian Pacific Railway Company	9/15/2115	6.125%	Fixed income corporate bonds	422,300	400,901
Carrier Global Corp.	4/5/2050	3.577%	Fixed income corporate bonds	246,072	206,907
Caterpillar Inc.	5/15/2064	4.750%	Fixed income corporate bonds	141,521	107,782
CF Industries Holdings	6/1/2043	4.950%	Fixed income corporate bonds	329,882	286,518
Charter Communications Operating LLC	10/23/2045	6.484%	Fixed income corporate bonds	2,122,253	1,749,643
Charter Communications Operating LLC	12/1/2061	4.400%	Fixed income corporate bonds	199,812	133,419
Chubb INA Holdings, Inc.	12/15/2061	3.050%	Fixed income corporate bonds	497,235	304,290
Cigna Corp	8/15/2038	4.800%	Fixed income corporate bonds	768,768	725,495
Cigna Corp	7/15/2046	4.800%	Fixed income corporate bonds	165,033	106,907
Cigna Corp	11/15/2041	6.125%	Fixed income corporate bonds	92,603	63,137
Citigroup, Inc.	7/30/2045	4.650%	Fixed income corporate bonds	548,591	458,693
Coca-Cola Co	6/1/2060	2.750%	Fixed income corporate bonds	349,741	204,539
Columbia Pipeline Group, Inc.	6/1/2045	5.800%	Fixed income corporate bonds	244,564	192,913
Columbia Pipeline Group, Inc.	11/15/2053	6.544%	Fixed income corporate bonds	399,832	419,805
Comcast Corp.	11/1/2047	3.969%	Fixed income corporate bonds	1,909,859	1,402,931
Comcast Corp.	11/1/2063	2.987%	Fixed income corporate bonds	209,672	165,073
Comcast Corp.	5/15/2053	5.350%	Fixed income corporate bonds	398,276	370,995
CommonSpirit Health	10/1/2049	4.187%	Fixed income corporate bonds	613,223	509,429
CommonSpirit Health	10/1/2050	3.910%	Fixed income corporate bonds	202,860	129,039
Commonwealth Bank Aust	1/10/2048	4.316%	Fixed income corporate bonds	593,006	525,059
CONOCOPHILLIPS CO	9/15/2063	5.700%	Fixed income corporate bonds	448,772	432,202
Consolidated Edison	12/1/2054	4.625%	Fixed income corporate bonds	299,235	251,911
Consumers Energy Co	8/1/2051	3.500%	Fixed income corporate bonds	298,818	218,656
Cooperative Rabobank UA	12/1/2043	5.750%	Fixed income corporate bonds	362,478	249,727
Corning Inc	11/15/2057	4.375%	Fixed income corporate bonds	466,774	364,016
Cox Communications Inc.	6/15/2051	3.326%	Fixed income corporate bonds	649,585	526,749
CSL Finance PLC	4/27/2052	4.750%	Fixed income corporate bonds	348,999	302,322
CSX Corp.	4/30/2040	6.220%	Fixed income corporate bonds	309,690	267,639
CVS Health Corp	3/25/2048	5.050%	Fixed income corporate bonds	1,629,176	1,319,542
Deutsche Telekom	6/15/2030	8.750%	Fixed income corporate bonds	293,822	232,561
Diamondback Energy Inc.	4/18/2054	5.750%	Fixed income corporate bonds	499,785	470,131
Discovery Communications	5/15/2049	5.300%	Fixed income corporate bonds	250,126	153,528
Dominion Resources Inc.	8/1/2041	4.900%	Fixed income corporate bonds	303,701	268,750
Dow Chemical Co.	11/30/2048	5.550%	Fixed income corporate bonds	353,213	257,883
Duke Energy Progress, LLC	8/15/2052	5.000%	Fixed income corporate bonds	860,319	786,650
Duke Energy Progress, LLC	8/15/2045	4.200%	Fixed income corporate bonds	727,963	486,544
DTE Elec CO	4/1/2053	5.400%	Fixed income corporate bonds	623,850	607,013
Eaton Corp. Ohio	8/23/2052	4.700%	Fixed income corporate bonds	372,968	330,508
Ecolab Inc	8/18/2055	2.750%	Fixed income corporate bonds	195,074	117,666
Elevance Health Inc	2/15/2053	5.125%	Fixed income corporate bonds	249,085	222,860
EDF SA NT	1/22/2044	4.875%	Fixed income corporate bonds	340,987	302,582
Elexon Corp	6/15/2045	5.100%	Fixed income corporate bonds	1,122,748	951,585
Eli Lilly	2/27/2053	4.875%	Fixed income corporate bonds	499,685	453,570
Enbridge Energy	10/15/2045	7.375%	Fixed income corporate bonds	449,751	396,016
Enel Finance International NV	5/25/2047	4.750%	Fixed income corporate bonds	639,744	596,669
Energy Arkansas LLC	4/1/2049	4.200%	Fixed income corporate bonds	423,500	318,093
Energy Transfer Operating LP	4/15/2049	6.250%	Fixed income corporate bonds	281,460	250,932
Energy Transfer Operating LP	7/1/2038	7.500%	Fixed income corporate bonds	413,228	339,669
Enterprise Products	2/15/2045	5.100%	Fixed income corporate bonds	464,174	392,079
Enterprise Products	2/15/2042	5.700%	Fixed income corporate bonds	124,859	124,992
Enterprise Products	9/1/2040	6.450%	Fixed income corporate bonds	815,805	807,856
Exelon Generation Co. LLC	10/1/2041	5.750%	Fixed income corporate bonds	124,811	122,095
Eni SpA	10/1/2040	5.700%	Fixed income corporate bonds	484,271	399,709
Exxon Mobil Corp	3/1/2046	4.327%	Fixed income corporate bonds	100,000	82,349
Exxon Mobil Corp	3/1/2046	4.114%	Fixed income corporate bonds	227,708	162,396
FedEx Corp	4/1/2046	4.550%	Fixed income corporate bonds	747,929	604,625
Fibercop Spa	7/18/2036	7.200%	Fixed income corporate bonds	76,500	76,554
Fidelity National Information Services Inc	8/15/2046	4.500%	Fixed income corporate bonds	766,105	630,356
Fiserv Inc	7/1/2046	4.400%	Fixed income corporate bonds	752,520	613,260
FMR LLC	12/14/2040	6.500%	Fixed income corporate bonds	63,855	54,447
FMR LLC	11/15/2039	6.450%	Fixed income corporate bonds	136,504	142,919

**Summa Health Retirement Income Plan and Trust**  
**Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year)**

EIN: 34-1887844

Plan Number: 010

December 31, 2024

(a)	(b)	(c)		(d)	(e)
Identity of Issuer/ Borrower, Lessor or Similar Party	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	Cost	Current value		
Freepoint-McMoran C&G	3/15/2043	5.450%	Fixed income corporate bonds	\$ 372,706	\$ 353,966
GE Healthcare Holdings LLC	11/22/2052	6.377%	Fixed income corporate bonds	543,553	538,044
General Mills Inc	2/1/2051	3.000%	Fixed income corporate bonds	175,910	110,935
General Mtrs Co	10/2/2043	6.250%	Fixed income corporate bonds	391,631	347,232
Gilead Sciences, Inc.	3/1/2046	4.750%	Fixed income corporate bonds	329,305	264,581
Glencore Funding LLC	4/4/2054	5.893%	Fixed income corporate bonds	225,000	218,648
Goldman Sachs Group Inc.	2/1/2041	6.250%	Fixed income corporate bonds	1,152,089	868,954
Gruma SAB	12/9/2054	5.761%	Fixed income corporate bonds	650,000	614,250
Grupo Bimbo	11/10/2047	4.700%	Fixed income corporate bonds	344,549	289,223
Guardian Life Insurance Company of America	1/24/2077	4.850%	Fixed income corporate bonds	338,231	256,926
Hartford Financial Services Group, Inc.	10/15/2036	5.950%	Fixed income corporate bonds	299,395	257,105
HCA Inc.	3/15/2052	4.625%	Fixed income corporate bonds	552,835	545,412
HCA Inc.	6/1/2053	5.900%	Fixed income corporate bonds	193,436	188,777
Hershey Co	6/1/2050	2.650%	Fixed income corporate bonds	249,178	149,520
Home Depot Inc.	4/1/2041	5.950%	Fixed income corporate bonds	1,077,402	866,656
HSBC Bank USA	11/1/2034	5.875%	Fixed income corporate bonds	865,283	711,791
Humana Inc.	12/1/2042	4.625%	Fixed income corporate bonds	273,900	205,711
Humana Inc.	3/15/2053	5.500%	Fixed income corporate bonds	482,155	446,974
Ingersoll-Rand Luxembourg Finance S.A.	3/21/2049	4.500%	Fixed income corporate bonds	389,282	386,451
Ingersoll-Rand Luxembourg Finance S.A.	11/1/2044	4.650%	Fixed income corporate bonds	323,073	286,287
Intel Corp	8/5/2052	4.900%	Fixed income corporate bonds	428,832	355,828
Intel Corp	3/25/2060	4.950%	Fixed income corporate bonds	574,940	313,087
International Business Machines Corp	5/15/2049	4.250%	Fixed income corporate bonds	357,273	241,189
Intl Business	7/27/2052	4.900%	Fixed income corporate bonds	506,539	490,064
Invesco Finance PLC	11/30/2043	5.375%	Fixed income corporate bonds	234,430	211,205
Jab Holdings BV	5/28/2051	3.750%	Fixed income corporate bonds	248,618	162,459
JBS USA LUX S A/JBS USA FOOD CO/JBS SR	2/2/2052	4.375%	Fixed income corporate bonds	279,204	301,458
JM Smucker Co. SR Unsecured	11/15/2053	6.500%	Fixed income corporate bonds	421,974	456,677
JPMorgan Chase & Co.	7/24/2038	3.882%	Fixed income corporate bonds	446,685	426,928
JPMorgan Chase & Co.	7/15/2041	5.600%	Fixed income corporate bonds	1,351,538	1,034,869
Kinder Morgan Energy Partners LP	3/1/2043	5.000%	Fixed income corporate bonds	432,905	436,192
Kinder Morgan	1/15/2038	6.950%	Fixed income corporate bonds	1,230,251	1,003,134
KLA Corp.	7/15/2052	4.950%	Fixed income corporate bonds	371,565	341,339
Kraft Foods Inc.	1/26/2039	6.875%	Fixed income corporate bonds	685,894	661,812
Kroger Co	9/15/2054	5.500%	Fixed income corporate bonds	473,043	447,954
Liberty Mutual Group SR NT 144A	10/15/2050	3.951%	Fixed income corporate bonds	304,953	255,040
Lincoln National Corporation	10/9/2037	6.300%	Fixed income corporate bonds	250,298	208,203
Lockheed Martin Corp	2/15/2055	5.200%	Fixed income corporate bonds	396,960	377,006
Lockheed Martin Corp	6/15/2050	2.800%	Fixed income corporate bonds	297,399	188,227
Lowe's Companies	4/1/2051	3.500%	Fixed income corporate bonds	399,112	273,241
Lowe's Companies	9/15/2062	5.800%	Fixed income corporate bonds	344,357	314,670
Lowe's Companies	4/1/2063	5.850%	Fixed income corporate bonds	295,197	293,961
LYB International Fin BV	3/15/2044	4.875%	Fixed income corporate bonds	236,953	215,100
L3harris Technologies Inc	7/31/2053	5.600%	Fixed income corporate bonds	647,940	630,671
Marathon Petroleum Corporation	3/1/2041	6.500%	Fixed income corporate bonds	247,934	207,348
Mars Inc.	4/1/2049	3.950%	Fixed income corporate bonds	332,929	211,354
Marsh & McLennan Cos.	3/15/2053	5.450%	Fixed income corporate bonds	298,284	290,114
Marsh & McLennan Cos.	8/1/2033	5.875%	Fixed income corporate bonds	146,905	130,441
Marsh & McLennan Cos.	11/1/2052	6.250%	Fixed income corporate bonds	222,773	240,605
Masco Corporation	2/15/2051	3.125%	Fixed income corporate bonds	374,933	235,576
Mass Mutual Life Ins. Co.	4/1/2077	4.900%	Fixed income corporate bonds	148,649	121,339
Massachusetts Mutual Life Insurance Co.	10/15/2070	3.729%	Fixed income corporate bonds	604,508	520,610
Mastercard Inc.	3/15/2051	2.950%	Fixed income corporate bonds	396,212	258,848
McDonald's Corporation	12/9/2045	4.875%	Fixed income corporate bonds	327,671	270,081
Merrill Lynch & Co.	5/14/2038	7.750%	Fixed income corporate bonds	216,542	233,701
MetLife Inc.	2/6/2041	5.875%	Fixed income corporate bonds	280,817	255,424
Microsoft Corporation	6/1/2060	2.675%	Fixed income corporate bonds	573,839	332,212
Microsoft Corporation	3/17/2052	2.921%	Fixed income corporate bonds	640,836	480,599
Midamerican Energy	9/15/2037	6.500%	Fixed income corporate bonds	363,570	319,607
Midamerican Energy Holdings	5/15/2037	5.950%	Fixed income corporate bonds	870,234	620,630
Molson Coors Brewing	5/1/2042	5.000%	Fixed income corporate bonds	282,954	252,989
Morgan Stanley	7/24/2042	6.375%	Fixed income corporate bonds	650,445	513,846
Mosaic Co.	11/15/2041	4.875%	Fixed income corporate bonds	147,759	131,294
Mutual of Omaha Ins Co.	1/16/2064	6.144%	Fixed income corporate bonds	500,000	494,353
Mylan Inc.	11/29/2043	5.400%	Fixed income corporate bonds	124,228	111,957
Mylan N.V.	6/15/2046	5.250%	Fixed income corporate bonds	93,988	84,286

**Summa Health Retirement Income Plan and Trust**  
**Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year)**

**EIN: 34-1887844**

**Plan Number: 010**

*December 31, 2024*

(a)	(b)	(c)		(d)	(e)
Identity of Issuer/ Borrower, Lessor or Similar Party	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	Cost	Current value		
Nationwide Mutual Insurance Company	8/15/2039	9.375%	Fixed income corporate bonds	\$ 221,775	\$ 191,186
New England Power Company	11/25/2052	5.936%	Fixed income corporate bonds	350,000	353,482
Nevada Power Co	3/15/2054	6.000%	Fixed income corporate bonds	948,414	971,587
New York Life Ins Co Surplus	5/15/2069	4.450%	Fixed income corporate bonds	508,833	464,462
New York Life Insurance	11/15/2039	6.750%	Fixed income corporate bonds	181,884	166,357
Nextera Energy Cap	2/28/2053	5.380%	Fixed income corporate bonds	649,682	597,495
Nisource Finance Corp.	2/15/2043	5.250%	Fixed income corporate bonds	109,534	93,223
Nisource Finance Corp.	2/1/2042	5.800%	Fixed income corporate bonds	153,561	145,394
Norfolk Southern Corp.	8/15/2043	4.800%	Fixed income corporate bonds	76,543	66,299
Norfolk Southern Corp.	11/1/2047	3.942%	Fixed income corporate bonds	117,509	98,514
Norfolk Southern Corp.	5/15/2121	4.100%	Fixed income corporate bonds	249,343	173,401
Nucor Corp.	12/15/2055	2.979%	Fixed income corporate bonds	201,534	118,977
Nucor Corp.	4/1/2052	3.850%	Fixed income corporate bonds	198,130	148,238
Nutrien LTD	3/27/2053	5.800%	Fixed income corporate bonds	645,788	616,273
Occidental Pete Corp	10/1/2054	6.050%	Fixed income corporate bonds	375,688	355,796
Oklahoma Gas & Electric Co	4/1/2053	5.600%	Fixed income corporate bonds	621,944	609,707
Old Republic International Corporation	6/11/2051	3.850%	Fixed income corporate bonds	199,858	140,858
Oneok Partners LP	10/15/2043	5.150%	Fixed income corporate bonds	224,978	223,378
Oneok Partners LP	2/1/2041	6.125%	Fixed income corporate bonds	117,205	99,672
Oracle Corp	4/1/2060	3.850%	Fixed income corporate bonds	1,790,091	1,445,416
Oracle Corp	5/15/2045	4.125%	Fixed income corporate bonds	756,272	513,194
Orange	3/1/2031	9.000%	Fixed income corporate bonds	294,425	238,165
Otis Worldwide Corp	5/15/2050	3.362%	Fixed income corporate bonds	749,824	603,089
Pacific Lifecorp SR NT	9/15/2052	5.400%	Fixed income corporate bonds	349,482	328,748
Parker-Hannifin Corp	5/15/2038	6.250%	Fixed income corporate bonds	440,128	427,012
Parker-Hannifin Corp	6/14/2049	4.000%	Fixed income corporate bonds	300,427	234,550
Penn State Health	11/1/2049	3.806%	Fixed income corporate bonds	300,000	213,380
Pfizer Investment Enterprise	5/19/2053	5.300%	Fixed income corporate bonds	499,255	468,900
Phillips 66	5/1/2042	5.875%	Fixed income corporate bonds	240,552	199,031
Piedmont Fixed	1/1/2042	2.719%	Fixed income corporate bonds	450,000	309,641
PPG Industries Inc.	11/15/2040	5.500%	Fixed income corporate bonds	114,152	95,211
PPL Electric Utilities	7/15/2041	5.200%	Fixed income corporate bonds	152,067	140,877
Principal Financial Group	9/15/2042	4.625%	Fixed income corporate bonds	194,250	176,421
Progress Energy Inc.	12/1/2039	6.000%	Fixed income corporate bonds	109,404	101,139
Progress Energy Inc.	2/1/2042	6.500%	Fixed income corporate bonds	999,342	984,627
Prologis LP	6/15/2053	5.250%	Fixed income corporate bonds	648,882	607,533
Protective Life Corp.	10/15/2039	8.450%	Fixed income corporate bonds	186,396	182,152
Prudential Financial Inc.	12/14/2036	5.700%	Fixed income corporate bonds	353,814	308,071
Public Service Co of Colorado	4/1/2053	5.250%	Fixed income corporate bonds	645,437	604,238
Public Storage	8/1/2053	5.350%	Fixed income corporate bonds	648,258	618,929
Raymond James Financial	7/15/2046	4.950%	Fixed income corporate bonds	633,602	606,489
Republic Services Inc	3/1/2050	3.050%	Fixed income corporate bonds	338,592	219,063
Revvity Inc	3/15/2051	3.625%	Fixed income corporate bonds	374,996	255,266
Rio Tinto Fin USA Ltd.	3/9/2053	5.125%	Fixed income corporate bonds	369,296	347,529
Rio Tinto Fin USA Ltd.	11/2/2040	5.200%	Fixed income corporate bonds	262,744	217,149
Roche Holdings, Inc.	12/13/2051	2.607%	Fixed income corporate bonds	475,000	283,109
Roche Holdings, Inc.	3/8/2054	5.210%	Fixed income corporate bonds	336,954	310,941
Rockwell Automation Inc.	3/1/2049	4.200%	Fixed income corporate bonds	174,732	143,829
Rockwell Automation Inc.	8/15/2061	2.800%	Fixed income corporate bonds	199,522	112,278
Rogers Communication Inc.	11/15/2049	3.700%	Fixed income corporate bonds	243,835	175,319
Rogers	3/15/2044	5.000%	Fixed income corporate bonds	292,581	243,778
RTX Corporation	4/15/2047	4.350%	Fixed income corporate bonds	597,073	390,554
S&P Global Inc	3/1/2052	3.700%	Fixed income corporate bonds	332,728	317,745
S A Engie	4/1/2054	5.875%	Fixed income corporate bonds	639,912	635,767
S.C. Johnson & Son, Inc.	10/15/2046	4.750%	Fixed income corporate bonds	249,518	212,717
Shell Finance US Inc.	5/11/2045	4.375%	Fixed income corporate bonds	620,928	585,972
Sherwin Williams	6/1/2047	4.500%	Fixed income corporate bonds	504,048	505,203
Simon Property Group LP	2/1/2040	6.750%	Fixed income corporate bonds	324,240	277,034
Smurfit Kappa Treasury Unlimited	4/3/2054	5.777%	Fixed income corporate bonds	400,000	395,881
Societe Generale	4/10/2054	7.132%	Fixed income corporate bonds	300,000	286,106
Solventum Corp	4/30/2054	5.900%	Fixed income corporate bonds	438,392	438,392
Sonoco Products Co.	11/1/2040	5.750%	Fixed income corporate bonds	280,814	245,285
Southeast Alaska Regional Health	7/1/2051	3.235%	Fixed income corporate bonds	450,000	266,991
Southern Company	7/1/2046	4.400%	Fixed income corporate bonds	974,075	827,689
Stanley Black & Decker Inc.	11/15/2048	4.850%	Fixed income corporate bonds	343,028	213,086
STERIS plc. Fixed	3/15/2051	3.750%	Fixed income corporate bonds	757,055	582,768
Stryker Corp.	3/15/2046	4.625%	Fixed income corporate bonds	322,158	216,724
Sysco Corporation	10/1/2045	4.850%	Fixed income corporate bonds	667,927	613,952
T-Mobile USA, Inc.	11/15/2060	3.600%	Fixed income corporate bonds	833,963	761,623
T-Mobile USA, Inc.	4/15/2050	4.500%	Fixed income corporate bonds	357,245	287,376
Takeda Pharmaceutical Co Ltd	7/9/2050	3.175%	Fixed income corporate bonds	325,000	210,960
Texas Elec Mkt Stabilization FDG N LLC	2/1/2050	5.167%	Fixed income corporate bonds	199,979	191,134
Texas Instruments Inc	5/18/2063	5.050%	Fixed income corporate bonds	595,002	541,614
Telecom Italia Capital	7/18/2036	7.250%	Fixed income corporate bonds	23,063	25,113

