

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 2024 This Form is Open to Public Inspection
--	---	---

Part I	Annual Report Identification Information
For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024	
A	This return/report is for: ☐ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.) ☒ a single-employer plan ☐ a DFE (specify) _____ ☐ 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
1a	Name of plan SPECTRUM HEALTH PENSION PLAN
1b	Three-digit plan number (PN) ▶ 001
1c	Effective date of plan 01/01/1961
2a	Plan sponsor's name (employer, if for a single-employer plan) 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) COREWELL HEALTH 100 MICHIGAN ST. NE GRAND RAPIDS, MI 49503
2b	Employer Identification Number (EIN) 38-3382353
2c	Plan Sponsor's telephone number 616-391-2543
2d	Business code (see instructions) 622000

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	10/14/2025	CELESTE MCINTYRE
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	10/14/2025	CELESTE MCINTYRE
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address ☒ Same as Plan Sponsor	3b Administrator's EIN 3c Administrator's telephone number
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN 4d PN
5 Total number of participants at the beginning of the plan year	5 3809
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	 6a(1) 2186 6a(2) 2032 6b 653 6c 880 6d 3565 6e 28 6f 3593 6g(1) 6g(2) 6h 0
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7

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

1A 1D 3H

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

9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
---	---

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

a Pension Schedules

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

b General Schedules

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

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

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

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

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

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

Receipt Confirmation Code _____

SCHEDULE SB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500 or 5500-SF.	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	
▶ Round off amounts to nearest dollar.	
▶ Caution: A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.	
A Name of plan SPECTRUM HEALTH PENSION PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF COREWELL HEALTH	D Employer Identification Number (EIN) 38-3382353
E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B	F Prior year plan size: ☐ 100 or fewer ☐ 101-500 ☒ More than 500

Part I	Basic Information			
1	Enter the valuation date: Month 01 Day 01 Year 2024			
2	Assets:			
a	Market value	2a	231004550	
b	Actuarial value	2b	254105005	
3	Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a	For retired participants and beneficiaries receiving payment	640	86321088	86321088
b	For terminated vested participants	998	34547974	34547974
c	For active participants	2192	81028047	81028047
d	Total	3830	201897109	201897109
4	If the plan is in at-risk status, check the box and complete lines (a) and (b). ☐			
a	Funding target disregarding prescribed at-risk assumptions	4a		
b	Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b		
5	Effective interest rate	5	5.10 %	
6	Target normal cost			
a	Present value of current plan year accruals	6a	1206021	
b	Expected plan-related expenses	6b	1205000	
c	Target normal cost	6c	2411021	

Statement by Enrolled Actuary

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

SIGN HERE	Signature of actuary RANDALL S. REITSMA Type or print name of actuary DELOITTE CONSULTING LLP Firm name 37 OTTAWA AVE, NW GRAND RAPIDS, MI 49503 Address of the firm	09/02/2025 Date 23-06022 Most recent enrollment number 616-336-7942 Telephone number (including area code)
--------------------------	---	--

Part II Beginning of Year Carryover and Prefunding Balances

	(a) Carryover balance	(b) Prefunding balance
7 Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	82465043
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	6500591
9 Amount remaining (line 7 minus line 8)	0	75964452
10 Interest on line 9 using prior year's actual return of 9.92 %	0	7535674
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year)		0
b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of 5.23 %		0
b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		
c Total available at beginning of current plan year to add to prefunding balance		0
d Portion of (c) to be added to prefunding balance		
12 Other reductions in balances due to elections or deemed elections		3704946
13 Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	79795180

Part III Funding Percentages

14 Funding target attainment percentage	14	86.33 %
15 Adjusted funding target attainment percentage	15	125.85 %
16 Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	81.51 %
17 If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls**18** Contributions made to the plan for the plan year by employer(s) and employees:

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
Totals ►			18(b)	0	18(c) 0

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

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

20 Quarterly contributions and liquidity shortfalls:

- a** Did the plan have a "funding shortfall" for the prior year? ☒ Yes ☐ No
- b** If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? ☒ Yes ☐ No
- c** If line 20a is "Yes," see instructions and complete the following table as applicable:

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

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

21 Discount rate:			
a Segment rates:	1st segment: 4.75 %	2nd segment: 4.87 %	3rd segment: 5.59 %
	☐ N/A, full yield curve used		
b Applicable month (enter code)	21b	4	
22 Weighted average retirement age	22	62	
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
-----------------	--

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

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

31 Target normal cost and excess assets (see instructions):			
a Target normal cost (line 6c)	31a	2411021	
b Excess assets, if applicable, but not greater than line 31a	31b	0	
32 Amortization installments:	Outstanding Balance	Installment	
a Net shortfall amortization installment	27587284	2676368	
b Waiver amortization installment	0	0	
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	33		
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33).....	34	5087389	
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement		5087389	5087389
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)			
a Total (excess, if any, of line 37 over line 36)	38a	0	
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b		
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	39	0	
40 Unpaid minimum required contributions for all years	40	0	

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

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

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

For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024		
A Name of plan SPECTRUM HEALTH PENSION PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 COREWELL HEALTH	D Employer Identification Number (EIN) 38-3382353	

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
NORTHERN TRUST CORPORATION
36-2723087

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
NORTHERN TRUST INVESTMENTS, INC.
36-3608252

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
WCM INVESTMENT MANAGEMENT, LLC
95-3046237

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
PIMCO
33-0629048

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

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

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

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

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

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

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

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

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

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

DELOITTE CONSULTING LLP

06-1454513

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
11 50	NONE	681879	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

NISA INVESTMENT ADVISORS, LLC

48-1140940

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27 28 50 51	NONE	299891	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

PIMCO

33-0629048

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27 28 50 51	NONE	329901	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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)

THE BANK OF NEW YORK MELLON

13-5160382

(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?
19 21 50 59 62 65 99	NONE	39154	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

WCM INVESTMENT MANAGEMENT, LLC

95-3046237

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27 28 50 51	NONE	32331	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

SPECTRUM HEALTH SYSTEM

38-3382353

(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?
14 50	PLAN SPONSOR	181416	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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)

MERCER INVESTMENTS LLC

13-2834414

(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?
16 50	NONE	50000	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

FOREMOST GRAPHICS, LLC

38-3563640

(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?
49 50	NONE	5961	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

DELOITTE TAX LLP

86-1065772

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
10 50	NONE	10206	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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 CORPORATION

36-2723087

(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?
19 21 50 59 62 65 99	NONE	106936	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

GEORGE JOHNSON & COMPANY

38-2029668

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
10 50	NONE	17900	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

WILLIS TOWER WATSON

53-0181291

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
11 50	NONE	28256	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

a Name:	GEORGE JOHNSON & COMPANY	b EIN:	38-2029668
c Position:	AUDITOR		
d Address:	1001 WOODWARD AVE SUITE 850 DETROIT, MI 48226	e Telephone:	313-965-2655

Explanation: LARGER FIRM MORE EXPERIENCED WITH SIMILAR SIZED HEALTH SYSTEMS

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024		
A Name of plan SPECTRUM HEALTH PENSION PLAN	B Three-digit plan number (PN) ▶	001
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 COREWELL HEALTH	D Employer Identification Number (EIN) 38-3382353	

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)		
a Name of MTIA, CCT, PSA, or 103-12 IE: NTGI-QM COLLECTIVE DAILY S & P 500			
b Name of sponsor of entity listed in (a): NORTHERN TRUST INVESTMENTS, N.A.			
c EIN-PN 45-6138589-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 12030568	
a Name of MTIA, CCT, PSA, or 103-12 IE: WCM FOCUSED INTL GROWTH FUND			
b Name of sponsor of entity listed in (a): WCM INVESTMENT MANAGEMENT			
c EIN-PN 20-8941519-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 3977589	
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)**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)

Part II Information on Participating Plans (to be completed by DFEs, other than DCGs)

(Complete as many entries as needed to report all participating plans. DCGs must report each participating plan using Schedule DCG.)

a Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2024
		This Form is Open to Public Inspection
For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024		
A Name of plan SPECTRUM HEALTH PENSION PLAN		B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 COREWELL HEALTH		D Employer Identification Number (EIN) 38-3382353

Part I	Asset and Liability Statement		
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.			
Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a	956093	1001207
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		
(2) Participant contributions.....	1b(2)		
(3) Other	1b(3)	7531303	5880029
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	0	6542592
(2) U.S. Government securities	1c(2)	54736493	44003708
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)	133967791	135202502
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	96002	96002
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)	16617413	16008157
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	25135382	20577761
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other.....	1c(15)		

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities.....	1d(1)		
(2) Employer real property.....	1d(2)		
e Buildings and other property used in plan operation.....	1e		
f Total assets (add all amounts in lines 1a through 1e).....	1f	239040477	229311958
Liabilities			
g Benefit claims payable.....	1g		
h Operating payables.....	1h		
i Acquisition indebtedness.....	1i		
j Other liabilities.....	1j	8035927	15807360
k Total liabilities (add all amounts in lines 1g through 1j).....	1k	8035927	15807360
Net Assets			
l Net assets (subtract line 1k from line 1f).....	1l	231004550	213504598

Part II Income and Expense Statement

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

Income		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers.....	2a(1)(A)		
(B) Participants.....	2a(1)(B)		
(C) Others (including rollovers).....	2a(1)(C)		
(2) Noncash contributions.....	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B), (C), and line 2a(2)	2a(3)		
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	30805	
(B) U.S. Government securities.....	2b(1)(B)	2239471	
(C) Corporate debt instruments.....	2b(1)(C)	7463211	
(D) Loans (other than to participants).....	2b(1)(D)		
(E) Participant loans.....	2b(1)(E)		
(F) Other.....	2b(1)(F)	143402	
(G) Total interest. Add lines 2b(1)(A) through (F).....	2b(1)(G)		9876889
(2) Dividends: (A) Preferred stock.....	2b(2)(A)		
(B) Common stock.....	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)	919081	
(D) Total dividends. Add lines 2b(2)(A) , (B), and (C).....	2b(2)(D)		919081
(3) Rents.....	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds.....	2b(4)(A)	673557477	
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)	674868334	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result.....	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate.....	2b(5)(A)		
(B) Other.....	2b(5)(B)	-6272201	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B).....	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		3791994
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		-645523
c Other income	2c		-3653866
d Total income. Add all income amounts in column (b) and enter total	2d		2705517

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	18190813	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		18190813
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)	181416	
(2) Contract administrator fees	2i(2)		
(3) Recordkeeping fees	2i(3)		
(4) IQPA audit fees	2i(4)	19150	
(5) Investment advisory and investment management fees	2i(5)	663127	
(6) Bank or trust company trustee/custodial fees	2i(6)	149983	
(7) Actuarial fees	2i(7)	710135	
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)	290845	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		2014656
j Total expenses. Add all expense amounts in column (b) and enter total	2j		20205469

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		-17499952
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name: **PLANTE & MORAN, PLLC**

(2) EIN: **33-1498605**

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

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

Part IV Compliance Questions

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

During the plan year:

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

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

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

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

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

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year 556445.

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation		Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.		OMB No. 1210-0110 2024 This Form is Open to Public Inspection.	
For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024					
A Name of plan SPECTRUM HEALTH PENSION PLAN				B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 COREWELL HEALTH				D Employer Identification Number (EIN) 38-3382353	
Part I Distributions					
All references to distributions relate only to payments of benefits during the plan year.					
1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....				1	0
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 36-2723087					
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.					
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year				3	213
Part II Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)					
4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ☐ Yes ☒ No ☐ N/A					
If the plan is a defined benefit plan, go to line 8.					
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____					
If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.					
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)				6a	
b Enter the amount contributed by the employer to the plan for this plan year				6b	
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....				6c	
If you completed line 6c, skip lines 8 and 9.					
7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ☐ Yes ☐ No ☐ N/A					
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ☐ Yes ☒ No ☐ N/A					
Part III Amendments					
9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box..... ☐ Increase ☐ Decrease ☐ Both ☒ No					
Part IV ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.					
10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ☐ Yes ☐ No					
11 a Does the ESOP hold any preferred stock? ☐ Yes ☐ No					
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ☐ Yes ☐ No					
12 Does the ESOP hold any stock that is not readily tradable on an established securities market? ☐ Yes ☐ No					
For Paperwork Reduction Act Notice, see the Instructions for Form 5500.				Schedule R (Form 5500) 2024 v. 240311	

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

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

a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment).....

14a

b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....

14b

c The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....

14c

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

a The corresponding number for the plan year immediately preceding the current plan year.....

15a

b The corresponding number for the second preceding plan year.....

15b

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

a Enter the number of employers who withdrew during the preceding plan year.....

16a

b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers.....

16b

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

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

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

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

a Enter the percentage of plan assets held as:

Public Equity: 7.9 % Private Equity: 0.0 % Investment-Grade Debt and Interest Rate Hedging Assets: 81.5 %

High-Yield Debt: 5.1 % Real Assets: 0.0 % Cash or Cash Equivalents: 3.3 % Other: 2.2 %

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_____.

Spectrum Health Pension Plan

Financial Report
December 31, 2024

Independent Auditor's Report	1-3
Statement of Net Assets Available for Benefits	4
Statement of Changes in Net Assets Available for Benefits	5
Statement of Accumulated Plan Benefits	6
Statement of Changes in Accumulated Plan Benefits	7
Notes to Financial Statements	8-12
Schedule of Assets Held at End of Year	13-76
Schedule of Reportable Transactions	77-78

Independent Auditor's Report

To the Plan Administrator
Spectrum Health Pension Plan

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

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

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

Management has obtained a certification from a qualified institution as of December 31, 2024 and for the year 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 audit and on the procedures performed as described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section:

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

Basis for Opinion

We conducted our audit 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 audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the 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 also responsible for maintaining a current plan instrument, including all plan amendments; administering the Plan; and determining that the Plan's transactions that are presented and disclosed in the financial statements are in conformity with the Plan's provisions, including maintaining sufficient records with respect to each of the participants, to determine the benefits due or that 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 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 audit did not extend to the certified investment information except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of GAAP.

Accordingly, the objective of the 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.

To the Plan Administrator
Spectrum Health Pension Plan

Supplemental Schedules Required by ERISA

The supplemental schedules of assets held at end of year as of December 31, 2024 and reportable transactions for the year ended December 31, 2024 are presented for the purpose of additional analysis and are not a required part of the financial statements but are supplemental 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 audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the 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 information in the supplemental schedules related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Report on Prior Year Financial Statements

Predecessor auditors performed an audit of the 2023 financial statements of the Plan. In accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA, the prior year audit did not extend to any statements or information related to assets held for investment of the Plan that were certified to by a qualified institution. Their report dated October 7, 2024 indicated that (a) the amounts and disclosures in the 2023 financial statements, other than those agreed to or derived from the certified investment information, were presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America, and (b) the information in the 2023 financial statements related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C). Their report also indicated that the form and content of the 2023 supplemental schedules, other than the information in the 2023 supplemental schedules that agreed to or is derived from the certified investment information, were presented, in all material respects, in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA, and the information in the 2023 supplemental schedules related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determines meets the requirements of ERISA Section 103(a)(3)(C).

Plante & Moreau, PLLC

Grand Rapids, Michigan
October 13, 2025

Spectrum Health Pension Plan

Statement of Net Assets Available for Benefits

December 31, 2024 and 2023		
	2024	2023
Assets		
Investments at fair value:		
Money market fund	\$ 6,542,592	\$ 5,936,584
Mutual funds	20,577,761	19,198,798
Common/collective trust funds	16,008,157	16,617,413
Government securities	44,003,708	54,736,493
Corporate stocks	96,002	96,002
Cash and cash equivalents	1,001,207	956,093
Corporate bonds and notes	135,202,502	133,967,791
Total investments at fair value	223,431,929	231,509,174
Accrued interest and dividends	2,095,301	1,988,832
Due from broker for securities sold	3,784,728	5,542,471
Total assets	229,311,958	239,040,477
Liabilities - Due to broker for securities purchased	15,807,360	8,035,927
Net Assets Available for Benefits	\$ 213,504,598	\$ 231,004,550

Spectrum Health Pension Plan

Statement of Changes in Net Assets Available for Benefits

Years Ended December 31, 2024 and 2023

	2024	2023
Additions		
Investment income (loss):		
Interest and dividends	\$ 11,165,459	\$ 9,350,379
Net realized and unrealized (losses) gains on investments	(8,459,942)	13,162,275
Total additions	2,705,517	22,512,654
Deductions		
Benefits paid directly to participants or beneficiaries	18,190,813	20,413,831
Administrative expenses	2,014,656	1,882,848
Total deductions	20,205,469	22,296,679
Net (Decrease) Increase	(17,499,952)	215,975
Net Assets Available for Benefits		
Beginning of year	231,004,550	230,788,575
End of year	<u><u>\$ 213,504,598</u></u>	<u><u>\$ 231,004,550</u></u>

Spectrum Health Pension Plan

Statement of Accumulated Plan Benefits

December 31, 2023

Actuarial Present Value of Accumulated Plan Benefits

Vested benefits:

Participants currently receiving benefit payments

\$ 83,492,468

Other vested participants

113,478,926

Total Actuarial Present Value of Accumulated Plan Benefits

\$ 196,971,394

Spectrum Health Pension Plan

Statement of Changes in Accumulated Plan Benefits

Year Ended December 31, 2023

Actuarial Present Value of Accumulated Plan Benefits - Beginning of year	\$ 209,781,723
(Decrease) increase during the year attributable to:	
Benefits accumulated including changes due to plan experience	(2,244,654)
Interest due to the decrease in the discount period	10,984,128
Benefits paid	(20,413,831)
Changes in actuarial assumptions	<u>(1,135,972)</u>
Net decrease	<u>(12,810,329)</u>
Actuarial Present Value of Accumulated Plan Benefits - End of year	<u><u>\$ 196,971,394</u></u>

December 31, 2024 and 2023

Note 1 - Plan Description

The following description of Spectrum Health Pension Plan (the "Plan") provides only general information. Participants should refer to the plan agreement for a more complete description of the Plan's provisions.

General

The Plan is a noncontributory defined benefit pension plan. The Plan was amended to freeze years of benefit service accrued benefits and accrued benefits based on compensation changes of the Plan as of March 31, 2004. Effective March 31, 2004, no additional employees will become eligible to participate in the Plan. Corewell Health is the sole corporate member of Spectrum Health. Spectrum Health System (the "System") serves as the plan sponsor and the plan administrator.

The Northern Trust Company (Northern Trust) serves as the trustee of the Plan starting on October 2, 2023, and The Bank of New York Mellon/BNY Mellon, N.A. (Mellon) served as the trustee of the Plan prior to October 2, 2023. The trustee, together with several investment managers, manages the Plan's investments. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Eligibility

Eligible employees become participants on the first day of the month after attaining age 18 and completing one year of service with the System. Affiliates that have been merged into the Plan have various vesting schedules up to five years, benefit caps, or a freeze on accrual of benefits.

Funding Policy

Contributions are made by the System in actuarially determined amounts. Contributions to provide benefits under the Plan are made solely by the System. The System's actuarially determined minimum required contributions for 2024 and 2023 were \$0.

Pension Benefits

Participants with five years of continuous service, as defined by the Plan, are entitled to pension benefits upon retirement. Pension benefits are provided to participants under several types of retirement options based on years of service and age. Retirement benefits are paid to beneficiaries or participants in various forms of joint and survivor annuities, including a lump-sum payment option.

Party-in-interest Transactions

Certain plan assets are in investment funds managed by the Plan's trustee. Therefore, these transactions qualify as party-in-interest transactions, as defined under ERISA guidelines.

Note 2 - Summary of Significant Accounting Policies

Investment Valuation

The Plan's investments are stated at fair value.

The common/collective trust funds are valued at net asset value per share (NAV) (or its equivalent) of the funds, which is based on the fair value of the funds' underlying net assets. There are no unfunded commitments on these investments. The WCM Focused International Growth Fund can be redeemed as of each calendar year month-end date. There are no redemption restrictions on the Northern Trust index funds. The U.S. government securities and corporate bonds and notes are valued using quoted market prices and/or other market data for the same or comparable instruments and transactions in establishing the prices, discounted cash flow models, and other pricing models. These models are primarily industry-standard models that consider various assumptions, including time value and yield curve, as well as other relevant economic measures. All other investments are valued based on quoted market prices reported in active markets. See Note 4 for additional information.

December 31, 2024 and 2023

Note 2 - Summary of Significant Accounting Policies (Continued)

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded as earned. Dividends are recorded on the ex-dividend date.

Benefit Payments

Distributions to beneficiaries are recorded when distributed by the Plan.

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of additions and deductions during the reporting period. Actual results could differ from those estimates.

Risks and Uncertainties

Contributions to the Plan and the accumulated plan benefits are reported based on certain assumptions pertaining to interest rates, inflation rates, and employee demographics. Due to the changing nature of these assumptions, it is at least reasonably possible that changes in these assumptions will occur in the near term and, due to the uncertainties inherent in setting assumptions, that the effect of such changes could be material to the financial statements. Investment securities are exposed to various risks, such as interest rate, market, and credit risks. 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 financial statements.

Subsequent Events

The financial statements and related disclosures include evaluation of events up through and including October 13, 2025, which is the date the financial statements were available to be issued.

Note 3 - Certified Information

The Northern Trust Company (the "Trustee") holds the Plan's investments and executes all investment transactions. Prior to October 2, 2023, The Bank of New York Mellon/BNY Mellon, N.A. held the Plan's investments and executed all investment transactions. The investment balances and related investment income and losses included in the accompanying financial statements, supplemental schedule of assets held at end of year, and supplemental schedule of reportable transactions are based solely on information certified by the Northern Trust Company and The Bank of New York Mellon/BNY Mellon, N.A.

Note 4 - Fair Value Measurements

Accounting standards require certain assets and liabilities be reported at fair value in the financial statements and provide a framework for establishing that fair value. The framework for determining fair value is based on a hierarchy that prioritizes the valuation techniques and inputs used to measure fair value.

Level 1

Fair values determined by Level 1 inputs use quoted prices in active markets for identical assets that the Plan has the ability to access.

Level 2

Fair values determined by Level 2 inputs use other inputs that are observable, either directly or indirectly. These Level 2 inputs include quoted prices for similar assets in active markets, quoted prices for identical or similar assets in markets that are not active, and inputs other than quoted prices that are observable for the asset.

December 31, 2024 and 2023

Note 4 - Fair Value Measurements (Continued)

Level 3

Level 3 inputs are unobservable inputs, including inputs that are available in situations where there is little, if any, market activity for the related asset. These Level 3 fair value measurements are based primarily on management's own estimates using pricing models, discounted cash flow methodologies, or similar techniques taking into account the characteristics of the asset.

In instances where inputs used to measure fair value fall into different levels of the fair value hierarchy, fair value measurements in their entirety are categorized based on the lowest level input that is significant to the valuation. The Plan's assessment of the significance of particular inputs to these fair value measurements requires judgment and considers factors specific to each asset.

The following tables present information about the Plan's assets measured at fair value on a recurring basis at December 31, 2024 and 2023:

Assets Measured at Fair Value on a Recurring Basis at December 31, 2024				
	Investments (at Fair Value)	Level 1	Level 2	Level 3
Cash and cash equivalents	\$ 1,001,207	\$ 1,001,207	\$ -	\$ -
Money market funds	6,542,592	6,542,592	-	-
Mutual funds	20,577,761	20,577,761	-	-
Governmental securities	44,003,708	44,003,708	-	-
Corporate stocks	96,002	2	-	96,000
Corporate bonds and notes	135,202,502	-	135,202,502	-
Total	207,423,772	\$ 72,125,270	\$ 135,202,502	\$ 96,000

Investments measured at NAV -
Common/collective trust funds

16,008,157

Total investments at fair
value

\$ 223,431,929

Assets Measured at Fair Value on a Recurring Basis at December 31, 2023				
	Investments (at Fair Value)	Level 1	Level 2	Level 3
Cash and cash equivalents	\$ 956,093	\$ 956,093	\$ -	\$ -
Money market funds	5,936,584	5,936,584	-	-
Mutual funds	19,198,798	19,198,798	-	-
Government securities	54,736,493	54,710,560	25,933	-
Corporate stocks	96,002	2	-	96,000
Corporate bonds and notes	133,967,791	-	133,967,791	-
Total	214,891,761	\$ 80,802,037	\$ 133,993,724	\$ 96,000

Investments measured at NAV -
Common/collective trust funds

16,617,413

Total investments at fair
value

\$ 231,509,174

December 31, 2024 and 2023

Note 5 - Accumulated Plan Benefits

Accumulated plan benefits are those future periodic payments, including lump-sum distributions, that are attributable under the Plan's provisions to service rendered by employees as of the valuation date. Accumulated plan benefits include benefits expected to be paid to (1) retired or terminated employees or their beneficiaries, (2) beneficiaries of employees who have died, and (3) present employees or their beneficiaries. The actuarial present value of accumulated plan benefits is determined by an independent actuary and is that amount that results from applying actuarial assumptions to adjust the accumulated plan benefits to reflect the time value of money (through discounts for interest) and the probability of payment (by means of decrements, such as for death, disability, withdrawal, or retirement) between the valuation date and the expected date of payment. The effect of plan amendments on accumulated plan benefits is recognized during the year in which such amendments become effective.

The statement of accumulated plan benefits as of December 31, 2023 and changes therein for the year then ended was based on an actuarial valuation as of January 1, 2024.

The more significant assumptions used in the valuation of the Plan at January 1, 2024 are summarized as follows:

- Investment return - 5.50 percent per annum
- Mortality tables used - Pri-2012 table issued by the Society of Actuaries in October 2019 and then projected generationally using the MP-2021 projection scale
- Actuarial method - Projected unit credit method
- Retirement - At normal retirement age (65)

In addition, the rate of lump-sum cash-outs was based on the December 2023 segment rates, and the lump-sum election rate was assumed to be 75 percent for eligible participants.

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

Note 6 - Tax Status

The Plan has received a determination letter from the Internal Revenue Service indicating that the Plan, as designed, is qualified for tax-exempt treatment under the applicable section of the Internal Revenue Code (IRC). Accordingly, no provision for income taxes has been made in the accompanying financial statements.

Note 7 - Plan Termination

Although it has not expressed any intention to do so, the System has the right under the Plan to terminate the Plan subject to the provisions set forth in ERISA. In the event the Plan terminates, the net assets of the Plan will be allocated for payment of plan benefits to the participants in an order of priority determined in accordance with ERISA, applicable regulations thereunder, and the plan agreement.

Certain benefits under the Plan are insured by the Pension Benefit Guaranty Corporation (PBGC) if the Plan terminates. Generally, the PBGC guarantees most vested normal age retirement benefits, early retirement benefits, and certain disability and survivors' 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.

December 31, 2024 and 2023

Note 7 - Plan Termination (Continued)

Whether all participants receive their benefits should the Plan be terminated at some future time will depend on the sufficiency, at that time, of the Plan's net assets to provide those benefits, the priority of those 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 then-existing assets and the PBGC guarantee, while other benefits may not be provided for at all.