**Summa Health Retirement Income Plan and Trust**  
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**EIN: 34-1887844**

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*December 31, 2024*

(a)	(b)	(c)		(d)	(e)
Identity of Issuer/ Borrower, Lessor or Similar Party	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	Maturity Date	Rate of Interest	Cost	Current value
Telefonica Emisiones SAU	6/20/2036	7.045%	Fixed income corporate bonds	\$ 273,714	\$ 274,904
Telefonica Emisiones SAU	3/6/2048	4.895%	Fixed income corporate bonds	480,171	424,447
Teva Pharmaceutical Industry	10/1/2046	4.100%	Fixed income corporate bonds	148,751	107,835
Time Warner Cable Inc.	6/15/2039	6.750%	Fixed income corporate bonds	386,565	343,267
Trans-canada Pipelines	1/15/2039	7.625%	Fixed income corporate bonds	503,761	376,608
Transcont Gas Pipe Corp.	8/15/2041	5.400%	Fixed income corporate bonds	124,173	117,988
Travelers Co Ince	5/25/2053	5.450%	Fixed income corporate bonds	622,525	609,026
Trinity Acquisitions plc	8/15/2043	6.125%	Fixed income corporate bonds	138,296	98,720
TTX Co	6/15/2044	4.650%	Fixed income corporate bonds	358,382	295,936
Tucson Elec Power Co	4/15/2053	5.500%	Fixed income corporate bonds	623,256	596,496
Tyson Foods Inc	9/28/2048	5.100%	Fixed income corporate bonds	120,898	111,074
UBS Group AG	5/15/2045	4.875%	Fixed income corporate bonds	212,379	224,088
Union Elec Co	3/15/2053	5.350%	Fixed income corporate bonds	498,970	479,363
Union Pacific Corp	9/16/2062	2.973%	Fixed income corporate bonds	296,588	187,360
Union Pacific Corp	3/20/2060	3.839%	Fixed income corporate bonds	591,703	500,506
United Health Group Inc.	2/15/2053	5.875%	Fixed income corporate bonds	610,664	527,157
United Health Group Inc.	2/15/2038	6.875%	Fixed income corporate bonds	1,281,235	932,540
United Parcel Service Sr Unsecured	4/1/2040	5.200%	Fixed income corporate bonds	205,971	146,238
Vale Overseas Limited	11/21/2036	6.875%	Fixed income corporate bonds	192,738	186,338
Valero Energy Corporation	6/15/2037	6.625%	Fixed income corporate bonds	249,162	209,799
Verizon Communications Inc.	3/16/2037	5.250%	Fixed income corporate bonds	1,076,409	951,921
Verizon Communications Inc.	10/30/2056	2.987%	Fixed income corporate bonds	787,784	515,859
Verizon Communications Inc.	3/22/2061	3.700%	Fixed income corporate bonds	538,241	356,574
Vodafone Group Plc	2/10/2053	5.625%	Fixed income corporate bonds	779,512	761,904
Vulcan Materials Co.	6/15/2047	4.500%	Fixed income corporate bonds	406,843	313,733
Voya Financial Inc	7/15/2043	5.700%	Fixed income corporate bonds	654,747	668,832
Wachovia Bank NA	2/1/2037	5.850%	Fixed income corporate bonds	416,369	357,148
Walt Disney Co	3/23/2050	4.700%	Fixed income corporate bonds	362,359	244,331
Walmart Inc	4/15/2053	4.500%	Fixed income corporate bonds	224,377	196,098
Walmart Inc	9/9/2052	4.500%	Fixed income corporate bonds	280,332	240,361
Warner Media Holdings Inc	3/15/2052	5.141%	Fixed income corporate bonds	627,656	597,230
Wellpoint, Inc.	12/15/2034	5.950%	Fixed income corporate bonds	1,061	1,038
Wells Fargo & Co.	4/4/2051	5.013%	Fixed income corporate bonds	1,234,342	977,814
Western & Southern Life Insurance Co.	4/28/2061	3.750%	Fixed income corporate bonds	565,040	432,379
Westvaco Corp.	1/15/2030	8.200%	Fixed income corporate bonds	120,013	113,440
Weyerhaeuser Co	3/15/2032	7.375%	Fixed income corporate bonds	17,817	16,676
Williams Partners LP	4/15/2040	6.300%	Fixed income corporate bonds	1,154,228	1,016,170
Willis North America	9/15/2048	5.050%	Fixed income corporate bonds	310,755	265,011
WW Grainger Inc	6/15/2045	4.600%	Fixed income corporate bonds	383,727	268,036
Wyeth, LLC	4/1/2037	2.652%	Fixed income corporate bonds	493,329	365,497
XSTRATA FIN CDA LTD	11/15/2041	6.000%	Fixed income corporate bonds	316,192	297,333
XSTRATA FIN CDA LTD	11/15/2037	6.900%	Fixed income corporate bonds	112,718	108,103
Zoetis Inc.	9/12/2047	3.950%	Fixed income corporate bonds	290,384	213,911
<b>Total Fixed Income Corporate Bonds</b>				<b>137,752,401</b>	<b>115,305,406</b>
<b>Municipal Bonds</b>					
Sacramento City CA	7/1/2038	5.650%	Municipal bonds	96,955	97,599
California Mun Fin Auth Rev	2/1/2046	3.280%	Municipal bonds	500,000	370,261
University of CA Regents Medical Center Revenue	5/15/2049	6.583%	Municipal bonds	259,264	214,744
New York NY Taxable Fiscal 2024 Subser B-1	10/1/2053	5.828%	Municipal bonds	500,000	523,366
<b>Total Municipal Bonds</b>				<b>1,356,219</b>	<b>1,205,970</b>
<b>Government Bonds</b>					
United States Treasury	2/15/2042	2.375%	Government bonds	164,118	160,356
United States Treasury	5/15/2051	2.250%	Government bonds	83,844	78,740
United States Treasury	5/15/2044	4.625%	Government bonds	1,357,773	1,334,395
United States Treasury	8/15/2041	1.750%	Government bonds	1,240,299	1,199,393
<b>Total Government Bonds</b>				<b>2,846,035</b>	<b>2,772,884</b>

**Summa Health Retirement Income Plan and Trust**  
**Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year)**

**EIN: 34-1887844**

**Plan Number: 010**

*December 31, 2024*

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Identity of Issuer/ Borrower, Lessor or Similar Party		Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	Cost	Current value
<b>Mutual Funds</b>				
	Axiom Emerging Markets Trust 2	Diversified Emerging Markets	\$ 3,809,026	\$ 2,909,277
<b>Total Mutual Funds</b>			3,809,026	2,909,277
<b>Common / Collective Trusts</b>				
*	NT Collective Short Term Investment Fund	Common / Collective Trusts	41,807,874	41,807,874
<b>Total Common / Collective Trusts</b>			41,807,874	41,807,874
<b>Alternative Investments</b>				
	Adams Street Partners	Private Equity Fund	32,051	5,102
	Adams Street Partners	Private Equity Fund	180,367	312,482
	Adams Street Partners	Private Equity Fund	358,233	470,427
	Adams Street Partners	Private Equity Fund	1,502,689	2,719,772
	Adams Street Partners	Private Equity Fund	1,918	15,322
	Adams Street Partners	Private Equity Fund	78,196	22,797
	Adams Street Partners	Private Equity Fund	698,344	1,184,235
	Adams Street Partners	Private Equity Fund	28,871	143,324
	Oaktree Real Estate	Private Real Estate Fund VI	1	736,766
	Oaktree Real Estate	Private Real Estate Fund V	1	3,315
<b>Total Alternative Investments</b>			2,880,671	5,613,542
<b>Immediate Participation Guarantee Insurance Contracts</b>				
*	AXA Equitable Life Assurance Company	Immediate Participation Guarantee Fund	411,312	411,312
*	Aetna Life Insurance Company	Fixed Income Fund	5,999,576	5,999,576
<b>Total Immediate Participation Guarantee Insurance Contracts</b>			6,410,888	6,410,888
<b>Total</b>			<b>\$ 196,863,112</b>	<b>\$ 176,025,841</b>

\* Party-in-interest

**Summa Health Retirement Income Plan and Trust**

Schedule H, Line 4(j) - Schedule of Reportable Transactions

EIN: 34-1887844

Plan Number: 010

December 31, 2024

(a)	(b)	(c)	(d)	(f)	(g)	(h)	(i)
Identity of Party Involved	Description of Assets	Purchase Price	Selling Price	Expense Incurred with Transaction	Cost of Asset	Current Value of Asset on Transaction Date	Net Gain or (Loss)
<b>Category (i) - Single Transaction in Excess of 5%</b>							
* Northern Trust	CF BLACKROCK EQTY INDEX A FD CUSIP: 177996287 -5,348.21 Shares/Par Value	\$ -	\$ 2,368	\$ -	\$ 2,201,207	\$ 12,664,771	\$ 10,463,563
* Northern Trust	NT COLLECTIVE SHORT TERM INVT FD CUSIP: 66586U452 16,305,203.090 Shares/Par Value	1	-	-	16,305,203	16,305,203	-
* Northern Trust	NT COLLECTIVE SHORT TERM INVT FD CUSIP: 66586U452 12,664,770.650 Shares/Par Value	1	-	-	12,664,771	12,664,771	-
* Northern Trust	MFO VANGUARD GLOBAL MIN VOL-ADM CUSIP: 921946869 -302,092.550 Shares/Par Value	-	31	-	9,065,020	9,262,158	197,138
<b>Total Category (i)</b>		\$ 2	\$ 2,399	\$ -	\$ 40,236,201	\$ 50,896,902	\$ 10,660,701
<b>Category (iii) - Series of Transactions in Same Security Exceeds 5% of Value</b>							
* Northern Trust	CF BLACKROCK EQTY INDEX A FD CUSIP: 177996287 Purchases			\$ -	\$ 2,873,228	\$ 16,671,874	\$ 13,798,646
	6 Sales		16,671,874		169,405	16,671,874	16,502,469
* Northern Trust	MFO VANGUARD GLOBAL MIN VOL-ADM CUSIP: 921946869 1 Purchases	169,105	-	-	169,105	169,105	-
	1 Sales	-	9,262,158	-	9,065,020	9,262,158	197,138
* Northern Trust	NT COLLECTIVE SHORT TERM INVT FD CUSIP: 66586U452 270 Purchases	97,064,704	-	-	97,064,704	97,064,704	-
	117 Sales	-	63,586,042	-	63,586,042	63,586,042	-
<b>Total Category (iii)</b>		\$ 97,233,809	\$ 89,520,074	\$ -	\$ 172,927,504	\$ 203,425,757	\$ 30,498,253

\* Indicates party-in-interest to the plan  
There were no category 2 or category 4 reportable transactions during 2024.

## Summa Health Retirement Income Plan and Trust

### Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year)

December 31, 2024

EIN: 34-1887844, Plan Number: 010

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current value
	<i>Fixed Income Corporate Bonds</i>			
	1st Republic Bank	2/13/2047 4.625% Fixed income corporate bonds	\$ 368,482	\$ 100
	AbbVie Inc.	11/6/2042 4.400% Fixed income corporate bonds	240,468	216,724
	AbbVie Inc.	3/15/2045 4.750% Fixed income corporate bonds	288,621	201,770
	AbbVie Inc.	6/15/2044 4.850% Fixed income corporate bonds	390,439	272,310
	AbbVie Inc.	5/14/2045 4.700% Fixed income corporate bonds	289,668	220,872
	AbbVie Inc.	11/21/2049 4.250% Fixed income corporate bonds	607,530	569,981
*	Adventist Health	3/1/2049 3.630% Fixed income corporate bonds	300,000	210,777
	Aetna, Inc.	6/15/2036 6.625% Fixed income corporate bonds	478,168	368,897
	Air Products and Chemicals, Inc.	5/15/2050 2.800% Fixed income corporate bonds	323,817	204,982
	Alcon Finance Corp	9/23/2049 3.800% Fixed income corporate bonds	342,708	220,361
	Alcon Finance Corp	12/6/2052 5.750% Fixed income corporate bonds	380,723	369,530
	Alimentation Couche-tard, Inc.	5/13/2051 3.625% Fixed income corporate bonds	274,849	190,152
	Allstate Corp	8/10/2049 3.850% Fixed income corporate bonds	307,100	187,858
	Amazon.com Inc Fixed	8/22/2057 4.250% Fixed income corporate bonds	1,168,203	964,062
	American Movil SAB DE	4/22/2049 4.735% Fixed income corporate bonds	298,311	247,029
	American Electric Power Co Inc	3/1/2050 3.250% Fixed income corporate bonds	324,444	209,051
	American Family Insurance Holdings, Inc.	3/11/2051 3.833% Fixed income corporate bonds	400,000	241,929
	American Water Capital Corp	12/1/2042 4.300% Fixed income corporate bonds	391,661	274,718
	Amgen Inc.	6/15/2051 4.663% Fixed income corporate bonds	774,990	632,818
	Amgen Inc.	2/22/2052 4.200% Fixed income corporate bonds	198,884	154,673
	Amgen Inc.	3/2/2053 5.650% Fixed income corporate bonds	518,801	506,430
	Anglo American Cap PLC	9/10/2050 3.950% Fixed income corporate bonds	562,569	518,887
	Anheuser-Busch	1/15/2042 4.950% Fixed income corporate bonds	211,252	186,076
*	Anheuser-Busch	1/15/2040 6.375% Fixed income corporate bonds	212,798	161,524
	Anheuser-Busch Co LLC	1/15/2039 8.200% Fixed income corporate bonds	145,602	125,487
	Anheuser-Busch Co LLC	2/1/2046 4.900% Fixed income corporate bonds	2,112,783	1,769,310
	Anthem Inc.	12/1/2047 4.375% Fixed income corporate bonds	296,406	242,325
	Aon Corp.	9/30/2040 6.250% Fixed income corporate bonds	285,781	259,641
	Aon North America Inc.	5/1/2054 5.700% Fixed income corporate bonds	397,568	391,361
	Apache Corp.	9/1/2040 5.100% Fixed income corporate bonds	181,038	152,480
	Apple Inc	9/11/2049 2.950% Fixed income corporate bonds	1,374,327	1,034,543
	Apple Inc	9/11/2061 2.800% Fixed income corporate bonds	216,205	133,464
	Arcelormittal SA	6/17/2054 6.350% Fixed income corporate bonds	620,775	618,139
	Arthur J Gallagher & Co. SR NT	3/9/2052 3.050% Fixed income corporate bonds	98,966	62,452
	Arthur J Gallagher & Co. SR NT	5/20/2051 3.500% Fixed income corporate bonds	668,965	551,052
	AT&T, Inc.	9/15/2053 3.500% Fixed income corporate bonds	1,057,420	919,631
	AT&T, Inc.	9/15/2055 3.550% Fixed income corporate bonds	882,265	778,613
	AT&T, Inc.	9/15/2059 3.650% Fixed income corporate bonds	518,810	344,676
	AT&T, Inc.	12/1/2057 3.800% Fixed income corporate bonds	692,315	451,446
	Bae Systems PLC	1/10/2047 4.950% Fixed income corporate bonds	639,217	633,787
	Bank of America Corp	3/20/2051 4.083% Fixed income corporate bonds	910,319	745,034
	Bank of America Corp	2/7/2042 5.875% Fixed income corporate bonds	765,801	574,412
	Barclays Plc	1/10/2047 4.950% Fixed income corporate bonds	442,660	400,241
	Baxter International Inc	12/1/2051 3.132% Fixed income corporate bonds	380,200	388,543
	Baxter International Inc	8/15/2046 3.500% Fixed income corporate bonds	321,311	241,999
	Bayer US Fin II LLC	7/15/2044 4.400% Fixed income corporate bonds	280,561	225,036
*	Becton, Dickinson and Company	5/15/2044 4.875% Fixed income corporate bonds	274,579	215,659
	Bell CDA Fixed	7/29/2049 4.300% Fixed income corporate bonds	621,190	528,341
	Beth Israel Deaconess Med Ctr Inc	7/1/2051 3.080% Fixed income corporate bonds	400,000	244,217
	BG Energy Capital	10/15/2041 5.125% Fixed income corporate bonds	290,442	256,609
	Bimbo Bakeries USA Inc	5/17/2051 4.000% Fixed income corporate bonds	334,505	307,481
	Boeing Co.	3/1/2059 3.825% Fixed income corporate bonds	483,309	354,606
	Boeing Co.	5/1/2040 5.705% Fixed income corporate bonds	174,873	142,838
	Boeing Co.	2/1/2050 5.805% Fixed income corporate bonds	310,668	278,476
	Bon Secours Mercy Health, Inc	6/1/2050 3.205% Fixed income corporate bonds	350,000	232,642