Spectrum Health Pension Plan

Schedule of Assets Held at End of Year

**Form 5500, Schedule H, Line 4i
EIN 38-3382353, Plan No. 001
December 31, 2024**

(a)(b) Identity of Issuer	(c) Description of Investment	(d) Cost	(e) Current Value
The Northern Trust Company*	Various investments (see Appendix A for detailed listing)	\$ 229,395,918	\$ 223,431,929

*Denotes party in interest

5500 Supplemental Schedules

31 DEC 24

Account Name SPECTRUM HEALTH PENSION
Account number CORSHP

Page 151 of 318

◆ Schedule of Assets Held for Investment Purposes

Security Description / Asset ID	Shares/Par Value	Historical Cost	Current Value
<i>Non-Interest Bearing Cash - USD</i>			
USD - United States dollar	-305,856.690	-305,856.69	-305,856.69
Total - all currencies		-305,856.69	-305,856.69
Total Non-Interest Bearing Cash - USD		-305,856.69	-305,856.69

U.S. Government Securities**United States - USD**

FED HOME LN MTG 6.5% DUE 12-01-2053 CUSIP: 3132DWJ61	310,192.440	315,572.35	316,928.49
FEDERAL HOME LOAN MORTGAGE CORP 6% 06-01-2054 CUSIP: 3132DWLU5	188,195.820	190,298.32	189,210.75
FNMA SINGLE FAMILY MORTGAGE 4.5% MAT 30 YEARS SETTLES FEBRUARY SEDOL: BFYZPB1	1,600,000.000	1,505,500.00	1,503,687.28
FNMA 30 YEAR PASS-THROUGHS 6.5% 30 YEARS SETTLES FEBRUARY SEDOL: B8J5WD8	1,000,000.000	1,018,339.84	1,020,542.74
FNMA 30 YEAR PASS-THROUGHS 6% 30 YEARS SETTLES FEBRUARY CUSIP: 01F060626	1,000,000.000	1,001,679.69	1,004,187.38
TSY INFL IX N/B 1.75% 01-15-2034 SEDOL: BRF20G5	600,000.000	609,145.84	590,813.58
UNITED STATES OF AMER TREAS BONDS 4.125% 08-15-2044 SEDOL: BSLSLK5	1,000,000.000	907,322.11	905,937.50
UNITED STATES OF AMER TREAS BONDS DTD 4.0% 11-15-2052 SEDOL: BQXS7C3	300,000.000	309,210.56	261,761.72
UNITED STATES OF AMER TREAS BONDS 1.5% 02-15-2053 SEDOL: BMXHQN6	400,000.000	414,041.65	340,308.37

** All or a portion of this security participates in Securities Lending.

5500 Supplemental Schedules

31 DEC 24

Account number CORSHP
Account Name SPECTRUM HEALTH PENSION

Page 152 of 318

◆ **Schedule of Assets Held for Investment Purposes**

Security Description / Asset ID	Shares/Par Value	Historical Cost	Current Value
U.S. Government Securities			
United States - USD			
UNITED STATES OF AMER TREAS BONDS 2.875% 05-15-2052 SEDOL: BPSLLZ1	861,000.000	681,175.09	603,170.86
UNITED STATES OF AMER TREAS BONDS 3.375%DUE 08-15-2042 REG SEDOL: BJLVKG0	3,700,000.000	3,108,288.83	3,057,558.60
UNITED STATES OF AMER TREAS BONDS 4.0% 11-15-2042 SEDOL: BL56GP6	1,100,000.000	1,088,536.76	990,816.41
UNITED STATES OF AMER TREAS BONDS 4.375% 08-15-2043 SEDOL: BQC4SL8	350,000.000	343,456.46	329,669.92
UNITED STATES OF AMER TREAS BONDS 4.5% 11-15-2054 CUSIP: 912810UE6	600,000.000	573,404.59	573,093.75
UNITED STATES OF AMER TREAS NOTES .625% DUE 08-15-2030 SEDOL: BMDNWC5	2,040,000.000	1,922,014.30	1,656,464.07
UNITED STATES OF AMER TREAS NOTES 3.875% 08-15-2033 SEDOL: BRT3QG6	400,000.000	393,541.46	380,734.38
UNITED STATES OF AMER TREAS NOTES 4.0% 02-15-2034 SEDOL: BS2G1B9	1,700,000.000	1,639,608.52	1,627,816.40
UNITED STATES OF AMER TREAS NOTES 4.25% 11-15-2034 SEDOL: BTKW387	0.000	0.00	0.00
UNITED STATES TREAS BDS DTD 00300 4.75% 11-15-2053 SEDOL: BRBS4M1	375,000.000	384,344.99	371,601.56
UNITED STATES TREAS BDS DTD 00305 4.75% 05-15-2054 SEDOL: BQSB5H8	1,200,000.000	1,203,990.81	1,167,937.50
UNITED STATES TREAS BDS WIT 1 7/8 08/15/41 1.75% DUE 08-15-2041 REG SEDOL: BLDBLR0	2,000,000.000	1,520,278.70	1,296,640.62
UNITED STATES TREAS BDS 1.875% DUE 02-15-2041 REG SEDOL: BMT9GQ9	2,750,000.000	2,187,974.25	1,844,433.58
UNITED STATES TREAS BDS 15/05/2042 3.25%DUE 05-15-2042 REG SEDOL: BMDPZG6	1,400,000.000	1,294,147.40	1,140,015.63
UNITED STATES TREAS BDS 2.25% 08-15-2049 SEDOL: BK9DLC8	4,300,000.000	2,857,466.76	2,666,671.88
UNITED STATES TREAS BDS 2% 11-15-2041 SEDOL: BPBMD5	2,600,000.000	2,030,069.23	1,747,789.06
UNITED STATES TREAS BDS 3.0% DUE 08-15-2048 SEDOL: BFZLQN7	1,100,000.000	842,266.17	804,546.88
UNITED STATES TREAS BDS 4.625% 05-15-2044 SEDOL: BPZRN8	100,000.000	103,943.18	97,046.88

** All or a portion of this security participates in Securities Lending.

5500 Supplemental Schedules

31 DEC 24

Account number CORSHP
Account Name SPECTRUM HEALTH PENSION

Page 153 of 318

◆ **Schedule of Assets Held for Investment Purposes**

Security Description / Asset ID	Shares/Par Value	Historical Cost	Current Value
U.S. Government Securities			
United States - USD			
UNITED STATES TREAS NTS 1.375% 11-15-2031 SEDOL: BMCNFW7	1,563,000.000	1,385,549.63	1,277,141.96
UNITED STATES TREAS SEC STRIPPED 08-15-2038 SEDOL: B4P9XY4	875,000.000	490,749.90	447,919.86
UNITED STATES TREAS SEC STRIPPED INT PMT00841 08-15-2035 (UNDDATE) REG SEDOL: B4Q1GC8	3,690,000.000	2,246,412.67	2,223,963.48
UNITED STATES TREAS SEC STRIPPED INT PMT00842 02-15-2036 (UNDDATE) REG SEDOL: B156388	3,790,000.000	2,248,265.65	2,225,977.44
UNITED STATES TREAS SEC STRIPPED INT PMT00889 11-15-2034 (UNDDATE) REG SEDOL: B2RGMJ7	2,480,000.000	1,567,781.75	1,551,111.66
UNITED STATES TREAS 2.375% DUE 02-15-2042 REG SEDOL: BNYF3R9	3,825,000.000	2,827,552.02	2,726,059.56
US TREASURY N/B 1.25% DUE 08-15-2031 REG SEDOL: BMWVP09	3,200,000.000	2,658,400.28	2,611,249.98
US TREASURY N/B 4.25% 08-15-2054 SEDOL: BR2NN95	210,000.000	192,191.01	192,117.19
UTD STATES TREAS ZERO CPN 0% DUE 11-15-2037 SEDOL: B4QJWQ8	4,165,000.000	2,258,409.26	2,220,341.13
UTD STATES TREAS 3.625% DUE 03-31-2028 SEDOL: BRPT260	280,000.000	276,678.09	274,203.13
WI TREASURY SEC 3.875% 05-15-2043 SEDOL: BLB3TM9	400,000.000	358,139.19	352,421.88
Total United States - USD		44,955,747.31	42,591,893.06
Total U.S. Government Securities		44,955,747.31	42,591,893.06

Corporate Debt Instruments - Preferred**United States - USD**

ALABAMA PWR CO 3.75% DUE 03-01-2045 SEDOL: BYZ5H95	185,000.000	179,237.27	141,768.47
ALABAMA PWR CO 6.125% DUE 05-15-2038 SEDOL: BG493F0	50,000.000	51,620.26	52,937.27
AMEREN ILL CO 4.15% DUE 03-15-2046 SEDOL: BD03C36	15,000.000	12,570.70	12,395.37
AMEREN ILLINOIS CO 3.25% DUE 03-15-2050 SEDOL: BKMJWW0	70,000.000	64,730.33	47,781.17

** All or a portion of this security participates in Securities Lending.

5500 Supplemental Schedules

31 DEC 24

Account number CORSHP
Account Name SPECTRUM HEALTH PENSION

Page 154 of 318

◆ **Schedule of Assets Held for Investment Purposes**

Security Description / Asset ID	Shares/Par Value	Historical Cost	Current Value
Corporate Debt Instruments - Preferred			
United States - USD			
ANTHEM INC 4.65% DUE 01-15-2043 SEDOL: BLSP6D8	60,000.000	69,766.38	52,136.29
BURL NORTHN DEB 5.05 DUE 03-01-2041 SEDOL: B3N60C7	105,000.000	122,523.22	99,387.58
BURL NORTHN SANTA 4.95% DUE 09-15-2041 SEDOL: B61QXW1	15,000.000	17,537.90	13,973.46
BURL NORTHN 4.4 DUE 03-15-2042 SEDOL: B787QZ8	60,000.000	55,862.47	52,091.46
BURLINGTON NORTHN SANTA 4.55 09-01-2044 SEDOL: BQ26P46	100,000.000	111,855.43	87,212.40
CENTERPOINT ENERGY HOUSTON ELEC LLC GENERAL MTG BD SER AF 3.35% 04-01-2051 SEDOL: BN92ZW4	40,000.000	27,792.31	27,427.06
CHUBB CORP 6.5% DUE 05-15-2038 SEDOL: B87C800	15,000.000	16,471.96	16,551.23
COMMONWEALTH EDISON 4.0% DUE 03-01-2049 BEO SEDOL: BHQ3TB5	100,000.000	116,209.09	77,104.93
DUKE ENERGY CAROLINAS LLC 3.45% DUE 04-15-2051 BEO SEDOL: BKP32L8	15,000.000	10,856.42	10,366.37
DUKE ENERGY FIXED 3.7% DUE 12-01-2047 SEDOL: BDRYRQ0	60,000.000	47,512.40	44,474.30
DUKE ENERGY FLA LLC 1ST MTG BD 3% 12-15-2051 SEDOL: BP8KQ42	150,000.000	101,607.69	93,538.11
DUKE ENERGY FLA 3.4% DUE 10-01-2046 SEDOL: BYQHNW5	20,000.000	14,025.66	14,181.33
DUKE ENERGY IND LLC 3.25% DUE 10-01-2049 SEDOL: BKDP7D3	255,000.000	244,578.15	171,648.37
DUKE ENERGY IND 3.75% DUE 05-15-2046 SEDOL: BYQHP07	85,000.000	79,230.64	63,436.33
DUKE ENERGY IND 4.2% DUE 03-15-2042 SEDOL: B5490M9	15,000.000	16,487.32	12,303.74
DUKE ENERGY IND 4.9 DUE 07-15-2043 SEDOL: BBWX683	52,000.000	60,520.58	47,252.92
DUKE ENERGY OH INC 3.7% DUE 06-15-2046 SEDOL: BYQHNY7	115,000.000	101,546.91	84,964.83
DUKE ENERGY OHIO INC 4.3% DUE 02-01-2049REG SEDOL: BHZRWQ4	30,000.000	35,678.97	24,125.05

** All or a portion of this security participates in Securities Lending.

5500 Supplemental Schedules

31 DEC 24

Account Name SPECTRUM HEALTH PENSION
Account number CORSHP

Page 155 of 318

◆ **Schedule of Assets Held for Investment Purposes**

Security Description / Asset ID	Shares/Par Value	Historical Cost	Current Value
Corporate Debt Instruments - Preferred			
United States - USD			
DUKE ENERGY PROGRESS LLC 3.6% 09-15-2047 SEDOL: BF58H68	55,000.000	62,213.25	40,059.94
DUKE ENERGY 3.7% DUE 10-15-2046 SEDOL: BD8G594	10,000.000	11,425.09	7,418.48
DUKE ENERGY 4 DUE 09-30-2042 SEDOL: B8GF9H4	315,000.000	345,467.41	256,082.53
DUKE ENERGY 4.15% DUE 12-01-2044 SEDOL: BSPCBB4	290,000.000	342,963.15	236,191.53
DUKE ENERGY 4.2% DUE 08-15-2045 SEDOL: BYV3CD2	120,000.000	123,462.94	97,308.81
DUKE ENERGY 4.25% DUE 12-15-2041 SEDOL: B799H27	135,000.000	115,561.93	114,562.02
DUKE ENERGY 4.375% DUE 03-30-2044 SEDOL: BJZD6S6	30,000.000	36,615.93	25,263.21
FL PWR & LT CO 3.7% 12-01-2047 SEDOL: BF3RG04	135,000.000	144,305.11	101,327.00
FLORIDA PWR CORP 5.65% DUE 04-01-2040 SEDOL: B4WTC62	115,000.000	154,276.93	115,894.96
FLORIDA PWR CORP 6.35% DUE 09-15-2037 SEDOL: B27Y LH2	25,000.000	26,940.57	26,586.86
FLORIDA PWR CORP 6.4% DUE 06-15-2038 SEDOL: B39XY20	70,000.000	75,961.19	75,388.44
GA PWR CO SR NT SER 2012A 4.3 DUE 03-15-2042 SEDOL: B78K6L3	95,000.000	76,474.81	80,856.76
GEORGIA PWR CO 4.3% DUE 03-15-2043 SEDOL: B9LV101	190,000.000	163,305.49	158,898.49
HOME DEPOT INC 4.4 DUE 03-15-2045 REG SEDOL: BR30BC4	120,000.000	105,495.33	102,662.39
JOHNSON & JOHNSON 4.85% DUE 05-15-2041 SEDOL: B4W6XQ0	140,000.000	140,959.42	135,087.76
JPMORGAN CHASE & CO 4.85 NOTES DUE 02-01-2044 SEDOL: BLSP4R8	35,000.000	33,068.43	32,232.75
JPMORGAN CHASE & CO 5.5 DUE 10-15-2040 SEDOL: B9L4NM6	45,000.000	43,259.69	44,807.50
JPMORGAN CHASE & 5.6% DUE 07-15-2041 SEDOL: B6QKFT9	165,000.000	170,128.27	166,588.67

** All or a portion of this security participates in Securities Lending.

5500 Supplemental Schedules

31 DEC 24

Account number CORSHP
Account Name SPECTRUM HEALTH PENSION

Page 156 of 318

◆ **Schedule of Assets Held for Investment Purposes**

Security Description / Asset ID	Shares/Par Value	Historical Cost	Current Value
Corporate Debt Instruments - Preferred			
United States - USD			
KY UTILS CO 4.65 DUE 11-14-2043 SEDOL: BFZBBB0	25,000.000	27,987.96	21,336.32
LOUISVILLE GAS & ELEC CO 4.25% 04-01-2049 SEDOL: BJH0CV0	70,000.000	81,729.63	55,668.50
MERCK & CO INC NEW 6.55% DUE 09-15-2037 SEDOL: BG5GXT4	55,000.000	71,262.41	60,970.40
MIDAMERICAN ENERGY CO 2.7% 08-01-2052 SEDOL: BN76669	100,000.000	99,353.38	60,613.14
MIDAMERICAN ENERGY CO 3.95% 08-01-2047 SEDOL: BDFFSG2	185,000.000	219,582.01	144,055.05
MIDAMERICAN ENERGY CO 4.25% 07-15-2049 SEDOL: BJ1STS6	75,000.000	66,596.27	60,902.42
MIDAMERICAN ENERGY CO 4.25% 05-01-2046 SEDOL: BZ4C9B0	35,000.000	31,118.68	28,884.45
MIDAMERICAN ENERGY 4.4% DUE 10-15-2044 SEDOL: BL9FK80	305,000.000	316,830.49	260,855.15
MIDAMERICAN ENERGY 4.8% DUE 09-15-2043 SEDOL: BDWGXK7	20,000.000	20,341.02	17,992.14
NEVADA PWR CO 3.125% DUE 08-01-2050 SEDOL: BKT3043	175,000.000	143,540.48	111,862.68
NEVADA PWR CO 5.375% DUE 09-15-2040 SEDOL: B64G771	35,000.000	40,196.05	33,709.90
PACIFICORP 4.1 DUE 02-01-2042 SEDOL: B6XX5C4	95,000.000	108,760.90	76,591.95
PACIFICORP 6.25% DUE 10-15-2037 SEDOL: B2853J0	30,000.000	35,479.49	31,480.67
PACIFICORP 6.35% DUE 07-15-2038 SEDOL: B3BQMW3	45,000.000	57,386.68	47,087.45
PACIFICORP 6% DUE 01-15-2039 SEDOL: B3KTPK2	50,000.000	52,529.47	51,020.64
PPL ELEC UTILS CORP 3.95% 06-01-2047 SEDOL: BZ1JSM8	65,000.000	77,057.53	51,078.07
S CAROLINA ELEC & 4.6% DUE 06-15-2043 SEDOL: BBHV6D7	165,000.000	202,936.63	143,810.24
SAN DIEGO GAS & FIXED 3.32% DUE 04-15-2050 SEDOL: BM7SRR6	85,000.000	59,252.64	57,490.06

** All or a portion of this security participates in Securities Lending.

5500 Supplemental Schedules

31 DEC 24

Account number CORSHP
Account Name SPECTRUM HEALTH PENSION

Page 157 of 318

◆ **Schedule of Assets Held for Investment Purposes**

Security Description / Asset ID	Shares/Par Value	Historical Cost	Current Value
Corporate Debt Instruments - Preferred			
United States - USD			
SOUTHERN CALIF GAS CO 4.3% 01-15-2049 SEDOL: BFZF9Z2	360,000.000	291,504.85	292,414.68
SOUTHN CAL GAS CO 3.95% DUE 02-15-2050 SEDOL: BJQLGX4	45,000.000	34,253.38	34,232.74
SOUTHN CAL GAS CO 4.125% DUE 06-01-2048 SEDOL: BF10906	130,000.000	102,919.66	102,356.54
UNION ELEC CO 3.25% DUE 10-01-2049 SEDOL: BKPGX14	35,000.000	24,699.81	24,151.65
UNION ELEC CO 4.0% DUE 04-01-2048 SEDOL: BFY3BS4	75,000.000	63,788.03	58,320.31
UNITEDHEALTH GROUP FIXED 4.25% DUE 06-15-2048 SEDOL: BG08PD3	40,000.000	34,063.45	32,139.16
UNITEDHEALTH GROUP 3.95 DUE 10-15-2042 SEDOL: BBNBGG4	25,000.000	25,158.40	20,084.88
WELLPOINT INC 5.1% DUE 01-15-2044 SEDOL: BCSCZN9	45,000.000	45,230.84	40,940.43
Total United States - USD		6,063,667.14	4,984,325.76
Total Corporate Debt Instruments - Preferred		6,063,667.14	4,984,325.76
Corporate Debt Instruments - Other			
Australia - USD			
PVTPL APA INFRASTRUCTURE LTD 5.75% 09-16-2044 CUSIP: 00188LAB3	100,000.000	98,962.23	97,878.14
PVTPL NBN CO LTD 2.625% DUE 05-05-2031 BEO CUSIP: 62878U2B7	200,000.000	174,691.28	172,872.91
PVTPL SANTOS FINANCE LTD 3.649% DUE 04-29-2031 BEO CUSIP: 803014AA7	100,000.000	100,450.79	88,069.86
PVTPL TRANSURBAN FIN CO PTY LTD GTD SR SECD NT 144A 4.125% DUE 02-02-2026 CUSIP: 89400PAE3	500,000.000	496,908.90	495,386.40
WOODSIDE FIN LTD 3.65% DUE 03-05-2025 SEDOL: BW9H1X5	200,000.000	200,000.00	199,571.65
WOODSIDE FIN LTD 5.1% 09-12-2034 CUSIP: 980236AR4	100,000.000	99,752.23	95,107.38
Total Australia - USD		1,170,765.43	1,148,886.34

** All or a portion of this security participates in Securities Lending.

5500 Supplemental Schedules

31 DEC 24

Account number CORSHP
Account Name SPECTRUM HEALTH PENSION

Page 158 of 318

◆ **Schedule of Assets Held for Investment Purposes**

Security Description / Asset ID	Shares/Par Value	Historical Cost	Current Value
Corporate Debt Instruments - Other			
Belgium - USD			
ANHEUSER BUSCH 8% DUE 11-15-2039 SEDOL: B3RQGZ8	195,000.000	264,166.69	242,471.78
ANHEUSER-BUSCH COS LLC CORP 4.7% 02-01-2036 SEDOL: BK5XW52	11,000.000	10,584.51	10,427.66
ANHEUSER-BUSCH COS LLC CORP 4.9% 02-01-2046 SEDOL: BJXS2M9	227,000.000	229,227.92	206,601.55
ANHEUSER-BUSCH 4.7% DUE 02-01-2036 SEDOL: BYMLCL3	100,000.000	98,136.35	94,796.92
ANHEUSER-BUSCH 4.9% DUE 02-01-2046 SEDOL: BYMLGZ5	485,000.000	425,085.31	439,008.96
ANHEUSER-BUSCH 4.95% DUE 01-15-2042 SEDOL: BDCMR69	210,000.000	203,653.69	195,379.56
Total Belgium - USD		1,230,854.47	1,188,686.43
Brazil - USD			
CSN RES S A GTD NT 144A 4.625% 06-10-2031 CUSIP: 12644VAD0	200,000.000	200,000.00	155,285.58
XP INC 6.75% DUE 07-02-2029 CUSIP: 98379XAB0	300,000.000	297,197.87	298,203.19
Total Brazil - USD		497,197.87	453,488.77
Canada - USD			
BELL CANADA FIXED 3.2% DUE 02-15-2052 SEDOL: BMYX9H8	200,000.000	199,928.69	127,833.46
CGI INC 2.3% 09-14-2031 CUSIP: 12532HAF1	100,000.000	99,713.93	82,830.41
ENBRIDGE INC SUB NT SER 2022-C FXD/FLTG 7.625% 01-15-2083 CUSIP: 29250NBP9	50,000.000	50,000.00	52,460.10
PETRO-CDA 6.8% DUE 05-15-2038 SEDOL: B2RJ2C9	17,000.000	22,363.82	18,103.04
PVTPL SOUTH BOW CDN INFRASTRUCTURE HLDGS 7.5% 03-01-2055 CUSIP: 836720AH5	100,000.000	100,000.00	103,402.13
PVTPL 6297782 LLC 5.584% 10-01-2034 SEDOL: BSMNPL8	100,000.000	100,000.00	97,295.66
TRANSCANADA TRUST 5.6% DUE 03-07-2082 CUSIP: 89356BAG3	100,000.000	100,000.00	94,824.83

** All or a portion of this security participates in Securities Lending.

5500 Supplemental Schedules

31 DEC 24

Account number CORSHP
Account Name SPECTRUM HEALTH PENSION

Page 159 of 318

◆ **Schedule of Assets Held for Investment Purposes**

Security Description / Asset ID	Shares/Par Value	Historical Cost	Current Value
Corporate Debt Instruments - Other			
Canada - USD			
Total Canada - USD		672,006.44	576,749.63
China - USD			
PVTPL LENOVO GROUP LTD NEW ISSUE 10YR 144A 6.536% 07-27-2032 CUSIP: 526250AE5	100,000.000	100,000.00	104,911.30
Total China - USD		100,000.00	104,911.30
Colombia - USD			
PVTPL GRUPO AVAL LTD 4.375% DUE 02-04-2030 CUSIP: 40053FAC2	200,000.000	199,378.41	176,148.19
Total Colombia - USD		199,378.41	176,148.19
Denmark - USD			
PVTPL DANSKE BANK A/S 5.427% 03-01-2028 CUSIP: 23636ABG5	200,000.000	200,000.00	201,733.63
Total Denmark - USD		200,000.00	201,733.63
France - USD			
PVTPL BNP PARIBAS 5.283%11-19-2030 CUSIP: 09659W2Z6	200,000.000	198,364.49	197,905.23
PVTPL BNP PARIBAS 8.0% 12-31-2049 CUSIP: 05602XDJ4	50,000.000	50,000.00	51,428.90
PVTPL ELECTRICITE DE FRANCE NT 144A 5.0%DUE 09-21-2048 CUSIP: 268317AT1	35,000.000	31,987.41	30,494.28
PVTPL SOCIETE GENERALE MEDIUM TERM NTS BOOK EN 1.488% DUE 12-14-2026 CUSIP: 83368RAZ5	200,000.000	200,000.00	193,021.56
PVTPL SOCIETE GENERALE 4.027% 01-21-2043 CUSIP: 83368RBK7	200,000.000	200,000.00	138,588.95
PVTPL SOCIETE GENERALE 7.132% 01-19-2055 CUSIP: 83368RBY7	135,000.000	135,872.68	128,747.76
TOTALENERGIES CAPITAL S.A. 5.638% 04-05-2064 SEDOL: BPW6WP9	475,000.000	475,000.00	455,091.05
TOTALENERGIES CAPITAL SA 5.488% 04-05-2054 SEDOL: BPW6WH1	10,000.000	9,975.04	9,600.81

** All or a portion of this security participates in Securities Lending.

5500 Supplemental Schedules

31 DEC 24

Account Name SPECTRUM HEALTH PENSION
Account number CORSHP

Page 160 of 318

◆ **Schedule of Assets Held for Investment Purposes**

Security Description / Asset ID	Shares/Par Value	Historical Cost	Current Value
Corporate Debt Instruments - Other			
France - USD			
Total France - USD		1,301,199.62	1,204,878.54
Germany - USD			
BAYER US FIN II 4.875% DUE 06-25-2048 SEDOL: BD103H7	35,000.000	28,914.10	27,306.43
DEUTSCHE BK AG N Y BRH 6.119% 07-14-2026 SEDOL: BM8C2G1	400,000.000	400,000.00	402,608.80
DEUTSCHE BK AG N Y FLTG RT 2.129% DUE 11-24-2026 CUSIP: 251526CE7	200,000.000	200,690.50	194,935.05
PVPTL BAYER US FIN II LLC 4.625% 06-25-2038 SEDOL: BYZMHJ6	45,000.000	37,423.38	37,492.01
PVTPL BAYER US FIN II LLC 4.4% DUE 07-15-2044 BEO SEDOL: BYVPTT3	10,000.000	7,841.42	7,501.21
PVTPL BAYER US FIN LLC 6.875% 11-21-2053 SEDOL: BLFDKP5	115,000.000	115,914.38	116,126.88
PVTPL BAYER US FINANCE LLC 6.375% 11-21-2030 CUSIP: 07274EAK9	500,000.000	499,721.92	514,487.16
PVTPL VOLKSWAGEN GROUP AMER FIN LLC 5.3% 03-22-2027 SEDOL: BNK9G21	200,000.000	199,837.98	200,181.98
Total Germany - USD		1,490,343.68	1,500,639.52
Hong Kong - USD			
PVTPL MELCO RESORTS FIN LTD 5.375% DUE 12-04-2029 BEO CUSIP: 58547DAD1	200,000.000	200,000.00	182,581.57
Total Hong Kong - USD		200,000.00	182,581.57
Ireland - USD			
AERCAP IRELAND CAP / GLOBA 3.3% DUE 01-30-2032 BEO SEDOL: BNWV1V3	400,000.000	398,933.27	348,605.64
PVTPL AVOLON HLDGS FDG LTD 4.95% 01-15-2028 CUSIP: 05401AAW1	300,000.000	298,815.29	297,299.08
Total Ireland - USD		697,748.56	645,904.72

** All or a portion of this security participates in Securities Lending.

5500 Supplemental Schedules

31 DEC 24

Account Name SPECTRUM HEALTH PENSION
Account number CORSHP

Page 161 of 318

◆ **Schedule of Assets Held for Investment Purposes**

Security Description / Asset ID	Shares/Par Value	Historical Cost	Current Value
Corporate Debt Instruments - Other			
Italy - USD			
PVTPL ENEL FIN INTL N V 5.5% 06-26-2034 CUSIP: 29278GBE7	200,000.000	196,931.37	197,943.14
PVTPL ENI S P A 5.95% 05-15-2054 CUSIP: 26874RAP3	200,000.000	197,706.53	192,492.01
PVTPL INTESA SANPAOLO SPA 4.95% DUE 06-01-2042 BEO CUSIP: 46115HBS5	300,000.000	232,022.40	230,673.74
PVTPL UNICREDIT SPA GLOBAL NT 4.625% DUE 04-12-2027 BEO CUSIP: 904678AB5	300,000.000	312,751.33	295,943.27
UNICREDIT SPA RCPT CL X 144A 1.982% 06-03-2027 CUSIP: 904678AW9	200,000.000	197,725.58	191,434.61
Total Italy - USD		1,137,137.21	1,108,486.77
Japan - USD			
SUMITOMO MITSUI FINL GROUP INC 5.8% 07-09-2034 SEDOL: BS6Z6W8	500,000.000	500,000.00	504,942.86
Total Japan - USD		500,000.00	504,942.86
Luxembourg - USD			
ARCELORMITTAL 6.8% DUE 11-29-2032 SEDOL: BPCPXG4	300,000.000	298,469.68	320,624.52
JAB HLDGS B V SUSTAINABILITY LKD SR NT 4.5% 04-08-2052 CUSIP: 46653KAC2	300,000.000	220,084.43	224,866.94
Total Luxembourg - USD		518,554.11	545,491.46
Mexico - USD			
BANCO MERCANTIL DEL NORTE S A INSTITUCIO 8.375% DUE 12-31-2049 CUSIP: 05971PAC2	200,000.000	200,000.00	200,633.80
PVTPL BANCO MERCANTIL DEL NORTE GRAND CAY 8.75% 12-31-2049 CUSIP: 05971PAE8	300,000.000	300,000.00	298,634.73
PVTPL BBVA MEXICO SA 8.125% 01-08-2039 CUSIP: 07336UAB9	100,000.000	100,000.00	101,824.60
Total Mexico - USD		600,000.00	601,093.13

** All or a portion of this security participates in Securities Lending.

5500 Supplemental Schedules

31 DEC 24

Account number CORSHP
Account Name SPECTRUM HEALTH PENSION

Page 162 of 318

◆ **Schedule of Assets Held for Investment Purposes**

Security Description / Asset ID	Shares/Par Value	Historical Cost	Current Value
Corporate Debt Instruments - Other			
Netherlands - USD			
COOPERATIEVE 5.25% DUE 05-24-2041 CUSIP: 21685WCJ4	20,000.000	19,750.72	19,427.84
PVTPL OCI N V 6.7% 03-16-2033 CUSIP: 67116NAA7	100,000.000	97,976.84	100,834.98
Total Netherlands - USD		117,727.56	120,262.82
Norway - USD			
ENERGI ASA SR NT 144A 8.0% DUE 11-15-2032/11-15-2022 CUSIP: 92212WAE0	200,000.000	198,466.94	223,902.28
PVTPL AKER BP ASA 5.125% 10-01-2034 CUSIP: 00973RAN3	200,000.000	199,383.04	187,852.07
Total Norway - USD		397,849.98	411,754.35
South Africa - USD			
PVTPL ANGLO AMERN CAP PLC 2.875% DUE 03-17-2031 BEO CUSIP: 034863BA7	200,000.000	199,678.96	173,818.99
PVTPL PROSUS N V 3.832% DUE 02-08-2051/12-08-2020 BEO CUSIP: 74365PAE8	200,000.000	199,986.82	129,295.10
Total South Africa - USD		399,665.78	303,114.09
Spain - USD			
BANCO SANTANDER SA FIXED 5.294% DUE 08-18-2027 SEDOL: BPLHS11	200,000.000	200,046.24	201,339.28
Total Spain - USD		200,046.24	201,339.28
Sweden - USD			
PVTPL SWEDBANK AB 5.407% 03-14-2029 CUSIP: 87020PAY3	200,000.000	200,000.00	201,539.91
Total Sweden - USD		200,000.00	201,539.91
Switzerland - USD			
PVTPL ROCHE HOLDINGS INC 2.076% DUE 12-13-2031 BEO SEDOL: BPK32Z2	200,000.000	200,000.00	165,917.73

** All or a portion of this security participates in Securities Lending.

5500 Supplemental Schedules

31 DEC 24

Account number CORSHP
Account Name SPECTRUM HEALTH PENSION

Page 163 of 318

◆ **Schedule of Assets Held for Investment Purposes**

Security Description / Asset ID	Shares/Par Value	Historical Cost	Current Value
Corporate Debt Instruments - Other			
Switzerland - USD			
PVTPL UBS GROUP AG 5.379% 09-06-2045 CUSIP: 902613BM9	225,000.000	225,000.00	214,587.57
PVTPL UBS GROUP AG 9.25% 12-31-2049 CUSIP: 902613BE7	200,000.000	216,568.74	229,186.20
Total Switzerland - USD		641,568.74	609,691.50
Taiwan - USD			
PVTPL TSMC GLOBAL LTD 1.375% DUE 09-28-2030/09-28-2020 BEO CUSIP: 872882AG0	200,000.000	198,924.59	164,689.31
Total Taiwan - USD		198,924.59	164,689.31
United Kingdom - USD			
ASTRAZENECA FIN LLC 5.0% 02-26-2034 SEDOL: BMG7M46	100,000.000	99,665.46	98,921.09
B A T CAP CORP FIXED 3.734% DUE 09-25-2040 SEDOL: BM9MPG1	370,000.000	339,166.73	279,978.50
B A T CAP CORP 4.758% DUE 09-06-2049 SEDOL: BJFSMZ8	80,000.000	61,114.07	64,853.39
B A T CAP CORP 5.282% DUE 04-02-2050 SEDOL: BM63653	200,000.000	176,674.78	175,583.41
B A T CAP CORP 7.75% DUE 10-19-2032 SEDOL: BQWR873	100,000.000	99,630.67	113,394.17
BARCLAYS PLC 9.625% 12-31-2049 CUSIP: 06738ECN3	200,000.000	200,000.00	220,074.20
HSBC HLDGS PLC 7.39% 11-03-2028 SEDOL: BMGHHF2	200,000.000	200,000.00	212,054.52
HSBC HOLDINGS PLC 5.546% 03-04-2030 SEDOL: BSHSKJ1	300,000.000	300,000.00	302,098.80
LLOYDS BKG GROUP PLC 5.679% 01-05-2035 SEDOL: BRJCSM2	200,000.000	200,000.00	199,220.82
PVTPL IMPERIAL BRANDS FIN PLC 3.5% 07-26-2026 CUSIP: 45262BAB9	200,000.000	199,567.53	195,706.76
PVTPL ROLLS-ROYCE 3.625% DUE 10-14-2025 CUSIP: 77578JAB4	200,000.000	200,284.40	196,034.82
PVTPL STANDARD CHARTERED PLC 7.767% DUE 11-16-2028/11-16-2022 BEO CUSIP: 853254CN8	300,000.000	300,000.00	320,569.30

** All or a portion of this security participates in Securities Lending.

5500 Supplemental Schedules

31 DEC 24

Account number CORSHP
Account Name SPECTRUM HEALTH PENSION

Page 164 of 318

◆ **Schedule of Assets Held for Investment Purposes**

Security Description / Asset ID	Shares/Par Value	Historical Cost	Current Value
Corporate Debt Instruments - Other			
United Kingdom - USD			
REYNOLDS AMERN INC FIXED 5.85% DUE 08-15-2045 SEDOL: BZ0HGQ3	75,000.000	63,907.11	71,520.47
REYNOLDS AMERN INC 7.25% DUE 06-15-2037 SEDOL: BG492J7	515,000.000	565,916.34	566,324.07
SMITH & NEPHEW PLC FIXED 2.032% DUE 10-14-2030 SEDOL: BL68NK5	200,000.000	200,000.00	167,584.57
Total United Kingdom - USD		3,205,927.09	3,183,918.89
United States - USD			
\$ GEN CORP NEW FIXED 4.625% DUE 11-01-2027 SEDOL: BMTW141	200,000.000	199,891.66	198,705.22
ABBVIE INC FIXED 4.5% DUE 05-14-2035 SEDOL: BXDZFY1	25,000.000	24,301.53	23,418.87
ABBVIE INC 4.05% DUE 11-21-2039 REG SEDOL: BJDRSG2	139,000.000	124,476.13	118,887.85
ABBVIE INC 4.4% DUE 11-06-2042 SEDOL: BCZM189	405,000.000	369,409.87	351,093.15
ABBVIE INC 4.45% DUE 05-14-2046 SEDOL: BYP8MQ6	245,000.000	239,557.15	208,529.40
ABBVIE INC 4.55% DUE 03-15-2035 REG SEDOL: BMWB8H7	322,000.000	306,857.83	302,824.42
ABBVIE INC 4.625% DUE 10-01-2042 REG SEDOL: BL69TS8	45,000.000	54,768.41	39,864.48
ABBVIE INC 4.75% 03-15-2045 SEDOL: BLKFQT2	225,000.000	270,999.86	200,877.20
ABBVIE INC 4.85% DUE 06-15-2044 REG SEDOL: BMW97K7	60,000.000	75,081.98	54,461.93
ACCENTURE CAP INC 4.5% 10-04-2034 SEDOL: BRXF8P1	95,000.000	94,903.67	90,289.65
AEP TEX INC FIXED 3.8% DUE 10-01-2047 SEDOL: BFXQYR4	80,000.000	59,597.40	57,599.88
AEP TEX INC SR NT SER J 3.45% 05-15-2051 SEDOL: BMTQPS5	85,000.000	59,559.50	56,458.18
AEP TEX INC 4.15% DUE 05-01-2049 SEDOL: BKBTGX0	15,000.000	17,259.55	11,345.42
AEP TEX INC 5.4% DUE 06-01-2033 SEDOL: BMJ0DJ4	200,000.000	199,725.67	198,297.19

** All or a portion of this security participates in Securities Lending.

5500 Supplemental Schedules

31 DEC 24

Account number CORSHP
Account Name SPECTRUM HEALTH PENSION

Page 165 of 318

◆ **Schedule of Assets Held for Investment Purposes**

Security Description / Asset ID	Shares/Par Value	Historical Cost	Current Value
Corporate Debt Instruments - Other			
United States - USD			
AEP TEX INC 5.7% 05-15-2034 CUSIP: 00108WAT7	55,000.000	54,868.89	55,353.85
AEP TRANSM CO LLC FIXED 3.65% DUE 04-01-2050 SEDOL: BM5JB68	55,000.000	40,664.34	39,790.00
AEP TRANSM CO LLC 3.15% DUE 09-15-2049 SEDOL: BK7CR74	20,000.000	20,002.65	13,198.63
AEP TRANSM CO LLC 4.25% DUE 09-15-2048 SEDOL: BG0ZDS5	65,000.000	61,546.93	51,999.88
AEP TRANSM CO LLC 5.15% DUE 04-01-2034 SEDOL: BSB7641	205,000.000	204,712.87	201,712.06
AEP TRANSMISSION CO LLC SR NT SER O 4.5% 06-15-2052 SEDOL: BPQCM64	55,000.000	49,927.62	45,608.22
AEP TRANSMISSION CO LLC 2.75% 08-15-2051 SEDOL: BM9STY5	150,000.000	136,897.26	90,177.38
AETNA INC NEW 4.75% DUE 03-15-2044 SEDOL: BK1KRP2	15,000.000	15,458.12	12,418.30
ALABAMA POWER CO 3.7% 12-01-2047 SEDOL: BZ4F287	40,000.000	32,349.79	29,881.80
ALABAMA PWR CO 4.15% DUE 08-15-2044 SEDOL: BQ5C541	230,000.000	263,478.27	189,215.66
ALCON FIN CORP 5.375% DUE 12-06-2032 SEDOL: BPCPX31	200,000.000	199,123.20	200,086.74
ALLY FINANCIAL INC FIXED 4.7% DUE 12-31-2049 SEDOL: BN0ZM87	400,000.000	400,000.00	349,573.68
ALLY FINANCIAL INC 6.184% 07-26-2035 SEDOL: BNM9JJ7	200,000.000	205,696.38	197,684.96
ALTRIA GROUP INC 3.4% DUE 02-04-2041 SEDOL: BKPSXY3	270,000.000	211,165.05	195,103.61
ALTRIA GROUP INC 3.7% DUE 02-04-2051/02-04-2021 REG SEDOL: BKPSY06	410,000.000	315,760.33	278,954.87
ALTRIA GROUP INC 3.875% DUE 09-16-2046 SEDOL: BD91617	175,000.000	138,409.13	126,973.27
ALTRIA GROUP INC 4.45% DUE 05-06-2050/05-06-2020 REG CUSIP: 02209SBK8	90,000.000	83,121.24	69,888.79
ALTRIA GROUP INC 4.5% DUE 05-02-2043 SEDOL: B7ZKNH1	90,000.000	98,529.71	73,510.36

** All or a portion of this security participates in Securities Lending.

5500 Supplemental Schedules

31 DEC 24

Account Name SPECTRUM HEALTH PENSION
Account number CORSHP

Page 166 of 318

◆ **Schedule of Assets Held for Investment Purposes**

Security Description / Asset ID	Shares/Par Value	Historical Cost	Current Value
Corporate Debt Instruments - Other			
United States - USD			
ALTRIA GROUP INC 5.8% DUE 02-14-2039 SEDOL: BFZ57Z8	100,000.000	117,288.17	98,732.22
AMAZON COM INC FIXED 4.25% DUE 08-22-2057 CUSIP: 023135BM7	105,000.000	134,601.36	86,150.19
AMAZON COM INC NT 3.1% 05-12-2051 CUSIP: 023135CB0	690,000.000	503,287.86	466,078.93
AMAZON COM INC 2.5% DUE 06-03-2050 CUSIP: 023135BT2	300,000.000	220,528.80	179,287.83
AMEREN ILL CO 3.7% 12-01-2047 CUSIP: 02361DAR1	60,000.000	59,156.16	45,237.77
AMERICAN EXPRESS CO 5.915% 04-25-2035 SEDOL: BNNWQ50	105,000.000	105,000.00	107,291.35
AMERICAN HOMES 4 RENT 3.625% 04-15-2032 SEDOL: BNDB2B5	100,000.000	89,300.46	89,461.09
AMERICAN TOWER CORP 5.55% 07-15-2033 SEDOL: BRJVG6M6	100,000.000	99,703.02	100,823.34
AMERN EXPRESS CO 5.519% DUE 07-26-2035 CUSIP: 025816DW6	105,000.000	106,226.38	103,855.92
AMGEN INC FIXED 3.15% 02-21-2040 CUSIP: 031162CR9	180,000.000	142,201.55	134,266.96
AMGEN INC NEW ISSUE 30YR 4.2% 02-22-2052 SEDOL: BN7KZX1	545,000.000	442,063.26	421,483.97
AMGEN INC 2.77% 09-01-2053 SEDOL: BN0THC8	385,000.000	246,467.56	224,574.42
AMGEN INC 3.375% 02-21-2050 CUSIP: 031162CS7	114,000.000	90,370.31	78,030.58
AMGEN INC 4.4% 05-01-2045 CUSIP: 031162BZ2	25,000.000	26,225.97	20,752.56
AMGEN INC 4.663% DUE 06-15-2051 CUSIP: 031162CF5	200,000.000	175,716.00	167,856.18
AMGEN INC 4.95% DUE 10-01-2041 CUSIP: 031162BE9	120,000.000	145,927.80	108,295.87
AMGEN INC 5.6% DUE 03-01-2043 SEDOL: BMTY5V2	105,000.000	104,800.73	102,452.60
AMGEN INC 5.65% DUE 06-15-2042 CUSIP: 031162BH2	20,000.000	19,146.91	19,596.90

** All or a portion of this security participates in Securities Lending.

5500 Supplemental Schedules

31 DEC 24

Account number CORSHP
Account Name SPECTRUM HEALTH PENSION

Page 167 of 318

◆ **Schedule of Assets Held for Investment Purposes**

Security Description / Asset ID	Shares/Par Value	Historical Cost	Current Value
Corporate Debt Instruments - Other			
United States - USD			
AMGEN INC 5.75% DUE 03-02-2063 SEDOL: BMTY619	325,000.000	327,540.48	312,739.17
AMGEN INC 5.75% DUE 03-15-2040 CUSIP: 031162BC3	35,000.000	35,862.16	34,733.68
AMGEN INC 6.4% DUE 02-01-2039 SEDOL: B3L2H37	30,000.000	30,998.75	31,487.24
ANTHEM INC FIXED 3.7% 09-15-2049 SEDOL: BK6V1D6	135,000.000	133,909.88	96,298.36
ANTHEM INC 3.125% DUE 05-15-2050 SEDOL: BMBLB46	56,000.000	37,154.60	35,882.20
ANTHEM INC 3.6% DUE 03-15-2051 SEDOL: BLF8T19	320,000.000	260,289.39	223,141.00
APPALACHIAN POWER CO 5.65% 04-01-2034 SEDOL: BQ9D8G3	100,000.000	99,718.88	100,362.66
APPALACHIAN PWR CO FIXED 3.7% DUE 05-01-2050 SEDOL: BMF6PM3	50,000.000	46,299.17	34,758.22
APPALACHIAN PWR CO 4.4% DUE 05-15-2044 SEDOL: BMJ71T1	165,000.000	193,304.96	134,181.29
APPLE INC FIXED 2.95% 09-11-2049 CUSIP: 037833DQ0	170,000.000	116,517.98	113,466.03
APPLE INC 2.65% DUE 05-11-2050 REG CUSIP: 037833DW7	1,305,000.000	1,016,017.49	813,531.82
APPLE INC 2.65% 02-08-2051 SEDOL: BKP9GX6	105,000.000	71,309.53	64,863.43
APPLE INC 3.75% DUE 09-12-2047 SEDOL: BF58H35	120,000.000	108,104.88	94,511.60
APPLE INC 3.85% DUE 08-04-2046 CUSIP: 037833CD0	160,000.000	140,338.22	129,164.45
APPLE INC 4.375% DUE 05-13-2045 SEDOL: BXC5WP2	65,000.000	59,576.27	57,461.37
ARES CAP CORP SR NT 3.2% 11-15-2031 SEDOL: BNTYT95	100,000.000	98,247.39	85,977.05
ARIZONA PUBLIC SERVICE CO 5.7% 08-15-2034 SEDOL: BS5WL25	100,000.000	99,743.40	101,109.80
AT&T INC CORP 4.65% 06-01-2044 SEDOL: BJ11MN1	30,000.000	33,734.14	25,518.41

** All or a portion of this security participates in Securities Lending.

5500 Supplemental Schedules

31 DEC 24

Account number CORSHP
Account Name SPECTRUM HEALTH PENSION

Page 168 of 318

◆ **Schedule of Assets Held for Investment Purposes**

Security Description / Asset ID	Shares/Par Value	Historical Cost	Current Value
Corporate Debt Instruments - Other			
United States - USD			
AT&T INC 3.5% DUE 09-15-2053 REG CUSIP: 00206RKJ0	60,000.000	43,078.16	40,423.35
AT&T INC 3.55% DUE 09-15-2055 SEDOL: BNSLTY2	86,000.000	58,787.74	58,024.91
AT&T INC 3.65% DUE 06-01-2051 SEDOL: BMHWV76	170,000.000	121,984.11	120,196.97
AT&T INC 3.65% DUE 09-15-2059 CUSIP: 00206RLV2	70,000.000	46,527.07	46,488.10
AT&T INC 3.8% 12-01-2057 CUSIP: 00206RMN9	1,632,000.000	1,219,472.96	1,128,268.69
AT&T INC 4.85% DUE 03-01-2039 SEDOL: BGKCWK1	30,000.000	28,014.39	27,749.40
AT&T INC 5.35% DUE 09-01-2040 SEDOL: B4WPQV3	25,000.000	24,721.67	24,225.65
AT&T INC 6.3% DUE 01-15-2038 SEDOL: BFPC4D6	30,000.000	30,535.78	32,041.96
AUTOZONE INC 6.55% 11-01-2033 SEDOL: BMTQVD2	100,000.000	99,768.45	107,627.41
BANK AMER CORP 1.898% DUE 07-23-2031 CUSIP: 06051GJF7	700,000.000	702,322.98	588,734.88
BANK AMER CORP 2.831% 10-24-2051 SEDOL: BN6NBF5	50,000.000	33,706.10	30,785.07
BANK AMER CORP 2.972% DUE 07-21-2052 BEO CUSIP: 06051GKB4	205,000.000	137,918.12	130,571.42
BANK AMER CORP 3.311% DUE 04-22-2042 CUSIP: 06051GJW0	975,000.000	744,093.17	729,800.86
BANK AMER CORP 3.946% 01-23-2049 SEDOL: BD49X71	50,000.000	40,608.82	38,631.23
BANK AMER CORP 4.875% DUE 04-01-2044 SEDOL: BLBP4H5	35,000.000	31,976.37	32,051.30
BANK AMER CORP 5% DUE 01-21-2044 SEDOL: BJ7B592	270,000.000	263,733.89	252,403.66
BANK OF AMERICA CORPORATION 2.676% DUE 06-19-2041/06-19-2020 REG SEDOL: BMYXXT8	1,380,000.000	998,037.85	959,554.92
BANK OF AMERICA CORPORATION 4.33% 03-15-2050 CUSIP: 06051GHS1	345,000.000	299,354.77	282,813.54

** All or a portion of this security participates in Securities Lending.

5500 Supplemental Schedules

31 DEC 24

Account number CORSHP
Account Name SPECTRUM HEALTH PENSION

Page 169 of 318

◆ **Schedule of Assets Held for Investment Purposes**

Security Description / Asset ID	Shares/Par Value	Historical Cost	Current Value
Corporate Debt Instruments - Other			
United States - USD			
BANK OF AMERICA CORPORATION 5.468% 01-23-2035 CUSIP: 06051GMA4	150,000.000	150,000.00	150,202.86
BECTON DICKINSON & CO 4.874% 02-08-2029 SEDOL: BPSQS22	200,000.000	198,564.71	199,435.53
BERKSHIRE HATHAWAY FIN CORP 2.85% DUE 10-15-2050 SEDOL: BN0XP59	585,000.000	462,175.51	367,771.27
BERKSHIRE HATHAWAY FINANCE CORP 3.85% 03-15-2052 SEDOL: BKP9NP7	490,000.000	418,827.27	371,289.17
BGC GROUP INC 4.375% 12-15-2025 SEDOL: BSRH0Y3	400,000.000	400,018.73	396,246.47
BIO-RAD LABORATORIES 3.7% 03-15-2032 SEDOL: BMD4WM8	100,000.000	99,803.37	89,580.57
BLACKROCK FUNDING INC. 5.35% 01-08-2055 SEDOL: BRC16H8	110,000.000	109,696.60	105,209.05
BLUE OWL FINANCE LLC 3.125% 06-10-2031 SEDOL: BRJZ275	100,000.000	99,153.46	87,737.03
BOARDWALK PIPELINES LP 3.6% DUE 09-01-2032/02-16-2022 BEO SEDOL: BMCDSJ5	100,000.000	99,927.75	87,366.61
BOEING CO FIXED 3.5% DUE 03-01-2039 SEDOL: BJBC2K1	315,000.000	309,625.63	233,883.87
BOEING CO FIXED 3.55% DUE 03-01-2038 CUSIP: 097023BY0	273,000.000	207,700.73	206,700.13
BOEING CO FIXED 3.825% 03-01-2059 SEDOL: BJBC2L2	17,000.000	16,247.22	10,960.54
BOEING CO FIXED 3.95% DUE 08-01-2059 SEDOL: BKPHQD0	290,000.000	197,213.41	192,414.41
BOEING CO SR NT 5.875 DUE 02-15-2040 SEDOL: BG48P39	70,000.000	87,031.12	67,718.25
BOEING CO 3.25% DUE 02-01-2028 SEDOL: BMHXM2	200,000.000	199,982.67	188,176.42
BOEING CO 3.25% DUE 02-01-2035 SEDOL: BKPHQH4	95,000.000	75,996.73	75,793.68
BOEING CO 3.375% DUE 06-15-2046 SEDOL: BD72429	85,000.000	83,055.29	55,116.68
BOEING CO 3.75% DUE 02-01-2050 SEDOL: BJGV2H0	100,000.000	94,147.08	68,452.35

** All or a portion of this security participates in Securities Lending.

5500 Supplemental Schedules

31 DEC 24

Account Name SPECTRUM HEALTH PENSION
Account number CORSHP

Page 170 of 318

◆ **Schedule of Assets Held for Investment Purposes**

Security Description / Asset ID	Shares/Par Value	Historical Cost	Current Value
Corporate Debt Instruments - Other			
United States - USD			
BOEING CO 3.85% DUE 11-01-2048 SEDOL: BGYTGR3	120,000.000	114,786.10	82,391.85
BOEING CO 3.9% 05-01-2049 SEDOL: BK1WFJ8	145,000.000	142,428.77	101,076.88
BOEING CO 5.93% DUE 05-01-2060 SEDOL: BM8R6Q4	720,000.000	756,711.62	667,260.91
BOEING CO 6.298% 05-01-2029 CUSIP: 097023DQ5	400,000.000	400,000.00	414,662.09
BP CAP MKTS AMER INC 3.0% DUE 02-24-2050 SEDOL: BLGM4V5	219,000.000	170,065.10	139,465.65
BP CAP MKTS AMER INC 4.699% 04-10-2029 SEDOL: BRBCFK8	300,000.000	299,951.29	298,453.47
BP CAP MKTS AMER INC 5.227% 11-17-2034 SEDOL: BPZRNN4	330,000.000	329,174.39	325,301.48
BP CAP MKTS AMER 2.772% DUE 11-10-2050 SEDOL: BMF3XC0	356,000.000	246,846.91	213,900.10
BP CAP MKTS AMER 2.939% DUE 06-04-2051 SEDOL: BM9GT05	45,000.000	27,992.95	27,907.89
BRISTOL MYERS FIXED 4.25% DUE 10-26-2049 SEDOL: BMW2G98	470,000.000	394,721.96	380,375.28
BRISTOL MYERS FIXED 4.35% DUE 11-15-2047 SEDOL: BMXWR94	150,000.000	125,300.63	123,972.03
BRISTOL MYERS FIXED 4.55% DUE 02-20-2048 SEDOL: BMYBXL4	118,000.000	134,399.09	100,465.16
BRISTOL MYERS SQUIBB CO CORP 4.625% 05-15-2044 SEDOL: BMWV9B8	4,000.000	5,279.06	3,531.03
BRISTOL MYERS SQUIBB CO 2.35% DUE 11-13-2040 SEDOL: BMCWH17	525,000.000	342,074.64	348,858.81
BRISTOL MYERS SQUIBB CO 5.875% 02-22-2064 SEDOL: BPK6XW5	125,000.000	127,295.18	120,583.70
BRISTOL MYERS SQUIBB CO 6.4% 11-15-2063 SEDOL: BNDS035	45,000.000	48,929.48	48,289.85
BRISTOL MYERS 2.55% DUE 11-13-2050 SEDOL: BMXF715	305,000.000	197,964.92	176,755.64
BRISTOL-MYERS SQUIBB CO 3.55% 03-15-2042 SEDOL: BP96188	225,000.000	177,377.46	174,078.65

** All or a portion of this security participates in Securities Lending.

5500 Supplemental Schedules

31 DEC 24

Account Name SPECTRUM HEALTH PENSION
Account number CORSHP

Page 171 of 318

◆ **Schedule of Assets Held for Investment Purposes**

Security Description / Asset ID	Shares/Par Value	Historical Cost	Current Value
Corporate Debt Instruments - Other			
United States - USD			
BRISTOL-MYERS SQUIBB CO 3.7% SEDOL: BP96199	280,000.000	215,660.83	204,115.06
BRISTOL-MYERS SQUIBB CO 3.9% SEDOL: BP961B1	55,000.000	43,523.45	39,423.16
BRISTOL-MYERS SQUIBB CO 6.25% SEDOL: BNDSD24	115,000.000	127,837.94	121,905.91
BROADCOM INC 4.3% DUE 11-15-2032 BEO SEDOL: BKPVK30	200,000.000	199,827.50	188,673.68
BURL NORTH SANTA FIXED 4.7% DUE SEDOL: BD04819	65,000.000	81,616.45	57,493.96
BURL NORTHN SANTA FIXED 3.05% SEDOL: BK97PV7	180,000.000	122,110.80	118,399.32
BURL NORTHN SANTA FIXED 3.55% DUE SEDOL: BJQV485	50,000.000	46,744.60	36,186.04
BURL NORTHN SANTA 3.9% DUE 08-01-2046 SEDOL: BYP8NL8	40,000.000	45,915.42	31,324.66
BURL NORTHN SANTA 4.15% DUE 04-01-2045 SEDOL: BD04808	55,000.000	46,503.70	45,268.61
BURLINGTON NORTHERN SANTA FE LLC 5.5% SEDOL: BR3XVJ0	120,000.000	120,658.06	118,246.72
BURLINGTON NORTHN SANTA FE LLC SEDOL: BD00GW4	45,000.000	57,780.98	43,111.28
BURLINGTON NORTHN SANTA FE LLC 2.875% SEDOL: BNW2JM9	660,000.000	430,904.69	411,447.72
BURLINGTON NORTHN SANTA FE LLC 3.3% SEDOL: BN7GF39	65,000.000	60,389.93	44,638.56
BURLINGTON NORTHN SANTA FE LLC 4.9 DUE 04-01-2044 REG SEDOL: BKH0LR6	25,000.000	21,327.98	22,928.70
CA ENDOWMENT 2.498% DUE 04-01-2051 SEDOL: BN11JL6	100,000.000	100,000.00	59,224.00
CDW LLC/CDW FIN FIXED 3.569% DUE SEDOL: BPLVD52	200,000.000	200,000.00	178,004.09
CENTENE CORP DEL 2.5% 03-01-2031 SEDOL: BKP8G66	300,000.000	250,760.70	248,131.94
CENTENE CORP DEL 2.625% 08-01-2031 SEDOL: BM8DBR8	100,000.000	82,464.97	82,422.00

** All or a portion of this security participates in Securities Lending.

5500 Supplemental Schedules

31 DEC 24

Account number CORSHP
Account Name SPECTRUM HEALTH PENSION

Page 172 of 318

◆ **Schedule of Assets Held for Investment Purposes**

Security Description / Asset ID	Shares/Par Value	Historical Cost	Current Value
Corporate Debt Instruments - Other			
United States - USD			
CENTERPOINT ENERGY INC 6.85% 02-15-2055 SEDOL: BMYDZ70	100,000.000	100,000.00	102,153.78
CENTERPOINT ENERGY INC 7.0% 02-15-2055 CUSIP: 15189TBH9	100,000.000	100,000.00	102,869.10
CHARTER COMM OPT LLC/CAP 3.9% DUE 06-01-2052 REG CUSIP: 161175CA0	910,000.000	689,449.48	585,154.48
CHARTER COMMUNICATIONS OPER LLC / SR SECD NT 3.95% 06-30-2062 CUSIP: 161175CG7	1,175,000.000	746,699.22	716,913.67
CHARTER COMMUNICATIONS OPER LLC/CHARTE 3.7% DUE 04-01-2051/04-17-2020 REG CUSIP: 161175BV5	200,000.000	201,423.52	125,124.93
CHARTER FIXED 3.85% DUE 04-01-2061 CUSIP: 161175BY9	255,000.000	158,708.10	153,913.30
CHARTER 6.834% DUE 10-23-2055 SEDOL: BD3JMW0	158,000.000	150,540.72	153,951.38
CHENIERE CORPUS CHRISTI HLDGS LLC 5.125% 06-30-2027 SEDOL: BDRJN78	300,000.000	310,890.93	301,632.93
CHENIERE ENERGY 5.65% DUE 04-15-2034 SEDOL: BR4TWM7	100,000.000	99,806.15	100,935.50
CIGNA CORP NEW CORP 4.9% 12-15-2048 SEDOL: BKPHS34	237,000.000	212,849.85	202,238.68
CIGNA CORP NEW FIXED 3.2% DUE 03-15-2040 SEDOL: BL6BBD3	175,000.000	145,198.52	128,384.80
CIGNA CORP NEW 3.875% DUE 10-15-2047 REG SEDOL: BMCC9V1	281,000.000	304,144.26	204,937.90
CIGNA CORP NEW 6.125% DUE 11-15-2041 BEO SEDOL: BMYJ501	50,000.000	54,394.87	50,916.70
CIGNA GROUP 5.6% 02-15-2054 SEDOL: BNNK0Z2	390,000.000	382,568.73	365,732.60
CITIGROUP INC 2.904% 11-03-2042 SEDOL: BNHX0S0	200,000.000	135,085.40	140,226.69
CITIGROUP INC 4.542% 09-19-2030 CUSIP: 17327CAT0	300,000.000	300,000.00	291,561.58
CITIGROUP INC 4.65% DUE 07-30-2045 SEDOL: BYTHPH1	145,000.000	132,098.90	126,686.53
CITIGROUP INC 5.3 DUE 05-06-2044 SEDOL: BMH4H85	60,000.000	60,754.55	56,540.74

** All or a portion of this security participates in Securities Lending.

5500 Supplemental Schedules

31 DEC 24

Account Name SPECTRUM HEALTH PENSION
Account number CORSHP

Page 173 of 318

◆ **Schedule of Assets Held for Investment Purposes**

Security Description / Asset ID	Shares/Par Value	Historical Cost	Current Value
Corporate Debt Instruments - Other			
United States - USD			
CITIGROUP INC 5.875 DUE 01-30-2042 SEDOL: B8WTN90	70,000.000	74,594.86	71,580.73
CITIGROUP INC 6.75% 12-31-2049 CUSIP: 172967PR6	200,000.000	200,000.00	198,639.89
CITIGROUP INC 6.875% DUE 02-15-2098 SEDOL: 2312093	10,000.000	16,116.21	11,197.03
CITIGROUP INC 7.125% 12-31-2049 SEDOL: BRJNZR0	200,000.000	200,000.00	204,060.10
CITIGROUP INC 8.125% DUE 07-15-2039 SEDOL: B8G0DX3	120,000.000	153,033.95	148,202.50
CITIZENS FINANCIAL GROUP 5.841% 01-23-2030 SEDOL: BRBCSN2	200,000.000	200,000.00	203,075.36
CITIZENS FINL GROUP INC 5.967% 07-23-2032 SEDOL: BRT6M34	200,000.000	200,888.33	200,744.19
COMCAST CORP NEW FIXED 3.969% DUE 11-01-2047 SEDOL: BFWQ3V2	100,000.000	80,051.51	75,834.11
COMCAST CORP NEW FIXED 3.999% DUE 11-01-2049 SEDOL: BFW31L9	55,000.000	43,802.67	41,657.33
COMCAST CORP NEW 2.8% DUE 01-15-2051/05-28-2020 REG SEDOL: BL6D441	120,000.000	91,304.58	71,569.82
COMCAST CORP NEW 2.887% 11-01-2051 BEO SEDOL: BQ7XHB3	142,000.000	93,454.39	85,569.58
COMCAST CORP NEW 3.25% 11-01-2039 CUSIP: 20030NCY5	204,000.000	165,560.32	154,730.54
COMCAST CORP NEW 3.45% DUE 02-01-2050 CUSIP: 20030NCZ2	215,000.000	154,910.78	147,486.06
COMCAST CORP NEW 3.9% DUE 03-01-2038 SEDOL: BFY1N04	296,000.000	253,315.93	249,089.60
COMCAST CORP NEW 4.95% DUE 10-15-2058 CUSIP: 20030NCN9	45,000.000	40,914.79	38,958.09
COMCAST CORP NEW 4% DUE 03-01-2048 SEDOL: BFY1YN4	50,000.000	38,651.77	38,028.51
COMCAST CORP NEW 4% DUE 08-15-2047 SEDOL: BF22PR0	40,000.000	32,557.58	30,547.02
COMCAST CORP 5.35% 05-15-2053 CUSIP: 20030NEF4	219,000.000	217,403.76	203,119.78

** All or a portion of this security participates in Securities Lending.

5500 Supplemental Schedules

31 DEC 24

Account number CORSHP
Account Name SPECTRUM HEALTH PENSION

Page 174 of 318

◆ **Schedule of Assets Held for Investment Purposes**

Security Description / Asset ID	Shares/Par Value	Historical Cost	Current Value
Corporate Debt Instruments - Other			
United States - USD			
COMMONWEALTH EDISON CO 3.2% DUE 11-15-2049 SEDOL: BJVBFBZ4	120,000.000	99,660.46	79,853.37
COMMONWEALTH EDISON CO 3.75% 08-15-2047 SEDOL: BDT5L92	170,000.000	181,309.67	127,081.59
COMWLTH EDISON CO FIXED 3% DUE 03-01-2050 SEDOL: BKMGBX5	125,000.000	127,429.48	80,732.30
COMWLTH EDISON CO 2.75% DUE 09-01-2051 SEDOL: BKP4ZT0	55,000.000	53,656.43	32,412.99
COMWLTH EDISON CO 3.65% DUE 06-15-2046 SEDOL: BYQHP74	180,000.000	156,678.54	134,547.50
COMWLTH EDISON CO 3.7% DUE 03-01-2045 SEDOL: BW01ZS9	130,000.000	144,025.51	99,308.59
COMWLTH EDISON CO 4.35% DUE 11-15-2045 SEDOL: BYQ6HF3	130,000.000	153,772.54	109,120.13
COMWLTH EDISON CO 4.6% DUE 08-15-2043 SEDOL: BCZYK44	35,000.000	39,518.89	30,596.59
CONNECTICUT LIGHT & POWER CO 4.95% 08-15-2034 SEDOL: BSMRWS6	200,000.000	199,145.75	195,070.62
CONS EDISON CO N Y INC 4.45 DUE 03-15-2044 REG SEDOL: BJZD6Q4	40,000.000	47,661.97	34,197.49
CONS EDISON CO N Y 3.85% DUE 06-15-2046 SEDOL: BD03ZS2	185,000.000	205,378.77	141,425.66
CONS EDISON CO N Y 3.875% DUE 06-15-2047 SEDOL: BF4SNR2	185,000.000	164,649.75	141,196.28
CONS EDISON CO N Y 3.95% DUE 03-01-2043 SEDOL: B8MJ1K7	95,000.000	107,082.33	76,083.54
CONS EDISON CO N Y 3% DUE 12-01-2060 SEDOL: BMX50J4	40,000.000	39,067.01	23,565.56
CONS EDISON CO N Y 4.2% DUE 03-15-2042 SEDOL: B7RDY08	120,000.000	114,894.64	100,140.72
CONS EDISON CO N Y 4.5% DUE 05-15-2058 SEDOL: BFZYKL2	160,000.000	137,405.97	128,778.09
CONS EDISON CO N Y 4.5% DUE 12-01-2045 SEDOL: BD60YD5	150,000.000	150,912.48	127,256.84
CONS EDISON CO N Y 5.5% DUE 12-01-2039 SEDOL: B57H0J7	15,000.000	19,604.07	14,841.98