**Summa Health Retirement Income Plan and Trust**

**Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year), continued**

December 31, 2024

EIN: 34-1887844, Plan Number: 010

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current value
	Canadian Pacific Railway Company	5/1/2048 4.700% Fixed income corporate bonds	\$ 237,353	\$ 217,340
	Canadian Pacific Railway Company	9/15/2115 6.125% Fixed income corporate bonds	422,300	400,901
	Carrier Global Corp.	4/5/2050 3.577% Fixed income corporate bonds	246,072	206,907
	Caterpillar Inc.	5/15/2064 4.750% Fixed income corporate bonds	141,521	107,782
	CF Industries Holdings	6/1/2043 4.950% Fixed income corporate bonds	329,882	286,518
	Charter Communications Operating LLC	10/23/2045 6.484% Fixed income corporate bonds	2,122,253	1,749,643
	Charter Communications Operating LLC	12/1/2061 4.400% Fixed income corporate bonds	199,812	133,419
	Chubb INA Holdings, Inc.	12/15/2061 3.050% Fixed income corporate bonds	497,235	304,290
	Cigna Corp	8/15/2038 4.800% Fixed income corporate bonds	768,768	725,495
	Cigna Corp	7/15/2046 4.800% Fixed income corporate bonds	165,033	106,907
	Cigna Corp	11/15/2041 6.125% Fixed income corporate bonds	92,603	63,137
	Citigroup, Inc.	7/30/2045 4.650% Fixed income corporate bonds	548,591	458,693
	Coca-Cola Co	6/1/2060 2.750% Fixed income corporate bonds	349,741	204,539
	Columbia Pipeline Group, Inc.	6/1/2045 5.800% Fixed income corporate bonds	244,564	192,913
	Columbia Pipeline Group, Inc.	11/15/2053 6.544% Fixed income corporate bonds	399,832	419,805
	Comcast Corp.	11/1/2047 3.969% Fixed income corporate bonds	1,909,859	1,402,931
	Comcast Corp.	11/1/2063 2.987% Fixed income corporate bonds	209,672	165,073
	Comcast Corp.	5/15/2053 5.350% Fixed income corporate bonds	398,276	370,995
	CommonSpirit Health	10/1/2049 4.187% Fixed income corporate bonds	613,223	509,429
	CommonSpirit Health	10/1/2050 3.910% Fixed income corporate bonds	202,860	129,039
	Commonwealth Bank Aust	1/10/2048 4.316% Fixed income corporate bonds	593,006	525,059
	CONOCOPHILLIPS CO	9/15/2063 5.700% Fixed income corporate bonds	448,772	432,202
	Consolidated Edison	12/1/2054 4.625% Fixed income corporate bonds	299,235	251,911
	Consumers Energy Co	8/1/2051 3.500% Fixed income corporate bonds	298,818	218,656
	Cooperative Rabobank UA	12/1/2043 5.750% Fixed income corporate bonds	362,478	249,727
	Corning Inc	11/15/2057 4.375% Fixed income corporate bonds	466,774	364,016
	Cox Communications Inc.	6/15/2051 3.326% Fixed income corporate bonds	649,585	526,749
	CSL Finance PLC	4/27/2052 4.750% Fixed income corporate bonds	348,999	302,322
	CSX Corp.	4/30/2040 6.220% Fixed income corporate bonds	309,690	267,639
	CVS Health Corp	3/25/2048 5.050% Fixed income corporate bonds	1,629,176	1,319,542
	Deutsche Telekom	6/15/2030 8.750% Fixed income corporate bonds	293,822	232,561
	Diamondback Energy Inc.	4/18/2054 5.750% Fixed income corporate bonds	499,785	470,131
	Discovery Communications	5/15/2049 5.300% Fixed income corporate bonds	250,126	153,528
	Dominion Resources Inc.	8/1/2041 4.900% Fixed income corporate bonds	303,701	268,750
	Dow Chemical Co.	11/30/2048 5.550% Fixed income corporate bonds	353,213	257,883
	Duke Energy Progress, LLC	8/15/2052 5.000% Fixed income corporate bonds	860,319	786,650
	Duke Energy Progress, LLC	8/15/2045 4.200% Fixed income corporate bonds	727,963	486,544
	DTE Elec CO	4/1/2053 5.400% Fixed income corporate bonds	623,850	607,013
	Eaton Corp. Ohio	8/23/2052 4.700% Fixed income corporate bonds	372,968	330,508
	Ecolab Inc	8/18/2055 2.750% Fixed income corporate bonds	195,074	117,666
	Elevance Health Inc	2/15/2053 5.125% Fixed income corporate bonds	249,085	222,860
	EDF SA NT	1/22/2044 4.875% Fixed income corporate bonds	340,987	302,582
	Elxon Corp	6/15/2045 5.100% Fixed income corporate bonds	1,122,748	951,585
	Eli Lilly	2/27/2053 4.875% Fixed income corporate bonds	499,685	453,570
	Enbridge Energy	10/15/2045 7.375% Fixed income corporate bonds	449,751	396,016
	Enel Finance International NV	5/25/2047 4.750% Fixed income corporate bonds	639,744	596,669
	Energy Arkansas LLC	4/1/2049 4.200% Fixed income corporate bonds	423,500	318,093
	Energy Transfer Operating LP	4/15/2049 6.250% Fixed income corporate bonds	281,460	250,932
	Energy Transfer Operating LP	7/1/2038 7.500% Fixed income corporate bonds	413,228	339,669
	Enterprise Products	2/15/2045 5.100% Fixed income corporate bonds	464,174	392,079
	Enterprise Products	2/15/2042 5.700% Fixed income corporate bonds	124,859	124,992
	Enterprise Products	9/1/2040 6.450% Fixed income corporate bonds	815,805	807,856
	Exelon Generation Co. LLC	10/1/2041 5.750% Fixed income corporate bonds	124,811	122,095

## Summa Health Retirement Income Plan and Trust

### Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year), continued

December 31, 2024

EIN: 34-1887844, Plan Number: 010

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value			(d) Cost	(e) Current value
	Freeport-McMoran C&G	3/15/2043	5.450%	Fixed income corporate bonds	\$ 372,706	\$ 353,966
	GE Healthcare Holdings LLC	11/22/2052	6.377%	Fixed income corporate bonds	543,553	538,044
	General Mills Inc	2/1/2051	3.000%	Fixed income corporate bonds	175,910	110,935
	General Mtrs Co	10/2/2043	6.250%	Fixed income corporate bonds	391,631	347,232
	Gilead Sciences, Inc.	3/1/2046	4.750%	Fixed income corporate bonds	329,305	264,581
	Glencore Funding LLC	4/4/2054	5.893%	Fixed income corporate bonds	225,000	218,648
	Goldman Sachs Group Inc.	2/1/2041	6.250%	Fixed income corporate bonds	1,152,089	868,954
	Gruma SAB	12/9/2054	5.761%	Fixed income corporate bonds	650,000	614,250
	Grupo Bimbo	11/10/2047	4.700%	Fixed income corporate bonds	344,549	289,223
	Guardian Life Insurance Company of America	1/24/2077	4.850%	Fixed income corporate bonds	338,231	256,926
	Hartford Financial Services Group, Inc.	10/15/2036	5.950%	Fixed income corporate bonds	299,395	257,105
	HCA Inc.	3/15/2052	4.625%	Fixed income corporate bonds	552,835	545,412
	HCA Inc.	6/1/2053	5.900%	Fixed income corporate bonds	193,436	188,777
	Hershey Co	6/1/2050	2.650%	Fixed income corporate bonds	249,178	149,520
	Home Depot Inc.	4/1/2041	5.950%	Fixed income corporate bonds	1,077,402	866,656
	HSBC Bank USA	11/1/2034	5.875%	Fixed income corporate bonds	865,283	711,791
	Humana Inc.	12/1/2042	4.625%	Fixed income corporate bonds	273,900	205,711
	Humana Inc.	3/15/2053	5.500%	Fixed income corporate bonds	482,155	446,974
	Ingersoll-Rand Luxembourg Finance S.A.	3/21/2049	4.500%	Fixed income corporate bonds	389,282	386,451
	Ingersoll-Rand Luxembourg Finance S.A.	11/1/2044	4.650%	Fixed income corporate bonds	323,073	286,287
	Intel Corp	8/5/2052	4.900%	Fixed income corporate bonds	428,832	355,828
	Intel Corp	3/25/2060	4.950%	Fixed income corporate bonds	574,940	313,087
	International Business Machines Corp	5/15/2049	4.250%	Fixed income corporate bonds	357,273	241,189
	Intl Business	7/27/2052	4.900%	Fixed income corporate bonds	506,539	490,064
	Invesco Finance PLC	11/30/2043	5.375%	Fixed income corporate bonds	234,430	211,205
	Jab Holdings BV	5/28/2051	3.750%	Fixed income corporate bonds	248,618	162,459
	JBS USA LUX S A/JBS USA FOOD CO/JBS SR	2/2/2052	4.375%	Fixed income corporate bonds	279,204	301,458
	JM Smucker Co. SR Unsecured	11/15/2053	6.500%	Fixed income corporate bonds	421,974	456,677
	JPMorgan Chase & Co.	7/24/2038	3.882%	Fixed income corporate bonds	446,685	426,928
	JPMorgan Chase & Co.	7/15/2041	5.600%	Fixed income corporate bonds	1,351,538	1,034,869
	Kinder Morgan Energy Partners LP	3/1/2043	5.000%	Fixed income corporate bonds	432,905	436,192
	Kinder Morgan	1/15/2038	6.950%	Fixed income corporate bonds	1,230,251	1,003,134
	KLA Corp.	7/15/2052	4.950%	Fixed income corporate bonds	371,565	341,339
	Kraft Foods Inc.	1/26/2039	6.875%	Fixed income corporate bonds	685,894	661,812
	Kroger Co	9/15/2054	5.500%	Fixed income corporate bonds	473,043	447,954
	Liberty Mutual Group SR NT 144A	10/15/2050	3.951%	Fixed income corporate bonds	304,953	255,040
	Lincoln National Corporation	10/9/2037	6.300%	Fixed income corporate bonds	250,298	208,203
	Lockheed Martin Corp	2/15/2055	5.200%	Fixed income corporate bonds	396,960	377,006
	Lockheed Martin Corp	6/15/2050	2.800%	Fixed income corporate bonds	297,399	188,227
	Lowe's Companies	4/1/2051	3.500%	Fixed income corporate bonds	399,112	273,241
	Lowe's Companies	9/15/2062	5.800%	Fixed income corporate bonds	344,357	314,670
	Lowe's Companies	4/1/2063	5.850%	Fixed income corporate bonds	295,197	293,961
	LYB International Fin BV	3/15/2044	4.875%	Fixed income corporate bonds	236,953	215,100
	L3harris Technologies Inc	7/31/2053	5.600%	Fixed income corporate bonds	647,940	630,671
	Marathon Petroleum Corporation	3/1/2041	6.500%	Fixed income corporate bonds	247,934	207,348
	Mars Inc.	4/1/2049	3.950%	Fixed income corporate bonds	332,929	211,354
	Marsh & McLennan Cos.	3/15/2053	5.450%	Fixed income corporate bonds	298,284	290,114
	Marsh & McLennan Cos.	8/1/2033	5.875%	Fixed income corporate bonds	146,905	130,441
	Marsh & McLennan Cos.	11/1/2052	6.250%	Fixed income corporate bonds	222,773	240,605
	Masco Corporation	2/15/2051	3.125%	Fixed income corporate bonds	374,933	235,576

## Summa Health Retirement Income Plan and Trust

### Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year), continued

December 31, 2024

EIN: 34-1887844, Plan Number: 010

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current value
	Nationwide Mutual Insurance Company	8/15/2039 9.375% Fixed income corporate bonds	\$ 221,775	\$ 191,186
	New England Power Company	11/25/2052 5.936% Fixed income corporate bonds	350,000	353,482
	Nevada Power Co	3/15/2054 6.000% Fixed income corporate bonds	948,414	971,587
	New York Life Ins Co Surplus	5/15/2069 4.450% Fixed income corporate bonds	508,833	464,462
	New York Life Insurance	11/15/2039 6.750% Fixed income corporate bonds	181,884	166,357
	Nextera Energy Cap	2/28/2053 5.380% Fixed income corporate bonds	649,682	597,495
	Nisource Finance Corp.	2/15/2043 5.250% Fixed income corporate bonds	109,534	93,223
	Nisource Finance Corp.	2/1/2042 5.800% Fixed income corporate bonds	153,561	145,394
	Norfolk Southern Corp.	8/15/2043 4.800% Fixed income corporate bonds	76,543	66,299
	Norfolk Southern Corp.	11/1/2047 3.942% Fixed income corporate bonds	117,509	98,514
	Norfolk Southern Corp.	5/15/2121 4.100% Fixed income corporate bonds	249,343	173,401
	Nucor Corp.	12/15/2055 2.979% Fixed income corporate bonds	201,534	118,977
	Nucor Corp.	4/1/2052 3.850% Fixed income corporate bonds	198,130	148,238
	Nutrien LTD	3/27/2053 5.800% Fixed income corporate bonds	645,788	616,273
	Occidental Pete Corp	10/1/2054 6.050% Fixed income corporate bonds	375,688	355,796
	Oklahoma Gas & Electric Co	4/1/2053 5.600% Fixed income corporate bonds	621,944	609,707
	Old Republic International Corporation	6/11/2051 3.850% Fixed income corporate bonds	199,858	140,858
	Oneok Partners LP	10/15/2043 5.150% Fixed income corporate bonds	224,978	223,378
	Oneok Partners LP	2/1/2041 6.125% Fixed income corporate bonds	117,205	99,672
	Oracle Corp	4/1/2060 3.850% Fixed income corporate bonds	1,790,091	1,445,416
	Oracle Corp	5/15/2045 4.125% Fixed income corporate bonds	756,272	513,194
	Orange	3/1/2031 9.000% Fixed income corporate bonds	294,425	238,165
	Otis Worldwide Corp	5/15/2050 3.362% Fixed income corporate bonds	749,824	603,089
	Pacific Lifecorp SR NT	9/15/2052 5.400% Fixed income corporate bonds	349,482	328,748
	Parker-Hannifin Corp	5/15/2038 6.250% Fixed income corporate bonds	440,128	427,012
	Parker-Hannifin Corp	6/14/2049 4.000% Fixed income corporate bonds	300,427	234,550
	Penn State Health	11/1/2049 3.806% Fixed income corporate bonds	300,000	213,380
	Pfizer Investment Enterprise	5/19/2053 5.300% Fixed income corporate bonds	499,255	468,900
	Phillips 66	5/1/2042 5.875% Fixed income corporate bonds	240,552	199,031
	Piedmont Fixed	1/1/2042 2.719% Fixed income corporate bonds	450,000	309,641
	PPG Industries Inc.	11/15/2040 5.500% Fixed income corporate bonds	114,152	95,211
	PPL Electric Utilities	7/15/2041 5.200% Fixed income corporate bonds	152,067	140,877
	Principal Financial Group	9/15/2042 4.625% Fixed income corporate bonds	194,250	176,421
	Progress Energy Inc.	12/1/2039 6.000% Fixed income corporate bonds	109,404	101,139
	Progress Energy Inc.	2/1/2042 6.500% Fixed income corporate bonds	999,342	984,627
	Prologis LP	6/15/2053 5.250% Fixed income corporate bonds	648,882	607,533
	Protective Life Corp.	10/15/2039 8.450% Fixed income corporate bonds	186,396	182,152
	Prudential Financial Inc.	12/14/2036 5.700% Fixed income corporate bonds	353,814	308,071
	Public Service Co of Colorado	4/1/2053 5.250% Fixed income corporate bonds	645,437	604,238
	Public Storage	8/1/2053 5.350% Fixed income corporate bonds	648,258	618,929
	Raymond James Financial	7/15/2046 4.950% Fixed income corporate bonds	633,602	606,489
	Republic Services Inc	3/1/2050 3.050% Fixed income corporate bonds	338,592	219,063
	Revvity Inc	3/15/2051 3.625% Fixed income corporate bonds	374,996	255,266
	Rio Tinto Fin USA Ltd.	3/9/2053 5.125% Fixed income corporate bonds	369,296	347,529
	Rio Tinto Fin USA Ltd.	11/2/2040 5.200% Fixed income corporate bonds	262,744	217,149
	Roche Holdings, Inc.	12/13/2051 2.607% Fixed income corporate bonds	475,000	283,109
	Roche Holdings, Inc.	3/8/2054 5.210% Fixed income corporate bonds	336,954	310,941
	Rockwell Automation Inc.	3/1/2049 4.200% Fixed income corporate bonds	174,732	143,829
	Rockwell Automation Inc.	8/15/2061 2.800% Fixed income corporate bonds	199,522	112,278
	Rogers Communication Inc.	11/15/2049 3.700% Fixed income corporate bonds	243,835	175,319
	Rogers	3/15/2044 5.000% Fixed income corporate bonds	292,581	243,778
	RTX Corporation	4/15/2047 4.350% Fixed income corporate bonds	597,073	390,554
	S&P Global Inc	3/1/2052 3.700% Fixed income corporate bonds	332,728	317,745
	S A Engie	4/1/2054 5.875% Fixed income corporate bonds	639,912	635,767