** All or a portion of this security participates in Securities Lending.

5500 Supplemental Schedules

31 DEC 24

Account number CORSHP
Account Name SPECTRUM HEALTH PENSION

Page 175 of 318

◆ **Schedule of Assets Held for Investment Purposes**

Security Description / Asset ID	Shares/Par Value	Historical Cost	Current Value
Corporate Debt Instruments - Other			
United States - USD			
CONSOLIDATED EDISON CO N Y INC 3.7% DUE 11-15-2059 SEDOL: BKTGB50	115,000.000	93,947.14	80,296.95
CONSOLIDATED EDISON CO N Y INC 4.125% 05-15-2049 REG SEDOL: BJMGLG1	30,000.000	25,428.10	23,635.19
CONSOLIDATED EDISON CO N Y INC 5.5% 03-15-2034 SEDOL: BNTZTN2	100,000.000	99,467.42	101,778.96
CORPORATE OFFICE PPTYS L P SR NT 2.9% 12-01-2033 SEDOL: BNZGQ50	100,000.000	99,640.05	80,393.16
COX COMMUNICATIONS INC NEW 5.7% 06-15-2033 SEDOL: BRRH8P3	100,000.000	99,891.73	99,398.41
CROWN CASTLE INC 5.1% DUE 05-01-2033 SEDOL: BN0WR16	200,000.000	199,855.56	194,903.60
CROWN CASTLE INC 5.8% 03-01-2034 SEDOL: BS4CSJ2	100,000.000	99,852.31	101,935.83
CSX CORP FIXED 4.65% DUE 03-01-2068 CUSIP: 126408HL0	60,000.000	51,349.24	49,108.97
CSX CORP 3.35% 09-15-2049 CUSIP: 126408HR7	295,000.000	213,604.04	204,960.29
CSX CORP 3.8% DUE 04-15-2050 CUSIP: 126408HS5	110,000.000	85,373.57	82,874.67
CSX CORP 3.8% DUE 11-01-2046 SEDOL: BYMPHS7	85,000.000	69,735.34	65,456.05
CSX CORP 4.25% DUE 11-01-2066 SEDOL: BD9NGT1	83,000.000	70,671.04	62,837.33
CSX CORP 6.15% DUE 05-01-2037 SEDOL: B92WJC1	140,000.000	184,585.29	148,831.31
CVS CAREMARK CORP 5.3 DUE 12-05-2043 SEDOL: BH458J4	50,000.000	57,597.77	43,650.85
CVS HEALTH CORP 4.125% DUE 04-01-2040 REG SEDOL: BM6CF53	85,000.000	70,960.83	66,672.21
CVS HEALTH CORP 4.78% DUE 03-25-2038 SEDOL: BF4JK96	150,000.000	135,915.01	129,720.83
CVS HEALTH CORP 5.05% DUE 03-25-2048 SEDOL: BF4JKH4	1,270,000.000	1,203,466.48	1,047,386.77
CVS HEALTH CORP 5.125% DUE 07-20-2045 SEDOL: BYPFC45	25,000.000	21,928.72	21,047.54

** All or a portion of this security participates in Securities Lending.

5500 Supplemental Schedules

31 DEC 24

Account Name SPECTRUM HEALTH PENSION
Account number CORSHP

Page 176 of 318

◆ **Schedule of Assets Held for Investment Purposes**

Security Description / Asset ID	Shares/Par Value	Historical Cost	Current Value
Corporate Debt Instruments - Other			
United States - USD			
CVS HEALTH CORP 5.625% 02-21-2053 SEDOL: BNGF9D5	300,000.000	287,992.30	266,472.83
CVS HEALTH CORP 5.875% 06-01-2053 SEDOL: BQ0MLB5	300,000.000	298,520.40	275,226.43
CVS HEALTH CORP 6.125% DUE 09-15-2039 SEDOL: B9B9X32	541,000.000	540,522.58	528,608.06
CVS HEALTH CORP 7.0% 03-10-2055 SEDOL: BQ2KRF3	100,000.000	100,000.00	100,335.53
DARDEN RESTAURANTS INC 6.3% 10-10-2033 SEDOL: BRWHW56	200,000.000	194,849.80	209,917.70
DELL INTL L L C / EMC CORP SR NT 3.375% 12-15-2041 SEDOL: BRBVT70	400,000.000	398,844.00	294,533.65
DELMARVA PWR & LT CO 4.15% DUE 05-15-2045 SEDOL: BWWC535	25,000.000	27,848.70	20,039.58
DEVON ENERGY CORP 5.75% 09-15-2054 SEDOL: BQB3TL3	300,000.000	299,650.32	272,749.35
DIAMONDBACK ENERGY INC 4.25% DUE 03-15-2052 BEO CUSIP: 25278XAT6	200,000.000	200,626.10	151,284.91
DISNEY WALT CO NEW 4.125 DUE 06-01-2044 SEDOL: BN459D7	55,000.000	60,811.37	45,261.51
DISNEY WALT CO NEW 4.375% DUE 08-16-2041 SEDOL: B4PCG66	350,000.000	334,492.30	302,424.07
DISNEY WALT CO SR NT 4.75% 09-15-2044 SEDOL: BJQX533	80,000.000	79,035.48	71,690.69
DISNEY WALT CO SR NT 4.75% 11-15-2046 SEDOL: BJQY8R1	190,000.000	180,044.71	168,958.36
DISNEY WALT CO SR NT 4.95% 10-15-2045 SEDOL: BJQX566	135,000.000	174,593.27	123,568.33
DISNEY WALT CO SR NT 5.4% 10-01-2043 SEDOL: BJQX544	55,000.000	49,544.47	54,065.46
DISNEY WALT CO SR NT 6.15% 02-15-2041 SEDOL: BK24PT3	45,000.000	47,929.24	47,690.38
DISNEY WALT CO SR NT 6.65% 11-15-2037 CUSIP: 254687EH5	115,000.000	132,676.24	128,261.17
DISNEY WALT CO 2.75% DUE 09-01-2049 SEDOL: BJJJTB4	384,000.000	327,783.27	239,969.43

** All or a portion of this security participates in Securities Lending.

5500 Supplemental Schedules

31 DEC 24

Account Name SPECTRUM HEALTH PENSION
Account number CORSHP

Page 177 of 318

◆ Schedule of Assets Held for Investment Purposes

Security Description / Asset ID	Shares/Par Value	Historical Cost	Current Value
Corporate Debt Instruments - Other			
United States - USD			
DISNEY WALT CO 3.5% DUE 05-13-2040 REG SEDOL: BMFKW68	95,000.000	71,949.74	76,242.61
DISNEY WALT CO 3.6% DUE 01-13-2051 REG SEDOL: BMDHPZ1	228,000.000	178,322.70	167,958.92
DISNEY WALT CO 4.125 DUE 12-01-2041 SEDOL: B795V01	50,000.000	39,142.44	41,929.23
DISNEY WALT CO 4.7% DUE 03-23-2050 SEDOL: BMF33Q4	135,000.000	127,021.39	119,944.53
DOCTORS CO AN INTERINSURANCE SURPLUS NT 144A 4.5% 01-18-2032 SEDOL: BMH2BC1	100,000.000	100,000.00	84,089.35
DOMINION RES INC 4.05% DUE 09-15-2042 SEDOL: B8QB5D0	140,000.000	139,202.30	110,795.10
DOMINION RES INC 5.95% DUE 06-15-2035 SEDOL: B0BSGX7	80,000.000	85,490.87	82,271.83
DTE ELEC SECURITIZATION FDG II LLC 6.09%09-01-2037 CUSIP: 23346TAB7	205,000.000	204,983.31	217,784.50
DUKE ENERGY CAROLINAS LLC 5.4% DUE 01-15-2054 SEDOL: BPW7P75	50,000.000	51,235.40	48,119.72
DUKE ENERGY CORP NEW SR NT 3.5% 06-15-2051 SEDOL: BNR5LJ4	175,000.000	129,851.65	118,264.98
DUKE ENERGY CORP 3.95% DUE 08-15-2047 SEDOL: BF46ZJ2	190,000.000	199,629.36	141,645.12
DUKE ENERGY CORP 4.2% DUE 06-15-2049 SEDOL: BJN4JZ9	100,000.000	100,236.04	77,341.63
DUKE ENERGY CORP 5.8% 06-15-2054 SEDOL: BSLTPH3	200,000.000	198,891.53	195,001.54
DUKE ENERGY FLA LLC 5.875% 11-15-2033 SEDOL: BN12KF0	100,000.000	104,202.17	104,121.98
DUKE ENERGY FLA LLC 5.95% DUE 11-15-2052BEO SEDOL: BM9B9B1	65,000.000	68,860.25	66,178.24
DUKE ENERGY INDIANA LLC 5.4% DUE 04-01-2053 SEDOL: BRRFZJ0	60,000.000	59,948.70	56,946.21
DUKE ENERGY OHIO INC 5.65% 04-01-2053 SEDOL: BMF9RC6	75,000.000	76,479.74	73,513.40
DUKE ENERGY PROGRESS LLC 5.35% 03-15-2053/03-09-2023 SEDOL: BNKD9L3	200,000.000	198,873.18	189,286.32

** All or a portion of this security participates in Securities Lending.

5500 Supplemental Schedules

31 DEC 24

Account number CORSHP
Account Name SPECTRUM HEALTH PENSION

Page 178 of 318

◆ **Schedule of Assets Held for Investment Purposes**

Security Description / Asset ID	Shares/Par Value	Historical Cost	Current Value
Corporate Debt Instruments - Other			
United States - USD			
DUKE ENERGY 3.2% DUE 08-15-2049 SEDOL: BKFV9W2	75,000.000	52,921.30	50,033.91
DUKE ENERGY 6.05% DUE 04-15-2038 SEDOL: B2QWHG8	35,000.000	36,276.25	36,812.99
ECOLAB INC FIXED 2.125% DUE 08-15-2050 SEDOL: BKPTQ92	35,000.000	19,947.40	18,792.32
EDISON INTERNATIONAL 5.375% 12-31-2049 SEDOL: BMCDH43	200,000.000	200,000.00	197,215.62
EL PASO PIPELN 4.7% DUE 11-01-2042 SEDOL: B82B6J7	20,000.000	17,175.91	16,820.75
EL PASO PIPELN 7.5% DUE 11-15-2040 SEDOL: B3V36S8	140,000.000	188,543.04	157,618.81
EL PASSO NATURAL GAS SR NT 144A 3.5% 02-15-2032 SEDOL: BNYHS25	100,000.000	99,988.37	86,934.77
ELEVANCE HEALTH INC 4.75% 02-15-2033 SEDOL: BQB3Q78	100,000.000	99,869.34	95,889.02
ELEVANCE HEALTH INC 5.125% DUE 02-15-2053 SEDOL: BQB3QT0	225,000.000	206,977.57	200,574.32
ELEVANCE HEALTH INC 5.7% 02-15-2055 SEDOL: BQPCQF9	200,000.000	198,912.92	193,017.24
ELEVANCE HLTH INC 4.65% DUE 08-15-2044 SEDOL: BR17WN5	65,000.000	76,678.30	55,816.25
ELI LILLY AND CO 4.875% DUE 02-27-2053 SEDOL: BQMRY08	43,000.000	44,741.36	39,007.02
ELI LILLY AND COMPANY 5.0% 02-09-2054 SEDOL: BSHRLF1	155,000.000	152,663.65	142,541.68
ENABLE MIDSTREAM PARTNERS LP STEP 05-15-2044 SEDOL: BDDVYR5	400,000.000	427,620.01	345,106.19
ENBRIDGE ENERGY 7.375% DUE 10-15-2045 SEDOL: BZ2ZMT0	100,000.000	136,996.46	113,147.51
ENERGY TRANSFER FIXED 5.3% DUE 04-15-2047 SEDOL: BDHTRM1	165,000.000	147,074.68	146,138.84
ENERGY TRANSFER LP 5.55% 05-15-2034 SEDOL: BQHNMV8	100,000.000	99,692.03	99,487.94
ENERGY TRANSFER OPER L P 5.0% 05-15-2050 SEDOL: BL3BQC0	405,000.000	346,192.31	344,068.18

** All or a portion of this security participates in Securities Lending.

5500 Supplemental Schedules

31 DEC 24

Account Name SPECTRUM HEALTH PENSION
Account number CORSHP

Page 179 of 318

◆ **Schedule of Assets Held for Investment Purposes**

Security Description / Asset ID	Shares/Par Value	Historical Cost	Current Value
Corporate Debt Instruments - Other			
United States - USD			
ENERGY TRANSFER 5.15% DUE 02-01-2043 SEDOL: B8H38T2	20,000.000	20,303.93	17,653.97
ENERGY TRANSFER 6.25% DUE 04-15-2049 SEDOL: BJCYMJ5	160,000.000	180,686.08	160,596.25
ENERGY TRANSFER 6% DUE 06-15-2048 SEDOL: BFXCN75	165,000.000	184,310.22	159,593.98
ENTERGY TEX INC 1.75% DUE 03-15-2031 SEDOL: BLB20M3	200,000.000	195,494.23	164,872.87
ENTERGY TEXAS INC 5.55% 09-15-2054 SEDOL: BMYKZ26	200,000.000	198,586.37	194,178.58
ENTERPRISE PRODS FIXED 4.9% DUE 05-15-2046 SEDOL: BYZ5J66	45,000.000	42,920.30	40,156.37
ENTERPRISE PRODS 6.125% DUE 10-15-2039 SEDOL: B4RMRV6	30,000.000	31,833.28	31,169.62
ENTERPRISE PRODS 7.55% DUE 04-15-2038 SEDOL: B57FW28	210,000.000	273,239.41	245,928.78
EOG RESOURCES INC 5.65% 12-01-2054 SEDOL: BRWLH64	27,000.000	26,841.60	26,476.51
EPR PROPERTIES 3.6% DUE 11-15-2031 BEO SEDOL: BLFK4F4	100,000.000	99,417.05	87,573.17
EQT CORP 5.75% 02-01-2034 SEDOL: BRBG3M8	200,000.000	199,858.84	199,099.14
EVERSOURCE ENERGY 5.125% DUE 05-15-2033 SEDOL: BQB7DP7	100,000.000	98,459.82	97,185.25
EXTRA SPACE STORAGE LP 5.5% DUE 07-01-2030 SEDOL: BRRH961	100,000.000	99,117.12	101,722.13
EXXON MOBIL CORP FIXED 4.327% DUE 03-19-2050 SEDOL: BL68H70	185,000.000	159,146.84	152,345.38
EXXON MOBIL CORP 3.095% DUE 08-16-2049 SEDOL: BJP4010	18,000.000	12,428.26	12,011.57
EXXON MOBIL CORP 3.452% DUE 04-15-2051 REG SEDOL: BMDSC31	875,000.000	707,540.20	614,301.81
EXXON MOBIL CORP 3.567% DUE 03-06-2045 SEDOL: BW9RTS6	112,000.000	110,928.41	84,259.60
EXXON MOBIL CORP 4.114% DUE 03-01-2046 SEDOL: BYYD0G8	110,000.000	124,379.64	89,317.83

** All or a portion of this security participates in Securities Lending.

5500 Supplemental Schedules

31 DEC 24

Account number CORSHP
Account Name SPECTRUM HEALTH PENSION

Page 180 of 318

◆ **Schedule of Assets Held for Investment Purposes**

Security Description / Asset ID	Shares/Par Value	Historical Cost	Current Value
Corporate Debt Instruments - Other			
United States - USD			
FIRSTENERGY CORP FIXED 2.25% DUE 09-01-2030 SEDOL: BMBWWL3	100,000.000	99,914.47	85,770.38
FL PWR & LT CO 1ST MTG BD 5.96 DUE 04-01-2039 SEDOL: B8T1786	50,000.000	55,228.25	52,293.67
FL PWR & LT CO 3.15% DUE 10-01-2049 SEDOL: BKTC8V3	85,000.000	75,531.17	57,401.66
FL PWR & LT CO 3.95% 03-01-2048 SEDOL: BG1V081	115,000.000	94,771.93	90,434.91
FL PWR & LT CO 5.65% DUE 02-01-2037 SEDOL: B0WHN21	165,000.000	179,854.58	168,771.36
FLEX INTERMEDIATE HOLDCO SR SECD NT 144A3.363% 06-30-2031 SEDOL: BLF97B8	100,000.000	99,998.43	85,413.20
FLORIDA POWER & LIGHT COMPANY 2.875% 12-04-2051 SEDOL: BPG96F2	290,000.000	192,534.24	181,582.27
FLORIDA POWER & LIGHT COMPANY 5.6% 06-15-2054 SEDOL: BQKMPC4	80,000.000	79,828.25	79,986.07
FLORIDA PWR & LT CO FIXED 3.99% 03-01-2049 SEDOL: BGC1MZ1	250,000.000	231,107.88	195,755.45
FLORIDA PWR CORP 3.85% DUE 11-15-2042 SEDOL: B8HN579	140,000.000	140,102.06	110,347.80
FORD MTR CR CO LLC 4.125% DUE 08-17-2027 SEDOL: BKVKF69	200,000.000	192,638.54	193,358.86
FORD MTR CR CO LLC 4.271% DUE 01-09-2027 SEDOL: BKM3QM0	200,000.000	194,706.62	195,884.36
FORD MTR CR CO LLC 5.125% DUE 06-16-2025 SEDOL: BMYNYX9	400,000.000	400,000.00	399,754.34
GE HEALTHCARE HLDG LLC GTD SR NT 5.857% 03-15-2030 SEDOL: BQLPVB3	100,000.000	99,999.23	103,596.76
GEORGIA PWR CO SR NT SER 2021A 3.25% 03-15-2051 SEDOL: BLR77M1	100,000.000	84,078.26	67,521.24
GEORGIA PWR CO 3.7% 01-30-2050 SEDOL: BL2FJY6	40,000.000	30,418.50	29,414.26
GILEAD SCIENCES INC 2.8% DUE 10-01-2050/09-30-2020 REG SEDOL: BMDWBN6	396,000.000	246,904.98	243,820.44
GILEAD SCIENCES 4.15% DUE 03-01-2047 CUSIP: 375558BK8	180,000.000	144,605.56	144,452.67

** All or a portion of this security participates in Securities Lending.

5500 Supplemental Schedules

31 DEC 24

Account number CORSHP
Account Name SPECTRUM HEALTH PENSION

Page 181 of 318

◆ **Schedule of Assets Held for Investment Purposes**

Security Description / Asset ID	Shares/Par Value	Historical Cost	Current Value
Corporate Debt Instruments - Other			
United States - USD			
GILEAD SCIENCES 4.5% DUE 02-01-2045 SEDOL: BSNBJW0	160,000.000	143,740.45	137,281.11
GILEAD SCIENCES 5.5% DUE 11-15-2054 SEDOL: BM9W8W8	100,000.000	99,710.29	97,448.50
GILEAD SCIENCES 5.6% DUE 11-15-2064 SEDOL: BTPH0H5	95,000.000	94,327.75	91,835.62
GILEAD SCIENCES 5.65% DUE 12-01-2041 SEDOL: B6S0304	130,000.000	125,928.31	130,072.62
GLOBAL ATLANTIC FIN CO SUB DEB 144A 4.7%10-15-2051 SEDOL: BLNB3L8	100,000.000	100,000.00	96,577.18
GLP CAP L P / GLP 5.75% DUE 06-01-2028 SEDOL: BG08VY6	100,000.000	105,206.52	100,924.83
GLP CAP L P/GLP FING II INC 5.625% 09-15-2034 SEDOL: BR2NKK5	200,000.000	203,549.99	196,781.66
GOLDMAN SACHS BANK USA 5.283% 03-18-2027 SEDOL: BP9QFR5	300,000.000	300,000.00	301,640.24
GOLDMAN SACHS GROUP INC FRN 10-28-2027 SEDOL: BYY52R9	500,000.000	505,946.45	512,092.70
GOLDMAN SACHS GROUP INC 2.908% DUE 07-21-2042 BEO SEDOL: BNW0019	90,000.000	65,135.04	62,597.86
GOLDMAN SACHS GROUP INC 3.21% DUE 04-22-2042 BEO SEDOL: BMCY3Z9	690,000.000	615,559.26	503,457.15
GOLDMAN SACHS GROUP INC 5.33% 07-23-2035 SEDOL: BRC1656	200,000.000	200,000.00	196,522.36
GOLDMAN SACHS GROUP INC 5.561% 11-19-2045 SEDOL: BT6NWN2	345,000.000	343,678.53	333,484.97
GOLDMAN SACHS GROUP INC 6.125% 12-31-2049 SEDOL: BP092R2	200,000.000	200,000.00	197,749.97
GOLDMAN SACHS 4.75% DUE 10-21-2045 SEDOL: BYNZDD3	55,000.000	51,115.86	48,720.29
GOLDMAN SACHS 4.8% DUE 07-08-2044 SEDOL: BP4W4X7	670,000.000	634,271.31	592,777.13
GOLDMAN SACHS 5.15% DUE 05-22-2045 SEDOL: BY58YT3	25,000.000	25,094.92	23,062.57
GOLDMAN SACHS 6.25% DUE 02-01-2041 SEDOL: B920YP3	340,000.000	364,073.55	358,114.48

** All or a portion of this security participates in Securities Lending.

5500 Supplemental Schedules

31 DEC 24

Account Name SPECTRUM HEALTH PENSION
Account number CORSHP

Page 182 of 318

◆ **Schedule of Assets Held for Investment Purposes**

Security Description / Asset ID	Shares/Par Value	Historical Cost	Current Value
Corporate Debt Instruments - Other			
United States - USD			
GOLUB CAP BDC INC 7.05% 12-05-2028 SEDOL: BQRGLC1	200,000.000	198,317.42	207,423.52
HCA INC SR SECD NT 3.625% 03-15-2032 SEDOL: BPLJQ13	200,000.000	198,542.43	176,283.73
HCA INC SR SECD NT 4.625% 03-15-2052 SEDOL: BPLJR21	295,000.000	251,380.55	229,852.06
HCA INC 3.5% DUE 07-15-2051 BEO SEDOL: BND8HZ5	305,000.000	214,063.83	197,614.30
HCA INC 5.25% DUE 06-15-2049 SEDOL: BJJD6M6	105,000.000	93,440.62	91,051.37
HCA INC 5.45% 04-01-2031 SEDOL: BLD74K2	200,000.000	199,727.63	199,625.34
HOME DEPOT INC SR NT 2.75% 09-15-2051 SEDOL: BP0TWX8	325,000.000	313,684.32	198,458.82
HOME DEPOT INC 2.375% 03-15-2051 SEDOL: BNRQN46	230,000.000	141,021.60	130,401.68
HOME DEPOT INC 3.125% DUE 12-15-2049 SEDOL: BKDX1Q8	160,000.000	139,605.23	107,291.74
HOME DEPOT INC 3.35% DUE 04-15-2050 REG SEDOL: BK8TZG9	125,000.000	95,102.18	87,289.68
HOME DEPOT INC 3.9% DUE 06-15-2047 SEDOL: BDGLXQ4	265,000.000	303,134.19	207,464.68
HOME DEPOT INC 4.25% DUE 04-01-2046 SEDOL: BYQF318	95,000.000	111,011.74	79,306.09
HOME DEPOT INC 4.5% DUE 12-06-2048 SEDOL: BHQFF46	85,000.000	105,489.11	72,695.14
HOME DEPOT INC 5.3% 06-25-2054 SEDOL: BPLZ1P0	200,000.000	196,926.18	191,838.76
HONEYWELL INTERNATIONAL INC 4.5% 01-15-2034 SEDOL: BMWGT57	100,000.000	99,249.28	95,440.67
HOST HOTELS & FIXED 3.5% DUE 09-15-2030 SEDOL: BKPQLD2	300,000.000	298,566.37	271,706.63
HOST HOTELS & RESORTS L P 2.9% 12-15-2031 SEDOL: BPLQRN3	100,000.000	81,676.54	85,136.68
IBM INTERNAT CAPITAL 5.25% 02-05-2044 SEDOL: BQWPXN8	30,000.000	29,221.29	28,449.14

** All or a portion of this security participates in Securities Lending.

5500 Supplemental Schedules

31 DEC 24

Account number CORSHP
Account Name SPECTRUM HEALTH PENSION

Page 183 of 318

◆ **Schedule of Assets Held for Investment Purposes**

Security Description / Asset ID	Shares/Par Value	Historical Cost	Current Value
Corporate Debt Instruments - Other			
United States - USD			
IMB INTERNAT CAPITAL 5.3% 02-05-2054 SEDOL: BQWPXQ1	445,000.000	430,390.90	411,212.37
IN MICH PWR CO 3.75% DUE 07-01-2047 SEDOL: BDRM6Q7	80,000.000	81,350.54	59,516.36
INDIANA MICH PWR CO 3.25% DUE 05-01-2051BEO SEDOL: BKPC2F9	40,000.000	39,600.90	26,318.69
INDIANA MICH PWR CO 4.25% 08-15-2048 SEDOL: BFXV4T1	115,000.000	95,249.22	90,784.15
INGERSOLL RAND INC 5.45% 06-15-2034 SEDOL: BSQLDH0	100,000.000	99,941.99	100,701.46
INOVA HEALTH SYS FNDTN TAXABLE BD SER 2022A 3/A4 DUE 05-15-2052/04-21-2022 REG SEDOL: BPBQGL4	100,000.000	100,000.00	79,576.16
INTEL CORP 3.1% DUE 02-15-2060 CUSIP: 458140BK5	45,000.000	29,462.11	24,081.80
INTEL CORP 3.25% DUE 11-15-2049 CUSIP: 458140BJ8	480,000.000	466,802.19	286,975.76
INTEL CORP 3.734% 12-08-2047 BEO SEDOL: BFMFJQ6	823,000.000	613,405.64	543,357.16
INTEL CORP 4.25% DUE 12-15-2042 CUSIP: 458140AP5	130,000.000	105,208.56	98,819.17
INTEL CORP 4.9% 07-29-2045 CUSIP: 458140AT7	60,000.000	51,395.04	48,521.92
INTEL CORP 4.9% 08-05-2052 SEDOL: BQHM3Q7	110,000.000	94,984.46	86,980.23
INTEL CORP 5.05% DUE 08-05-2062 BEO SEDOL: BQHM3T0	335,000.000	309,136.16	261,696.72
INTEL CORP 5.15% 02-21-2034 SEDOL: BSNWPL4	200,000.000	198,015.93	191,929.85
INTERNATIONAL BUSINESS MACHS CORP 4 NTS DUE 06-20-2042 USD1000 SEDOL: B8J5PR3	30,000.000	24,189.25	24,528.58
INTERNATIONAL BUSINESS MACHS CORP 4.15% DUE 05-15-2039 SEDOL: BK5CT25	305,000.000	338,907.64	262,496.10
INTL BUSINESS FIXED 2.85% DUE 05-15-2040 SEDOL: BMZ81Z4	55,000.000	40,621.48	39,212.02
INTL BUSINESS FIXED 2.95% DUE 05-15-2050 SEDOL: BMZ8217	50,000.000	48,367.98	31,554.12

** All or a portion of this security participates in Securities Lending.

5500 Supplemental Schedules

31 DEC 24

Account number CORSHP
Account Name SPECTRUM HEALTH PENSION

Page 184 of 318

◆ **Schedule of Assets Held for Investment Purposes**

Security Description / Asset ID	Shares/Par Value	Historical Cost	Current Value
Corporate Debt Instruments - Other			
United States - USD			
INTL BUSINESS 3.43% DUE 02-09-2052 SEDOL: BMXWZR8	400,000.000	309,369.85	273,312.12
IPALCO ENTERPRISES INC SR SECD NT 5.75% 04-01-2034 SEDOL: BSWYQZ2	300,000.000	299,219.64	300,582.81
JETBLUE AIRWAYS/LOYALTY 9.875% 09-20-2031 SEDOL: BRXCZB7	100,000.000	99,397.37	106,238.73
JOHNSON & JOHNSON 3.4% 01-15-2038 SEDOL: BFXCN97	270,000.000	257,332.23	225,874.98
JOHNSON & JOHNSON 3.55% DUE 03-01-2036 SEDOL: BD31B74	86,000.000	77,949.45	75,122.30
JOHNSON & JOHNSON 3.7% DUE 03-01-2046 SEDOL: BD319Y7	84,000.000	73,282.53	66,446.32
JOHNSON & JOHNSON 3.75% DUE 03-03-2047 SEDOL: BF01Z35	175,000.000	203,849.65	138,074.55
JOHNSON & JOHNSON 4.5 DUE 09-01-2040 REG SEDOL: BBMT8C9	95,000.000	108,096.48	88,727.90
JOHNSON & JOHNSON 5.85% DUE 07-15-2038 SEDOL: B3B2Q29	15,000.000	21,109.34	16,007.89
JPMORGAN CHASE & CO NT 05-01-2028 SEDOL: BYZ0Z52	1,100,000.000	1,115,452.14	1,068,746.33
JPMORGAN CHASE & CO 3.109% DUE 04-22-2051 SEDOL: BMF0547	140,000.000	97,169.62	92,879.12
JPMORGAN CHASE & CO 3.109% DUE 04-22-2041/10-22-2020 REG SEDOL: BMF05B4	540,000.000	447,398.11	400,684.14
JPMORGAN CHASE & CO 3.157% 04-22-2042 SEDOL: BKVKPW5	695,000.000	508,677.38	510,806.30
JPMORGAN CHASE & CO 3.964% 11-15-2048 CUSIP: 46647PAL0	390,000.000	359,386.50	305,184.93
JPMORGAN CHASE & CO 4.032% 07-24-2048 CUSIP: 46647PAK2	160,000.000	144,079.42	126,325.51
JPMORGAN CHASE & CO 4.26% 02-22-2048 CUSIP: 46647PAA4	55,000.000	48,205.40	45,575.28
JPMORGAN CHASE & CO 5.012% 01-23-2030 CUSIP: 46647PEB8	500,000.000	500,000.00	499,498.39
JPMORGAN CHASE & CO 5.4 SNR NTS DUE 01-06-2042 USD1000 SEDOL: B7FRRL4	260,000.000	261,176.63	256,792.13