## Summa Health Retirement Income Plan and Trust

### Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year), continued

December 31, 2024

EIN: 34-1887844, Plan Number: 010

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current value
	Telefonica Emisiones SAU	6/20/2036 7.045% Fixed income corporate bonds	273,714	274,904
	Telefonica Emisiones SAU	3/6/2048 4.895% Fixed income corporate bonds	480,171	424,447
	Teva Pharmaceutical Industry	10/1/2046 4.100% Fixed income corporate bonds	148,751	107,835
	Time Warner Cable Inc.	6/15/2039 6.750% Fixed income corporate bonds	386,565	343,267
	Trans-canada Pipelines	1/15/2039 7.625% Fixed income corporate bonds	503,761	376,608
	Transcont Gas Pipe Corp.	8/15/2041 5.400% Fixed income corporate bonds	124,173	117,988
	Travelers Co Ince	5/25/2053 5.450% Fixed income corporate bonds	622,525	609,026
	Trinity Acquisitions plc	8/15/2043 6.125% Fixed income corporate bonds	138,296	98,720
	TTX Co	6/15/2044 4.650% Fixed income corporate bonds	358,382	295,936
	Tucson Elec Power Co	4/15/2053 5.500% Fixed income corporate bonds	623,256	596,496
	Tyson Foods Inc	9/28/2048 5.100% Fixed income corporate bonds	120,898	111,074
	UBS Group AG	5/15/2045 4.875% Fixed income corporate bonds	212,379	224,088
	Union Elec Co	3/15/2053 5.350% Fixed income corporate bonds	498,970	479,363
	Union Pacific Corp	9/16/2062 2.973% Fixed income corporate bonds	296,588	187,360
	Union Pacific Corp	3/20/2060 3.839% Fixed income corporate bonds	591,703	500,506
	United Health Group Inc.	2/15/2053 5.875% Fixed income corporate bonds	610,664	527,157
	United Health Group Inc.	2/15/2038 6.875% Fixed income corporate bonds	1,281,235	932,540
	United Parcel Service Sr Unsecured	4/1/2040 5.200% Fixed income corporate bonds	205,971	146,238
	Vale Overseas Limited	11/21/2036 6.875% Fixed income corporate bonds	192,738	186,338
	Valero Energy Corporation	6/15/2037 6.625% Fixed income corporate bonds	249,162	209,799
	Verizon Communications Inc.	3/16/2037 5.250% Fixed income corporate bonds	1,076,409	951,921
	Verizon Communications Inc.	10/30/2056 2.987% Fixed income corporate bonds	787,784	515,859
	Verizon Communications Inc.	3/22/2061 3.700% Fixed income corporate bonds	538,241	356,574
	Vodafone Group Plc	2/10/2053 5.625% Fixed income corporate bonds	779,512	761,904
	Vulcan Materials Co.	6/15/2047 4.500% Fixed income corporate bonds	406,843	313,733
	Voya Financial Inc	7/15/2043 5.700% Fixed income corporate bonds	654,747	668,832
	Wachovia Bank NA	2/1/2037 5.850% Fixed income corporate bonds	416,369	357,148
	Walt Disney Co	3/23/2050 4.700% Fixed income corporate bonds	362,359	244,331
	Walmart Inc	4/15/2053 4.500% Fixed income corporate bonds	224,377	196,098
	Walmart Inc	9/9/2052 4.500% Fixed income corporate bonds	280,332	240,361
	Warner Media Holdings Inc	3/15/2052 5.141% Fixed income corporate bonds	627,656	597,230
	Wellpoint, Inc.	12/15/2034 5.950% Fixed income corporate bonds	1,061	1,038
	Wells Fargo & Co.	4/4/2051 5.013% Fixed income corporate bonds	1,234,342	977,814
	Western & Southern Life Insurance Co.	4/28/2061 3.750% Fixed income corporate bonds	565,040	432,379
	Westvaco Corp.	1/15/2030 8.200% Fixed income corporate bonds	120,013	113,440
	Weyerhaeuser Co	3/15/2032 7.375% Fixed income corporate bonds	17,817	16,676
	Williams Partners LP	4/15/2040 6.300% Fixed income corporate bonds	1,154,228	1,016,170
	Willis North America	9/15/2048 5.050% Fixed income corporate bonds	310,755	265,011
	WW Grainger Inc	6/15/2045 4.600% Fixed income corporate bonds	383,727	268,036
	Wyeth, LLC	4/1/2037 2.652% Fixed income corporate bonds	493,329	365,497
	XSTRATA FIN CDA LTD	11/15/2041 6.000% Fixed income corporate bonds	316,192	297,333
	XSTRATA FIN CDA LTD	11/15/2037 6.900% Fixed income corporate bonds	112,718	108,103
	Zoetis Inc.	9/12/2047 3.950% Fixed income corporate bonds	290,384	213,911
		Total fixed income corporate bonds	137,752,401	115,305,406
	<b>Municipal Bonds</b>			
	Sacramento City CA	7/1/2038 5.650% Municipal bonds	96,955	97,599
	California Mun Fin Auth Rev	2/1/2046 3.280% Municipal bonds	500,000	370,261
	University of CA Regents Medical Center Revenue	5/15/2049 6.583% Municipal bonds	259,264	214,744
	New York NY Taxable Fiscal 2024 Subser B-1	10/1/2053 5.828% Municipal bonds	500,000	523,366
		Total municipal bonds	1,356,219	1,205,970
	<b>Government Bonds</b>			
	United States Treasury	2/15/2042 2.375% Government bonds	164,118	160,356
	United States Treasury	5/15/2051 2.250% Government bonds	83,843	78,740
	United States Treasury	5/15/2044 4.625% Government bonds	1,357,773	1,334,395
	United States Treasury	8/15/2041 1.750% Government bonds	1,240,299	1,199,393
		Total government bonds	2,846,034	2,772,884

## Summa Health Retirement Income Plan and Trust

### Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year), continued

December 31, 2024

EIN: 34-1887844, Plan Number: 010

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value)	(d) Cost	(e) Current value
<b>Mutual Funds</b>				
	Arrowstreet International Equity EAFE	International Equity Fund	\$ -	\$ -
	Axiom Emerging Markets Trust 2	Diversified Emerging Markets	3,809,026	2,909,277
	Vanguard Global Min Volatility Fund Admiral	International Equity Fund	-	-
	DFA Investment Dimensions Group Inc.	Small Cap Value Portfolio	-	-
	MFS INSTL International Equity Fund	International Equity Fund	-	-
	DFA Investment Dimensions Group Inc.	US Small Cap Value Portfolio	-	-
		Total mutual funds	3,809,026	2,909,277
<b>Money Market Funds</b>				
*	NT Collective Short Term Investment Fund	Money Market Fund Shares	41,809,943	41,809,951
		Total money market funds	41,809,943	41,809,951
<b>Common / collective trusts</b>				
	Blackrock Equity Index Fund	Equity Index Fund	-	-
		Total common / collective trusts	-	-
<b>Alternative Investments</b>				
	Adams Street Partners	Private Equity Fund	32,051	5,120
	Adams Street Partners	Private Equity Fund	180,367	312,482
	Adams Street Partners	Private Equity Fund	358,233	470,427
	Adams Street Partners	Private Equity Fund	1,502,689	2,719,772
	Adams Street Partners	Private Equity Fund	1,918	15,322
	Adams Street Partners	Private Equity Fund	78,196	22,797
	Adams Street Partners	Private Equity Fund	698,344	1,184,235
	Adams Street Partners	Private Equity Fund	28,871	143,324
	Oaktree Real Estate	Private Real Estate Fund VI	1	736,766
	Oaktree Real Estate	Private Real Estate Fund V	1	3,315
	Realty Associates Fund	Private Real Estate Fund	-	-
		Total alternative investments	2,880,671	5,613,560
<b>Immediate Participation Guarantee Insurance Contracts</b>				
*	AXA Equitable Life Assurance Company	Immediate Participation Guarantee Fund	411,312	411,312
*	Aetna Life Insurance Company	Fixed Income Fund	5,999,576	5,999,576
		Total immediate participation guarantee insurance contracts	6,410,888	6,410,888
		Total	\$ 196,865,181	\$ 176,027,935

\* Party-in-interest

## Summa Health Retirement Income Plan and Trust

### Schedule H, Line 4(j) - Schedule of Reportable Transactions

December 31, 2024

EIN: 34-1887844, Plan Number: 010

(a) Identity of Party Involved	(b) Description of Assets	(c) Purchase Price	(d) Selling Price	(f) Expense Incurred with Transaction	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
<i>Category 1 - Single transaction in excess of 5%</i>							
* Northern Trust	CF BLACKROCK EQTY INDEX A FD CUSIP: 177996287 -5,348.21 Shares/Par Value	\$ -	\$ 2,368	\$ -	2,201,207.32	12,664,770.65	\$ 10,463,563
* Northern Trust	NT COLLECTIVE SHORT TERM INVT FD CUSIP: 66586U452 16,305,203.090 Shares/Par Value	\$ 1.00	-	-	16,305,203.09	16,305,203.09	\$ -
* Northern Trust	NT COLLECTIVE SHORT TERM INVT FD CUSIP: 66586U452 12,664,770.650 Shares/Par Value	\$ 1.00	-	-	12,664,770.65	12,664,770.65	\$ -
* Northern Trust	MFO VANGUARD GLOBAL MIN VOL-ADM CUSIP: 921946869 -302,092.550 Shares/Par Value	\$ -	\$ 30.66	-	9,065,019.50	9,262,157.64	\$ 197,138
<i>Category 3 - Series of transactions in same security exceeds 5% of value</i>							
* Northern Trust	CF BLACKROCK EQTY INDEX A FD CUSIP: 177996287 Purchases			\$ -	\$ 2,873,228	\$ 16,671,874	\$ 13,798,646
	6 Sales		\$ 16,671,874		\$ 169,405	\$ 16,671,874	\$ 16,502,469
* Northern Trust	MFO VANGUARD GLOBAL MIN VOL-ADM CUSIP: 921946869 1 Purchases	\$ 169,105	\$ -	-	\$ 169,105	\$ 169,105	\$ -
	1 Sales	\$ -	\$ 9,262,158	-	\$ 9,065,020	\$ 9,262,158	\$ 197,138
* Northern Trust	NT COLLECTIVE SHORT TERM INVT FD CUSIP: 66586U452 270 Purchases	\$ 97,064,704	\$ -	-	\$ 97,064,704	\$ 97,064,704	\$ -
	117 Sales	\$ -	\$ 63,586,042	-	\$ 63,586,042	\$ 63,586,042	\$ -

\* Indicates party-in-interest to the plan

There were no category 2 or category 4 reportable transactions during 2024.

Schedule SB Attachment (Form 5500) –2024 Plan Year  
 Summa Health Retirement Income Plan and Trust  
 EIN: 34-1887844 PN: 010

## Schedule SB, line 22 – Description of Weighted Average Retirement Age

The average retirement age shown in line 22 has been calculated by assuming the following retirement rates and no decrements other than retirement for this calculation. All retirements are assumed to occur at mid-year, except for the 100% retirement age.

(a) Age	(b) Rate	(c) Weight	(d) Product (a) × (b) × (c)
55.5	5.00%	1.0000	2.78
56.5	5.00%	0.9500	2.68
57.5	5.00%	0.9025	2.59
58.5	5.00%	0.8574	2.51
59.5	5.00%	0.8145	2.42
60.5	5.00%	0.7738	2.34
61.5	10.00%	0.7351	4.52
62.5	20.00%	0.6616	8.27
63.5	12.00%	0.5293	4.03
64.5	12.00%	0.4658	3.60
65.5	35.00%	0.4099	9.40
66.5	20.00%	0.2664	3.54
67.5	20.00%	0.2131	2.88
68.5	20.00%	0.1705	2.34
69.5	20.00%	0.1364	1.90
70.5	30.00%	0.1091	2.31
71	100.00%	0.0764	5.42
	Weighted Average		63.53

Schedule SB Attachment (Form 5500) –2024 Plan Year  
Summa Health Retirement Income Plan and Trust  
EIN: 34-1887844 PN: 010

Schedule SB, line 26b – Schedule of Projection of Expected  
Benefit Payments

Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
2024	257,090	1,597,157	12,460,011	14,314,258
2025	533,954	1,850,100	12,037,246	14,421,300
2026	815,501	2,082,268	11,654,672	14,552,441
2027	1,064,909	2,198,870	11,228,714	14,492,493
2028	1,299,359	2,370,895	10,811,832	14,482,086
2029	1,509,959	2,446,091	10,361,459	14,317,509
2030	1,711,799	2,550,992	9,930,507	14,193,298
2031	1,900,019	2,627,944	9,491,533	14,019,496
2032	2,068,624	2,697,398	9,036,061	13,802,083
2033	2,212,702	2,719,921	8,568,522	13,501,145
2034	2,287,361	2,732,941	8,089,985	13,110,287
2035	2,343,222	2,712,082	7,614,042	12,669,346
2036	2,381,066	2,691,581	7,137,980	12,210,627
2037	2,407,829	2,658,505	6,649,796	11,716,130
2038	2,422,425	2,608,646	6,161,330	11,192,401
2039	2,418,632	2,580,468	5,680,600	10,679,700
2040	2,401,638	2,521,457	5,205,034	10,128,129
2041	2,373,093	2,465,393	4,735,883	9,574,369
2042	2,329,638	2,391,047	4,276,536	8,997,221
2043	2,281,412	2,310,547	3,830,504	8,422,463
2044	2,227,945	2,220,738	3,401,267	7,849,950
2045	2,167,355	2,130,005	2,992,191	7,289,551
2046	2,099,945	2,027,400	2,606,379	6,733,724
2047	2,024,302	1,921,153	2,246,557	6,192,012
2048	1,942,860	1,815,733	1,915,001	5,673,594
2049	1,852,305	1,703,077	1,613,403	5,168,785
2050	1,758,218	1,592,218	1,342,781	4,693,217
2051	1,660,391	1,476,066	1,103,391	4,239,848
2052	1,561,890	1,366,494	894,739	3,823,123
2053	1,458,998	1,256,906	715,642	3,431,546
2054	1,352,704	1,147,499	564,306	3,064,509
2055	1,247,645	1,041,486	438,474	2,727,605
2056	1,143,362	940,297	335,566	2,419,225
2057	1,041,556	844,376	252,822	2,138,754
2058	943,520	753,704	187,445	1,884,669

Schedule SB Attachment (Form 5500) –2024 Plan Year  
 Summa Health Retirement Income Plan and Trust  
 EIN: 34-1887844 PN: 010

Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
2059	850,095	669,226	136,716	1,656,037
2060	761,922	590,901	98,077	1,450,900
2061	679,200	519,350	69,199	1,267,749
2062	602,223	453,869	48,025	1,104,117
2063	531,567	394,664	32,795	959,026
2064	467,276	341,754	22,045	831,075
2065	408,986	294,576	14,596	718,158
2066	356,583	252,756	9,525	618,864
2067	309,791	215,886	6,132	531,809
2068	268,127	183,545	3,897	455,569
2069	231,216	155,312	2,447	388,975
2070	198,632	130,785	1,519	330,936
2071	169,975	109,575	933	280,483
2072	144,859	91,325	568	236,752
2073	122,887	75,703	342	198,932

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

<b>A</b> Name of plan SUMMA HEALTH RETIREMENT INCOME PLAN AND TRUST	<b>B</b> Three-digit plan number (PN) ▶	010
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF SUMMA HEALTH	<b>D</b> Employer Identification Number (EIN) 34-1887844	
<b>E</b> Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B	<b>F</b> Prior year plan size: <input type="checkbox"/> 100 or fewer <input type="checkbox"/> 101-500 <input checked="" type="checkbox"/> More than 500	

**Part I Basic Information**

<b>1</b>	Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2024</u>		
<b>2</b>	Assets:		
	<b>a</b> Market value .....	<b>2a</b>	193,110,858
	<b>b</b> Actuarial value .....	<b>2b</b>	206,035,596
<b>3</b>	Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target
	<b>a</b> For retired participants and beneficiaries receiving payment .....	3,120	121,751,721
	<b>b</b> For terminated vested participants .....	1,331	36,972,730
	<b>c</b> For active participants .....	1,418	28,423,240
	<b>d</b> Total .....	5,869	187,147,691
<b>4</b>	If the plan is in at-risk status, check the box and complete lines (a) and (b) .....		
	<b>a</b> Funding target disregarding prescribed at-risk assumptions .....	<b>4a</b>	
	<b>b</b> Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor .....	<b>4b</b>	
<b>5</b>	Effective interest rate .....	<b>5</b>	5.06%
<b>6</b>	Target normal cost		
	<b>a</b> Present value of current plan year accruals .....	<b>6a</b>	137,042
	<b>b</b> Expected plan-related expenses .....	<b>6b</b>	422,000
	<b>c</b> Target normal cost .....	<b>6c</b>	559,042

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

<b>SIGN HERE</b>	DAVID A. HENDERSON <i>DAH</i> Signature of actuary	08/27/2025 Date
	DAVID A. HENDERSON Type or print name of actuary	2306905 Most recent enrollment number
	AON CONSULTING, INC. Firm name	216-430-4741 Telephone number (including area code)
	MSC# 17854, Aon PO Box 7505 Fort Washington PA 19034 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:

<b>a</b> Segment rates:	1st segment: 4.75%	2nd segment: 4.87%	3rd segment: 5.59%	<input type="checkbox"/> N/A, full yield curve used
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**b** Applicable month (enter code)..... **21b** 4

**22** Weighted average retirement age ..... **22** 64

**23** Mortality table(s) (see instructions)  Prescribed - combined  Prescribed - separate  Substitute

**Part VI Miscellaneous Items**

**24** Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment.....  Yes  No

**25** Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment. ....  Yes  No

**26** Demographic and benefit information

**a** Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment. ....  Yes  No

**b** Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment ...  Yes  No

**27** If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment..... **27**

**Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years**

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

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

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

<b>a</b> Target normal cost (line 6c).....	<b>31a</b>	559,042
<b>b</b> Excess assets, if applicable, but not greater than line 31a .....	<b>31b</b>	559,042

**32** Amortization installments:

	Outstanding Balance	Installment
<b>a</b> Net shortfall amortization installment .....	0	0
<b>b</b> Waiver amortization installment .....	0	0

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

	<b>33</b>	
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**34** Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)..... **34** 0

	Carryover balance	Prefunding balance	Total balance
<b>35</b> Balances elected for use to offset funding requirement .....	0	0	0

**36** Additional cash requirement (line 34 minus line 35)..... **36** 0

**37** Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)..... **37** 0

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

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

**39** Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37) .....

	<b>39</b>	0
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**40** Unpaid minimum required contributions for all years .....

	<b>40</b>	0
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**Part IX Pension Funding Relief Under the American Rescue Plan Act of 2021 (See Instructions)**

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

Schedule SB Attachment (Form 5500) –2024 Plan Year  
 Summa Health Retirement Income Plan and Trust  
 EIN: 34-1887844 PN: 010

## Schedule SB, line 22 – Description of Weighted Average Retirement Age

The average retirement age shown in line 22 has been calculated by assuming the following retirement rates and no decrements other than retirement for this calculation. All retirements are assumed to occur at mid-year, except for the 100% retirement age.

(a) Age	(b) Rate	(c) Weight	(d) Product (a) × (b) × (c)
55.5	5.00%	1.0000	2.78
56.5	5.00%	0.9500	2.68
57.5	5.00%	0.9025	2.59
58.5	5.00%	0.8574	2.51
59.5	5.00%	0.8145	2.42
60.5	5.00%	0.7738	2.34
61.5	10.00%	0.7351	4.52
62.5	20.00%	0.6616	8.27
63.5	12.00%	0.5293	4.03
64.5	12.00%	0.4658	3.60
65.5	35.00%	0.4099	9.40
66.5	20.00%	0.2664	3.54
67.5	20.00%	0.2131	2.88
68.5	20.00%	0.1705	2.34
69.5	20.00%	0.1364	1.90
70.5	30.00%	0.1091	2.31
71	100.00%	0.0764	5.42
	Weighted Average		63.53

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Schedule SB, Part V – Statement of Actuarial  
 Assumptions/Methods

<b>Interest Rates</b>	Based on segment rates with a four-month lookback (as of September 2023), each adjusted as needed to fall within the 25-year average interest rate stabilization corridor under ARPA.
1st Segment Rate	4.75%
2nd Segment Rate	4.87%
3rd Segment Rate	5.59%
<b>Interest Rates for Maximum Tax Purposes</b>	Based on segment rates with a four-month lookback (as of September 2023), without regard to interest rate stabilization
1st Segment Rate	3.62%
2nd Segment Rate	4.46%
3rd Segment Rate	4.52%
<b>Salary Increases</b>	
Minimum Funding Target Normal Cost	3.00%
Maximum Tax Expected Benefit Increase	3.00%
<b>Retirement Age</b>	
Active Participants	See Table 1.
Terminated Vested Participants	Age 63
<b>Mortality Rates</b>	
Healthy and Disabled	2024 generational mortality tables for annuitants and non-annuitants per §1.430(h)(3)-1(b)
<b>Withdrawal Rates</b>	See Table 2.
<b>Disability Rates</b>	See Table 3.
<b>Decrement Timing</b>	Middle of year decrements (except that retirement is assumed to occur at the beginning of the year for ages where the assumed retirement rate is 100%)
<b>Surviving Spouse Benefit</b>	It is assumed that 85% of males and 85% of females have an eligible spouse, and that males are three years older than their spouses.
<b>Valuation Compensation</b>	Annualized pay rate as of January 1, 2024

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**Benefit and Compensation Limits**

Projected benefits and compensation are limited by the current IRC section 415 maximum benefit of \$275,000 and the IRC section 401(a)(17) compensation limit of \$345,000.

**Valuation of Plan Assets**

Smoothed fair market value of assets over the current and prior two years, adjusted for contributions, benefit payments, administrative expenses and expected earnings. The average value of assets calculated in this manner is further limited to not less than 90% nor more than 110% of fair market value.