** All or a portion of this security participates in Securities Lending.

5500 Supplemental Schedules

31 DEC 24

Account Name SPECTRUM HEALTH PENSION
Account number CORSHP

Page 185 of 318

◆ **Schedule of Assets Held for Investment Purposes**

Security Description / Asset ID	Shares/Par Value	Historical Cost	Current Value
Corporate Debt Instruments - Other			
United States - USD			
JPMORGAN CHASE & CO 5.534% 11-29-2045 SEDOL: BR4Y0J5	70,000.000	70,074.86	68,386.91
JPMORGAN CHASE & FLTG RT 2.525% DUE 11-19-2041 SEDOL: BNDQ298	105,000.000	73,579.65	71,201.04
KEYBANK NATL ASSN 3.3% DUE 06-01-2025 SEDOL: BYNHY03	100,000.000	97,929.63	99,344.43
KILROY REALTY LP 2.65% DUE 11-15-2033 SEDOL: BMGCCF2	400,000.000	362,523.89	306,063.53
KINDER MORGAN INC 5.45% DUE 08-01-2052 SEDOL: BMZNPX5	200,000.000	176,268.62	182,797.18
KINDER MORGAN INC 5.55% DUE 06-01-2045 SEDOL: BSXNP73	25,000.000	23,567.09	23,358.88
KINDER MORGAN 5.4% DUE 09-01-2044 CUSIP: 494550BW5	154,000.000	152,640.17	140,640.28
KINDER MORGAN 5.5 DUE 03-01-2044 SEDOL: BJZXT76	60,000.000	56,503.28	55,630.24
KINDER MORGAN 6.375% DUE 03-01-2041 SEDOL: B64Q0M7	375,000.000	466,848.35	383,451.19
KINDER MORGAN 6.5% DUE 09-01-2039 SEDOL: B4KRMH9	325,000.000	343,936.98	339,957.87
KINDER MORGAN 6.55% DUE 09-15-2040 SEDOL: B3S4PJ8	145,000.000	178,123.07	150,740.05
KRAFT FOODS GROUP 6.875% DUE 01-26-2039 CUSIP: 50076QAR7	90,000.000	93,287.11	99,271.87
KRAFT HEINZ FOODS CO GTD SR NT 4.625% 10-01-2039 SEDOL: BKSYG16	160,000.000	156,901.38	143,185.50
KRAFT HEINZ FOODS CO GTD SR NT 4.875% 10-01-2049 SEDOL: BKSYG05	50,000.000	44,366.39	42,803.25
KRAFT HEINZ FOODS 4.375% DUE 06-01-2046 CUSIP: 50077LAB2	290,000.000	246,371.22	234,836.82
KRAFT HEINZ FOODS 5.2% DUE 07-15-2045 CUSIP: 50077LAM8	100,000.000	92,932.58	90,445.91
KROGER CO 5.5% 09-15-2054 SEDOL: BSFVBC2	200,000.000	199,185.97	188,612.25
LAS VEGAS SANDS CORP 6.2% 08-15-2034 SEDOL: BQ1JDK8	300,000.000	299,631.86	302,045.72

** All or a portion of this security participates in Securities Lending.

5500 Supplemental Schedules

31 DEC 24

Account number CORSHP
Account Name SPECTRUM HEALTH PENSION

Page 186 of 318

◆ **Schedule of Assets Held for Investment Purposes**

Security Description / Asset ID	Shares/Par Value	Historical Cost	Current Value
Corporate Debt Instruments - Other			
United States - USD			
LAZARD GROUP LLC 6.0% 03-15-2031 SEDOL: BP9QDN7	100,000.000	99,964.66	102,675.11
LEXINGTON RLTY TR FIXED 2.375% DUE 10-01-2031 SEDOL: BN7GK78	200,000.000	157,597.90	162,637.68
LILLY ELI & CO 5.05% 08-14-2054 SEDOL: BSLSJY5	250,000.000	249,833.95	231,985.37
LILLY ELI & CO 5.1% 02-09-2064 SEDOL: BSHRLG2	130,000.000	128,157.22	119,033.29
LOCKHEED MARTIN CORP SR NT 4.15% 06-15-2053 SEDOL: BN7T9S1	348,000.000	308,867.83	278,561.47
LOCKHEED MARTIN CORP SR NT 4.3% 06-15-2062 SEDOL: BN7T9V4	90,000.000	74,544.99	71,407.44
LOCKHEED MARTIN CORP 4.09% 09-15-2052 SEDOL: BF38WR6	140,000.000	110,126.45	110,882.14
LOCKHEED MARTIN CORP 4.7% 12-15-2031 SEDOL: BRBYLD9	210,000.000	209,875.34	206,749.25
LOCKHEED MARTIN CORP 4.8% 08-15-2034 SEDOL: BPG2H03	30,000.000	29,959.19	29,122.95
LOCKHEED MARTIN CORP 5.2% 02-15-2055 SEDOL: BRJVGH1	160,000.000	158,475.73	150,802.46
LOCKHEED MARTIN FIXED 2.8% DUE 06-15-2050 SEDOL: BLFHQ82	210,000.000	137,814.86	131,758.93
LOCKHEED MARTIN 3.8% DUE 03-01-2045 SEDOL: BVYPPC4	70,000.000	56,561.24	55,230.86
LOCKHEED MARTIN 4.07% DUE 12-15-2042 SEDOL: BBD6G92	130,000.000	115,813.55	108,496.36
LOWE'S COMPANIES FIXED 3.5% DUE 04-01-2051 SEDOL: BNNKRH3	175,000.000	181,555.80	119,542.99
LOWE'S COMPANIES INC 2.8% 09-15-2041 SEDOL: BNG50S7	19,000.000	18,998.33	13,048.90
LOWES COS INC FIXED 4.55% 04-05-2049 SEDOL: BJY1722	87,000.000	74,501.30	71,923.96
LOWES COS INC 3.7% DUE 04-15-2046 SEDOL: BD0SCD1	100,000.000	80,318.08	74,094.37
LOWES COS INC 3% DUE 10-15-2050 SEDOL: BN4NTS6	195,000.000	137,346.36	121,351.49

** All or a portion of this security participates in Securities Lending.

5500 Supplemental Schedules

31 DEC 24

Account Name SPECTRUM HEALTH PENSION
Account number CORSHP

Page 187 of 318

◆ **Schedule of Assets Held for Investment Purposes**

Security Description / Asset ID	Shares/Par Value	Historical Cost	Current Value
Corporate Debt Instruments - Other			
United States - USD			
LOWES COS INC 4.25% 04-01-2052 SEDOL: BJN46V4	200,000.000	168,941.92	156,392.70
LOWES COS INC 4.25% DUE 09-15-2044 SEDOL: BQQLW68	5,000.000	5,279.51	3,875.02
LOWES COS INC 4.375% DUE 09-15-2045 SEDOL: BYMYN08	15,000.000	18,288.82	12,386.99
LOWES COS INC 4.45% 04-01-2062 SEDOL: BJN46W5	210,000.000	163,225.59	162,937.89
LPL HLDGS INC 6.0% 05-20-2034 SEDOL: BNRR1J0	200,000.000	199,443.54	203,680.98
L3HARRIS TECHNOLOGIES INC 5.25% 06-01-2031 SEDOL: BRC3QY1	100,000.000	99,934.25	100,169.31
M.D.C.HLDGS INC 3.966% 08-06-2061 SEDOL: BMCHVG5	200,000.000	196,789.43	149,243.83
MARRIOTT INTL INC NEW 5.55% 10-15-2028 SEDOL: BS99Y78	300,000.000	298,732.07	306,478.81
MARSH & MCLENNAN COS INC 5.0% 03-15-2035 SEDOL: BT03MR2	130,000.000	129,782.55	126,953.49
MARSH & MCLENNAN COS INC 5.35% 11-15-2044 SEDOL: BT05PH9	300,000.000	299,958.35	291,397.29
MASTERCARD INC 3.65% DUE 06-01-2049 SEDOL: BHTBS19	85,000.000	66,248.77	64,223.59
MAYO CLINIC 3.196% DUE 11-15-2061 SEDOL: BMXCJ21	100,000.000	68,399.02	64,581.78
MCDONALD'S CORP FIXED 4.45% DUE 09-01-2048 SEDOL: BYVN663	65,000.000	69,932.40	54,261.31
MCDONALD'S CORP 3.625 DUE 05-01-2043 SEDOL: B831BL3	30,000.000	31,702.15	23,007.55
MCDONALD'S CORP 5.45% 08-14-2053 SEDOL: BRF5C57	35,000.000	34,519.17	33,582.79
MCDONALDS CORP 4.45% DUE 03-01-2047 REG SEDOL: BDFC7W2	100,000.000	92,409.91	84,019.61
MCDONALDS CORP MEDIUM TERM NTS BOOK ENTRY SR NT 6.3% DUE 03-01-2038 SEDOL: B2Q1JQ9	60,000.000	65,008.32	64,585.26
MCDONALDS CORP MEDIUM TERM NTS 3.7 DUE 02-15-2042 SEDOL: B6T0R90	85,000.000	90,307.63	66,612.07

** All or a portion of this security participates in Securities Lending.

5500 Supplemental Schedules

31 DEC 24

Account number CORSHP
Account Name SPECTRUM HEALTH PENSION

Page 188 of 318

◆ **Schedule of Assets Held for Investment Purposes**

Security Description / Asset ID	Shares/Par Value	Historical Cost	Current Value
Corporate Debt Instruments - Other			
United States - USD			
MCDONALDS CORP 4.875% DUE 07-15-2040 SEDOL: B4T8994	50,000.000	59,851.91	46,438.24
MERCK & CO INC NEW FIXED 2.45% DUE 06-24-2050 SEDOL: BMBQJZ8	80,000.000	56,556.33	46,111.79
MERCK & CO INC NEW 4.0% 03-07-2049 SEDOL: BJ0KX25	245,000.000	212,943.13	192,226.61
MERCK & CO INC 2.75% DUE 12-10-2051 BEO SEDOL: BLHM7Q0	985,000.000	664,850.01	598,034.87
MERCK & CO INC 4.9% 05-17-2044 SEDOL: BP487L4	60,000.000	56,255.73	55,456.42
MERRILL LYNCH & CO 7.75% DUE 05-14-2038 SEDOL: BBMT8T6	85,000.000	102,402.34	99,322.75
META PLATFORMS INC 5.4% 08-15-2054 SEDOL: BT3NPB4	410,000.000	408,655.02	397,303.63
META PLATFORMS INC 5.55% 08-15-2064 CUSIP: 30303M8W5	244,000.000	247,209.42	238,880.26
METLIFE INC STEP CPN 4.721% DUE 12-15-2044 SEDOL: BRF1CN3	57,000.000	50,628.14	50,373.49
METLIFE INC 4.125% DUE 08-13-2042 SEDOL: B815P82	305,000.000	239,251.82	253,230.31
METLIFE INC 5.0% 07-15-2052 SEDOL: BP9RBD6	150,000.000	136,514.55	135,970.97
MICRON TECH INC FIXED 6.75% DUE 11-01-2029 SEDOL: BQ72LV8	100,000.000	99,909.97	106,497.76
MICRON TECHNOLOGY INC 2.703% 04-15-2032 SEDOL: BMDGZ69	200,000.000	200,000.00	167,675.08
MICROSOFT CORP SR NT 2.5% 09-15-2050 SEDOL: BT3CPZ5	240,000.000	153,151.80	145,461.83
MICROSOFT CORP 2.525% DUE 06-01-2050 BEO SEDOL: BM9DJ73	1,330,000.000	1,220,712.28	820,948.84
MICROSOFT CORP 2.675% DUE 06-01-2060 BEO SEDOL: BM9GFY1	85,000.000	52,949.95	49,978.78
MICROSOFT CORP 3.7% DUE 08-08-2046 CUSIP: 594918BT0	205,000.000	214,590.76	164,240.15
MICROSOFT CORP 4.5% 06-15-2047 SEDOL: BS4BYQ8	40,000.000	38,089.55	36,126.60

** All or a portion of this security participates in Securities Lending.

5500 Supplemental Schedules

31 DEC 24

Account Name SPECTRUM HEALTH PENSION
Account number CORSHP

Page 189 of 318

◆ **Schedule of Assets Held for Investment Purposes**

Security Description / Asset ID	Shares/Par Value	Historical Cost	Current Value
Corporate Debt Instruments - Other			
United States - USD			
MICROSOFT CORP 4% DUE 02-12-2055 CUSIP: 594918BE3	100,000.000	86,860.65	80,917.55
MIDAMERICAN ENERGY CO 3.15% DUE 04-15-2050 SEDOL: BKT2JL0	85,000.000	60,875.92	57,126.64
MIDAMERICAN ENERGY CO 3.65% 08-01-2048 CUSIP: 595620AS4	120,000.000	137,247.81	89,067.10
MIDAMERICAN ENERGY 5.858% 09-15-2054 SEDOL: BNSP5G8	120,000.000	129,893.80	122,223.79
MISSISSIPPI PWR CO 4.25 DUE 03-15-2042 SEDOL: BG493G1	100,000.000	112,376.14	83,337.81
MOODYS CORP 3.75% 02-25-2052 SEDOL: BNQSGJ9	55,000.000	41,986.24	40,442.82
MORGAN STANLEY FIXED 3.217% DUE 04-22-2042 CUSIP: 61772BAC7	65,000.000	49,858.53	48,159.78
MORGAN STANLEY FIXED 5.516% 11-19-2055 SEDOL: BRWK9T8	240,000.000	240,314.10	231,800.60
MORGAN STANLEY 2.239% 07-21-2032 SEDOL: BNZKG63	400,000.000	400,000.00	331,536.49
MORGAN STANLEY 4.3% DUE 01-27-2045 SEDOL: BVRZ811	200,000.000	172,528.22	164,998.31
MORGAN STANLEY 4.375% DUE 01-22-2047 SEDOL: BYM4WR8	260,000.000	226,434.58	217,369.58
MORGAN STANLEY 5.173% 01-16-2030 CUSIP: 61747YFK6	400,000.000	400,000.00	400,658.24
MPLX LP SR NT 4.95% 03-14-2052 SEDOL: BPJHGG4	200,000.000	198,099.18	168,372.94
MPLX LP 5.5% 06-01-2034 SEDOL: BR830Q5	200,000.000	197,708.71	197,307.08
NARRAGANSETT ELEC 5.638% DUE 03-15-2040 SEDOL: B4X4G20	40,000.000	39,465.82	39,284.32
NATIONAL RURAL UTILS COOP FIN CORP BD 5.8% 01-15-2033 CUSIP: 637432PA7	200,000.000	214,379.08	206,941.98
NEWMONT CORP/NEWCREST FIN PTY LTD 5.35% 03-15-2034 SEDOL: BQTXQH0	200,000.000	199,419.97	199,125.19
NEXTERA ENERGY CAP 5.38% 02-28-2053 SEDOL: BN6KV01	150,000.000	149,930.45	137,883.48

** All or a portion of this security participates in Securities Lending.

5500 Supplemental Schedules

31 DEC 24

Account Name SPECTRUM HEALTH PENSION
Account number CORSHP

Page 190 of 318

◆ **Schedule of Assets Held for Investment Purposes**

Security Description / Asset ID	Shares/Par Value	Historical Cost	Current Value
Corporate Debt Instruments - Other			
United States - USD			
NIAGARA MOHAWK PWR CORP NEW SR NT 144A 5.783% 09-16-2052 SEDOL: BPX4N04	25,000.000	24,923.10	24,581.25
NORFOLK SOUTHERN CORP 4.55% 06-01-2053 SEDOL: BNNXRV6	115,000.000	99,931.58	96,484.96
NORFOLK SOUTHN CORP SR NT 4.1% 05-15-2121 SEDOL: BMBVPW2	36,000.000	25,764.11	24,969.78
NORFOLK SOUTHN FIXED 4.05% DUE 08-15-2052 SEDOL: BGDLCQ5	255,000.000	205,569.58	195,976.53
NORFOLK SOUTHN FIXED 4.1% 05-15-2049 SEDOL: BKBTGN0	70,000.000	54,570.84	54,971.00
NORFOLK SOUTHN 3.05% DUE 05-15-2050 SEDOL: BL6L2C9	155,000.000	99,975.87	100,369.92
NORFOLK SOUTHN 3.4% DUE 11-01-2049 SEDOL: BJN4W49	120,000.000	86,160.40	83,057.65
NORTHERN STS PWR CO MINN 1ST MTG BD 3.2%04-01-2052 SEDOL: BMXCJ43	60,000.000	41,567.05	40,309.78
NORTHERN STS PWR CO MINN 2.6% DUE 06-01-2051 REG SEDOL: BMC8VZ7	184,000.000	124,011.15	109,978.72
NORTHERN STS PWR CO MINN 3.6% 09-15-2047 SEDOL: BD72XQ6	15,000.000	15,264.05	11,095.34
NORTHN STS PWR CO 3.6% DUE 05-15-2046 SEDOL: BD96W03	100,000.000	83,475.39	74,704.48
NORTHN STS PWR CO 4.125% DUE 05-15-2044 SEDOL: BMM2784	185,000.000	155,594.18	151,624.43
NORTHN STS PWR CO 4% DUE 08-15-2045 SEDOL: BYQX516	20,000.000	21,222.45	15,911.86
OCCIDENTAL PETE CORP 6.625% DUE 09-01-2030 REG SEDOL: BN15XB6	200,000.000	206,673.46	209,303.40
OCCIDENTAL PETE 6.2% DUE 03-15-2040 SEDOL: BJCRNM4	100,000.000	98,373.36	98,565.48
OCCIDENTAL PETE 8.875% DUE 07-15-2030 SEDOL: BMGZ9V6	200,000.000	222,928.68	228,410.44
OGLETHORPE PWR CORP 4.5% 04-01-2047 SEDOL: BMWGQY5	100,000.000	99,593.59	82,018.97
ONCOR ELEC DELIVERY CO LLC CORP 3.8% 06-01-2049 SEDOL: BL4PTW2	45,000.000	53,697.88	34,004.65

** All or a portion of this security participates in Securities Lending.

5500 Supplemental Schedules

31 DEC 24

Account number CORSHP
Account Name SPECTRUM HEALTH PENSION

Page 191 of 318

◆ **Schedule of Assets Held for Investment Purposes**

Security Description / Asset ID	Shares/Par Value	Historical Cost	Current Value
Corporate Debt Instruments - Other			
United States - USD			
ONCOR ELEC DELIVERY CO LLC 3.1% 09-15-2049 SEDOL: BK6FDG5	45,000.000	38,064.61	29,554.74
ONCOR ELEC DELIVERY CO LLC 3.7% DUE 05-15-2050 REG SEDOL: BMTTWT4	150,000.000	119,853.02	109,809.52
ONCOR ELEC FIXED 2.7% DUE 11-15-2051 SEDOL: BP4FTD1	115,000.000	75,335.06	67,912.09
ONCOR ELEC FIXED 4.1% DUE 11-15-2048 SEDOL: BJLV952	35,000.000	29,217.46	27,711.82
ONCOR ELEC FIXED 4.55% DUE 09-15-2032 SEDOL: BNNDVF8	300,000.000	299,769.17	288,334.76
ONEOK INC NEW 5.05% 11-01-2034 SEDOL: BQTY4G8	200,000.000	199,377.51	191,352.54
ONEOK INC NEW 7.15% DUE 01-15-2051 REG SEDOL: BM9KMD1	225,000.000	252,110.16	244,576.22
ONEOK INC 5.7% 11-01-2054 SEDOL: BRBVNB2	60,000.000	59,833.12	56,483.11
ONEOK INC 5.85% 11-01-2064 SEDOL: BRBVND4	37,000.000	36,889.12	34,763.19
ONEOK PARTNERS L P 6.85% DUE 10-15-2037 SEDOL: B2830T3	576,000.000	631,509.70	620,543.46
ORACLE CORP FIXED 3.65% DUE 03-25-2041 SEDOL: BMYLXB4	265,000.000	199,709.47	206,850.15
ORACLE CORP FIXED 3.85% DUE 04-01-2060 SEDOL: BM5M639	155,000.000	113,347.04	106,685.45
ORACLE CORP FIXED 4.1% DUE 03-25-2061 SEDOL: BMYLXD6	20,000.000	14,793.36	14,403.17
ORACLE CORP 3.6% DUE 04-01-2040 REG SEDOL: BM5M628	400,000.000	288,903.45	313,197.31
ORACLE CORP 3.6% DUE 04-01-2050 REG SEDOL: BM5JB02	510,000.000	367,254.74	357,622.66
ORACLE CORP 3.8% 11-15-2037 SEDOL: BF4ZFF5	0.000	0.00	0.00
ORACLE CORP 3.95% DUE 03-25-2051 SEDOL: BMYLXC5	430,000.000	319,808.94	318,764.34
ORACLE CORP 4.5% DUE 07-08-2044 SEDOL: BP4W512	55,000.000	45,911.36	46,433.76

** All or a portion of this security participates in Securities Lending.

5500 Supplemental Schedules

31 DEC 24

Account Name SPECTRUM HEALTH PENSION
Account number CORSHP

Page 192 of 318

◆ **Schedule of Assets Held for Investment Purposes**

Security Description / Asset ID	Shares/Par Value	Historical Cost	Current Value
Corporate Debt Instruments - Other			
United States - USD			
ORACLE CORP 4% 11-15-2047 SEDOL: BD390R1	100,000.000	70,695.94	76,289.48
ORACLE CORP 5.5% 09-27-2064 SEDOL: BLFC9N3	385,000.000	381,388.87	352,913.38
PAC GAS & ELEC CO FIXED 4.95% DUE 07-01-2050 CUSIP: 694308JN8	400,000.000	359,758.23	346,803.64
PAC GAS & ELEC CO 3.5% DUE 08-01-2050 SEDOL: BMYR011	255,000.000	176,804.84	175,025.20
PAC GAS & ELEC CO 4.2% DUE 06-01-2041 SEDOL: BN93099	35,000.000	25,299.97	28,556.36
PACIFIC GAS & ELEC CO 1ST MTG BD 4.4% 03-01-2032 SEDOL: BPP37V8	100,000.000	99,773.86	93,992.09
PACIFIC GAS & ELEC CO 3.3% DUE 12-01-2027 SEDOL: BG88F02	100,000.000	103,743.97	95,455.47
PACIFIC GAS & ELEC CO 3.95% 12-01-2047 SEDOL: BD24YZ3	285,000.000	222,911.60	213,129.63
PACIFIC GAS & ELEC CO 4.25% 03-15-2046 SEDOL: BYZKM62	300,000.000	301,376.18	237,401.99
PACIFIC GAS & ELEC CO 4.45% DUE 4-15-2042 SEDOL: B80L9N4	25,000.000	20,409.22	20,745.22
PACIFIC GAS & ELEC CO 4.6% 06-15-2043 SEDOL: BBK3XJ5	180,000.000	135,412.15	151,896.83
PACIFIC GAS & ELEC CO 4.75% DUE 02-15-2044 SEDOL: BJZ7ZR0	155,000.000	135,557.76	132,447.01
PACIFIC GAS & ELECTRIC CO 3.75% 08-15-2042 SEDOL: B7MTCC9	290,000.000	236,410.97	218,145.92
PACIFIC GAS & ELECTRIC 4.3% 03-15-2045 SEDOL: BT6SJF8	230,000.000	196,353.56	183,781.82
PACIFICORP FIXED 3.3% DUE 03-15-2051 SEDOL: BL96VF7	70,000.000	49,765.19	45,619.03
PACIFICORP 2.9% 06-15-2052 USD SEDOL: BL544T0	200,000.000	198,600.66	119,153.43
PACIFICORP 4.15% 02-15-2050 SEDOL: BHXC MN8	70,000.000	54,788.85	54,084.05
PACIFICORP 5.3% 02-15-2031 SEDOL: BRXGPP3	200,000.000	199,702.33	201,811.04

** All or a portion of this security participates in Securities Lending.

5500 Supplemental Schedules

31 DEC 24

Account number CORSHP
Account Name SPECTRUM HEALTH PENSION

Page 193 of 318

◆ **Schedule of Assets Held for Investment Purposes**

Security Description / Asset ID	Shares/Par Value	Historical Cost	Current Value
Corporate Debt Instruments - Other			
United States - USD			
PACIFICORP 5.8% 01-15-2055 SEDOL: BRXGPG4	115,000.000	112,054.81	111,972.97
PAYPAL HLDGS INC 5.25% 06-01-2062 CUSIP: 70450YAN3	100,000.000	99,664.99	91,056.83
PEACEHEALTH 3.218% DUE 11-15-2050 SEDOL: BMXWDH4	40,000.000	27,674.78	25,533.57
PECO ENERGY CO FIXED 3.9% DUE 03-01-2048 CUSIP: 693304AW7	295,000.000	297,669.21	229,115.46
PECO ENERGY CO FIXED 4.375% DUE 08-15-2052 SEDOL: BPBRR70	80,000.000	67,605.99	66,147.36
PECO ENERGY CO 1ST & REF MTG BD 3.05% 03-15-2051 SEDOL: BNVTRQ1	90,000.000	62,216.73	58,275.50
PEPSICO INC SR NT 4 DUE 03-05-2042 SEDOL: B9MTLH1	40,000.000	34,513.05	33,414.46
PEPSICO INC SR NT 4.875 DUE 11-01-2040 SEDOL: B58NF99	85,000.000	108,834.45	80,110.64
PEPSICO INC 2.875% DUE 10-15-2049 CUSIP: 713448EP9	225,000.000	153,655.00	147,114.51
PEPSICO INC 3.375% DUE 07-29-2049 CUSIP: 713448EM6	134,000.000	101,465.87	96,180.35
PEPSICO INC 3.45% DUE 10-06-2046 SEDOL: BD3VCR1	122,000.000	94,169.89	89,796.85
PEPSICO INC 3.625% DUE 03-19-2050 CUSIP: 713448EU8	265,000.000	221,230.32	197,595.16
PEPSICO INC 4.45% DUE 04-14-2046 SEDOL: BZ30BC0	115,000.000	110,413.21	99,442.29
PEPSICO INC 5.25% 07-17-2054 SEDOL: BSWW1L7	59,000.000	58,851.86	57,167.14
PFIZER INC FIXED 3.9% 03-15-2039 SEDOL: BJ1G667	200,000.000	197,508.19	168,862.80
PFIZER INC 2.55% DUE 05-28-2040 SEDOL: BM9ZYF2	260,000.000	215,531.12	180,234.69
PFIZER INC 5.6% DUE 09-15-2040 SEDOL: BZ4CYN7	175,000.000	202,914.16	176,995.08
PFIZER INVESTMENT ENTER 5.11% 05-19-2043 SEDOL: BQ66T73	200,000.000	196,294.29	188,016.82

** All or a portion of this security participates in Securities Lending.

5500 Supplemental Schedules

31 DEC 24

Account Name SPECTRUM HEALTH PENSION
Account number CORSHP

Page 194 of 318

◆ **Schedule of Assets Held for Investment Purposes**

Security Description / Asset ID	Shares/Par Value	Historical Cost	Current Value
Corporate Debt Instruments - Other			
United States - USD			
PFIZER INVESTMENT ENTER 5.3% SEDOL: BQ66T84 05-19-2053	390,000.000	386,742.32	365,741.62
PFIZER INVESTMENT ENTER 5.34% SEDOL: BQ66TB7 05-19-2063	615,000.000	589,663.93	565,457.17
PG&E RECOVERY FDG LLC 5.529% CUSIP: 71710TAJ7 06-01-2049	45,000.000	44,998.30	44,703.02
PG&E RECOVERY FDG 5.231% DUE 06-01-2042 CUSIP: 71710TAH1	100,000.000	99,999.78	99,191.29
PG&E RECOVERY FDG 5.536% DUE 07-15-2049 SEDOL: BP6WVN4	120,000.000	119,986.91	119,571.67
PG&E WILDFIRE FIXED 4.451% DUE 12-01-2047 SEDOL: BPX32H1	120,000.000	119,996.62	104,363.16
PG&E WILDFIRE RECOVERY FDG LLC SR SECD RECOVERY BD SER 5.099% 06-01-2054 SEDOL: BPK8GX3	115,000.000	114,989.89	108,748.13
PG&E WILDFIRE RECOVERY FDG LLC SR SECD RECOVERY BD SER 5.212% 12-01-2049 SEDOL: BPK8GW2	200,000.000	198,363.78	191,697.63
PG&E WILDFIRE 4.263% DUE 06-01-2038 SEDOL: BPX32F9	75,000.000	74,998.18	70,423.59
PG&E WILDFIRE 4.377% DUE 06-03-2041 SEDOL: BPX32G0	95,000.000	94,997.24	87,237.86
PG&E WILDFIRE 4.674% DUE 12-01-2053 SEDOL: BPX32J3	100,000.000	99,996.90	88,914.18
PG&E WILDFIRE 4.722% DUE 06-01-2039 SEDOL: BMG3WS8	95,000.000	94,994.87	90,772.37
PG&E WILDFIRE 5.081% DUE 06-01-2043 SEDOL: BMG3WQ6	70,000.000	69,997.10	68,316.42
PHILIP MORRIS INTL FIXED 5.75% DUE 11-17-2032 SEDOL: BP39CF7	200,000.000	199,855.02	205,921.11
PIEDMONT OPERATING PARTNERSHIP 9.25% 07-20-2028 SEDOL: BNGB0Q3	100,000.000	101,396.70	109,721.44
PLAINS ALL AMERN FIXED 6.125% DUE 12-31-2049 CUSIP: 726503AE5	200,000.000	181,514.47	198,516.40
POTOMAC ELEC PWR 4.15% DUE 03-15-2043 SEDOL: B95XX07	100,000.000	103,637.53	82,744.74
PROGRESS ENERGY 6.5% DUE 02-01-2042 SEDOL: B5L3ZK7	105,000.000	109,981.90	108,827.18

** All or a portion of this security participates in Securities Lending.

5500 Supplemental Schedules

31 DEC 24

Account number CORSHP
Account Name SPECTRUM HEALTH PENSION

Page 195 of 318

◆ **Schedule of Assets Held for Investment Purposes**

Security Description / Asset ID	Shares/Par Value	Historical Cost	Current Value
Corporate Debt Instruments - Other			
United States - USD			
PROVID ST JOSEPH 2.532% DUE 10-01-2029 SEDOL: BK6J3Z6	200,000.000	175,962.88	178,590.00
PRUDENTIAL FINL INC 3.935% DUE 12-07-2049 SEDOL: BFZCSL2	90,000.000	69,233.54	67,949.78
PUB SVC CO OF OK FIXED 3.15% DUE 08-15-2051 SEDOL: BLH17V2	20,000.000	19,922.61	12,695.86
PUBLIC SVC COLORADO 3.8% 06-15-2047 SEDOL: BDFZC71	85,000.000	66,606.42	63,164.45
PUBLIC SVC CO COLO 3.2% DUE 03-01-2050 CUSIP: 744448CS8	245,000.000	195,512.91	163,012.72
PUBLIC SVC CO COLO 3.55% DUE 06-15-2046 SEDOL: BZBZ0H5	20,000.000	17,548.04	14,115.87
PUBLIC SVC CO COLO 4.05% 09-15-2049 SEDOL: BFY8V23	55,000.000	63,289.97	42,172.66
PUBLIC SVC CO COLO 4.1% DUE 06-15-2048 CUSIP: 744448CQ2	345,000.000	381,664.49	269,503.54
PUGET SOUND ENERGY FIXED 4.223% DUE 06-15-2048 CUSIP: 745332CH7	15,000.000	16,444.43	12,033.84
PUGET SOUND ENERGY 5.757% DUE 10-01-2039 SEDOL: B418KV1	200,000.000	204,190.00	201,647.33
PVPTL EQM MIDSTREAM PARTNERS L P 4.75% 01-15-2031 SEDOL: BMD50V6	100,000.000	100,000.00	94,042.96
PVTPL AIRCASTLE LTD SR NT 6.5% 07-18-2028 CUSIP: 00928QAX9	300,000.000	299,603.89	310,035.69
PVTPL AMERICAN TRANSMISSION SYS INC SR NT 5% DUE 09-01-2044 SEDOL: BQH0Y35	10,000.000	11,424.13	9,170.06
PVTPL ARES FIN CO II LLC SR NT 144A 3.25% DUE 06-15-2030/06-15-2020 BEO SEDOL: BLFJCK2	100,000.000	99,868.82	90,451.26
PVTPL BARINGS CLO LTD SE 18-1A CL A1 FLTG 04-15-2031 CUSIP: 06760GAA9	123,193.200	119,484.18	123,378.68
PVTPL BERRY GLOBAL ESCROW CORP FIXED 4.875% 07-15-2026 BEO SEDOL: BJKFFH9	47,000.000	47,000.00	46,811.86
PVTPL BOEING CO THE 7.008% 05-01-2064 SEDOL: BT25ZY4	30,000.000	30,124.03	31,889.83
PVTPL BOSTON GAS CO 3.757% DUE 03-16-2032 BEO SEDOL: BPTJ046	100,000.000	100,000.00	89,096.24

** All or a portion of this security participates in Securities Lending.

5500 Supplemental Schedules

31 DEC 24

Account Name SPECTRUM HEALTH PENSION
Account number CORSHP

Page 196 of 318

◆ **Schedule of Assets Held for Investment Purposes**

Security Description / Asset ID	Shares/Par Value	Historical Cost	Current Value
Corporate Debt Instruments - Other			
United States - USD			
PVTPL BROADCOM INC SR NT 3.5% 02-15-2041/01-19-2021 SEDOL: BMCGSZ0	130,000.000	98,715.77	101,563.82
PVTPL BROADCOM INC 2.6% DUE 02-15-2033/01-19-2021 BEO SEDOL: BMCGSY9	400,000.000	399,367.04	330,724.06
PVTPL BROADCOM INC 3.137% DUE 11-15-2035 BEO SEDOL: BMCP6P3	830,000.000	648,944.02	677,966.78
PVTPL BROADCOM INC 3.75% DUE 02-15-2051 SEDOL: BMCGST4	102,000.000	77,859.08	76,047.24
PVTPL CAMERON LNG LLC 3.402% DUE 01-15-2038/07-15-2037 BEO SEDOL: BL0HQH6	100,000.000	99,889.95	83,012.44
PVTPL CANTOR FITZGERALD LP 7.2% 12-12-2028 SEDOL: BSBH2L0	200,000.000	199,694.84	209,023.52
PVTPL CONTINENTAL RES INC 5.75% DUE 01-15-2031/11-25-2020 BEO SEDOL: BN4D2D2	100,000.000	109,470.81	98,798.12
PVTPL COX COMMUNICATIONS INC 5.95% 09-01-2054 SEDOL: BTCK8Z1	200,000.000	199,747.22	185,520.91
PVTPL COP HOLDCO LP BIP-V CHINOOK HOLD 7.5% 12-15-2033 SEDOL: BNDQW43	100,000.000	102,000.00	105,133.53
PVTPL DEPOSITORY TR & CLEARING CORP 3.375% DUE 12-31-2049 SEDOL: BN6MDG7	250,000.000	250,000.00	236,186.15
PVTPL EQUITABLE FINL LIFE GLOBAL FDG SR SECD M 1.4% DUE 08-27-2027 REG SEDOL: BMZMR47	100,000.000	99,910.15	91,576.84
PVTPL EQUITABLE FINL LIFE GLOBAL 1.8% 03-08-2028 SEDOL: BMDB8Z4	100,000.000	99,875.41	90,379.85
PVTPL FREEDOM MORTGAGE CORPORATION 6.625% 01-15-2027 SEDOL: BR54191	50,000.000	46,682.50	50,008.45
PVTPL GA GLOBAL FDG 2.9% 01-06-2032 SEDOL: BMVVMY3	150,000.000	149,823.35	125,664.24
PVTPL HAT HLDGS I LLC/HAT HLDGS II LLC 8.0% 06-15-2027 SEDOL: BS4CSG9	100,000.000	100,000.00	104,219.90
PVTPL HYUNDAI CAP AMER MEDIUM TERM NTS BOOK EN 2% DUE 06-15-2028/06-15-2021 BEO CUSIP: 44891ABX4	400,000.000	398,770.85	359,914.34
PVTPL KRAFT HEINZ FOODS CO 5.5% DUE 06-01-2050 BEO SEDOL: BM9KMJ7	185,000.000	155,114.61	173,801.61
PVTPL MOTIVA ENTERPRISES LLC SR NT 144A 6.85% DUE 01-15-2040/01-11-2010 BEO SEDOL: B5MMVT4	35,000.000	41,800.11	36,454.74

** All or a portion of this security participates in Securities Lending.

5500 Supplemental Schedules

31 DEC 24

Account Name SPECTRUM HEALTH PENSION
Account number CORSHP

Page 197 of 318

◆ **Schedule of Assets Held for Investment Purposes**

Security Description / Asset ID	Shares/Par Value	Historical Cost	Current Value
Corporate Debt Instruments - Other			
United States - USD			
PVTPL NESTLE CAPITAL CORPORATION 4.875% 03-12-2034 SEDOL: BPBJYS6	200,000.000	199,913.71	195,730.65
PVTPL NIAGARA MOHAWK POWER CORP 5.29% 01-17-2034 SEDOL: BP2T7W0	700,000.000	700,000.00	684,710.71
PVTPL NISSAN MOTOR ACCEPTANCE 5.55% 09-13-2029 SEDOL: BRZTY64	300,000.000	299,659.34	295,981.11
PVTPL NORTHWESTERN MUTUA 3.45% DUE 03-30-2051 BEO SEDOL: BLF7SF3	100,000.000	99,684.90	68,739.76
PVTPL ONCOR ELECTRIC DELIVERY CO 5.55% 06-15-2054 SEDOL: BSY1XL6	95,000.000	94,960.82	92,376.28
PVTPL PROLOGIS TARGETED US 5.5% 04-01-2034 SEDOL: BMTYKX9	100,000.000	99,337.64	100,139.55
PVTPL ROCHE HLDGS INC 4.985% 03-08-2034 SEDOL: BM8SW70	55,000.000	55,424.72	54,490.27
PVTPL ROCHE HLDGS INC 5.593% 11-13-2033 CUSIP: 771196CH3	24,000.000	24,413.26	24,812.44
PVTPL SBL HLDGS INC 7.0% 12-31-2049 SEDOL: BK8ZZ56	125,000.000	125,000.00	113,331.08
PVTPL SEALED AIR CORP 1.573% 10-15-2026 SEDOL: BPBJK22	100,000.000	100,000.00	94,055.40
PVTPL SKYMILES IP LTD & DELTA AIR LINES INC 4.5% DUE 10-20-2025 SEDOL: BMT6SM0	67,000.000	68,239.57	66,579.63
PVTPL TARGA RES PARTNERS LP 4.875% 08-30-2021 SEDOL: BP6T4Q9	100,000.000	100,000.00	96,561.36
PVTPL UNITED AIRLINES INC 4.625% DUE 04-15-2029 BEO SEDOL: BMG8788	100,000.000	100,000.00	95,078.63
PVTPL VERIZON COMMUNICATIONS 4.78% 02-15-2035 SEDOL: BP93RF8	40,000.000	40,055.12	38,088.13
PVTPL VISTRA OPERATIONS CO LLC 3.7% 01-30-2027 SEDOL: BKTSLJ0	150,000.000	149,508.84	145,989.90
REPUBLIC N Y CORP 7.2% DUE 07-15-2097 SEDOL: B3D5P18	15,000.000	21,408.38	17,727.48
REYNOLDS AMERN INC FIXED 5.7% DUE 08-15-2035 SEDOL: BZ0W055	200,000.000	217,591.71	200,628.39
ROCKEFELLER FNDTN 2.492% DUE 10-01-2050 SEDOL: BMTMKJ9	100,000.000	67,131.61	60,574.20

** All or a portion of this security participates in Securities Lending.

5500 Supplemental Schedules

31 DEC 24

Account number CORSHP
Account Name SPECTRUM HEALTH PENSION

Page 198 of 318

◆ **Schedule of Assets Held for Investment Purposes**

Security Description / Asset ID	Shares/Par Value	Historical Cost	Current Value
Corporate Debt Instruments - Other			
United States - USD			
ROPER TECHNOLOGIES INC 4.9% 10-15-2034 SEDOL: BQB3TG8	115,000.000	114,462.38	110,571.59
RTX CORP 4.875% 10-15-2040 SEDOL: BNDVXM3	40,000.000	48,033.76	36,862.43
RTX CORPORATION 2.82% 09-01-2051 SEDOL: BP2BTQ4	400,000.000	267,151.82	243,027.86
RTX CORPORATION 3.03% 03-15-2052 SEDOL: BMYT813	270,000.000	176,753.07	171,081.80
RTX CORPORATION 3.125% 07-01-2050 SEDOL: BLBCYC1	120,000.000	93,378.44	78,731.98
RTX CORPORATION 3.75% 11-01-2046 SEDOL: BZ1JMC6	45,000.000	43,020.95	34,008.93
RTX CORPORATION 4.05% 05-04-2047 SEDOL: BD8Z3T7	440,000.000	423,420.83	345,887.48
RTX CORPORATION 4.15% 05-15-2045 SEDOL: BWTZ6W3	85,000.000	98,326.52	68,621.55
RTX CORPORATION 4.35% DUE 04-15-2047 SEDOL: BMQ9JS5	275,000.000	281,281.12	226,110.41
RTX CORPORATION 4.8% DUE 12-15-2043 SEDOL: BM8NVQ7	125,000.000	120,326.81	111,013.16
SAFEHOLD GL HLDGS LLC 6.1% 04-01-2034 SEDOL: BRC2701	200,000.000	198,086.30	203,748.77
SAN DIEGO GAS & ELEC CO 5.35% 04-01-2053/03-10-2023 SEDOL: BNZJ110	50,000.000	48,781.93	47,238.73
SAN DIEGO GAS & ELEC CO 5.55% 04-15-2054 SEDOL: BPTK7J3	155,000.000	151,444.07	150,457.62
SCHWAB CHARLES CORP NEW 5.643% 05-19-2029 CUSIP: 808513CD5	200,000.000	200,000.00	204,065.32
SEMPRA 6% DUE 10-15-2039 SEDOL: B4T9B57	235,000.000	231,833.33	239,640.79
SHELL FIN US INC NT 3.25% 04-06-2050 SEDOL: BT26H41	88,000.000	61,960.63	59,288.61
SHELL FIN US INC 4.0% 05-10-2046 SEDOL: BR4TV31	470,000.000	425,717.90	368,490.90
SHELL FIN US INC 4.375% 05-11-2045 SEDOL: BR4TTW6	195,000.000	202,272.66	163,235.08

** All or a portion of this security participates in Securities Lending.

5500 Supplemental Schedules

31 DEC 24

Account number CORSHP
Account Name SPECTRUM HEALTH PENSION

Page 199 of 318

◆ **Schedule of Assets Held for Investment Purposes**

Security Description / Asset ID	Shares/Par Value	Historical Cost	Current Value
Corporate Debt Instruments - Other			
United States - USD			
SHELL FINANCE US INC 3.75% 09-12-2046 SEDOL: BR4TTZ9	320,000.000	337,504.01	240,676.22
SHELL INTL FIN B V 3.125% DUE 11-07-2049 SEDOL: BG0WVK8	180,000.000	178,347.94	118,755.95
SHELL INTL FIN B V 3.625% DUE 08-21-2042 SEDOL: B7C01S1	77,000.000	83,493.55	60,007.84
SIERRA PAC PWR CO 5.9% 03-15-2054 SEDOL: BRZWWS1	85,000.000	86,023.44	85,150.05
SOUTHERN CAL EDISON 3.6% 02-01-2045 SEDOL: BVDPXD2	95,000.000	98,503.26	70,239.15
SOUTHERN CALIF EDISON CO 1ST MTG BD SER 2022E 5.45% 06-01-2052 SEDOL: BK935L5	50,000.000	50,305.60	47,043.01
SOUTHERN CALIF EDISON CO 4.125% 03-01-2048 SEDOL: BFMZDC0	205,000.000	199,265.43	159,772.29
SOUTHERN CALIF EDISON CO 5.75% 04-15-2054 SEDOL: BRC25V8	165,000.000	169,791.46	162,226.51
SOUTHERN CALIF EDISON CO 5.875% 12-01-2053 SEDOL: BRRFJ32	385,000.000	396,768.39	382,967.63
SOUTHN CAL EDISON 3.9 DUE 03-15-2043 SEDOL: B91R9M7	130,000.000	127,423.52	102,583.45
SOUTHN CAL EDISON 3.9% DUE 12-01-2041 SEDOL: B70Y066	265,000.000	261,919.09	206,607.71
SOUTHN CAL EDISON 4% DUE 04-01-2047 SEDOL: BD9BPH6	200,000.000	182,189.96	154,091.91
SOUTHN CAL EDISON 5.5% DUE 03-15-2040 SEDOL: B65ZDS0	35,000.000	40,139.98	34,141.85
SOUTHN CO GAS CAP FIXED 5.15% DUE 09-15-2032 SEDOL: BMTW9S1	1,000,000.000	997,794.10	998,437.01
SOUTHN CO GAS CAP 3.95% DUE 10-01-2046 SEDOL: BD30007	140,000.000	123,905.89	108,439.95
SOUTHWESTERN PUBLIC SERVICE 08-09-2017 3.7% DUE 08-15-2047 BEO SEDOL: BD93QB3	170,000.000	146,312.10	123,605.85
SOUTHWESTERN PUBLIC SERVICE CO 3.15% DUE 05-01-2050 SEDOL: BMDHPS4	25,000.000	16,283.69	16,218.80
SOUTHWESTN ELEC 3.85% DUE 02-01-2048 SEDOL: BD1DDS7	70,000.000	50,664.07	50,433.95

** All or a portion of this security participates in Securities Lending.

5500 Supplemental Schedules

31 DEC 24

Account Name SPECTRUM HEALTH PENSION
Account number CORSHP

Page 200 of 318

◆ **Schedule of Assets Held for Investment Purposes**

Security Description / Asset ID	Shares/Par Value	Historical Cost	Current Value
Corporate Debt Instruments - Other			
United States - USD			
SOUTHWESTN ELEC 3.9% DUE 04-01-2045 SEDOL: BWGCKS1	430,000.000	450,410.64	320,320.82
SOUTHWESTN PUB SVC FIXED 4.4% 11-15-2048 SEDOL: BGYKMF6	102,000.000	114,316.93	82,766.35
SPCL1 GEN ELEC CAP CORP 5.875% DUE 01-14-2038 SEDOL: B2NJ7Z1	20,000.000	20,833.25	20,632.10
SUN CMNTYS OPER LTD PARTNERSHIP SR NT 4.2% 04-15-2032 SEDOL: BNNKK74	400,000.000	390,444.16	365,032.02
SUNOCO LOGISTICS PARTNERS 5.4% 10-01-2047 SEDOL: BD35XM5	675,000.000	637,296.88	606,865.20
SUNOCO LOGISTICS 4.95% DUE 01-15-2043 SEDOL: B8BHLQ8	75,000.000	61,589.44	64,608.18
SUNOCO LOGISTICS 5.3% DUE 04-01-2044 SEDOL: BL9FKB3	40,000.000	41,454.29	35,810.52
SUNOCO LOGISTICS 5.35% DUE 05-15-2045 SEDOL: BSN4Q84	25,000.000	24,973.10	22,529.89
SYNCHRONY FINANCIAL 2.875% 10-28-2031 SEDOL: BNVW1Y6	100,000.000	99,921.58	82,970.10
SYNCHRONY FINANCIAL 7.25% DUE 02-02-2033 SEDOL: BR1H3B0	200,000.000	199,420.34	206,499.38
T-MOBILE US INC 5.5% 01-15-2055 SEDOL: BR876T2	60,000.000	58,595.18	56,525.66
T-MOBILE USA INC FIXED 5.8% DUE 09-15-2062 SEDOL: BN72M47	29,000.000	28,988.82	28,037.21
T-MOBILE USA INC TMUS 3.3% 02-15-2051 CUSIP: 87264ABN4	1,145,000.000	920,603.02	756,448.45
T-MOBILE USA INC 2.55% 02-15-2031 CUSIP: 87264ACB9	300,000.000	299,627.59	258,216.68
T-MOBILE USA INC 3.0% DUE 02-15-2041 BEO SEDOL: BN0ZLS0	256,000.000	239,231.97	182,817.34
T-MOBILE USA INC 3.4% 10-15-2052 CUSIP: 87264ACT0	512,000.000	409,454.74	342,293.39
T-MOBILE USA INC 3.6% 11-15-2060 CUSIP: 87264ABY0	26,000.000	23,242.26	17,219.30
T-MOBILE USA INC 4.7% 01-15-2035 SEDOL: BLFCKY1	85,000.000	84,878.35	80,431.19

** All or a portion of this security participates in Securities Lending.

5500 Supplemental Schedules

31 DEC 24

Account number CORSHP
Account Name SPECTRUM HEALTH PENSION

Page 201 of 318

◆ **Schedule of Assets Held for Investment Purposes**

Security Description / Asset ID	Shares/Par Value	Historical Cost	Current Value
Corporate Debt Instruments - Other			
United States - USD			
T-MOBILE USA INC 5.05% 07-15-2033 CUSIP: 87264ACY9	350,000.000	349,497.93	342,800.52
T-MOBILE USA INC 5.25% 06-15-2055 SEDOL: BQPG7D6	190,000.000	187,132.95	172,825.10
T-MOBILE USA INC 5.75% 01-15-2054 SEDOL: BQBCJR6	120,000.000	118,458.95	117,499.27
TAPESTRY INC 5.5% 03-11-2035 SEDOL: BRBYLG2	200,000.000	200,959.47	194,471.80
TARGA RES CORP 4.95% 04-15-2052 SEDOL: BMZM349	100,000.000	99,376.72	84,456.09
TD SYNEX CORP 2.375% 08-09-2028 SEDOL: BLB7192	100,000.000	100,000.00	90,716.92
TD SYNEX FIXED 1.75% DUE 08-09-2026 SEDOL: BMG7W13	500,000.000	499,450.23	474,793.81
TEXAS INSTRS INC 5.15% 02-08-2054 SEDOL: BPSQRF8	45,000.000	44,953.74	42,215.93
TIME WARNER CABLE 4.5% DUE 09-15-2042 SEDOL: B8N2417	40,000.000	31,567.99	29,951.02
TIME WARNER ENTMT 8.375% DUE 07-15-2033 SEDOL: 2727266	200,000.000	225,643.27	224,988.23
TN GAS PIPELN CO 7.625% DUE 04-01-2037 SEDOL: 2053325	10,000.000	12,717.44	11,401.40
TYSON FOODS INC 5.7% 03-15-2034 SEDOL: BMFF8J8	200,000.000	199,664.65	202,720.22
UBER TECHNOLOGIES INC 5.35% 09-15-2054 SEDOL: BP4YH45	100,000.000	99,808.10	92,990.95
UNION ELECTRIC CO 3.9% DUE 04-01-2052 SEDOL: BM8T585	50,000.000	41,381.55	38,347.76
UNION PAC CORP FIXED 2.95% 03-10-2052 SEDOL: BP9P0J9	125,000.000	82,874.03	79,071.75
UNION PAC CORP FIXED 2.973% DUE 09-16-2062 SEDOL: BMBMCQ8	145,000.000	115,665.45	83,591.33
UNION PAC CORP FIXED 3.79% DUE 04-06-2071 SEDOL: BMCFFP6	15,000.000	10,822.41	10,196.37
UNION PAC CORP FIXED 4% DUE 04-15-2047 SEDOL: BYSSD48	100,000.000	91,113.25	79,132.02

** All or a portion of this security participates in Securities Lending.

5500 Supplemental Schedules

31 DEC 24

Account number CORSHP
Account Name SPECTRUM HEALTH PENSION

Page 202 of 318

◆ **Schedule of Assets Held for Investment Purposes**

Security Description / Asset ID	Shares/Par Value	Historical Cost	Current Value
Corporate Debt Instruments - Other			
United States - USD			
UNION PAC CORP 3.25% DUE 02-05-2050 SEDOL: BKDMLD2	335,000.000	242,755.44	229,051.58
UNION PAC CORP 3.55% DUE 05-20-2061 SEDOL: BNHS0H4	120,000.000	123,278.90	80,123.92
UNION PAC CORP 3.55% DUE 08-15-2039 SEDOL: BKPHQ85	375,000.000	414,416.22	304,467.00
UNION PAC CORP 3.839% DUE 03-20-2060 BEO SEDOL: BLF0CQ1	110,000.000	91,808.15	78,650.98
UNION PAC CORP 3.875% DUE 02-01-2055 SEDOL: BXVMD51	40,000.000	34,640.52	30,088.88
UNION PAC CORP 3.95% DUE 08-15-2059 SEDOL: BK91MW9	95,000.000	82,209.78	69,184.08
UNION PAC CORP 4.05% DUE 03-01-2046 SEDOL: BD31BG3	60,000.000	68,519.60	47,940.84
UNION PAC CORP 4.05% DUE 11-15-2045 SEDOL: BYQGY41	75,000.000	84,397.21	60,370.49
UNITEDHEALTH GROUP INC 2.9% DUE 05-15-2050/05-18-2020 REG SEDOL: BM95BD9	100,000.000	69,244.75	62,176.63
UNITEDHEALTH GROUP INC 3.05% DUE 05-15-2041 BEO SEDOL: BLPK6R0	270,000.000	202,116.25	195,349.03
UNITEDHEALTH GROUP INC 3.25% DUE 05-15-2051 BEO SEDOL: BLPK6S1	410,000.000	315,061.90	271,099.91
UNITEDHEALTH GROUP INC 4.95% 05-15-2062 SEDOL: BNKBV11	85,000.000	76,306.58	73,372.79
UNITEDHEALTH GROUP INC 5.0% 04-15-2034 SEDOL: BQB5GK7	95,000.000	93,986.20	92,785.15
UNITEDHEALTH GROUP INC 5.05% 04-15-2053 SEDOL: BN7K9M8	235,000.000	226,964.82	211,953.47
UNITEDHEALTH GROUP INC 5.2% 04-15-2063 SEDOL: BN7K9P1	59,000.000	57,903.42	53,165.52
UNITEDHEALTH GROUP INC 5.375% 04-15-2054 SEDOL: BQB5GF2	110,000.000	109,160.81	103,293.15
UNITEDHEALTH GROUP INC 5.5% 04-15-2064 SEDOL: BQB5GH4	190,000.000	189,750.26	177,834.52
UNITEDHEALTH GROUP INC 5.625% 07-15-2054 SEDOL: BPDY7Z7	90,000.000	91,655.01	87,527.16

** All or a portion of this security participates in Securities Lending.

5500 Supplemental Schedules

31 DEC 24

Account number CORSHP
Account Name SPECTRUM HEALTH PENSION

Page 203 of 318

◆ **Schedule of Assets Held for Investment Purposes**

Security Description / Asset ID	Shares/Par Value	Historical Cost	Current Value
Corporate Debt Instruments - Other			
United States - USD			
UNITEDHEALTH GROUP INC 5.778% 07-15-2044 SEDOL: BPDY8C1	100,000.000	99,101.19	97,182.95
UNITEDHEALTH GROUP 3.5% DUE 08-15-2039 SEDOL: BHKDKY1	255,000.000	252,089.63	201,756.66
UNITEDHEALTH GROUP 3.75% 10-15-2047 SEDOL: BYZLN95	90,000.000	88,286.12	67,160.89
UNITEDHEALTH GROUP 3.875% DUE 08-15-2059 SEDOL: BHKDL15	130,000.000	99,008.41	92,145.81
UNITEDHEALTH GROUP 4.2% DUE 01-15-2047 SEDOL: BZ0X5W0	235,000.000	246,060.71	190,080.51
UNITEDHEALTH GROUP 4.625% DUE 11-15-2041 SEDOL: B76MDD2	40,000.000	48,551.78	35,264.87
UNITEDHEALTH GROUP 5.7% DUE 10-15-2040 SEDOL: B55H840	60,000.000	69,702.83	60,038.81
UNITEDHEALTH GROUP 5.75% DUE 07-15-2064 SEDOL: BPDY809	70,000.000	71,774.88	68,261.41
UNITEDHEALTH GROUP 6.5% DUE 06-15-2037 SEDOL: BG49587	25,000.000	27,327.17	27,121.04
V F CORP 2.95% DUE 04-23-2030 REG SEDOL: BMW55R8	150,000.000	122,229.70	128,108.15
VA ELEC & PWR CO SR NT 2008 SER B 8.875 DUE 11-15-2038 SEDOL: B3FD1W3	85,000.000	136,034.88	110,324.00
VA ELEC & PWR CO 2.45% DUE 12-15-2050 SEDOL: BLKH1C6	205,000.000	152,653.00	115,499.21
VA ELEC & PWR CO 3.8% DUE 09-15-2047 SEDOL: BZ0WZD8	130,000.000	105,509.59	97,419.66
VA ELEC & PWR CO 6% DUE 05-15-2037 SEDOL: B1YYQG2	15,000.000	18,860.79	15,558.02
VERIZON COMMUNICATIONS INC 2.85% 09-03-2041 SEDOL: BMG8DB3	77,000.000	60,943.25	53,278.44
VERIZON COMMUNICATIONS INC 3.875% 03-01-2052 SEDOL: BPP3C79	95,000.000	72,600.52	70,392.02
VERIZON COMMUNICATIONS 3.4% DUE 03-22-2041 BEO SEDOL: BKY5H21	396,000.000	272,436.25	299,819.84
VERIZON GLOBAL FDG 5.85% DUE 09-15-2035 SEDOL: B84RH34	545,000.000	566,522.05	560,245.64

** All or a portion of this security participates in Securities Lending.

5500 Supplemental Schedules

31 DEC 24

Account Name SPECTRUM HEALTH PENSION
Account number CORSHP

Page 204 of 318

◆ **Schedule of Assets Held for Investment Purposes**

Security Description / Asset ID	Shares/Par Value	Historical Cost	Current Value
Corporate Debt Instruments - Other			
United States - USD			
VERIZON 2.65% DUE 11-20-2040 SEDOL: BMWBBK1	780,000.000	546,346.31	533,955.85
VERIZON 3.85% DUE 11-01-2042 SEDOL: B8HCRP8	45,000.000	36,096.48	35,447.06
VERIZON 4.125% DUE 08-15-2046 SEDOL: BY7RR99	38,000.000	32,339.11	30,133.88
VERIZON 4.272% DUE 01-15-2036 SEDOL: BYRLRK2	211,000.000	189,763.18	189,822.40
VERIZON 4.812% DUE 03-15-2039 SEDOL: BDFLJN4	35,000.000	32,401.54	32,308.27
VIACOMCBS INC FIXED 4.95% DUE 01-15-2031 SEDOL: BL66P92	200,000.000	186,503.95	186,734.23
VICI PROPERTIES INC 5.125% 05-15-2032 SEDOL: BP5JTL0	200,000.000	190,976.37	194,735.50
VIRGINIA ELEC & PWR CO 2.95% 11-15-2051 SEDOL: BMHYKC0	130,000.000	89,040.38	81,077.61
VIRGINIA ELEC & PWR CO 4.625% 05-15-2052 SEDOL: BP5H5X8	55,000.000	49,303.31	46,355.86
VIRGINIA ELEC & PWR CO 4.65 DUE 08-15-2043 SEDOL: BD1NQR7	20,000.000	17,200.55	17,555.67
VIRGINIA ELEC & PWR CO 5.55% 08-15-2054 SEDOL: BSMRJZ2	85,000.000	84,576.06	82,289.38
VISA INC 3.65% 09-15-2047 SEDOL: BD5WHT9	65,000.000	52,339.36	49,832.00
WACHOVIA BK NATL ASSN MTN SUB BKTRANCHE # SB 00007 5.85 DUE 02-01-2037 BEO SEDOL: B1PB082	60,000.000	77,478.14	61,225.30
WALMART INC 4.05% DUE 06-29-2048 REG SEDOL: BG08Q52	115,000.000	108,880.31	94,604.66
WALMART INC 5.625% DUE 04-01-2040 SEDOL: BG49714	70,000.000	75,767.94	73,033.24
WARNERMEDIA HLDGS INC SR NT 4.279% 03-15-2032 CUSIP: 55903VBC6	300,000.000	300,000.00	264,448.13
WARNERMEDIA HLDGS INC SR NT 5.391% 03-15-2062 SEDOL: BNQQCY0	750,000.000	650,481.30	553,770.38
WARNERMEDIA HLDGS INC 5.141% 03-15-2052 CUSIP: 55903VBE2	715,000.000	572,377.77	533,774.56

** All or a portion of this security participates in Securities Lending.

5500 Supplemental Schedules

31 DEC 24

Account number CORSHP
Account Name SPECTRUM HEALTH PENSION

Page 205 of 318

◆ **Schedule of Assets Held for Investment Purposes**

Security Description / Asset ID	Shares/Par Value	Historical Cost	Current Value
Corporate Debt Instruments - Other			
United States - USD			
WARNERMEDIA HOLDINGS INC. 5.05% 03-15-2042 CUSIP: 55903VBD4	355,000.000	294,398.71	285,945.60
WELLPOINT INC 5.85% DUE 01-15-2036 SEDOL: BFNBYT9	35,000.000	34,267.91	35,418.79
WELLPOINT INC 6.375% DUE 06-15-2037 SEDOL: BG496S4	55,000.000	57,306.48	58,314.48
WELLS FARGO & CO MEDIUM TERM 5.013% 04-04-2051 CUSIP: 95000U2M4	55,000.000	49,033.05	48,890.69
WELLS FARGO & CO 3.068% 04-30-2041 SEDOL: BL6FQ18	580,000.000	457,773.24	422,558.41
WELLS FARGO & CO 3.9% DUE 05-01-2045 SEDOL: BX2H0V0	145,000.000	118,948.42	112,676.75
WELLS FARGO & CO 4.4% DUE 06-14-2046 SEDOL: BD39X50	510,000.000	414,923.07	409,994.75
WELLS FARGO & CO 4.75% DUE 12-07-2046 SEDOL: BDSFRX9	105,000.000	96,324.94	88,763.29
WELLS FARGO & CO 4.9% DUE 11-17-2045 SEDOL: BYQ29R7	70,000.000	65,879.02	60,738.66
WELLS FARGO & CO 5.375% DUE 11-02-2043 SEDOL: BG48MR2	210,000.000	206,298.94	196,165.26
WELLS FARGO & CO 5.606% DUE 01-15-2044 SEDOL: BJTGH7	30,000.000	30,833.35	28,732.59
WELLS FARGO AND COMPANY 5.211% 12-03-2035 SEDOL: BTBN4D1	200,000.000	200,000.00	194,638.57
WYETH NT 5.95 DUE 04-01-2037/03-27-2007 BEO SEDOL: B91ZLT2	125,000.000	159,921.88	130,534.74
WYETH 6% DUE 02-15-2036 SEDOL: BG491R8	105,000.000	114,671.27	110,623.86
XCEL ENERGY INC 3.5% DUE 12-01-2049 CUSIP: 98389BAX8	25,000.000	17,477.20	17,229.68
XCEL ENERGY INC 4.8% DUE 09-15-2041 SEDOL: B5ZZ7P8	105,000.000	109,128.26	90,871.82
XCEL ENERGY INC 5.5% 03-15-2034 SEDOL: BQBDYT6	150,000.000	148,208.26	149,452.38
Total United States - USD		125,578,145.54	114,409,690.03
Total Corporate Debt Instruments - Other		141,455,041.32	129,750,623.04