A characteristic of this method is that the expected distribution of the value of plan assets is skewed toward understatement relative to the corresponding market values for expected long-term rates of return in excess of the third segment rate under IRC section 430(h)(2)(C)(iii).

**Expected Return on Assets**

2022 Plan Year	5.50%
2023 Plan Year	6.50%, limited to 5.74%
2024 Plan Year	6.50%, limited to 5.59%

**Trust Expenses Included in Target Normal Cost** \$422,000

**Actuarial Method** Standard unit credit cost method

**Valuation Date** January 1, 2024

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Table 1

**Retirement Rates**

<b>Age</b>	<b>Rate</b>
55	5.00%
56	5.00%
57	5.00%
58	5.00%
59	5.00%
60	5.00%
61	10.00%
62	20.00%
63	12.00%
64	12.00%
65	35.00%
66	20.00%
67	20.00%
68	20.00%
69	20.00%
70	30.00%
71+	100.00%

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Table 2

Withdrawal Rates

Age	Years of Service					
	0	1	2	3	4	5+
15	29.75%	29.75%	29.75%	29.75%	24.50%	17.50%
16	29.75%	29.75%	29.75%	29.75%	24.50%	17.50%
17	29.75%	29.75%	29.75%	29.75%	24.50%	17.50%
18	29.75%	29.75%	29.75%	29.75%	24.50%	17.50%
19	29.75%	29.75%	29.75%	29.75%	24.50%	17.50%
20	29.75%	29.75%	29.75%	29.75%	24.50%	17.50%
21	29.75%	29.75%	29.75%	29.75%	24.50%	17.50%
22	28.39%	28.39%	28.39%	28.39%	23.38%	16.70%
23	26.86%	26.86%	26.86%	26.86%	22.12%	15.80%
24	25.67%	25.67%	25.67%	25.67%	21.14%	15.10%
25	24.31%	24.31%	24.31%	24.31%	20.02%	14.30%
26	23.12%	23.12%	23.12%	23.12%	19.04%	13.60%
27	21.76%	21.76%	21.76%	21.76%	17.92%	12.80%
28	21.59%	20.57%	20.57%	20.57%	16.94%	12.10%
29	21.59%	20.23%	19.55%	19.55%	16.10%	11.50%
30	21.59%	20.23%	18.70%	18.36%	15.12%	10.80%
31	21.59%	20.23%	18.70%	17.34%	14.28%	10.20%
32	21.59%	20.23%	18.70%	17.34%	13.44%	9.60%
33	21.59%	20.23%	18.70%	17.34%	13.30%	9.00%
34	21.59%	20.23%	18.70%	17.34%	13.30%	8.50%

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Table 2

Withdrawal Rates

Age	Years of Service					
	0	1	2	3	4	5+
35	21.59%	20.23%	18.70%	17.34%	13.30%	7.90%
36	21.59%	20.23%	18.70%	17.34%	13.30%	7.40%
37	21.59%	20.23%	18.70%	17.34%	13.30%	6.90%
38	21.59%	20.23%	18.70%	17.34%	13.30%	6.50%
39	21.59%	20.23%	18.70%	17.34%	13.30%	6.00%
40	21.59%	20.23%	18.70%	17.34%	13.30%	5.60%
41	21.59%	20.23%	18.70%	17.34%	13.30%	5.20%
42	21.59%	20.23%	18.70%	17.34%	13.30%	4.90%
43	21.59%	20.23%	18.70%	17.34%	13.30%	4.50%
44	21.59%	20.23%	18.70%	17.34%	13.30%	4.20%
45	21.59%	20.23%	18.70%	17.34%	13.30%	3.90%
46	21.59%	20.23%	18.70%	17.34%	13.30%	3.60%
47	21.59%	20.23%	18.70%	17.34%	13.30%	3.40%
48	21.59%	20.23%	18.70%	17.34%	13.30%	3.10%
49	21.59%	20.23%	18.70%	17.34%	13.30%	2.90%
50	21.59%	20.23%	18.70%	17.34%	13.30%	2.70%
51	21.59%	20.23%	18.70%	17.34%	13.30%	2.60%
52	21.59%	20.23%	18.70%	17.34%	13.30%	2.40%
53	21.59%	20.23%	18.70%	17.34%	13.30%	2.30%
54	21.59%	20.23%	18.70%	17.34%	13.30%	2.20%
55+	21.59%	20.23%	18.70%	17.34%	13.30%	2.20%

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Table 3

Disability Rates

Age	Male	Female	Age	Male	Female
15	0.03%	0.03%	45	0.16%	0.24%
16	0.03%	0.03%	46	0.18%	0.27%
17	0.03%	0.03%	47	0.21%	0.30%
18	0.03%	0.03%	48	0.25%	0.33%
19	0.03%	0.03%	49	0.28%	0.36%
20	0.03%	0.03%	50	0.33%	0.40%
21	0.03%	0.03%	51	0.39%	0.44%
22	0.03%	0.03%	52	0.46%	0.49%
23	0.03%	0.03%	53	0.53%	0.54%
24	0.03%	0.03%	54	0.61%	0.59%
25	0.03%	0.03%	55	0.69%	0.64%
26	0.03%	0.03%	56	0.77%	0.69%
27	0.03%	0.03%	57	0.86%	0.74%
28	0.03%	0.04%	58	0.95%	0.80%
29	0.03%	0.04%	59	1.05%	0.85%
30	0.03%	0.04%	60	1.15%	0.90%
31	0.03%	0.05%	61	1.26%	0.96%
32	0.03%	0.05%	62	1.38%	1.01%
33	0.03%	0.06%	63	1.51%	1.05%
34	0.03%	0.06%	64	1.64%	1.09%
35	0.04%	0.07%	65+	0.00%	0.00%
36	0.04%	0.08%			
37	0.05%	0.09%			
38	0.06%	0.10%			
39	0.07%	0.12%			
40	0.08%	0.13%			
41	0.09%	0.15%			
42	0.10%	0.17%			
43	0.12%	0.19%			
44	0.14%	0.22%			

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## Schedule SB, Part V – Summary of Plan Provisions

<b>Effective Date</b>	February 1, 1946
<b>Date of Participation</b>	Age 18 and one year of 1,000 hours of service in an eligible position  Nonunion employees hired on or after January 1, 2010 are not eligible to participate in the plan. Akron City union employees hired on or after January 1, 2013 are not eligible to participate in the plan.
<b>Normal Retirement</b>	
Eligibility	Age 65
Monthly Benefit	
Noncontributory Benefit	\$18 multiplied by years of (Summa) credited service, plus frozen December 31, 2001 benefit from the CFGH Employees Retirement Plan (if applicable).
Contributory Benefit	The contributory benefit was frozen as of December 31, 2001 for all nonunion employees.  For prior Akron City Hospital contributory members, the sum of (1), (2) and (3):  (1) 0.75% of monthly basic earnings less than \$350 plus 1.50% of monthly final average earnings greater than \$350;  times  years of contributory membership between February 1, 1946 and January 31, 1960.  (2) 0.75% of monthly basic earnings less than \$400;  times  years of contributory membership between February 1, 1960 and September 30, 1969.  (3) 1.50% of monthly final average earnings greater than \$400;  times  years of contributory membership after February 1, 1960.  But no less than:  1/32 of aggregate employee contributions (without interest) for contributory membership after September 30, 1969, plus any monthly annuities

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purchased under the Group Annuity Contract for membership prior to October 1, 1969.

For prior St. Thomas Medical Center contributory members, the sum of (1), (2) and (3), divided by 12:

- (1) 12.5% of aggregate base employee contributions prior to January 1, 1968.
- (2) 32.0% of aggregate excess employee contributions prior to January 1, 1968.
- (3) 35.0% of aggregate excess employee contributions after December 31, 1967.

Base employee contributions are monthly contributions on the first \$400 of earnings. Excess employee contributions are monthly contributions on earnings in excess of \$400.

**Early Retirement**

Eligibility

Age 55 with three years of vesting service

Monthly Benefit

Normal retirement benefit reduced actuarially for commencement at early retirement date. For former employees of Cuyahoga Falls, a minimum benefit equal to the CFGH December 31, 2001 frozen benefit reduced by CFGH early retirement factors.

**Deferred Vested Retirement**

Eligibility

Three years of vesting service

Monthly Benefit

The accrued benefit as of the date of termination payable at the participant's normal retirement age

**Preretirement Survivor Benefit**

Eligibility

Three years of vesting service and married for at least one year

Monthly Benefit

For an unmarried participant, death occurring after age 55: The accrued benefit reduced for early retirement, payable as a 10-year certain only annuity.

For an unmarried participant with death occurring in service: The accrued benefit reduced for early retirement, payable as a 10-year certain only annuity.

For a married participant, the accrued benefit reduced for joint and 50% survivor form and early retirement payable at the earliest retirement date. Additionally, if death occurs after age 55, the excess of the accrued benefit payable as a 10-year certain only annuity and reduced for

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early retirement over the amount of the  
50% joint and survivor benefit in equivalent form.

**Normal Form of Annuity**

For unmarried employees, 10-year certain and life annuity; for married employees, the actuarial equivalent 50% joint and survivor 10-year certain and life annuity.

**Optional Forms of Payment**

Single life annuity, 5-year certain and life annuity, 15 year certain and life annuity, 75% joint and survivor annuity, and 100% joint and survivor 10-year certain and life annuity.

For employees with contributory benefits, a lump sum equal to the employee's contributions with interest is available.

**Optional Forms Factors**

For payments other than lump sums, conversions are based on an interest rate of 7% and the UP-1984 Mortality Table with a three-year setback for employees and no age setback for spouses.

For lump sums, conversions currently use the interest rates under Internal Revenue Code section 417(e) from November of the preceding plan year and the mortality table under section 417(e) for the plan year.

**Definitions**

**Accrued Benefit**

The amount which a participant is entitled to commencing on his normal retirement date in the form of a 10-year certain and life annuity based on his credited years of service and, if applicable, final average earnings as of the valuation date.

**Average Final Compensation**

Average compensation of the 10 plan years prior to termination (or end of contributory participation)

**Compensation**

Wages paid, excluding overtime, bonuses and other incentive earnings

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Credited Years of Service

After December 31, 1990 (December 31, 2001 for former CFGH employees), one year of service for each calendar year an employee completes 1,820 hours of service. For hours between 1,000 and 1,819, service is determined according to the following:

Hours of Service	Credited Service
1,639 – 1,819	0.9
1,457 – 1,638	0.8
1,275 – 1,456	0.7
1,093 – 1,274	0.6
1,000 – 1,092	0.5

No service for less than 1,000 hours.

Prior to January 1, 1991, service is determined according to the former defined benefit pension plans of Akron City Hospital and St. Thomas Medical Center provided the employee was a member of the former plan prior to January 1, 1991.

Nonunion employees who were less than age 60 as of December 31, 2010 do not earn credited service after June 30, 2011 (frozen).

Vesting Service

Any plan year in which an employee completes at least 1,000 hours of service. For former CFGH employees, service prior to December 31, 2001 is included.

Plan Year

Calendar year

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## Summary of Barberton Plan Provisions

<b>Eligibility</b>	Attained age 21 or more with at least one year of service and covered by collective bargaining agreement. However, an employee who is hired on or after January 1, 2010 shall not become a participant in the plan.
<b>Eligibility Service</b>	One year for each calendar year in which 1,000 creditable hours are earned but excluding years prior to age 18
<b>Credited Service</b>	<p>Prior to January 1, 1976 – Calculated from date of hire to nearest 1/10 year excluding years prior to age 30 and excluding the first year of service.</p> <p>On or after January 1, 1976 – One year of credited service given for 2,000 creditable hours in the calendar year. Proportional credit granted to the nearest 1/10 year if less than 2,000 creditable hours.</p> <p>Any participant who has terminated and is re-employed on or after January 1, 2009 shall not accrue additional credited service.</p> <p>Barberton employees who were younger than age 60 as of December 31, 2012 will no longer accrue credited service or make voluntary employee contributions after September 30, 2013.</p>
<b>Retirement Dates</b>	
Normal	The later of, attainment of age 65 or the fifth anniversary of the date on which the participant first became a participant in the plan.
Early	After attainment of age 55 and completion of 10 years of eligibility service.
Disability	In the event of total and permanent disability, a benefit is payable if the employee has 15 or more years of eligibility service.
Deferred Vested	In the event of termination with five years of eligibility service and not eligible for any other benefits under the plan.

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**Normal Retirement Benefit**

Basic Benefit

Monthly benefit of \$17.50 per year of credited service if the employee retires on or after February 1, 1998 but prior to February 1, 1999.

Monthly benefit of \$18.50 per year of credited service if the employee retires on or after February 1, 1999 but prior to February 1, 2000.

Monthly benefit of \$19.50 per year of credited service if the employee retires on or after February 1, 2000 but prior to February 1, 2005.

Monthly benefit of \$19.50 per year of credited service up to 30 years plus \$20.50 per year of credited service in excess of 30 years if an employee retires on or after February 1, 2005, but prior to February 1, 2007.

Monthly benefit of \$19.50 per year of credited service up to 30 years plus \$21.00 per year of credited service in excess of 30 years if an employee retires on or after February 1, 2007.

Monthly benefit of \$19.50 per year of credited service up to 30 years plus \$21.50 per year of credited service in excess of 30 years if an employee retires on or after February 1, 2012.

Participants retiring or terminating prior to February 1, 1998 receive different benefits.

**Supplemental Benefit**

Eligibility

In addition to being eligible for plan coverage, employee must have annual base earnings in excess of \$6,000.

**Past Service Benefit**

The monthly past service benefit at retirement is 1/12 of one percent of January 1, 1966 base annual earnings in excess of \$6,000 times years of credited service prior to January 1, 1966.

**Future Service Benefit**

The monthly future service benefit at retirement is 1/12 of 41<sup>2</sup>/<sub>3</sub>% of the employee's contributions to the supplemental pension benefit.

**Early Retirement Benefit**

Upon early retirement, an employee will be entitled to his accrued benefit at age 65 or an actuarially reduced benefit at date of retirement.

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**Disability Retirement Benefit**

Eligible disability pensioners will receive their accrued basic benefit at time of disability without actuarial reduction plus the actuarially reduced accrued supplemental benefit.

**Benefit Upon Termination of Service**

Upon termination after meeting the eligibility requirements for a deferred vested benefit, an employee may elect to receive either the accrued basic and supplemental benefits at age 65 or at any time after age 55 on a reduced basis if the employee had at least 10 years of eligibility service at termination.

Upon termination before meeting the eligibility requirements for a deferred vested benefit, the employee contributions, if any, with applicable interest, are returned.

**Preretirement Spouse's Benefit Option**

Upon death after completing five years of eligibility service, provided that the employee agrees to a reduction in his benefits otherwise payable. This benefit will provide a pension to the spouse upon death of the employee prior to retirement. The amount of the spouse's benefit will be calculated as if the employee retired the day before his death and had elected a 50% joint and survivor pension. If death occurs prior to age 55, benefits to the spouse will commence with the month following the date that the employee would have reached age 55.

**Plan Participants' Contributions**

Basic Benefit

None.

Supplemental Benefit

1%, 2%, 3% or 4% of annual earnings in excess of \$6,000, at employee's election.

**Form of Payment**

An employee may elect to receive his benefit on a straight-life, 50%, 75% or 100% joint and survivor, or 120-month certain and continuous basis. Unless otherwise elected, any benefit payable under the plan shall be paid:

- (1) On a 50% joint and survivor basis if the employee has been married to his current spouse for at least one year; or
- (2) On a straight-life basis otherwise.

With a further provision that any benefits payable under (1) above will be the actuarial equivalent of a straight-life benefit.

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**Optional Forms Factors**

For payments other than lump sums, conversions are based on an interest rate of 7% and the UP-1984 Mortality Table with a three-year setback.

For lump sums, conversions currently use the interest rates under Internal Revenue Code section 417(e) from November of the preceding plan year and the mortality table under section 417(e) for the plan year.

## Plan Changes Since the Prior Year

The funding valuation does not reflect any plan changes.

## Other Information to Fully and Fairly Disclose the Actuarial Position of the Plan

Due to software limitations with the electronic filing process, information filed electronically cannot be controlled by the Enrolled Actuary. The values on the signed Schedule SB will govern to the extent there are any differences in the entries filed electronically and the actual data contained on the signed Schedule SB.

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

Number of Participants										
Attained Age	Years of Credited Service									
	<1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40+
<25										
25-29										
30-34		2	1	1	1					
35-39	4	45	8	4	1					
40-44	2	66	56	3	1					
45-49	1	47	57	39	5	6	1			
50-54		47	69	53	36	9	3	3		
55-59	1	52	72	68	64	52	8	5		1
60-64	2	42	62	55	50	74	41	14	1	4
65-69	1	18	27	17	17	22	12	27	1	2
70+		3	2	5	4	6	3	4	3	5

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Schedule SB, line 26b – Schedule of Projection of Expected Benefit Payments

Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
2024	257,090	1,597,157	12,460,011	14,314,258
2025	533,954	1,850,100	12,037,246	14,421,300
2026	815,501	2,082,268	11,654,672	14,552,441
2027	1,064,909	2,198,870	11,228,714	14,492,493
2028	1,299,359	2,370,895	10,811,832	14,482,086
2029	1,509,959	2,446,091	10,361,459	14,317,509
2030	1,711,799	2,550,992	9,930,507	14,193,298
2031	1,900,019	2,627,944	9,491,533	14,019,496
2032	2,068,624	2,697,398	9,036,061	13,802,083
2033	2,212,702	2,719,921	8,568,522	13,501,145
2034	2,287,361	2,732,941	8,089,985	13,110,287
2035	2,343,222	2,712,082	7,614,042	12,669,346
2036	2,381,066	2,691,581	7,137,980	12,210,627
2037	2,407,829	2,658,505	6,649,796	11,716,130
2038	2,422,425	2,608,646	6,161,330	11,192,401
2039	2,418,632	2,580,468	5,680,600	10,679,700
2040	2,401,638	2,521,457	5,205,034	10,128,129
2041	2,373,093	2,465,393	4,735,883	9,574,369
2042	2,329,638	2,391,047	4,276,536	8,997,221
2043	2,281,412	2,310,547	3,830,504	8,422,463
2044	2,227,945	2,220,738	3,401,267	7,849,950
2045	2,167,355	2,130,005	2,992,191	7,289,551
2046	2,099,945	2,027,400	2,606,379	6,733,724
2047	2,024,302	1,921,153	2,246,557	6,192,012
2048	1,942,860	1,815,733	1,915,001	5,673,594
2049	1,852,305	1,703,077	1,613,403	5,168,785
2050	1,758,218	1,592,218	1,342,781	4,693,217
2051	1,660,391	1,476,066	1,103,391	4,239,848
2052	1,561,890	1,366,494	894,739	3,823,123
2053	1,458,998	1,256,906	715,642	3,431,546
2054	1,352,704	1,147,499	564,306	3,064,509
2055	1,247,645	1,041,486	438,474	2,727,605
2056	1,143,362	940,297	335,566	2,419,225
2057	1,041,556	844,376	252,822	2,138,754
2058	943,520	753,704	187,445	1,884,669

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Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
2059	850,095	669,226	136,716	1,656,037
2060	761,922	590,901	98,077	1,450,900
2061	679,200	519,350	69,199	1,267,749
2062	602,223	453,869	48,025	1,104,117
2063	531,567	394,664	32,795	959,026
2064	467,276	341,754	22,045	831,075
2065	408,986	294,576	14,596	718,158
2066	356,583	252,756	9,525	618,864
2067	309,791	215,886	6,132	531,809
2068	268,127	183,545	3,897	455,569
2069	231,216	155,312	2,447	388,975
2070	198,632	130,785	1,519	330,936
2071	169,975	109,575	933	280,483
2072	144,859	91,325	568	236,752
2073	122,887	75,703	342	198,932

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## Schedule SB, Part V – Summary of Plan Provisions

<b>Effective Date</b>	February 1, 1946
<b>Date of Participation</b>	Age 18 and one year of 1,000 hours of service in an eligible position  Nonunion employees hired on or after January 1, 2010 are not eligible to participate in the plan. Akron City union employees hired on or after January 1, 2013 are not eligible to participate in the plan.
<b>Normal Retirement</b>	
Eligibility	Age 65
Monthly Benefit	
Noncontributory Benefit	\$18 multiplied by years of (Summa) credited service, plus frozen December 31, 2001 benefit from the CFGH Employees Retirement Plan (if applicable).
Contributory Benefit	The contributory benefit was frozen as of December 31, 2001 for all nonunion employees.  For prior Akron City Hospital contributory members, the sum of (1), (2) and (3):  (1) 0.75% of monthly basic earnings less than \$350 plus 1.50% of monthly final average earnings greater than \$350;  times  years of contributory membership between February 1, 1946 and January 31, 1960.  (2) 0.75% of monthly basic earnings less than \$400;  times  years of contributory membership between February 1, 1960 and September 30, 1969.  (3) 1.50% of monthly final average earnings greater than \$400;  times  years of contributory membership after February 1, 1960.  But no less than:  1/32 of aggregate employee contributions (without interest) for contributory membership after September 30, 1969, plus any monthly annuities

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purchased under the Group Annuity Contract for membership prior to October 1, 1969.

For prior St. Thomas Medical Center contributory members, the sum of (1), (2) and (3), divided by 12:

- (1) 12.5% of aggregate base employee contributions prior to January 1, 1968.
- (2) 32.0% of aggregate excess employee contributions prior to January 1, 1968.
- (3) 35.0% of aggregate excess employee contributions after December 31, 1967.

Base employee contributions are monthly contributions on the first \$400 of earnings. Excess employee contributions are monthly contributions on earnings in excess of \$400.

**Early Retirement**

Eligibility

Age 55 with three years of vesting service

Monthly Benefit

Normal retirement benefit reduced actuarially for commencement at early retirement date. For former employees of Cuyahoga Falls, a minimum benefit equal to the CFGH December 31, 2001 frozen benefit reduced by CFGH early retirement factors.

**Deferred Vested Retirement**

Eligibility

Three years of vesting service

Monthly Benefit

The accrued benefit as of the date of termination payable at the participant's normal retirement age

**Preretirement Survivor Benefit**

Eligibility

Three years of vesting service and married for at least one year

Monthly Benefit

For an unmarried participant, death occurring after age 55: The accrued benefit reduced for early retirement, payable as a 10-year certain only annuity.

For an unmarried participant with death occurring in service: The accrued benefit reduced for early retirement, payable as a 10-year certain only annuity.

For a married participant, the accrued benefit reduced for joint and 50% survivor form and early retirement payable at the earliest retirement date. Additionally, if death occurs after age 55, the excess of the accrued benefit payable as a 10-year certain only annuity and reduced for

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early retirement over the amount of the 50% joint and survivor benefit in equivalent form.

**Normal Form of Annuity**

For unmarried employees, 10-year certain and life annuity; for married employees, the actuarial equivalent 50% joint and survivor 10-year certain and life annuity.

**Optional Forms of Payment**

Single life annuity, 5-year certain and life annuity, 15 year certain and life annuity, 75% joint and survivor annuity, and 100% joint and survivor 10-year certain and life annuity.

For employees with contributory benefits, a lump sum equal to the employee's contributions with interest is available.

**Optional Forms Factors**

For payments other than lump sums, conversions are based on an interest rate of 7% and the UP-1984 Mortality Table with a three-year setback for employees and no age setback for spouses.

For lump sums, conversions currently use the interest rates under Internal Revenue Code section 417(e) from November of the preceding plan year and the mortality table under section 417(e) for the plan year.

**Definitions**

**Accrued Benefit**

The amount which a participant is entitled to commencing on his normal retirement date in the form of a 10-year certain and life annuity based on his credited years of service and, if applicable, final average earnings as of the valuation date.

**Average Final Compensation**

Average compensation of the 10 plan years prior to termination (or end of contributory participation)

**Compensation**

Wages paid, excluding overtime, bonuses and other incentive earnings

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Credited Years of Service

After December 31, 1990 (December 31, 2001 for former CFGH employees), one year of service for each calendar year an employee completes 1,820 hours of service. For hours between 1,000 and 1,819, service is determined according to the following:

Hours of Service	Credited Service
1,639 – 1,819	0.9
1,457 – 1,638	0.8
1,275 – 1,456	0.7
1,093 – 1,274	0.6
1,000 – 1,092	0.5

No service for less than 1,000 hours.

Prior to January 1, 1991, service is determined according to the former defined benefit pension plans of Akron City Hospital and St. Thomas Medical Center provided the employee was a member of the former plan prior to January 1, 1991.

Nonunion employees who were less than age 60 as of December 31, 2010 do not earn credited service after June 30, 2011 (frozen).

Vesting Service

Any plan year in which an employee completes at least 1,000 hours of service. For former CFGH employees, service prior to December 31, 2001 is included.

Plan Year

Calendar year

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## Summary of Barberton Plan Provisions

<b>Eligibility</b>	Attained age 21 or more with at least one year of service and covered by collective bargaining agreement. However, an employee who is hired on or after January 1, 2010 shall not become a participant in the plan.
<b>Eligibility Service</b>	One year for each calendar year in which 1,000 creditable hours are earned but excluding years prior to age 18
<b>Credited Service</b>	<p>Prior to January 1, 1976 – Calculated from date of hire to nearest 1/10 year excluding years prior to age 30 and excluding the first year of service.</p> <p>On or after January 1, 1976 – One year of credited service given for 2,000 creditable hours in the calendar year. Proportional credit granted to the nearest 1/10 year if less than 2,000 creditable hours.</p> <p>Any participant who has terminated and is re-employed on or after January 1, 2009 shall not accrue additional credited service.</p> <p>Barberton employees who were younger than age 60 as of December 31, 2012 will no longer accrue credited service or make voluntary employee contributions after September 30, 2013.</p>
<b>Retirement Dates</b>	
Normal	The later of, attainment of age 65 or the fifth anniversary of the date on which the participant first became a participant in the plan.
Early	After attainment of age 55 and completion of 10 years of eligibility service.
Disability	In the event of total and permanent disability, a benefit is payable if the employee has 15 or more years of eligibility service.
Deferred Vested	In the event of termination with five years of eligibility service and not eligible for any other benefits under the plan.

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**Normal Retirement Benefit**

Basic Benefit

Monthly benefit of \$17.50 per year of credited service if the employee retires on or after February 1, 1998 but prior to February 1, 1999.

Monthly benefit of \$18.50 per year of credited service if the employee retires on or after February 1, 1999 but prior to February 1, 2000.

Monthly benefit of \$19.50 per year of credited service if the employee retires on or after February 1, 2000 but prior to February 1, 2005.

Monthly benefit of \$19.50 per year of credited service up to 30 years plus \$20.50 per year of credited service in excess of 30 years if an employee retires on or after February 1, 2005, but prior to February 1, 2007.

Monthly benefit of \$19.50 per year of credited service up to 30 years plus \$21.00 per year of credited service in excess of 30 years if an employee retires on or after February 1, 2007.

Monthly benefit of \$19.50 per year of credited service up to 30 years plus \$21.50 per year of credited service in excess of 30 years if an employee retires on or after February 1, 2012.

Participants retiring or terminating prior to February 1, 1998 receive different benefits.

**Supplemental Benefit**

Eligibility

In addition to being eligible for plan coverage, employee must have annual base earnings in excess of \$6,000.

**Past Service Benefit**

The monthly past service benefit at retirement is 1/12 of one percent of January 1, 1966 base annual earnings in excess of \$6,000 times years of credited service prior to January 1, 1966.

**Future Service Benefit**

The monthly future service benefit at retirement is 1/12 of 41 $\frac{2}{3}$ % of the employee's contributions to the supplemental pension benefit.

**Early Retirement Benefit**

Upon early retirement, an employee will be entitled to his accrued benefit at age 65 or an actuarially reduced benefit at date of retirement.

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**Disability Retirement Benefit**

Eligible disability pensioners will receive their accrued basic benefit at time of disability without actuarial reduction plus the actuarially reduced accrued supplemental benefit.

**Benefit Upon Termination of Service**

Upon termination after meeting the eligibility requirements for a deferred vested benefit, an employee may elect to receive either the accrued basic and supplemental benefits at age 65 or at any time after age 55 on a reduced basis if the employee had at least 10 years of eligibility service at termination.

Upon termination before meeting the eligibility requirements for a deferred vested benefit, the employee contributions, if any, with applicable interest, are returned.

**Preretirement Spouse's Benefit Option**

Upon death after completing five years of eligibility service, provided that the employee agrees to a reduction in his benefits otherwise payable. This benefit will provide a pension to the spouse upon death of the employee prior to retirement. The amount of the spouse's benefit will be calculated as if the employee retired the day before his death and had elected a 50% joint and survivor pension. If death occurs prior to age 55, benefits to the spouse will commence with the month following the date that the employee would have reached age 55.

**Plan Participants' Contributions**

Basic Benefit

None.

Supplemental Benefit

1%, 2%, 3% or 4% of annual earnings in excess of \$6,000, at employee's election.

**Form of Payment**

An employee may elect to receive his benefit on a straight-life, 50%, 75% or 100% joint and survivor, or 120-month certain and continuous basis. Unless otherwise elected, any benefit payable under the plan shall be paid:

- (1) On a 50% joint and survivor basis if the employee has been married to his current spouse for at least one year; or
- (2) On a straight-life basis otherwise.

With a further provision that any benefits payable under (1) above will be the actuarial equivalent of a straight-life benefit.

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**Optional Forms Factors**

For payments other than lump sums, conversions are based on an interest rate of 7% and the UP-1984 Mortality Table with a three-year setback.

For lump sums, conversions currently use the interest rates under Internal Revenue Code section 417(e) from November of the preceding plan year and the mortality table under section 417(e) for the plan year.

## Plan Changes Since the Prior Year

The funding valuation does not reflect any plan changes.

## Other Information to Fully and Fairly Disclose the Actuarial Position of the Plan

Due to software limitations with the electronic filing process, information filed electronically cannot be controlled by the Enrolled Actuary. The values on the signed Schedule SB will govern to the extent there are any differences in the entries filed electronically and the actual data contained on the signed Schedule SB.

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## Schedule SB, Part V – Statement of Actuarial Assumptions/Methods

<b>Interest Rates</b>	Based on segment rates with a four-month lookback (as of September 2023), each adjusted as needed to fall within the 25-year average interest rate stabilization corridor under ARPA.
1st Segment Rate	4.75%
2nd Segment Rate	4.87%
3rd Segment Rate	5.59%
<b>Interest Rates for Maximum Tax Purposes</b>	Based on segment rates with a four-month lookback (as of September 2023), without regard to interest rate stabilization
1st Segment Rate	3.62%
2nd Segment Rate	4.46%
3rd Segment Rate	4.52%
<b>Salary Increases</b>	
Minimum Funding Target Normal Cost	3.00%
Maximum Tax Expected Benefit Increase	3.00%
<b>Retirement Age</b>	
Active Participants	See Table 1.
Terminated Vested Participants	Age 63
<b>Mortality Rates</b>	
Healthy and Disabled	2024 generational mortality tables for annuitants and non-annuitants per §1.430(h)(3)-1(b)
<b>Withdrawal Rates</b>	See Table 2.
<b>Disability Rates</b>	See Table 3.
<b>Decrement Timing</b>	Middle of year decrements (except that retirement is assumed to occur at the beginning of the year for ages where the assumed retirement rate is 100%)
<b>Surviving Spouse Benefit</b>	It is assumed that 85% of males and 85% of females have an eligible spouse, and that males are three years older than their spouses.
<b>Valuation Compensation</b>	Annualized pay rate as of January 1, 2024

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**Benefit and Compensation Limits**

Projected benefits and compensation are limited by the current IRC section 415 maximum benefit of \$275,000 and the IRC section 401(a)(17) compensation limit of \$345,000.

**Valuation of Plan Assets**

Smoothed fair market value of assets over the current and prior two years, adjusted for contributions, benefit payments, administrative expenses and expected earnings. The average value of assets calculated in this manner is further limited to not less than 90% nor more than 110% of fair market value.

A characteristic of this method is that the expected distribution of the value of plan assets is skewed toward understatement relative to the corresponding market values for expected long-term rates of return in excess of the third segment rate under IRC section 430(h)(2)(C)(iii).

**Expected Return on Assets**

2022 Plan Year	5.50%
2023 Plan Year	6.50%, limited to 5.74%
2024 Plan Year	6.50%, limited to 5.59%

**Trust Expenses Included in Target Normal Cost** \$422,000

**Actuarial Method** Standard unit credit cost method

**Valuation Date** January 1, 2024

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Table 1

**Retirement Rates**

<b>Age</b>	<b>Rate</b>
55	5.00%
56	5.00%
57	5.00%
58	5.00%
59	5.00%
60	5.00%
61	10.00%
62	20.00%
63	12.00%
64	12.00%
65	35.00%
66	20.00%
67	20.00%
68	20.00%
69	20.00%
70	30.00%
71+	100.00%

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Table 2

Withdrawal Rates

Age	Years of Service					
	0	1	2	3	4	5+
15	29.75%	29.75%	29.75%	29.75%	24.50%	17.50%
16	29.75%	29.75%	29.75%	29.75%	24.50%	17.50%
17	29.75%	29.75%	29.75%	29.75%	24.50%	17.50%
18	29.75%	29.75%	29.75%	29.75%	24.50%	17.50%
19	29.75%	29.75%	29.75%	29.75%	24.50%	17.50%
20	29.75%	29.75%	29.75%	29.75%	24.50%	17.50%
21	29.75%	29.75%	29.75%	29.75%	24.50%	17.50%
22	28.39%	28.39%	28.39%	28.39%	23.38%	16.70%
23	26.86%	26.86%	26.86%	26.86%	22.12%	15.80%
24	25.67%	25.67%	25.67%	25.67%	21.14%	15.10%
25	24.31%	24.31%	24.31%	24.31%	20.02%	14.30%
26	23.12%	23.12%	23.12%	23.12%	19.04%	13.60%
27	21.76%	21.76%	21.76%	21.76%	17.92%	12.80%
28	21.59%	20.57%	20.57%	20.57%	16.94%	12.10%
29	21.59%	20.23%	19.55%	19.55%	16.10%	11.50%
30	21.59%	20.23%	18.70%	18.36%	15.12%	10.80%
31	21.59%	20.23%	18.70%	17.34%	14.28%	10.20%
32	21.59%	20.23%	18.70%	17.34%	13.44%	9.60%
33	21.59%	20.23%	18.70%	17.34%	13.30%	9.00%
34	21.59%	20.23%	18.70%	17.34%	13.30%	8.50%

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Table 2

Withdrawal Rates

Age	Years of Service					
	0	1	2	3	4	5+
35	21.59%	20.23%	18.70%	17.34%	13.30%	7.90%
36	21.59%	20.23%	18.70%	17.34%	13.30%	7.40%
37	21.59%	20.23%	18.70%	17.34%	13.30%	6.90%
38	21.59%	20.23%	18.70%	17.34%	13.30%	6.50%
39	21.59%	20.23%	18.70%	17.34%	13.30%	6.00%
40	21.59%	20.23%	18.70%	17.34%	13.30%	5.60%
41	21.59%	20.23%	18.70%	17.34%	13.30%	5.20%
42	21.59%	20.23%	18.70%	17.34%	13.30%	4.90%
43	21.59%	20.23%	18.70%	17.34%	13.30%	4.50%
44	21.59%	20.23%	18.70%	17.34%	13.30%	4.20%
45	21.59%	20.23%	18.70%	17.34%	13.30%	3.90%
46	21.59%	20.23%	18.70%	17.34%	13.30%	3.60%
47	21.59%	20.23%	18.70%	17.34%	13.30%	3.40%
48	21.59%	20.23%	18.70%	17.34%	13.30%	3.10%
49	21.59%	20.23%	18.70%	17.34%	13.30%	2.90%
50	21.59%	20.23%	18.70%	17.34%	13.30%	2.70%
51	21.59%	20.23%	18.70%	17.34%	13.30%	2.60%
52	21.59%	20.23%	18.70%	17.34%	13.30%	2.40%
53	21.59%	20.23%	18.70%	17.34%	13.30%	2.30%
54	21.59%	20.23%	18.70%	17.34%	13.30%	2.20%
55+	21.59%	20.23%	18.70%	17.34%	13.30%	2.20%

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Table 3

Disability Rates

Age	Male	Female	Age	Male	Female
15	0.03%	0.03%	45	0.16%	0.24%
16	0.03%	0.03%	46	0.18%	0.27%
17	0.03%	0.03%	47	0.21%	0.30%
18	0.03%	0.03%	48	0.25%	0.33%
19	0.03%	0.03%	49	0.28%	0.36%
20	0.03%	0.03%	50	0.33%	0.40%
21	0.03%	0.03%	51	0.39%	0.44%
22	0.03%	0.03%	52	0.46%	0.49%
23	0.03%	0.03%	53	0.53%	0.54%
24	0.03%	0.03%	54	0.61%	0.59%
25	0.03%	0.03%	55	0.69%	0.64%
26	0.03%	0.03%	56	0.77%	0.69%
27	0.03%	0.03%	57	0.86%	0.74%
28	0.03%	0.04%	58	0.95%	0.80%
29	0.03%	0.04%	59	1.05%	0.85%
30	0.03%	0.04%	60	1.15%	0.90%
31	0.03%	0.05%	61	1.26%	0.96%
32	0.03%	0.05%	62	1.38%	1.01%
33	0.03%	0.06%	63	1.51%	1.05%
34	0.03%	0.06%	64	1.64%	1.09%
35	0.04%	0.07%	65+	0.00%	0.00%
36	0.04%	0.08%			
37	0.05%	0.09%			
38	0.06%	0.10%			
39	0.07%	0.12%			
40	0.08%	0.13%			
41	0.09%	0.15%			
42	0.10%	0.17%			
43	0.12%	0.19%			
44	0.14%	0.22%			

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

Number of Participants										
Attained Age	Years of Credited Service									
	<1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40+
<25										
25-29										
30-34		2	1	1	1					
35-39	4	45	8	4	1					
40-44	2	66	56	3	1					
45-49	1	47	57	39	5	6	1			
50-54		47	69	53	36	9	3	3		
55-59	1	52	72	68	64	52	8	5		1
60-64	2	42	62	55	50	74	41	14	1	4
65-69	1	18	27	17	17	22	12	27	1	2
70+		3	2	5	4	6	3	4	3	5

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## Summa Health Retirement Income Plan and Trust

### Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year), continued

December 31, 2024

EIN: 34-1887844, Plan Number: 010

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current value
	Freeport-McMoran C&G	3/15/2043 5.450% Fixed income corporate bonds	\$ 372,706	\$ 353,966
	GE Healthcare Holdings LLC	11/22/2052 6.377% Fixed income corporate bonds	543,553	538,044
	General Mills Inc	2/1/2051 3.000% Fixed income corporate bonds	175,910	110,935
	General Mtrs Co	10/2/2043 6.250% Fixed income corporate bonds	391,631	347,232
	Gilead Sciences, Inc.	3/1/2046 4.750% Fixed income corporate bonds	329,305	264,581
	Glencore Funding LLC	4/4/2054 5.893% Fixed income corporate bonds	225,000	218,648
	Goldman Sachs Group Inc.	2/1/2041 6.250% Fixed income corporate bonds	1,152,089	868,954
	Gruma SAB	12/9/2054 5.761% Fixed income corporate bonds	650,000	614,250
	Grupo Bimbo	11/10/2047 4.700% Fixed income corporate bonds	344,549	289,223
	Guardian Life Insurance Company of America	1/24/2077 4.850% Fixed income corporate bonds	338,231	256,926
	Hartford Financial Services Group, Inc.	10/15/2036 5.950% Fixed income corporate bonds	299,395	257,105
	HCA Inc.	3/15/2052 4.625% Fixed income corporate bonds	552,835	545,412
	HCA Inc.	6/1/2053 5.900% Fixed income corporate bonds	193,436	188,777
	Hershey Co	6/1/2050 2.650% Fixed income corporate bonds	249,178	149,520
	Home Depot Inc.	4/1/2041 5.950% Fixed income corporate bonds	1,077,402	866,656
	HSBC Bank USA	11/1/2034 5.875% Fixed income corporate bonds	865,283	711,791
	Humana Inc.	12/1/2042 4.625% Fixed income corporate bonds	273,900	205,711
	Humana Inc.	3/15/2053 5.500% Fixed income corporate bonds	482,155	446,974
	Ingersoll-Rand Luxembourg Finance S.A.	3/21/2049 4.500% Fixed income corporate bonds	389,282	386,451
	Ingersoll-Rand Luxembourg Finance S.A.	11/1/2044 4.650% Fixed income corporate bonds	323,073	286,287
	Intel Corp	8/5/2052 4.900% Fixed income corporate bonds	428,832	355,828
	Intel Corp	3/25/2060 4.950% Fixed income corporate bonds	574,940	313,087
	International Business Machines Corp	5/15/2049 4.250% Fixed income corporate bonds	357,273	241,189
	Intl Business	7/27/2052 4.900% Fixed income corporate bonds	506,539	490,064
	Invesco Finance PLC	11/30/2043 5.375% Fixed income corporate bonds	234,430	211,205
	Jab Holdings BV	5/28/2051 3.750% Fixed income corporate bonds	248,618	162,459
	JBS USA LUX S A/JBS USA FOOD CO/JBS SR	2/2/2052 4.375% Fixed income corporate bonds	279,204	301,458
	JM Smucker Co. SR Unsecured	11/15/2053 6.500% Fixed income corporate bonds	421,974	456,677
	JPMorgan Chase & Co.	7/24/2038 3.882% Fixed income corporate bonds	446,685	426,928
	JPMorgan Chase & Co.	7/15/2041 5.600% Fixed income corporate bonds	1,351,538	1,034,869
	Kinder Morgan Energy Partners LP	3/1/2043 5.000% Fixed income corporate bonds	432,905	436,192
	Kinder Morgan	1/15/2038 6.950% Fixed income corporate bonds	1,230,251	1,003,134
	KLA Corp.	7/15/2052 4.950% Fixed income corporate bonds	371,565	341,339
	Kraft Foods Inc.	1/26/2039 6.875% Fixed income corporate bonds	685,894	661,812
	Kroger Co	9/15/2054 5.500% Fixed income corporate bonds	473,043	447,954
	Liberty Mutual Group SR NT 144A	10/15/2050 3.951% Fixed income corporate bonds	304,953	255,040
	Lincoln National Corporation	10/9/2037 6.300% Fixed income corporate bonds	250,298	208,203
	Lockheed Martin Corp	2/15/2055 5.200% Fixed income corporate bonds	396,960	377,006
	Lockheed Martin Corp	6/15/2050 2.800% Fixed income corporate bonds	297,399	188,227
	Lowe's Companies	4/1/2051 3.500% Fixed income corporate bonds	399,112	273,241
	Lowe's Companies	9/15/2062 5.800% Fixed income corporate bonds	344,357	314,670
	Lowe's Companies	4/1/2063 5.850% Fixed income corporate bonds	295,197	293,961
	LYB International Fin BV	3/15/2044 4.875% Fixed income corporate bonds	236,953	215,100
	L3harris Technologies Inc	7/31/2053 5.600% Fixed income corporate bonds	647,940	630,671
	Marathon Petroleum Corporation	3/1/2041 6.500% Fixed income corporate bonds	247,934	207,348
	Mars Inc.	4/1/2049 3.950% Fixed income corporate bonds	332,929	211,354
	Marsh & McLennan Cos.	3/15/2053 5.450% Fixed income corporate bonds	298,284	290,114
	Marsh & McLennan Cos.	8/1/2033 5.875% Fixed income corporate bonds	146,905	130,441
	Marsh & McLennan Cos.	11/1/2052 6.250% Fixed income corporate bonds	222,773	240,605
	Masco Corporation	2/15/2051 3.125% Fixed income corporate bonds	374,933	235,576

# Summa Health Retirement Income Plan and Trust

## Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year)

December 31, 2023

EIN: 34-1887844, Plan Number: 010

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value			(d) Cost	(e) Current value
	<b><i>Fixed income corporate bonds</i></b>					
	1st Republic Bank	2/13/2047	4.625%	Fixed income corporate bonds	\$ 368,482	\$ 100
	AbbVie Inc.	11/6/2042	4.400%	Fixed income corporate bonds	240,468	216,724
	AbbVie Inc.	3/15/2045	4.750%	Fixed income corporate bonds	288,621	201,770
	AbbVie Inc.	6/15/2044	4.850%	Fixed income corporate bonds	390,439	272,310
	AbbVie Inc.	5/14/2045	4.700%	Fixed income corporate bonds	289,668	220,872
	AbbVie Inc.	11/21/2049	4.250%	Fixed income corporate bonds	607,530	569,981
	Adventist Health	3/1/2049	3.630%	Fixed income corporate bonds	300,000	210,777
*	Aetna, Inc.	6/15/2036	6.625%	Fixed income corporate bonds	478,168	368,897
	Air Products and Chemicals, Inc.	5/15/2050	2.800%	Fixed income corporate bonds	323,817	204,982
	Alcon Finance Corp	9/23/2049	3.800%	Fixed income corporate bonds	342,708	220,361
	Alcon Finance Corp	12/6/2052	5.750%	Fixed income corporate bonds	380,723	369,530
	Alimentation Couche-tard, Inc.	5/13/2051	3.625%	Fixed income corporate bonds	274,849	190,152
	Allstate Corp	8/10/2049	3.850%	Fixed income corporate bonds	307,100	187,858
	Amazon.com Inc Fixed	8/22/2057	4.250%	Fixed income corporate bonds	1,168,203	964,062
	Americal Movil SAB DE	4/22/2049	4.735%	Fixed income corporate bonds	298,311	247,029
	American Electric Power Co Inc	3/1/2050	3.250%	Fixed income corporate bonds	324,444	209,051
	American Family Insurance Holdings, Inc.	3/11/2051	3.833%	Fixed income corporate bonds	400,000	241,929
	American International Group, Inc.	5/1/2036	6.250%	Fixed income corporate bonds	-	-
	American Water Capital Corp	12/1/2042	4.300%	Fixed income corporate bonds	391,661	274,718
	Amgen Inc.	6/15/2051	4.663%	Fixed income corporate bonds	774,990	632,818
	Amgen Inc.	2/22/2052	4.200%	Fixed income corporate bonds	198,884	154,673
	Amgen Inc.	3/2/2053	5.650%	Fixed income corporate bonds	518,801	506,430
	Anglo American Cap PLC	9/10/2050	3.950%	Fixed income corporate bonds	562,569	518,887
	Anheuser-Busch	1/15/2042	4.950%	Fixed income corporate bonds	211,252	186,076
	Anheuser-Busch	1/15/2040	6.375%	Fixed income corporate bonds	212,798	161,524
	Anheuser-Busch Co LLC	1/15/2039	8.200%	Fixed income corporate bonds	145,602	125,487
	Anheuser-Busch Co LLC	2/1/2046	4.900%	Fixed income corporate bonds	2,112,783	1,769,310

	Anthem Inc.	12/1/2047	4.375%	Fixed income corporate bonds	296,406	242,325
*	Aon Corp.	9/30/2040	6.250%	Fixed income corporate bonds	285,781	259,641
	Aon North America Inc.	3/1/2054	5.750%	Fixed income corporate bonds	397,568	391,361
	Apache Corp.	9/1/2040	5.100%	Fixed income corporate bonds	181,038	152,480
	Apple Inc	9/11/2049	2.950%	Fixed income corporate bonds	1,374,327	1,034,543
	Apple Inc	9/11/2061	2.800%	Fixed income corporate bonds	216,205	133,464
	Arcelormittal SA	6/17/2054	6.350%	Fixed income corporate bonds	620,775	618,139
	Arthur J Gallagher & Co. SR NT	3/9/2052	3.050%	Fixed income corporate bonds	98,966	62,452
	Arthur J Gallagher & Co. SR NT	5/20/2051	3.500%	Fixed income corporate bonds	668,965	551,052
	AT&T, Inc.	9/15/2053	3.500%	Fixed income corporate bonds	1,057,420	919,631
	AT&T, Inc.	9/15/2055	3.550%	Fixed income corporate bonds	882,265	778,613
	AT&T, Inc.	9/15/2059	3.650%	Fixed income corporate bonds	518,810	344,676
	AT&T, Inc.	12/1/2057	3.800%	Fixed income corporate bonds	692,315	451,446
	Bae Systems PLC	1/10/2047	4.950%	Fixed income corporate bonds	639,217	633,787
	Bank of America Corp	3/20/2051	4.083%	Fixed income corporate bonds	910,319	745,034
	Bank of America Corp	2/7/2042	5.875%	Fixed income corporate bonds	765,801	574,412
	Barclays Plc	1/10/2047	4.950%	Fixed income corporate bonds	442,660	400,241
	Baxter International Inc	12/1/2051	3.132%	Fixed income corporate bonds	380,200	388,543
	Baxter International Inc	8/15/2046	3.500%	Fixed income corporate bonds	321,311	241,999
	Bayer US Fin II LLC	7/15/2044	4.400%	Fixed income corporate bonds	280,561	225,036
	Becton, Dickinson and Company	5/15/2044	4.875%	Fixed income corporate bonds	274,579	215,659
	Bell CDA Fixed	7/29/2049	4.300%	Fixed income corporate bonds	621,190	528,341
	Beth Israel Deaconess Med Ctr Inc	7/1/2051	3.080%	Fixed income corporate bonds	400,000	244,217
	BG Energy Capital	10/15/2041	5.125%	Fixed income corporate bonds	290,442	256,609
	Bimbo Bakeries USA Inc	5/17/2051	4.000%	Fixed income corporate bonds	334,505	307,481
	Boeing Co.	3/1/2059	3.825%	Fixed income corporate bonds	483,309	354,606
	Boeing Co.	5/1/2040	5.705%	Fixed income corporate bonds	174,873	142,838
	Boeing Co.	2/1/2050	5.805%	Fixed income corporate bonds	310,668	278,476
*	Bon Secours Mercy Health, Inc	6/1/2050	3.205%	Fixed income corporate bonds	350,000	232,642
	Bristol-Myers Squibb Co.	3/15/1952	3.700%	Fixed income corporate bonds	398,268	291,593
	Bristol-Myers Squibb Co.	11/15/2053	6.250%	Fixed income corporate bonds	633,318	636,031
	Broadcom Inc	2/15/2051	3.750%	Fixed income corporate bonds	997,364	894,673
	Brown & Brown Inc.	3/17/2052	4.950%	Fixed income corporate bonds	672,985	619,602
	BSTN Scientific	3/1/2049	4.700%	Fixed income corporate bonds	106,712	87,055
	Burlington Northern Santa	5/1/2040	5.750%	Fixed income corporate bonds	961,536	770,572
	Burlington Northern Santa Fixed	6/15/2048	4.050%	Fixed income corporate bonds	195,608	139,555
	Campbell Soup Co	3/15/2048	4.800%	Fixed income corporate bonds	124,409	107,889
	Canadian Natural Resources	3/15/2038	6.250%	Fixed income corporate bonds	208,238	178,839
	Canadian Pacific Railway Company	5/1/2048	4.200%	Fixed income corporate bonds	237,353	217,340

Canadian Pacific Railway Company	9/15/2115	6.125%	Fixed income corporate bonds	422,300	400,901
Carrier Global Corp.	4/5/2050	3.577%	Fixed income corporate bonds	246,072	206,907
Caterpillar Inc.	5/15/2064	4.750%	Fixed income corporate bonds	141,521	107,782
CF Industries Holdings	6/1/2043	4.950%	Fixed income corporate bonds	329,882	286,518
Charter Communications Operating LLC	10/23/2045	6.484%	Fixed income corporate bonds	2,122,253	1,749,643
Charter Communications Operating LLC	12/1/2061	4.400%	Fixed income corporate bonds	199,812	133,419
Chubb INA Holdings, Inc.	12/15/2061	3.050%	Fixed income corporate bonds	497,235	304,290
Cigna Corp	8/15/2038	4.800%	Fixed income corporate bonds	768,768	725,495
Cigna Corp	7/15/2046	4.800%	Fixed income corporate bonds	165,033	106,907
Cigna Corp	11/15/2041	6.125%	Fixed income corporate bonds	92,603	63,137
Citigroup, Inc.	7/30/2045	4.650%	Fixed income corporate bonds	548,591	458,693
Coca-Cola Co	6/1/2060	2.750%	Fixed income corporate bonds	349,741	204,539
Columbia Pipeline Group, Inc.	6/1/2045	5.800%	Fixed income corporate bonds	244,564	192,913
Columbia Pipeline Group, Inc.	11/15/2053	6.544%	Fixed income corporate bonds	399,832	419,805
Comcast Corp.	11/1/2047	3.969%	Fixed income corporate bonds	1,909,859	1,402,931
Comcast Corp.	11/1/2063	2.987%	Fixed income corporate bonds	209,672	165,073
Comcast Corp.	5/15/2053	5.350%	Fixed income corporate bonds	398,276	370,995
CommonSpirit Health	10/1/2049	4.187%	Fixed income corporate bonds	613,223	509,429
CommonSpirit Health	10/1/2050	3.910%	Fixed income corporate bonds	202,860	129,039
Commonwealth Bank Aust	1/10/2048	4.316%	Fixed income corporate bonds	593,006	525,059
CONOCOPHILLIPS CO	9/15/2063	5.700%	Fixed income corporate bonds	448,772	432,202
Consolidated Edison	12/1/2054	4.625%	Fixed income corporate bonds	299,235	251,911
Consumers Energy Co	8/1/2051	3.500%	Fixed income corporate bonds	298,818	218,656
Cooperative Rabobank UA	12/1/2043	5.750%	Fixed income corporate bonds	362,478	249,727
Corning Inc	11/15/2057	4.375%	Fixed income corporate bonds	466,774	364,016
Cox Communications Inc.	6/15/2051	3.326%	Fixed income corporate bonds	649,585	526,749
CSL Finance PLC	4/27/2052	4.750%	Fixed income corporate bonds	348,999	302,322
CSX Corp.	4/30/2040	6.220%	Fixed income corporate bonds	309,690	267,639
CVS Health Corp	3/25/2048	5.050%	Fixed income corporate bonds	1,629,176	1,319,542
Deutsche Telekom	6/15/2030	8.750%	Fixed income corporate bonds	293,822	232,561
Diamondback Energy Inc.	4/18/2054	5.750%	Fixed income corporate bonds	499,785	470,131
Discovery Communications	5/15/2049	5.300%	Fixed income corporate bonds	250,126	153,528
Dominion Resources Inc.	8/1/2041	4.900%	Fixed income corporate bonds	303,701	268,750
Dow Chemical Co.	11/30/2048	5.550%	Fixed income corporate bonds	353,213	257,883
Duke Energy Progress, LLC	8/15/2052	5.000%	Fixed income corporate bonds	860,319	786,650
Duke Energy Progress, LLC	8/15/2045	4.200%	Fixed income corporate bonds	727,963	486,544
DuPont de Nemours Inc	11/15/2048	5.419%	Fixed income corporate bonds	-	-
DTE Elec CO	4/1/2053	5.400%	Fixed income corporate bonds	623,850	607,013
Eaton Corp. Ohio	8/23/2052	4.200%	Fixed income corporate bonds	372,968	330,508

Ecolab Inc	8/18/2055	2.750%	Fixed income corporate bonds	195,074	117,666
Elevance Health Inc	2/15/2053	5.125%	Fixed income corporate bonds	249,085	222,860
EDF SA NT	1/22/2044	4.875%	Fixed income corporate bonds	340,987	302,582
Elexon Corp	6/15/2045	5.100%	Fixed income corporate bonds	1,122,748	951,585
Eli Lilly	2/27/2053	4.875%	Fixed income corporate bonds	499,685	453,570
Enbridge Energy	10/15/2045	7.375%	Fixed income corporate bonds	449,751	396,016
Enel Finance International NV	5/25/2047	4.750%	Fixed income corporate bonds	639,744	596,669
Energy Arkansas LLC	4/1/2049	4.200%	Fixed income corporate bonds	423,500	318,093
Energy Transfer Operating LP	4/15/2049	6.250%	Fixed income corporate bonds	281,460	250,932
Energy Transfer Operating LP	7/1/2038	7.500%	Fixed income corporate bonds	413,228	339,669
Enterprise Products	2/15/2045	5.100%	Fixed income corporate bonds	464,174	392,079
Enterprise Products	2/15/2042	5.700%	Fixed income corporate bonds	124,859	124,992
Enterprise Products	9/1/2040	6.450%	Fixed income corporate bonds	815,805	807,856
Exelon Generation Co. LLC	10/1/2041	5.750%	Fixed income corporate bonds	124,811	122,095
Eni SpA	10/1/2040	5.700%	Fixed income corporate bonds	484,271	399,709
Exxon Mobil Corp	3/1/2046	4.327%	Fixed income corporate bonds	100,000	82,349
Exxon Mobil Corp	3/1/2046	4.114%	Fixed income corporate bonds	227,708	162,396
FedEx Corp	4/1/2046	4.550%	Fixed income corporate bonds	747,929	604,625
Fibercop Spa	7/18/2036	7.200%	Fixed income corporate bonds	76,500	76,554
Fidelity National Information Services Inc	8/15/2046	4.500%	Fixed income corporate bonds	766,105	630,356
Fiserv Inc	7/1/2046	4.400%	Fixed income corporate bonds	752,520	613,260
FMR LLC	12/14/2040	6.500%	Fixed income corporate bonds	63,855	54,447
FMR LLC	11/15/2039	6.450%	Fixed income corporate bonds	136,504	142,919
Freeport-McMoran C&G	3/15/2043	5.450%	Fixed income corporate bonds	372,706	353,966
GE Healthcare Holdings LLC	11/22/2052	6.377%	Fixed income corporate bonds	543,553	538,044
General Mills Inc	2/1/2051	3.000%	Fixed income corporate bonds	175,910	110,935
General Mtrs Co	10/2/2043	6.250%	Fixed income corporate bonds	391,631	347,232
Gilead Sciences, Inc.	3/1/2046	4.750%	Fixed income corporate bonds	329,305	264,581
Glencore Funding LLC	4/4/2054	5.893%	Fixed income corporate bonds	225,000	218,648
Goldman Sachs Group Inc.	2/1/2041	6.250%	Fixed income corporate bonds	1,152,089	868,954
Gruma SAB	12/9/2054	5.761%	Fixed income corporate bonds	650,000	614,250
Grupo Bimbo	11/10/2047	4.700%	Fixed income corporate bonds	344,549	289,223
Guardian Life Insurance Company of America	1/24/2077	4.850%	Fixed income corporate bonds	338,231	256,926
Guardian Life Insurance Company of America	6/19/2064	4.875%	Fixed income corporate bonds	-	-
Hartford Financial Services Group, Inc.	10/15/2036	5.950%	Fixed income corporate bonds	299,395	257,105
HCA Inc.	3/15/2052	4.625%	Fixed income corporate bonds	552,835	545,412
HCA Inc.	6/1/2053	5.900%	Fixed income corporate bonds	193,436	188,777
Hershey Co	6/1/2050	2.650%	Fixed income corporate bonds	249,178	149,520
Home Depot Inc.	4/1/2041	5.250%	Fixed income corporate bonds	1,077,402	866,656