** All or a portion of this security participates in Securities Lending.

5500 Supplemental Schedules

31 DEC 24

Account Name SPECTRUM HEALTH PENSION
Account number CORSHP

Page 206 of 318

◆ Schedule of Assets Held for Investment Purposes

Security Description / Asset ID	Shares/Par Value	Historical Cost	Current Value
<i>Corporate Stock - Common</i>			
Canada - USD			
NORTEL NETWORKS CORP NEW COM CUSIP: 656568508	3,074.000	79.00	1.54
Total Canada - USD		79.00	1.54
United States - USD			
BLACKLIGHT PWR INC OC-CAP STK CUSIP: 092381102	8.000	56,000.00	96,000.00
SVB FINL TR TR UNIT CL C 11-07-2032 SEDOL: BL9XPK1	24,000.000	600,000.00	0.00
Total United States - USD		656,000.00	96,000.00
Total Corporate Stock - Common		656,079.00	96,001.54
<i>Partnership/Joint Venture Interests</i>			
United States - USD			
WCM FOCUSED INTERNATIONAL GROWTH FUND LP CUSIP: 9952XP994	1,790,506.180	1,790,506.18	3,977,589.00
Total United States - USD		1,790,506.18	3,977,589.00
Total Partnership/Joint Venture Interests		1,790,506.18	3,977,589.00
<i>Value of Interest in Common/Collective Trusts</i>			
United States - USD			
MFB NT COLLECTIVE S&P 500 INDEX FUND - LENDING CUSIP: 658991294	529.750	2,636,622.89	12,030,567.94
Total United States - USD		2,636,622.89	12,030,567.94
Total Value of Interest in Common/Collective Trusts		2,636,622.89	12,030,567.94
<i>Money Market Funds</i>			
NT Collective Govt Short Term Investment Fund CUSIP: 66586U445	6,542,592.470	6,542,592.47	6,542,592.47
Total United States - USD		6,542,592.47	6,542,592.47
Total Money Market Funds		6,542,592.47	6,542,592.47

5500 Supplemental Schedules

31 DEC 24

Account Name SPECTRUM HEALTH PENSION
Account number CORSHP

Page 207 of 318

◆ Schedule of Assets Held for Investment Purposes

Security Description / Asset ID	Shares/Par Value	Historical Cost	Current Value
<i>Value of Interest in Registered Investment Companies</i>			
International Region - USD			
MFO HARTFORD MUT FDS INC INTL VALUE R6 CUSIP: 41665K428	234,105.370	3,510,960.41	4,251,353.52
Total International Region - USD		3,510,960.41	4,251,353.52
United States - USD			
MFO PIMCO LONG DURATION CREDIT BOND PORT CUSIP: 72201P878	1,742,994.910	18,574,826.01	16,052,983.12
MFO PIMCO SHORT TERM FLOATING NAV II CUSIP: 72201P613	27,296.110	273,425.30	273,425.13
Total United States - USD		18,848,251.31	16,326,408.25
Total Value of Interest in Registered Investment Com		22,359,211.72	20,577,761.77
<i>Other</i>			
Australia - USD			
CDS GSILGB2X 06/20/2026 SELL GLENCORE FINANCE EUROP SWPC0K375 SEDOL: 9M5M81L	-500,000.000	0.00	0.00
CDS GSILGB2X 06/20/2026 SELL GLENCORE FINANCE EUROP SWPC0K375 SEDOL: 9M5M81U	500,000.000	90,753.59	34,209.70
Total Australia - USD		90,753.59	34,209.70
Canada - USD			
ICE_CDS MSNYUS33 06/20/2026 SELL TECK RESOURCES LIMITED SWPC0K0G8 SEDOL: 9KXL35L	-100,000.000	0.00	0.00
ICE_CDS MSNYUS33 06/20/2026 SELL TECK RESOURCES LIMITED SWPC0K0G8 SEDOL: 9KXL35U	100,000.000	11,431.99	6,930.78
Total Canada - USD		11,431.99	6,930.78
Chile - USD			
REPUBLIC OF CHILE 2.55% 01-27-2032 CUSIP: 168863DN5	200,000.000	199,734.12	167,294.04
Total Chile - USD		199,734.12	167,294.04

** All or a portion of this security participates in Securities Lending.

5500 Supplemental Schedules

31 DEC 24

Account number CORSHP
Account Name SPECTRUM HEALTH PENSION

Page 208 of 318

◆ **Schedule of Assets Held for Investment Purposes**

Security Description / Asset ID	Shares/Par Value	Historical Cost	Current Value
<i>Other</i>			
Colombia - USD			
ECOPETROL S A 4.625% 11-02-2031 SEDOL: BL5C7L7	200,000.000	200,000.00	165,865.92
ECOPETROL SA 8.875% DUE 01-13-2033 SEDOL: BQFKWV1	100,000.000	99,329.23	101,896.33
Total Colombia - USD		299,329.23	267,762.25
France - USD			
PVTPL ELECTRICITE DE FRANCE 9.125% 12-31-2049 CUSIP: 28504KAA5	100,000.000	100,000.00	112,795.40
Total France - USD		100,000.00	112,795.40
Mexico - USD			
PETROLEOS MEXICANOS 6.7% 02-16-2032 CUSIP: 71643VAB1	100,000.000	99,538.33	86,995.43
UNITED MEXICAN STATES 4.28% 08-14-2041 CUSIP: 91087BAQ3	225,000.000	224,882.80	164,998.40
UNITED MEXICAN STATES 6.4% 05-07-2054 CUSIP: 91087BBA7	100,000.000	99,345.24	89,548.63
Total Mexico - USD		423,766.37	341,542.46
Saudi Arabia - USD			
PVTPL SAUDI ARABIA KINGDOM GLOBAL MEDIUM TERM TBOND 4.875% 07-18-2033 CUSIP: 80413TBD0	200,000.000	198,048.27	193,806.00
Total Saudi Arabia - USD		198,048.27	193,806.00
United States - USD			
CALL SWO USD BNPAFRPP P 1DSOFR / R 3.49% 317U7QBA4 01/06/2025 SEDOL: 9MYMX7U	-100,000.000	-262.50	0.00
CALL SWO USD CHASUS33 P 1DSOFR / R 3.533% 317U7P2A6 01/02/2025 SEDOL: 9MYJSHU	-100,000.000	-317.50	0.00
CALL SWO USD GSCMUS33 P 1DSOFR / R 3.496% 317U7PTA7 01/06/2025 SEDOL: 9MYKN6U	-100,000.000	-290.00	0.00
CALL SWO USD GSCMUS33 P 1DSOFR / R 3.5% 317U7Q4A2 01/06/2025 SEDOL: 9MYLX4U	-100,000.000	-268.25	0.00

** All or a portion of this security participates in Securities Lending.

5500 Supplemental Schedules

31 DEC 24

Account Name SPECTRUM HEALTH PENSION
Account number CORSHP

Page 209 of 318

◆ Schedule of Assets Held for Investment Purposes

Security Description / Asset ID	Shares/Par Value	Historical Cost	Current Value
<i>Other</i>			
United States - USD			
CALL SWO USD GSCMUS33 P 1DSOFR / R 3.69% 317U7SPA5 01/17/2025 SEDOL: 9MYTF1U	-100,000.000	-272.50	-28.95
CALL SWO USD GSCMUS33 P 1DSOFR / R 3.721% 317U7S8A4 01/13/2025 SEDOL: 9MYRZ7U	-100,000.000	-275.00	-19.38
CALL SWO USD GSCMUS33 P 1DSOFR / R 3.822% 317U7UWA2 01/21/2025 SEDOL: 9MYWSWU	-100,000.000	-302.50	-148.62
CALL SWO USD GSCMUS33 P 1DSOFR / R 3.875% 317U7UEA2 01/21/2025 SEDOL: 9MYVYVU	-100,000.000	-307.50	-222.03
CALL SWO USD GSCMUS33 P 1DSOFR / R 3.886% 317U7W0A3 01/27/2025 SEDOL: 9MZ1MXU	-100,000.000	-323.75	-321.88
CALL SWO USD GSCMUS33 P 1DSOFR / R 3.9% 317U7UYA0 01/23/2025 SEDOL: 9MYXHBH	-100,000.000	-325.00	-294.81
CALL SWO USD GSCMUS33 P 1DSOFR / R 3.908% 317U7VJA5 01/24/2025 SEDOL: 9MYXRFU	-100,000.000	-332.50	-325.36
CCP DUE FROM MORGAN STANLEY CO LL C SEDOL: 9B7P13U	490,000.000	489,999.98	490,000.00
CCP RECEIVABLE FROM MORGAN STANLEY & CO INC. NEW YORK SEDOL: 9D6JACU	210,000.000	210,000.01	210,000.00
CDX CITIUS33 12/20/2026 SELL CDX.NA.HY.37 SWPCNC956 SEDOL: 9M5PRWL	-100,000.000	0.00	0.00
CDX CITIUS33 12/20/2026 SELL CDX.NA.HY.37 SWPCNC956 SEDOL: 9M5PRWU	100,000.000	7,178.27	9,214.07
FUT MAR 25 CBT UL T-BONDS CUSIP: 999599GH0	45.000	5,655,145.00	5,350,781.25
FUT MAR 25 CBT UL T-BONDS CUSIP: 999599GH0	-45.000	-5,655,145.00	-5,350,781.25
FUT MAR 25 CBT ULT TNOTE CUSIP: 999599GH0	-73.000	-8,270,256.19	-8,125,812.50
FUT MAR 25 CBT ULT TNOTE CUSIP: 999599GH0	73.000	8,270,256.19	8,125,812.50
FUT MAR 25 CBT 5Y T-NOTE CUSIP: 999599GH0	26.000	2,779,242.17	2,763,921.88
FUT MAR 25 CBT 5Y T-NOTE CUSIP: 999599GH0	-26.000	-2,779,242.17	-2,763,921.88
FUT MAR 25 U.S. T-BONDS CUSIP: 999599GH0	12.000	1,395,468.75	1,366,125.00

** All or a portion of this security participates in Securities Lending.

5500 Supplemental Schedules

31 DEC 24

Account number CORSHP
Account Name SPECTRUM HEALTH PENSION

Page 210 of 318

◆ **Schedule of Assets Held for Investment Purposes**

Security Description / Asset ID	Shares/Par Value	Historical Cost	Current Value
<i>Other</i>			
United States - USD			
FUT MAR 25 U.S. T-BONDS CUSIP: 999599GH0	-12.000	-1,395,468.75	-1,366,125.00
FUT MAR 25 US 2YR T-NOTE CUSIP: 999599GH0	-22.000	-4,524,195.32	-4,523,406.25
FUT MAR 25 US 2YR T-NOTE CUSIP: 999599GH0	22.000	4,524,195.32	4,523,406.25
FUT MAR 25 10 YR T-NOTES CUSIP: 999599GH0	-6.000	-659,109.36	-652,500.00
FUT MAR 25 10 YR T-NOTES CUSIP: 999599GH0	6.000	659,109.36	652,500.00
GOLDEN ST TOBACCO 2.746% MUN 06/01/2034 USD SEDOL: BNG9S30	40,000.000	39,950.76	33,664.00
ICE_CDS MSNYUS33 06/20/2026 SELL AT&T INC 3.8% 02/15/20 SWPC0K0C7 SEDOL: 9KXKP5U	300,000.000	3,570.77	2,848.41
ICE_CDS MSNYUS33 06/20/2026 SELL AT&T INC 3.8% 02/15/20 SWPC0K0C7 SEDOL: 9KXKP5L	-300,000.000	0.00	0.00
ICE_CDS MSNYUS33 06/20/2026 SELL GENERAL ELECTRIC CO 2. SWPC0JYY5 SEDOL: 9KXFM9U	400,000.000	8,039.16	5,204.24
ICE_CDS MSNYUS33 06/20/2026 SELL GENERAL ELECTRIC CO 2. SWPC0JYY5 SEDOL: 9KXFM9L	-400,000.000	0.00	0.00
ICE_CDS MSNYUS33 06/20/2028 SELL AT&T INC 3.8% 02/15/20 SWPC0LX54 SEDOL: 9M1EK3U	100,000.000	1,318.47	1,648.94
ICE_CDS MSNYUS33 06/20/2028 SELL AT&T INC 3.8% 02/15/20 SWPC0LX54 SEDOL: 9M1EK3L	-100,000.000	0.00	0.00
ICE_CDS MSNYUS33 06/20/2028 SELL BANK OF AMERICA CORP 3 SWPC0LQA1 SEDOL: 9LZ9LAL	-200,000.000	0.00	0.00
ICE_CDS MSNYUS33 06/20/2028 SELL BANK OF AMERICA CORP 3 SWPC0LQA1 SEDOL: 9LZ9LAU	200,000.000	3,190.50	3,721.14
ICE_CDS MSNYUS33 06/20/2028 SELL FREEPORT-MCMORAN INC 3 SWPC0KAU6 SEDOL: 9L1VELL	-200,000.000	0.00	0.00
ICE_CDS MSNYUS33 06/20/2028 SELL FREEPORT-MCMORAN INC 3 SWPC0KAU6 SEDOL: 9L1VELU	200,000.000	309.32	2,936.36
ICE_CDS MSNYUS33 06/20/2028 SELL GENERAL MOTORS CO 4.2% SWPC0LUG3 SEDOL: 9LZMP5L	-75,000.000	0.00	0.00
ICE_CDS MSNYUS33 06/20/2028 SELL GENERAL MOTORS CO 4.2% SWPC0LUG3 SEDOL: 9LZMP5U	75,000.000	11,817.83	10,565.51

** All or a portion of this security participates in Securities Lending.

5500 Supplemental Schedules

31 DEC 24

Account number CORSHP
Account Name SPECTRUM HEALTH PENSION

Page 211 of 318

◆ **Schedule of Assets Held for Investment Purposes**

Security Description / Asset ID	Shares/Par Value	Historical Cost	Current Value
<i>Other</i>			
United States - USD			
ICE_CDS MSNYUS33 12/20/2026 SELL AT&T INC 2.45% 06/30/2 SWPC0IY27 SEDOL: 9K1X54U	300,000.000	3,850.17	3,612.84
ICE_CDS MSNYUS33 12/20/2026 SELL AT&T INC 2.45% 06/30/2 SWPC0IY27 SEDOL: 9K1X54L	-300,000.000	0.00	0.00
ICE_CDS MSNYUS33 12/20/2026 SELL BANK OF AMERICA CORP 3 SWPC0N4D5 SEDOL: 9MYEMJL	-200,000.000	0.00	0.00
ICE_CDS MSNYUS33 12/20/2026 SELL BANK OF AMERICA CORP 3 SWPC0N4D5 SEDOL: 9MYEMJU	200,000.000	2,891.05	2,517.80
ICE_CDS MSNYUS33 12/20/2026 SELL BOEING CO 2.6% 10/30/2 SWPC0KBG6 SEDOL: 9L21KBU	100,000.000	1,731.84	759.28
ICE_CDS MSNYUS33 12/20/2026 SELL BOEING CO 2.6% 10/30/2 SWPC0KBG6 SEDOL: 9L21KBL	-100,000.000	0.00	0.00
ICE_CDS MSNYUS33 12/20/2026 SELL DEVON ENERGY CORPORATI SWPC0KJK9 SEDOL: 9L3GLFL	-100,000.000	0.00	0.00
ICE_CDS MSNYUS33 12/20/2026 SELL DEVON ENERGY CORPORATI SWPC0KJK9 SEDOL: 9L3GLFU	100,000.000	1,119.55	1,154.03
ICE_CDS MSNYUS33 12/20/2026 SELL GENERAL ELECTRIC CO 2. SWPC0KBE1 SEDOL: 9L1XZZU	100,000.000	2,266.91	1,700.04
ICE_CDS MSNYUS33 12/20/2026 SELL GENERAL ELECTRIC CO 2. SWPC0KBE1 SEDOL: 9L1XZZL	-100,000.000	0.00	0.00
ICE_CDS MSNYUS33 12/20/2027 SELL AMERICAN INTL GROUP 6. SWPC0LAG5 SEDOL: 9L91KLU	200,000.000	4,257.81	3,695.14
ICE_CDS MSNYUS33 12/20/2027 SELL AMERICAN INTL GROUP 6. SWPC0LAG5 SEDOL: 9L91KLL	-200,000.000	0.00	0.00
ICE_CDS MSNYUS33 12/20/2029 SELL BOEING CO 2.6% 10/30/2 SWPC0MVJ4 SEDOL: 9MX475U	200,000.000	0.00	0.00
ICE_CDS MSNYUS33 12/20/2029 SELL BOEING CO 2.6% 10/30/2 SWPC0MVJ4 SEDOL: 9MX475L	-200,000.000	-3,657.74	-752.72
ICE_CD MSNYUS33 12/20/2028 SELL CDX.NA.IG.41 SWPC0M330 SEDOL: 9M3BQQU	400,000.000	8,379.40	9,106.28
ICE_CD MSNYUS33 12/20/2028 SELL CDX.NA.IG.41 SWPC0M330 SEDOL: 9M3BQQL	-400,000.000	0.00	0.00
ICE_CD MSNYUS33 12/20/2029 SELL CDX.NA.IG.43 SWPC0MWQ7 SEDOL: 9MXARJL	-18,100,000.000	0.00	0.00
ICE_CD MSNYUS33 12/20/2029 SELL CDX.NA.IG.43 SWPC0MWQ7 SEDOL: 9MXARJU	18,100,000.000	412,027.78	410,037.40

** All or a portion of this security participates in Securities Lending.

5500 Supplemental Schedules

31 DEC 24

Account number CORSHP
Account Name SPECTRUM HEALTH PENSION

Page 212 of 318

◆ **Schedule of Assets Held for Investment Purposes**

Security Description / Asset ID	Shares/Par Value	Historical Cost	Current Value
<i>Other</i>			
United States - USD			
LA LOC GOVT ENVI FACS & TAXABLE-LA UTILS RESTORATION 4.475% DUE 08-01-2039 SEDOL: BNHP707	210,000.000	210,973.39	195,576.05
LCH_OIS MSNYUS33 08/13/2034 USD P 3.679% / R 1DSOFR SWUJ028UV7 SEDOL: 9M9FTSU	50,000.000	0.00	1,793.47
LCH_OIS MSNYUS33 08/13/2034 USD P 3.679% / R 1DSOFR SWUJ028UV7 SEDOL: 9M9FTSL	-50,000.000	0.00	0.00
LCH_OIS MSNYUS33 12/18/2029 USD P 3.75% / R 1DSOFR SWUJ025TR4 SEDOL: 9M8AMNL	-4,100,000.000	-68,885.60	0.00
LCH_OIS MSNYUS33 12/18/2029 USD P 3.75% / R 1DSOFR SWUJ025TR4 SEDOL: 9M8AMNU	4,100,000.000	0.00	54,921.14
LCH_OIS MSNYUS33 12/31/2025 USD P 4.135% / R 1DSOFR SWUJ020M50 SEDOL: 9M5BBPL	-5,300,000.000	0.00	0.00
LCH_OIS MSNYUS33 12/31/2025 USD P 4.135% / R 1DSOFR SWUJ020M50 SEDOL: 9M5BBPU	5,300,000.000	0.00	50,993.42
LOUISIANA LOC GOVT ENVRNMNTL FACS & TAX-LA UTILS RESTRTN CORP 5.198% 12-01-2039 SEDOL: BN7KCF2	140,000.000	140,000.00	138,545.85
PUT SWO USD BNPAFRPP P 3.84% / R 1DSOFR 317U7QAA5 01/06/2025 SEDOL: 9MYMX6U	-100,000.000	-262.50	-1,905.44
PUT SWO USD CHASUS33 P 3.933% / R 1DSOFR 317U7P1A7 01/02/2025 SEDOL: 9MYJSGU	-100,000.000	-317.50	-1,141.18
PUT SWO USD GSCMUS33 P 3.896% / R 1DSOFR 317U7PSA8 01/06/2025 SEDOL: 9MYKN7U	-100,000.000	-290.00	-1,472.11
PUT SWO USD GSCMUS33 P 3.9% / R 1DSOFR 317U7Q3A3 01/06/2025 SEDOL: 9MYLX3U	-100,000.000	-268.25	-1,442.11
PUT SWO USD GSCMUS33 P 4.071% / R 1DSOFR 317U7S7A5 01/13/2025 SEDOL: 9MYRZ6U	-100,000.000	-275.00	-602.43
PUT SWO USD GSCMUS33 P 4.09% / R 1DSOFR 317U7SOA6 01/17/2025 SEDOL: 9MYTF0U	-100,000.000	-272.50	-612.99
PUT SWO USD GSCMUS33 P 4.222% / R 1DSOFR 317U7UVA3 01/21/2025 SEDOL: 9MYWSVU	-100,000.000	-302.50	-311.48
PUT SWO USD GSCMUS33 P 4.275% / R 1DSOFR 317U7UDA3 01/21/2025 SEDOL: 9MYVYU	-100,000.000	-307.50	-217.10
PUT SWO USD GSCMUS33 P 4.286% / R 1DSOFR 317U7VZA7 01/27/2025 SEDOL: 9MZ1MWU	-100,000.000	-323.75	-275.75
PUT SWO USD GSCMUS33 P 4.3% / R 1DSOFR 317U7UXA1 01/23/2025 SEDOL: 9MYXHAU	-100,000.000	-325.00	-205.78

** All or a portion of this security participates in Securities Lending.

5500 Supplemental Schedules

31 DEC 24

Account Name SPECTRUM HEALTH PENSION
 Account number CORSHP

Page 213 of 318

◆ Schedule of Assets Held for Investment Purposes

Security Description / Asset ID	Shares/Par Value	Historical Cost	Current Value
<i>Other</i>			
United States - USD			
PUT SWO USD GSCMUS33 P 4.308% / R 1DSOFR 317U7VKA3 01/24/2025 SEDOL: 9MYXRHU	-100,000.000	-332.50	-206.50
TX NAT GAS SECURITIZATION FIN CORP 5.169% 04-01-2041 SEDOL: BN7BQ75	435,000.000	435,467.01	428,381.74
UBS GROUP CUSIP: 996390126	200,000.000	0.00	0.00
Total United States - USD		1,919,242.64	2,062,090.53
Total Other		3,242,306.21	3,186,431.16

Total		229,395,917.55	223,431,929.05
--------------	--	-----------------------	-----------------------

** All or a portion of this security participates in Securities Lending.

Spectrum Health Pension Plan

Schedule of Reportable Transactions

Form 5500, Schedule H, Line 4j
EIN 38-3382353, Plan No. 001
Year Ended December 31, 2024

(a) Identity of Party Involved	(b) Description of Asset	(c) Purchase Price	(d) Selling Price	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain (Loss)
Category (iii) - A series of transactions with respect to securities of the same issue that amount in the aggregate to more than 5 percent of the beginning value of the total plan assets:						
MFO PIMCO	Short-term Floating NAV II:					
	Purchases - 75	\$ 18,824,823	\$ -	\$ 18,824,823	\$ 18,824,823	\$ -
	Sales - 47	-	19,200,000	19,199,697	19,200,000	303
NT COLLECTIVE	Govt Short-term Invt Fd:					
	Purchases - 441	69,751,728	-	69,751,728	69,751,728	-
	Sales - 403	-	69,145,719	69,145,719	69,145,719	-
TSY INFL IX	N/B 1.75% 01-15-2034:					
	Purchases - 16	8,343,341	-	8,343,341	8,343,341	-
	Sales - 13	-	7,749,699	8,164,556	7,749,699	(414,857)
US TREASURY BONDS	3.375% due 8/15/2042:					
	Purchases - 44	114,774,808	-	114,774,808	114,774,808	-
	Sales - 44	-	114,736,203	114,755,432	114,736,203	(19,229)
US TREASURY BONDS	4.125% 8/15/2044:					
	Purchases - 75	18,729,442	-	18,729,442	18,729,442	-
	Sales - 70	-	17,785,176	17,822,670	17,785,176	(37,494)
US TREASURY BONDS	4.25% 2/15/2054:					
	Purchases - 109	7,626,593	-	7,626,593	7,626,593	-
	Sales - 109	-	7,641,904	7,626,622	7,641,904	15,282
US TREASURY BONDS	4.5% 2/15/2044:					
	Purchases - 74	6,400,602	-	6,400,602	6,400,602	-
	Sales - 54	-	6,388,479	6,400,600	6,388,479	(12,121)
US TREASURY NOTES	3.875% 8/15/2033:					
	Purchases - 10	7,808,909	-	7,808,909	7,808,909	-
	Sales - 11	-	8,485,311	8,496,346	8,485,311	(11,035)
US TREASURY NOTES	4.0% 2/15/2034:					
	Purchases - 130	98,220,298	-	98,220,298	98,220,298	-
	Sales - 126	-	96,507,570	96,583,173	96,507,570	(75,603)

Spectrum Health Pension Plan

Schedule of Reportable Transactions (Continued)

Form 5500, Schedule H, Line 4j
EIN 38-3382353, Plan No. 001
Year Ended December 31, 2024

(a) Identity of Party Involved	(b) Description of Asset	(c) Purchase Price	(d) Selling Price	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain (Loss)
US TREASURY NOTES	4.5% due 11/15/2033: Purchases - 36 Sales - 48	\$ 9,840,999 -	\$ - 9,833,338	\$ 9,840,999 9,840,941	\$ 9,840,999 9,833,338	\$ - (7,603)
US TREASURY BONDS	DTD 00300 4.75% 11/15/2053: Purchases - 130 Sales - 136	13,547,939 -	- 13,143,174	13,547,939 13,163,345	13,547,939 13,143,174	- (20,171)
US TREASURY BONDS	DTD 00300 4.75% 5/15/2054: Purchases - 108 Sales - 108	33,829,341 -	- 32,541,515	33,829,341 32,624,373	33,829,341 32,541,515	- (82,858)
US TREASURY BONDS	2.25% 8/15/2049: Purchases - 32 Sales - 27	40,833,232 -	- 38,066,462	40,833,232 38,007,783	40,833,232 38,066,462	- 58,679
US TREASURY	2.375% due 2/15/2042: Purchases - 33 Sales - 33	59,903,701 -	- 59,866,457	59,903,701 59,908,496	59,903,701 59,866,457	- (42,039)
US TREASURY N/B	1.25% due 8/15/2031: Purchases - 18 Sales - 18	22,389,324 -	- 22,363,797	22,389,324 22,537,227	22,389,324 22,363,797	- (173,430)
US TREASURY N/B	3.875% 8/15/2034: Purchases - 38 Sales - 38	6,362,419 -	- 6,357,123	6,362,419 6,362,430	6,362,419 6,357,123	- (5,307)

There were no Category (i), (ii), or (iv) reportable transactions during the year.

Participant Information

Schedule SB, Line 26a – Schedule of Active Participants

Attachment to 2024 Form 5500 Schedule SB

EIN/PN 38-3382353/001

Spectrum Health Pension Plan

The following table displays the distribution of active participants by age and service, and includes average compensation for any grouping with 20 or more participants.

Service Group																					
Age Group	< 1		1-4		5-9		10-14		15-19		20-24		25-29		30-34		35-39		40+		Total
	No.	Avg. Comp.	No.	Avg. Comp.	No.	Avg. Comp.	No.	Avg. Comp.	No.	Avg. Comp.	No.	Avg. Comp.	No.	Avg. Comp.	No.	Avg. Comp.	No.	Avg. Comp.	No.	Avg. Comp.	
0 - 24	0	N/A	0	N/A	0	N/A	0	N/A	0	N/A	0	N/A	0	N/A	0	N/A	0	N/A	0	N/A	0
24 - 29	0	N/A	0	N/A	0	N/A	0	N/A	0	N/A	0	N/A	0	N/A	0	N/A	0	N/A	0	N/A	0
30 - 34	0	N/A	0	N/A	0	N/A	0	N/A	0	N/A	0	N/A	0	N/A	0	N/A	0	N/A	0	N/A	0
35 - 39	0	N/A	0	N/A	0	N/A	0	N/A	0	N/A	8	N/A	0	N/A	0	N/A	0	N/A	0	N/A	8
40 - 44	0	N/A	0	N/A	0	N/A	0	N/A	5	N/A	171	77,657	12	N/A	0	N/A	0	N/A	0	N/A	188
45 - 49	0	N/A	0	N/A	0	N/A	0	N/A	4	N/A	231	79,511	128	77,479	5	N/A	0	N/A	0	N/A	368
50 - 54	0	N/A	0	N/A	0	N/A	0	N/A	3	N/A	129	84,956	157	83,118	95	78,221	8	N/A	0	N/A	392
55 - 59	0	N/A	0	N/A	0	N/A	0	N/A	2	N/A	121	80,505	107	78,855	133	79,568	122	73,343	9	N/A	494
60 - 64	0	N/A	0	N/A	0	N/A	0	N/A	8	N/A	81	74,505	103	83,011	104	85,726	117	81,446	140	72,148	553
65 - 69	0	N/A	0	N/A	0	N/A	0	N/A	0	N/A	25	62,384	23	91,399	27	93,036	19	N/A	56	71,886	150
70+	0	N/A	0	N/A	0	N/A	0	N/A	0	N/A	9	N/A	11	N/A	9	N/A	2	N/A	8	N/A	39
Total	0		0		0		0		22		775		541		373		268		213		2192

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

Attachment to 2024 Form 5500 Schedule SB

EIN/PN 38-3382353/001

Spectrum Health Pension Plan

Actuarial Assumptions

Interest Rates

	Pre-MAP-21 Segment Rates ¹	25-Year Average Segment Rates	ARP/IIJA	
			2023 Corridor 5.59% - 6.17%	Segment Rates ²
Lookback Month	September	N/A	N/A	N/A
First Segment Rate	3.62%	5.00% ³	4.75% - 5.25%	4.75%
Second Segment Rate	4.46%	5.13%	4.87% - 5.39%	4.87%
Third Segment Rate	4.52%	5.88%	5.59% - 6.17%	5.59%
Effective Rate	4.43%	N/A	N/A	5.10%

¹ Used for Maximum Deductible, PBGC Method for Variable-Rate Premium, ERISA §4010 reporting \$15M underfunded and 80% threshold, and excess assets for §420 transfers.

² Used for minimum funding and benefit restrictions

³ Actual rate of 3.33% was limited to a floor of 5.00% per the provisions of ARP.

Expected asset return for Actuarial Value of Assets Determination: 5.50% (limited to the third segment rate for the applicable plan year per IRS regulation)

ASC 960: 5.50% per annum for 2024 and 2023.

Mortality

Active and Retired Lives:

Funding Target: As defined in §1.430(h)(3)-1(a)(3). As defined in §1.430(h)(3)-1(a)(2). This table is based on the annuitant and nonannuitant mortality rates for males and females from IRS §1.430(h)(3)-1(d) with a base year 2012 and generational projection of mortality improvements using the IRS 2024 Adjusted Scale MP-2021.

ASC 960: Mortality based upon the Pri-2012 mortality tables issued by the Society of Actuaries in October 2019. Separate tables were utilized for males and females. Furthermore, tables were separated between class of participant: employee, primary annuitant, and contingent survivor. In valuing Joint & Survivor annuities, contingent survivor rates were applied to the secondary annuitant both before and after the assumed or actual death of the primary annuitant. The rates were not adjusted for collar or amounts. Mortality improvement utilized the MP-2021 projection scale on a generational basis.

Schedule SB, Part V – Statement of Actuarial Assumptions/Methods
Attachment to 2024 Form 5500 Schedule SB
EIN/PN 38-3382353/001
Spectrum Health Pension Plan

Actuarial Assumptions

Lump Sum Basis	Mortality rates used to calculate lump sum amounts are based on the table published by the IRS in Notice 2023-73 for the 2024 plan year, and projected IRC §417(e)(3)(B) applicable mortality tables developed according to IRS Reg §1.430(h)(3)-1 and Revenue Ruling 2007-67 from the base 2012 mortality tables specified in §1.430(h)(3)-1(d) and using IRS 2024 Adjusted Scale MP-2021 cumulative mortality improvement factors for years after 2024. The Lump Sum payments were valued using BBA Segment rates for funding purposes and December 2023 Segment Interest Rates of 5.01%, 5.13%, and 5.15% for ASC 960 purposes.
Asset Valuation Method	2-year annual averaging method
Actuarial Cost Method	Unit Credit
Expenses included in Target Normal Cost	\$1,205,000 assumed
Former Pension Equity Plan	
Salary Growth	5.00% per annum for year 2023 3.00% per annum for year 2024 onwards
Active Lump Sum Election Rate	75% lump sum selection rate for everyone eligible for a lump sum.

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

Attachment to 2024 Form 5500 Schedule SB

EIN/PN 38-3382353/001

Spectrum Health Pension Plan

Actuarial Assumptions

Active Decrements	All active decrements including retirement, withdrawal, and disability are reflected in a single table based on actual 2015 Spectrum Health Experience Study. The following table illustrates sample values:			
	<u>Age</u>	<u>Decrement</u>	<u>Age</u>	<u>Decrement</u>
	30	7.40%	55	4.70%
	35	6.10%	60	8.60%
	40	5.60%	65 - 80	30.00%
	45	4.60%	>= 80	100.00%
	50	4.30%		
	Deferred vested participants are assumed to retire at age 65.			
Active Form of Benefit	75% lump sum selection rate and 25% Annuity. Table below details the 25% broken down between optional monthly forms:			
	<u>Form</u>	<u>Male</u>	<u>Female</u>	
	Life Only	25%	55%	
	10 Years Certain & Life	15%	15%	
	Joint & 50%	15%	15%	
	Joint & 75%	15%	5%	
	Joint & 100%	30%	10%	
Marriage	Male: 75% Married Females: 60% Married Husbands are assumed 2 years older than their wives.			

Schedule SB, Part V – Statement of Actuarial Assumptions/Methods
Attachment to 2024 Form 5500 Schedule SB
EIN/PN 38-3382353/001
Spectrum Health Pension Plan

Actuarial Assumptions

Former Spectrum Health - Kent Community Campus Employees' Retirement Plan			
Salary Growth	Not Applicable		
Withdrawal	Rates of withdrawal for included employees are shown in the table below for sample ages:		
a) Spectrum Health - Kent Community Campus (KCC)	Representative Basic Rates:		
	<u>Age</u>	<u>Males</u>	<u>Females</u>
	35	5.00%	6.00%
	40	5.00%	6.00%
	45	2.50%	3.50%
	50	1.00%	1.50%
	55	1.00%	1.50%
b) Visiting Nurse Service and Visiting Nurse	Crocker-Sarason-Straight T-7		
c) Visiting Nurse Extracare	Crocker-Sarason-Straight T-10		
Disability	100% of the 2013 Individual Disability Insurance (IDI) Valuation Incidence Medical Table (sex distinct), using an underlying elimination period of 6 months.		
	Rates of disability are shown in the tables below for sample ages.		
	<u>Age</u>	<u>Males</u>	<u>Females</u>
	20	0.17%	0.21%
	25	0.17%	0.21%
	30	0.15%	0.26%
	35	0.16%	0.33%
	40	0.21%	0.40%
	45	0.33%	0.51%
	50	0.53%	0.67%
	55	0.81%	0.89%
	60	1.18%	1.18%
	65	1.62%	1.53%

Schedule SB, Part V – Statement of Actuarial Assumptions/Methods
Attachment to 2024 Form 5500 Schedule SB
EIN/PN 38-3382353/001
Spectrum Health Pension Plan

Actuarial Assumptions

Retirement				
a. KCC Active Participants' Sample Rates	<u>Service*</u>	<u>Rate</u>	<u>Age</u>	<u>Rate</u>
	25	20.00%	60	15.00%
	27	15.00%	62	35.00%
	30	15.00%	65	70.00%
	32	15.00%	67	40.00%
	35	100.00%	70	100.00%
	* Apply only if greater than KCC age-related decrement.			
	<u>Age</u>	<u>Rate</u>		
	55-59	5.00%		
	60	10.00%		
b. VNS Active Retirement Rates	61	5.00%		
	62	50.00%		
	63	15.00%		
	64	25.00%		
	65	100.00%		
Form of Benefit	75% if eligible for a lump sum; otherwise, a life-only annuity.			
KCC Employee Contributions	Employee contributions for all participants are suspended indefinitely.			
Deferred Vested Participants	Deferred vested participants are assumed to retire at Normal Retirement age.			
Marriage	Male: 75% Married			
	Females: 60% Married			
	Husbands are assumed 2 years older than their wives.			

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

Attachment to 2024 Form 5500 Schedule SB

EIN/PN 38-3382353/001

Spectrum Health Pension Plan

Actuarial Assumptions

Former Reed City Hospital Corporation Pension Plan		
Salary Growth	Not applicable	
Withdrawal	Rates of withdrawal for included employees are shown in the table below (Crocker-Sarason T-5 Table) for sample ages:	
	<u>Age</u>	<u>Rate</u>
	20	7.94%
	25	7.72%
	30	7.22%
	35	6.28%
	40	5.15%
	45	3.98%
	50	2.56%
	55	0.94%
	60	0.09%
Disability	None	
Form of payment	100% of Participants elect a Lump Sum upon termination of employment or death.	
Retirement	Retirements are assumed to occur according to the following table:	
	<u>Age</u>	<u>Rate</u>
	55-59	5.00%
	60	10.00%
	61	5.00%
	62	50.00%
	63	15.00%
	64	25.00%
	65	100.00%
Marriage	Male: 75% Married Females: 60% Married Husbands are assumed 2 years older than their wives.	

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

Attachment to 2024 Form 5500 Schedule SB

EIN/PN 38-3382353/001

Spectrum Health Pension Plan

Actuarial Assumptions

Former Memorial Medical Center of West Michigan, Inc. Employees Pension Plan

Withdrawal

Sample rates are as follows:

<u>Age</u>	<u>Male</u>	<u>Female</u>
20	11.89%	12.03%
25	11.68%	11.89%
30	11.26%	11.68%
35	10.50%	11.26%
40	9.29%	10.50%
45	7.48%	9.29%
50	4.96%	7.48%
55	1.60%	4.96%

Retirement Age

Rates of retirement for eligible employees are shown in the table below for sample ages.

<u>Age</u>	<u>Rate</u>
55-56	5.00%
57-59	3.00%
60-61	5.00%
62	35.00%
63-64	5.00%
65	50.00%
66-69	20.00%
70 and older	100.00%

Deferred vested participants are assumed to retire at age 65.

Form of Benefit

75% if eligible for a lump sum; otherwise, a life-only annuity.

Marriage

Male: 75% Married

Females: 60% Married

Husbands are assumed 2 years older than their wives.

Assumption Changes
Since Last Year**Funding Target:**

- The interest rates and mortality table were updated per IRS requirements.
- The Expected asset return increased from 3.00% for year 2022 to 5.50% for year 2023.
- The disability rates were updated to use the 2013 Individual Disability Insurance Valuation Incidence Table for Kent Community Campus (KCC) and Visiting Nurse Services.

ASC 960:

- The Lump Sum payments were valued using December 2023 Segment Interest Rates of 5.01%, 5.13%, and 5.15%.
- The lump sum mortality was updated as described in the Lump Sum Basis section.

Actuarial Methods for Funding and Present Value of Accrued Benefits

Liability Valuation Method

Funding Target and Target Normal Cost as Defined in PPA

The Funding Target is defined to be the present value of the benefits accrued or earned at the valuation date. The earned benefits include retirement-type benefits and ancillary benefits (1.430(d)-1(c)(1)(i)). If the amount of a benefit that is expected to be paid is neither a function of the accrued benefit at the time the benefit is expected to be paid nor a function of the participant's service at that time, then the portion of the benefit taken into account for purposes of determining the Funding Target for a plan year is based on the proportion of a participant's service as of the first day of the plan year relative to the service the participant will have when the participant decrements. The portion of the benefit that is taken into account in the Target Normal Cost is the increase in the proportional benefit for the plan year (1.430(d)-1(c)(1)(ii)(C)). The determination of the Funding Target and Target Normal Cost of a Plan for a plan year is not permitted to take into account any limitations or anticipated limitations under section 436 (1.430(d)-1(c)(1)(iii)).

The Target Normal Cost is the present value of all the benefits expected to accrue or to be earned during the year (benefits attributable to services performed in a prior year that are increased by reason of a compensation increase in the current year are treated as having accrued during the current year). Plan administrative expenses paid (or expected to be paid) from Actuarial Value of Assets for a plan year are not reflected in the determination of a plan's Funding Target for that plan year (1.430(d)-1(c)(2)), but are reflected in the determination of a plan's Target Normal Cost.

Generally if insurance contracts are held by the Plan, they are included in Actuarial Value of Assets and the related benefits are included in the liability. In the case of benefits that are funded through insurance contracts purchased from an insurance company licensed under the laws of a State, the Plan is permitted to exclude the benefits from the liability and the insurance policy from the assets, but only to the extent that the right to receive benefits is an irrevocable contractual right based on premiums paid prior to the valuation date (1.430(d)-1(c)(3)).

The determination of a Plan's Funding Target and Target Normal Cost for a plan year is based on Plan provisions that are adopted no later than the valuation date for the plan year and that become effective during that plan year. Section 412(d)(2) applies for purposes of determining whether a Plan amendment is treated as having been adopted on the first day of the plan year (including a Plan amendment adopted within two and one half months after the close of the plan year) (1.430(d)-1(d)).

For maximum deductible purposes, the cushion amount is equal to the sum of 50 percent of the Funding Target for the plan year and the amount the Funding Target for the plan year would increase if the Plan were to take into account increases in compensation which are expected to occur in succeeding plan years. If the Plan does not base benefits for service to date on compensation, increases in benefits which are expected to occur in succeeding plan years (determined on the basis of the average annual increase in benefits over the six preceding plan years) are taken into account in lieu of expected increases in compensation. For plans that have less than 100 participants, increases in benefits for highly compensated employees as a result of Plan amendments within the last two years are excluded from the calculation of the cushion amount.

Schedule SB, Part V – Statement of Actuarial Assumptions/Methods
Attachment to 2024 Form 5500 Schedule SB
EIN/PN 38-3382353/001
Spectrum Health Pension Plan

Actuarial Methods for Funding and Present Value of Accrued Benefits

Asset Valuation Method

Actuarial Value of Assets are determined using the two-year averaging method as set forth in Notice 2009-22. Under this method, the Actuarial Value of Assets is the average of the fair market value of the assets on the valuation date and the adjusted fair Market Value of Assets determined as of the two prior determination dates. The adjusted fair Market Value of Assets as of a determination date is the Market Value of Assets on that date, increased by contributions that were not included in the plan's asset balance on the determination date and decreased by benefits and administrative expenses between that determination date and the valuation date plus an adjustment for expected earnings as the sum of the expected earnings separately determined for each period between the determination date and the valuation date. The calculated value is then further constrained to be no more than 110% of the Market Value of Assets plus discounted receivable contributions and no less than 90% of the Market Value of Assets plus discounted contributions.

Procedures

Financial and census data: Financial data was submitted by the Trustee and census data was submitted by the employer. Information provided was reviewed for internal consistency and we have no reason to doubt its substantial accuracy.

No benefits of materiality were excluded from the valuation of the liabilities.

The limitations of the Internal Revenue Code 415(b) and 401(a)(17) have been incorporated into our calculations.

No liability is included for participants who terminated without vesting in their benefit prior to the valuation date.

The employer provided us with the data on its employees as of the valuation date, but only those employees who have completed the Plan's eligibility requirements are included in the valuation of liabilities.

Actuarial Present Value of Accumulated Plan Benefits (ASC 960)

For active participants, the accrued pension benefits as of the valuation date and payable from the assumed retirement age were determined based on actual plan compensation history for each participant. For inactive participants, accrued benefits were either supplied by the Company or estimated. The Actuarial Present Value of Accumulated Plan Benefits was determined by multiplying the accrued pension benefits by single premium cost factors based on the applicable actuarial assumptions for accrued benefits.

Model Use

Actuarial Standard of Practice No. 56 – Modeling requires disclosure of certain information regarding the actuary's use of models when issuing actuarial reports for work performed on or after October 1, 2020. For this valuation, the liability calculations were determined using industry-leading defined benefit valuation software developed and maintained by a third-party vendor. The model was designed specifically for the measurement of defined benefit pension liabilities and the actuary has updated the applicable parameters for the specific plan provisions and assumptions selected for this valuation.

Method Changes Since Last Year

There were no method changes since the prior valuation.

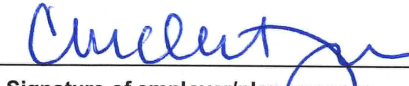
Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 2024 This Form is Open to Public Inspection
--	---	---

Part I	Annual Report Identification Information
For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024	
A	This return/report is for: ☐ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.) ☒ 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
1a	Name of plan SPECTRUM HEALTH PENSION PLAN
1b	Three-digit plan number (PN) ▶ 001
1c	Effective date of plan 01/01/1961
2a	Plan sponsor's name (employer, if for a single-employer plan) 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) COREWELL HEALTH 100 MICHIGAN ST. NE GRAND RAPIDS, MI 49503
2b	Employer Identification Number (EIN) 38-3382353
2c	Plan Sponsor's telephone number (616) 391-2543
2d	Business code (see instructions) 622000

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

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

SIGN HERE		10.14.2025	CELESTE MCINTYRE
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE		10.14.2025	CELESTE MCINTYRE
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address ☒ Same as Plan Sponsor		3b Administrator's EIN 3c Administrator's telephone number 	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name		4b EIN 4d PN	
5 Total number of participants at the beginning of the plan year		5	3809
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d).			
a(1) Total number of active participants at the beginning of the plan year		6a(1)	2186
a(2) Total number of active participants at the end of the plan year		6a(2)	2032
b Retired or separated participants receiving benefits.....		6b	653
c Other retired or separated participants entitled to future benefits		6c	880
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d	3565
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e	28
f Total. Add lines 6d and 6e		6f	3593
g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item)		6g(1)	
g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)		6g(2)	
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....		6h	0
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)		7	
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 1A 1D 3H			
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:			
9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor		9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)			
a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☒ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary (4) ☐ DCG (Individual Plan Information) – Number Attached _____ (5) ☐ MEP (Multiple-Employer Retirement Plan Information)		b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☐ A (Insurance Information) – Number Attached _____ (4) ☒ C (Service Provider Information) (5) ☒ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)	

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

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

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

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

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

Receipt Confirmation Code _____

Plan Name	Spectrum Health Pension Plan
Plan Sponsor EIN	38-3382353
ERISA Plan #	001
Plan Year Ending	December 31, 2024

The required attachment marked with an "X" in the Attachment column is included within the Accountant's Opinion attachment to Sch. H, Part III, Line 3, which consists of the entire audit report issued by the plan's Independent Qualified Public Accountant (IQPA).

Form/Schedule	Line #	Description	Attachment
5500 Sch. H	Line 4i	Schedule of Assets (Held at End of Year)	X
5500 Sch. H	Line 4i	Schedule of Assets (Acquired and Disposed of Within Year)	
5500 Sch. H	Line 4j	Schedule of Reportable Transactions	X
5500 Sch. H	Line 4a	Schedule of Delinquent Participant contributions	

SCHEDULE SB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). File as an attachment to Form 5500 or 5500-SF.	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

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

A Name of plan SPECTRUM HEALTH PENSION PLAN		B Three-digit plan number (PN)	001
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF Corewell Health		D Employer Identification Number (EIN) 38-3382353	
E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B		F Prior year plan size: ☐ 100 or fewer ☐ 101-500 ☒ More than 500	

Part I Basic Information			
1 Enter the valuation date: Month 1 Day 1 Year 2024			
2 Assets:			
a Market value	2a	231,004,550	
b Actuarial value	2b	254,105,005	
3 Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment	640	86,321,088	86,321,088
b For terminated vested participants	998	34,547,974	34,547,974
c For active participants	2,192	81,028,047	81,028,047
d Total	3,830	201,897,109	201,897,109
4 If the plan is in at-risk status, check the box and complete lines (a) and (b)		☐	
a Funding target disregarding prescribed at-risk assumptions	4a		
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b		
5 Effective interest rate	5	5.10 %	
6 Target normal cost			
a Present value of current plan year accruals	6a	1,206,021	
b Expected plan-related expenses	6b	1,205,000	
c Target normal cost	6c	2,411,021	

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

SIGN HERE Signature of actuary RANDALL S. REITSMA Type or print name of actuary DELOITTE CONSULTING LLP Firm name 37 Ottawa Ave, NW GRAND RAPIDS MI 49503 Address of the firm	9/2/2025 Date 23-06022 Most recent enrollment number (616) 336-7942 Telephone number (including area code)
--	--

Part II Beginning of Year Carryover and Prefunding Balances

	(a) Carryover balance	(b) Prefunding balance
7 Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	82,465,043
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	6,500,591
9 Amount remaining (line 7 minus line 8)	0	75,964,452
10 Interest on line 9 using prior year's actual return of <u>9.92</u> %	0	7,535,674
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year)		0
b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>5.23</u> %		
b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		
c Total available at beginning of current plan year to add to prefunding balance		0
d Portion of (c) to be added to prefunding balance		
12 Other reductions in balances due to elections or deemed elections		3,704,946
13 Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	79,795,180

Part III Funding Percentages

14 Funding target attainment percentage	14	86.33%
15 Adjusted funding target attainment percentage	15	125.85%
16 Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	81.51%
17 If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls**18** Contributions made to the plan for the plan year by employer(s) and employees:

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
Totals ►			18(b)	0	18(c) 0

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

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

20 Quarterly contributions and liquidity shortfalls:

- a** Did the plan have a "funding shortfall" for the prior year? ☒ Yes ☐ No
- b** If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? ☒ Yes ☐ No
- c** If line 20a is "Yes," see instructions and complete the following table as applicable:

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

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

21	Discount rate:					
	a Segment rates:	1st segment: 4.75 %	2nd segment: 4.87 %	3rd segment: 5.59 %	☐ N/A, full yield curve used	
	b Applicable month (enter code)				21b	4
22	Weighted average retirement age				22	62
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

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

Part VIII Minimum Required Contribution For Current Year

31	Target normal cost and excess assets (see instructions):		
	a Target normal cost (line 6c)	31a	2,411,021
	b Excess assets, if applicable, but not greater than line 31a	31b	0
32	Amortization installments:	Outstanding Balance	Installment
	a Net shortfall amortization installment	27,587,284	2,676,368
	b Waiver amortization installment	0	0
33	If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount		33
34	Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)		34 style="text-align: right;">5,087,389
		Carryover balance	Prefunding balance
35	Balances elected for use to offset funding requirement		5,087,389
36	Additional cash requirement (line 34 minus line 35)		36 style="text-align: right;">0
37	Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)		37 style="text-align: right;">0
38	Present value of excess contributions for current year (see instructions)		
	a Total (excess, if any, of line 37 over line 36)	38a	0
	b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	
39	Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)		39 style="text-align: right;">0
40	Unpaid minimum required contributions for all years		40 style="text-align: right;">0

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

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

Spectrum Health Pension Plan
Attachment to 2024 Form 5500 Schedule SB
EIN/PN 38-3382353/001

Schedule SB, line 22 - Description of Weighted Average Retirement Age¹

<u>Assumed</u> <u>Retirement Age</u>	<u>Probability of</u> <u>Retirement</u>	<u>tPx</u>	<u>Product</u>
55	0.047373	1.000000	2.605515
56	0.055063	0.952627	2.937452
57	0.062754	0.900172	3.219897
58	0.070444	0.843683	3.447080
59	0.078135	0.784251	3.615368
60	0.085825	0.722973	3.722951
61	0.128660	0.660924	5.187104
62	0.171495	0.575890	6.123255
63	0.214330	0.477127	6.442551
64	0.257165	0.374865	6.169733
65	0.300000	0.278463	5.430021
66	0.300000	0.194924	3.859492
67	0.300000	0.136447	2.742578
68	0.300000	0.095513	1.948459
69	0.300000	0.066859	1.383979
70	0.300000	0.046801	0.982825
71	0.300000	0.032761	0.697806
72	0.300000	0.022933	0.495344
73	0.300000	0.016053	0.351557
74	0.300000	0.011237	0.249461
75	0.300000	0.007866	0.176982
76	0.300000	0.005506	0.125539
77	0.300000	0.003854	0.089034
78	0.300000	0.002698	0.063133
79	0.300000	0.001889	0.044760
80	1.000000	0.001322	0.105761
81	0.235430	0.000982	0.018734
82	0.228994	0.000751	0.014104
83	0.222202	0.000579	0.010680
84	0.215073	0.000450	0.008138
85	1.000000	0.000354	<u>0.030052</u>

62.21764 = Weighted Average Retirement Age

¹ Assumption for former Pension Equity Plan participants. Inclusion of former Spectrum Health - Kent Community Hospital Employees' Retirement Plan, Reed City Hospital Corporation Pension Plan, and Memorial Medical Center of West Michigan, Inc. Employees Pension Plan participants does not affect the weighted average retirement age.

Funding Cash Flow

Table 25

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

Attachment to 2024 Form 5500 Schedule SB

EIN/PN 38-3382353/001

Spectrum Health Pension Plan

Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
2024	13,424,702	1,085,058	7,398,737	21,908,497
2025	10,096,225	1,330,799	7,320,937	18,747,962
2026	9,250,154	1,538,942	7,231,714	18,020,810
2027	8,358,394	1,764,154	7,130,840	17,253,389
2028	7,447,692	1,988,566	7,016,994	16,453,252
2029	6,501,229	2,165,165	6,888,806	15,555,200
2030	5,827,820	2,320,517	6,739,506	14,887,843
2031	5,154,434	2,418,907	6,581,754	14,155,095
2032	4,581,917	2,533,652	6,408,061	13,523,630
2033	3,989,823	2,613,703	6,217,724	12,821,250
2034	3,557,341	2,665,006	6,015,140	12,237,487
2035	3,312,311	2,704,053	5,799,694	11,816,059
2036	2,914,886	2,703,946	5,568,303	11,187,135
2037	2,661,311	2,691,446	5,320,161	10,672,919
2038	2,448,715	2,677,557	5,059,216	10,185,488
2039	2,359,533	2,640,197	4,784,932	9,784,662
2040	2,239,134	2,596,513	4,498,806	9,334,453
2041	2,030,230	2,542,019	4,202,714	8,774,964
2042	1,909,625	2,474,769	3,898,867	8,283,261
2043	1,817,235	2,395,376	3,589,789	7,802,400
2044	1,732,688	2,309,148	3,278,366	7,320,202
2045	1,617,216	2,217,583	2,967,804	6,802,603
2046	1,508,166	2,118,704	2,661,552	6,288,422
2047	1,415,679	2,014,354	2,363,223	5,793,255
2048	1,316,111	1,906,351	2,076,446	5,298,908
2049	1,219,296	1,795,495	1,804,678	4,819,469
2050	1,128,729	1,681,627	1,550,940	4,361,296
2051	1,039,984	1,565,826	1,317,657	3,923,468
2052	954,272	1,449,256	1,106,545	3,510,072
2053	867,891	1,332,894	918,539	3,119,325
2054	786,037	1,217,752	753,821	2,757,610
2055	707,900	1,104,744	611,855	2,424,498

Funding Cash Flow

Table 25

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

Attachment to 2024 Form 5500 Schedule SB

EIN/PN 38-3382353/001

Spectrum Health Pension Plan

Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
2056	631,998	995,157	491,498	2,118,653
2057	560,901	889,866	391,127	1,841,894
2058	494,072	789,729	308,791	1,592,592
2059	432,471	695,496	242,334	1,370,301
2060	375,898	607,751	189,525	1,173,174
2061	324,960	526,915	148,175	1,000,050
2062	279,107	453,235	116,217	848,559
2063	238,567	386,779	91,789	717,134
2064	202,882	327,471	73,271	603,624
2065	171,701	275,084	59,299	506,084
2066	144,624	229,270	48,757	422,650
2067	121,228	189,595	40,760	351,584
2068	101,105	155,560	34,623	291,288
2069	83,865	126,635	29,822	240,321
2070	69,147	102,273	25,970	197,390
2071	56,628	81,936	22,786	161,350
2072	46,024	65,108	20,062	131,194
2073	37,086	51,302	17,657	106,045

Schedule SB, Part V - Statement of Plan Provisions**Attachment to 2024 Form 5500 Schedule SB****EIN/PN 38-3382353/001****Spectrum Health Pension Plan****Plan Provisions Summary**

Effective Date of the Plan	The Plan was restated on February 28, 2015 and amended effective January 1, 2023. The Plan includes former participants in the Pension Equity Plan, the Kent Community Hospital Employees' Retirement Plan, the Reed City Hospital Corporation Pension Plan, and the Memorial Medical Center of West Michigan, Inc. Employees Pension Plan.																	
Plan Year	January 1 to December 31																	
Amendments to the Plan since previous valuation	None affecting plan liabilities																	
Former Pension Equity Plan																		
Eligibility to Participate	Attainment of Age 18 Completion of 1,000 hours in covered employment during first 12 months of employment or during any subsequent plan year. An employee who was not a Participant on March 31, 2004 shall not become a Participant.																	
Benefit	The lump sum value of the benefit shall be computed as the product of the following components: a) The sum of the following: 1) The initial Pension Equity Percentage calculated from the December 31, 1998 frozen minimum accrued benefit under the participant's prior plan. 2) The Total Annual Percentage Credits for each plan year after December 31, 1998 according to the following schedule: <table><tr><td><u>Age Plus Service</u></td><td><u>1999 – 2003</u></td><td><u>2004</u></td></tr><tr><td>Less than 50</td><td>2.00%</td><td>0.50%</td></tr><tr><td>50-69</td><td>3.00%</td><td>0.75%</td></tr><tr><td>70-79</td><td>5.00%</td><td>1.25%</td></tr><tr><td>80 or more</td><td>9.00%</td><td>2.25%</td></tr></table> b) The average of the highest three consecutive years of compensation during the past ten years in which a participant worked 1,000 hours in covered employment. Each component in the calculation of a participant's frozen Accrued Benefit shall be determined as of March 31, 2004, and the Accrued Benefit shall not increase at any time thereafter.			<u>Age Plus Service</u>	<u>1999 – 2003</u>	<u>2004</u>	Less than 50	2.00%	0.50%	50-69	3.00%	0.75%	70-79	5.00%	1.25%	80 or more	9.00%	2.25%
<u>Age Plus Service</u>	<u>1999 – 2003</u>	<u>2004</u>																
Less than 50	2.00%	0.50%																
50-69	3.00%	0.75%																
70-79	5.00%	1.25%																
80 or more	9.00%	2.25%																
Grandfathered Benefits	Former participant in the Blodgett Memorial Medical Center Pension Plan or the Restated Pension Plan for the Employees of Butterworth Hospital.																	
Grandfathered Benefits Eligibility	Ten years of continuous service in covered employment since last hire/rehire date as of December 31, 1998.																	
Death Benefit	If employed after January 1, 1999: Spouse or Beneficiary of a vested participant receives a lump sum payment of the deceased participant's Accrued Benefit. If terminated prior to January 1, 1999: Qualified Preretirement Survivor Annuity payable to spouse or beneficiary of a vested participant.																	

Schedule SB, Part V - Statement of Plan Provisions

Attachment to 2024 Form 5500 Schedule SB

EIN/PN 38-3382353/001

Spectrum Health Pension Plan

Plan Provisions Summary

Forms of Benefit Payment	All forms of payment are actuarially equivalent. <u>Forms of Benefit Payment</u> Lump Sum Life Only Annuity Joint & 50% Spouse/Contingent Annuity Joint & 75% Spouse/Contingent Annuity Joint & 100% Spouse/Contingent Annuity 10-Year Certain and Life Annuity												
Former Participants of Blodgett Memorial Medical Center Pension Plan													
Normal Retirement Benefit	Monthly Life Only Annuity in the amount of [one-twelfth of the product of (a) and (b)] less (c): a) The sum of the following: 1) 1.0% of final average compensation 2) 0.5% of final average compensation in excess of covered compensation b) Benefit Service (after January 1, 1993 for former Ferguson employees) prior to March 31, 2004 c) The annuitized value of the employer contribution balance in the participant's 2% 403(b) account												
Pre-1993 Ferguson Normal Retirement Benefit	Monthly Annuity in the amount of the maximum of (a) and (b): a) One-twelfth the sum of: 1) 1.2% of final average compensation times benefit service under the Ferguson plan until December 31, 1992 (maximum of 40 years) 2) 0.5% of the final average compensation in excess of covered compensation multiplied by benefit service under the Ferguson plan until December 31, 1992 (maximum of 35 years) b) The participant's Ferguson minimum benefit listed in Appendix D of the Spectrum Health Pension Equity Plan Document in effect January 1, 1999.												
Early Retirement Benefit	The reduction for each month prior to normal retirement shall be as follows: <table> <tr> <th><u>Participant's Age</u></th><th><u>Percentage Reduction</u></th></tr> <tr> <td>60-65</td><td>0.35% per month</td></tr> <tr> <td>55-60</td><td>0.25% per month</td></tr> </table> Except that the Ferguson minimum benefit part (b) shall be reduced as follows: <table> <tr> <th><u>Participant's Age</u></th><th><u>Percentage Reduction</u></th></tr> <tr> <td>62-65</td><td>0.25% per month</td></tr> <tr> <td>55-62</td><td>0.50% per month</td></tr> </table>	<u>Participant's Age</u>	<u>Percentage Reduction</u>	60-65	0.35% per month	55-60	0.25% per month	<u>Participant's Age</u>	<u>Percentage Reduction</u>	62-65	0.25% per month	55-62	0.50% per month
<u>Participant's Age</u>	<u>Percentage Reduction</u>												
60-65	0.35% per month												
55-60	0.25% per month												
<u>Participant's Age</u>	<u>Percentage Reduction</u>												
62-65	0.25% per month												
55-62	0.50% per month												
Death Benefit	If employed after January 1, 1999: Spouse or Beneficiary of a vested participant receives a lump sum payment of the deceased participant's Accrued Benefit. If terminated prior to January 1, 1999: Qualified Preretirement Survivor Annuity payable to spouse or beneficiary of a vested participant.												

Schedule SB, Part V - Statement of Plan Provisions

Attachment to 2024 Form 5500 Schedule SB

EIN/PN 38-3382353/001

Spectrum Health Pension Plan

Plan Provisions Summary

Forms of Benefit Payment	All forms of payment are actuarially equivalent. <u>Forms of Benefit Payment</u> Lump Sum Life Only Annuity Joint & 50% Spouse/Contingent Annuity Joint & 75% Spouse/Contingent Annuity Joint & 100% Spouse/Contingent Annuity 10-Year Certain and Life Annuity																
Former Participants of Restated Pension