HSBC Bank USA	11/1/2034	5.875%	Fixed income corporate bonds	865,283	711,791
Humana Inc.	12/1/2042	4.625%	Fixed income corporate bonds	273,900	205,711
Humana Inc.	3/15/2053	5.500%	Fixed income corporate bonds	482,155	446,974
Ingersoll-Rand Luxembourg Finance S.A.	3/21/2049	4.500%	Fixed income corporate bonds	389,282	386,451
Ingersoll-Rand Luxembourg Finance S.A.	11/1/2044	4.650%	Fixed income corporate bonds	323,073	286,287
Intel Corp	8/5/2052	4.900%	Fixed income corporate bonds	428,832	355,828
Intel Corp	3/25/2060	4.950%	Fixed income corporate bonds	574,940	313,087
International Business Machines Corp	5/15/2049	4.250%	Fixed income corporate bonds	357,273	241,189
Intl Business	7/27/2052	4.900%	Fixed income corporate bonds	506,539	490,064
Invesco Finance PLC	11/30/2043	5.375%	Fixed income corporate bonds	234,430	211,205
Jab Holdings BV	5/28/2051	3.750%	Fixed income corporate bonds	248,618	162,459
JBS USA LUX S A/JBS USA FOOD CO/JBS SR	2/2/2052	4.375%	Fixed income corporate bonds	279,204	301,458
JM Smucker Co. SR Unsecured	3/15/2050	3.550%	Fixed income corporate bonds	-	-
JM Smucker Co. SR Unsecured	11/15/2053	6.500%	Fixed income corporate bonds	421,974	456,677
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Lowe's Companies	4/1/2063	5.850%	Fixed income corporate bonds	295,197	293,961
LYB International Fin BV	3/15/2044	4.875%	Fixed income corporate bonds	236,953	215,100
L3harris Technologies Inc	7/31/2053	5.600%	Fixed income corporate bonds	647,940	630,671
Magellan Midstream Partners, L.P.	10/15/2043	5.150%	Fixed income corporate bonds	-	-
Marathon Oil Corp.	10/1/2037	6.600%	Fixed income corporate bonds	-	-
Marathon Petroleum Corporation	3/1/2041	6.500%	Fixed income corporate bonds	247,934	207,348
Mars Inc.	4/1/2049	3.950%	Fixed income corporate bonds	332,929	211,354
Marsh & McLennan Cos.	3/15/2053	5.450%	Fixed income corporate bonds	298,284	290,114
Marsh & McLennan Cos.	8/1/2033	5.875%	Fixed income corporate bonds	146,905	130,441
Marsh & McLennan Cos.	11/1/2052	6.250%	Fixed income corporate bonds	222,773	240,605
Masco Corporation	2/15/2051	3.125%	Fixed income corporate bonds	374,933	235,576
Mass Mutual Life Ins. Co.	4/1/2077	4.200%	Fixed income corporate bonds	148,649	121,339

Massachusetts Mutual Life Insurance Co.	10/15/2070	3.729%	Fixed income corporate bonds	604,508	520,610
Mastercard Inc.	3/15/2051	2.950%	Fixed income corporate bonds	396,212	258,848
McDonald's Corporation	12/9/2045	4.875%	Fixed income corporate bonds	327,671	270,081
Merrill Lynch & Co.	5/14/2038	7.750%	Fixed income corporate bonds	216,542	233,701
MetLife Inc.	2/6/2041	5.875%	Fixed income corporate bonds	280,817	255,424
Microsoft Corporation	6/1/2060	2.675%	Fixed income corporate bonds	573,839	332,212
Microsoft Corporation	3/17/2052	2.921%	Fixed income corporate bonds	640,836	480,599
Midamerican Energy	9/15/2037	6.500%	Fixed income corporate bonds	363,570	319,607
Midamerican Energy Holdings	5/15/2037	5.950%	Fixed income corporate bonds	870,234	620,630
Molson Coors Brewing	5/1/2042	5.000%	Fixed income corporate bonds	282,954	252,989
Morgan Stanley	7/24/2042	6.375%	Fixed income corporate bonds	650,445	513,846
Mosaic Co.	11/15/2041	4.875%	Fixed income corporate bonds	147,759	131,294
Mutual of Omaha Ins Co.	1/16/2064	6.144%	Fixed income corporate bonds	500,000	494,353
Mylan Inc.	11/29/2043	5.400%	Fixed income corporate bonds	124,228	111,957
Mylan N.V.	6/15/2046	5.250%	Fixed income corporate bonds	93,988	84,286
Nationwide Mutual Insurance Company	8/15/2039	9.375%	Fixed income corporate bonds	221,775	191,186
New England Power Company	11/25/2052	5.936%	Fixed income corporate bonds	350,000	353,482
Nevada Power Co	3/15/2054	6.000%	Fixed income corporate bonds	948,414	971,587
New York Life Ins Co Surplus	5/15/2069	4.450%	Fixed income corporate bonds	508,833	464,462
New York Life Insurance	11/15/2039	6.750%	Fixed income corporate bonds	181,884	166,357
Nextera Energy Cap	2/28/2053	5.380%	Fixed income corporate bonds	649,682	597,495
Nisource Finance Corp.	2/15/2043	5.250%	Fixed income corporate bonds	109,534	93,223
Nisource Finance Corp.	2/1/2042	5.800%	Fixed income corporate bonds	153,561	145,394
Norfolk Southern Corp.	8/15/2043	4.800%	Fixed income corporate bonds	76,543	66,299
Norfolk Southern Corp.	11/1/2047	3.942%	Fixed income corporate bonds	117,509	98,514
Norfolk Southern Corp.	5/15/2121	4.100%	Fixed income corporate bonds	249,343	173,401
Nucor Corp.	12/15/2055	2.979%	Fixed income corporate bonds	201,534	118,977
Nucor Corp.	4/1/2052	3.850%	Fixed income corporate bonds	198,130	148,238
Nutrien LTD	3/27/2053	5.800%	Fixed income corporate bonds	645,788	616,273
Occidental Pete Corp	10/1/2054	6.050%	Fixed income corporate bonds	375,688	355,796
Oklahoma Gas & Electric Co	4/1/2053	5.600%	Fixed income corporate bonds	621,944	609,707
Old Republic International Corporation	6/11/2051	3.850%	Fixed income corporate bonds	199,858	140,858
Oneok Partners LP	10/15/2043	5.150%	Fixed income corporate bonds	224,978	223,378
Oneok Partners LP	2/1/2041	6.125%	Fixed income corporate bonds	117,205	99,672
Oracle Corp	4/1/2060	3.850%	Fixed income corporate bonds	1,790,091	1,445,416
Oracle Corp	5/15/2045	4.125%	Fixed income corporate bonds	756,272	513,194
Orange	3/1/2031	9.000%	Fixed income corporate bonds	294,425	238,165
Otis Worldwide Corp	5/15/2050	3.362%	Fixed income corporate bonds	749,824	603,089
Pacific Lifecorp SR NT	9/15/2052	5.200%	Fixed income corporate bonds	349,482	328,748

Parker-Hannifin Corp	5/15/2038	6.250%	Fixed income corporate bonds	440,128	427,012
Parker-Hannifin Corp	6/14/2049	4.000%	Fixed income corporate bonds	300,427	234,550
Penn State Health	11/1/2049	3.806%	Fixed income corporate bonds	300,000	213,380
Pfizer Investment Enterprise	5/19/2053	5.300%	Fixed income corporate bonds	499,255	468,900
Phillips 66	5/1/2042	5.875%	Fixed income corporate bonds	240,552	199,031
Piedmont Fixed	1/1/2042	2.719%	Fixed income corporate bonds	450,000	309,641
PPG Industries Inc.	11/15/2040	5.500%	Fixed income corporate bonds	114,152	95,211
PPL Electric Utilities	7/15/2041	5.200%	Fixed income corporate bonds	152,067	140,877
Principal Financial Group	9/15/2042	4.625%	Fixed income corporate bonds	194,250	176,421
Progress Energy Inc.	12/1/2039	6.000%	Fixed income corporate bonds	109,404	101,139
Progress Energy Inc.	2/1/2042	6.500%	Fixed income corporate bonds	999,342	984,627
Prologis LP	6/15/2053	5.250%	Fixed income corporate bonds	648,882	607,533
Protective Life Corp.	10/15/2039	8.450%	Fixed income corporate bonds	186,396	182,152
Prudential Financial Inc.	12/14/2036	5.700%	Fixed income corporate bonds	353,814	308,071
Public Service Co of Colorado	4/1/2053	5.250%	Fixed income corporate bonds	645,437	604,238
Public Storage	8/1/2053	5.350%	Fixed income corporate bonds	648,258	618,929
Raymond James Financial	7/15/2046	4.950%	Fixed income corporate bonds	633,602	606,489
Republic Services Inc	3/1/2050	3.050%	Fixed income corporate bonds	338,592	219,063
Revvity Inc	3/15/2051	3.625%	Fixed income corporate bonds	374,996	255,266
Rio Tinto Fin USA Ltd.	3/9/2053	5.125%	Fixed income corporate bonds	369,296	347,529
Rio Tinto Fin USA Ltd.	11/2/2040	5.200%	Fixed income corporate bonds	262,744	217,149
Roche Holdings, Inc.	12/13/2051	2.607%	Fixed income corporate bonds	475,000	283,109
Roche Holdings, Inc.	3/8/2054	5.210%	Fixed income corporate bonds	336,954	310,941
Rockwell Automation Inc.	3/1/2049	4.200%	Fixed income corporate bonds	174,732	143,829
Rockwell Automation Inc.	8/15/2061	2.800%	Fixed income corporate bonds	199,522	112,278
Rogers Communication Inc.	11/15/2049	3.700%	Fixed income corporate bonds	243,835	175,319
Rogers	3/15/2044	5.000%	Fixed income corporate bonds	292,581	243,778
RTX Corporation	4/15/2047	4.350%	Fixed income corporate bonds	597,073	390,554
S&P Global Inc	3/1/2052	3.700%	Fixed income corporate bonds	332,728	317,745
S A Engie	4/1/2054	5.875%	Fixed income corporate bonds	639,912	635,767
S.C. Johnson & Son, Inc.	10/15/2046	4.750%	Fixed income corporate bonds	249,518	212,717
Shell Finance US Inc.	5/11/2045	4.375%	Fixed income corporate bonds	620,928	585,972
Shell International Finance BV	5/11/2045	4.375%	Fixed income corporate bonds	-	-
Sherwin Williams	6/1/2047	4.500%	Fixed income corporate bonds	504,048	505,203
Simon Property Group LP	2/1/2040	6.750%	Fixed income corporate bonds	324,240	277,034
Smurfit Kappa Treasury Unlimited	4/3/2054	5.777%	Fixed income corporate bonds	400,000	395,881
Societe Generale	4/10/2054	7.132%	Fixed income corporate bonds	300,000	286,106
Solventum Corp	4/30/2054	5.900%	Fixed income corporate bonds	438,392	438,392
Solventum Corp	3/8/2054	5.200%	Fixed income corporate bonds	-	-

Sonoco Products Co.	11/1/2040	5.750%	Fixed income corporate bonds	280,814	245,285
Southeast Alaska Regional Health	7/1/2051	3.235%	Fixed income corporate bonds	450,000	266,991
Southern Company	7/1/2046	4.400%	Fixed income corporate bonds	974,075	827,689
Stanley Black & Decker Inc.	11/15/2048	4.850%	Fixed income corporate bonds	343,028	213,086
STERIS plc. Fixed	3/15/2051	3.750%	Fixed income corporate bonds	757,055	582,768
Strykery Corp.	3/15/2046	4.625%	Fixed income corporate bonds	322,158	216,724
Sysco Corporation	10/1/2045	4.850%	Fixed income corporate bonds	667,927	613,952
T-Mobile USA, Inc.	11/15/2060	3.600%	Fixed income corporate bonds	833,963	761,623
T-Mobile USA, Inc.	4/15/2050	4.500%	Fixed income corporate bonds	357,245	287,376
Takeda Pharmaceutical Co Ltd	7/9/2050	3.175%	Fixed income corporate bonds	325,000	210,960
Texas Elec Mkt Stabilization FDG N LLC	2/1/2050	5.167%	Fixed income corporate bonds	199,979	191,134
Texas Instruments Inc	5/18/2063	5.050%	Fixed income corporate bonds	595,002	541,614
Telecom Italia Capital	7/18/2036	7.200%	Fixed income corporate bonds	23,063	25,113
Telefonica Emisiones SAU	6/20/2036	7.045%	Fixed income corporate bonds	273,714	274,904
Telefonica Emisiones SAU	3/6/2048	4.895%	Fixed income corporate bonds	480,171	424,447
Teva Pharmaceutical Industry	10/1/2046	4.100%	Fixed income corporate bonds	148,751	107,835
Time Warner Cable Inc.	6/15/2039	6.750%	Fixed income corporate bonds	386,565	343,267
Trans-canada Pipelines	1/15/2039	7.625%	Fixed income corporate bonds	503,761	376,608
Transcont Gas Pipe Corp.	8/15/2041	5.400%	Fixed income corporate bonds	124,173	117,988
Travelers Co Ince	5/25/2053	5.450%	Fixed income corporate bonds	622,525	609,026
Trinity Acquisitions plc	8/15/2043	6.125%	Fixed income corporate bonds	138,296	98,720
TTX Co	6/15/2044	4.650%	Fixed income corporate bonds	358,382	295,936
Tucson Elec Power Co	4/15/2053	5.500%	Fixed income corporate bonds	623,256	596,496
Tyson Foods Inc	9/28/2048	5.100%	Fixed income corporate bonds	120,898	111,074
UBS Group AG	5/15/2045	4.875%	Fixed income corporate bonds	212,379	224,088
Union Elec Co	3/15/2053	5.350%	Fixed income corporate bonds	498,970	479,363
Union Pacific Corp	9/16/2062	2.973%	Fixed income corporate bonds	296,588	187,360
Union Pacific Corp	3/20/2060	3.839%	Fixed income corporate bonds	591,703	500,506
United Health Group Inc.	2/15/2053	5.875%	Fixed income corporate bonds	610,664	527,157
United Health Group Inc.	2/15/2038	6.875%	Fixed income corporate bonds	1,281,235	932,540
United Parcel Service Sr Unsecured	4/1/2040	5.200%	Fixed income corporate bonds	205,971	146,238
Vale Overseas Limited	11/21/2036	6.875%	Fixed income corporate bonds	192,738	186,338
Valero Energy Corporation	6/15/2037	6.625%	Fixed income corporate bonds	249,162	209,799
Verizon Communications Inc.	3/16/2037	5.250%	Fixed income corporate bonds	1,076,409	951,921
Verizon Communications Inc.	10/30/2056	2.987%	Fixed income corporate bonds	787,784	515,859
Verizon Communications Inc.	3/22/2061	3.700%	Fixed income corporate bonds	538,241	356,574
Vodafone Group Plc	2/10/2053	5.625%	Fixed income corporate bonds	779,512	761,904
Vulcan Materials Co.	6/15/2047	4.500%	Fixed income corporate bonds	406,843	313,733
Voya Financial Inc	7/15/2043	5.200%	Fixed income corporate bonds	654,747	668,832

Wachovia Bank NA	2/1/2037	5.850%	Fixed income corporate bonds	416,369	357,148
Walgreen Co.	9/15/2042	4.400%	Fixed income corporate bonds	-	-
Walt Disney Co	3/23/2050	4.700%	Fixed income corporate bonds	362,359	244,331
Walmart Inc	4/15/2053	4.500%	Fixed income corporate bonds	224,377	196,098
Walmart Inc	9/9/2052	4.500%	Fixed income corporate bonds	280,332	240,361
Warner Media Holdings Inc	3/15/2052	5.141%	Fixed income corporate bonds	627,656	597,230
Wellpoint, Inc.	12/15/2034	5.950%	Fixed income corporate bonds	1,061	1,038
Wells Fargo & Co.	4/4/2051	5.013%	Fixed income corporate bonds	1,234,342	977,814
Western & Southern Life Insurance Co.	4/28/2061	3.750%	Fixed income corporate bonds	565,040	432,379
Westvaco Corp.	1/15/2030	8.200%	Fixed income corporate bonds	120,013	113,440
Weyerhaeuser Co	3/15/2032	7.375%	Fixed income corporate bonds	17,817	16,676
Williams Partners LP	4/15/2040	6.300%	Fixed income corporate bonds	1,154,228	1,016,170
Willis North America	9/15/2048	5.050%	Fixed income corporate bonds	310,755	265,011
WW Grainger Inc	6/15/2045	4.600%	Fixed income corporate bonds	383,727	268,036
Wyeth, LLC	4/1/2037	2.652%	Fixed income corporate bonds	493,329	365,497
XSTRATA FIN CDA LTD	11/15/2041	6.000%	Fixed income corporate bonds	316,192	297,333
XSTRATA FIN CDA LTD	11/15/2037	6.900%	Fixed income corporate bonds	112,718	108,103
Zoetis Inc.	9/12/2047	3.950%	Fixed income corporate bonds	290,384	213,911
Total fixed income corporate bonds				\$ 137,752,401	\$ 115,305,406

***Municipal Bonds***

Sacramento City CA	7/1/2038	5.650%	Municipal bonds	96,955	97,599
California Mun Fin Auth Rev	2/1/2046	3.280%	Municipal bonds	500,000	370,261
University of CA Regents Medical Center Revenue	5/15/2049	6.583%	Municipal bonds	259,264	214,744
New York NY Taxable Fiscal 2024 Subser B-1	10/1/2053	5.828%	Municipal bonds	500,000	523,366
Total municipal bonds				1,356,219	1,205,970

***Government Bonds***

	2/15/2042	2.375%	Government bonds	164,118	160,356
United States Treasury	5/15/2051	2.250%	Government bonds	83,843	78,740
United States Treasury	5/15/2044	4.625%	Government bonds	1,357,773	1,334,395
United States Treasury	8/15/2041	1.750%	Government bonds	1,240,299	1,199,393
Total municipal bonds				2,846,033	2,772,884



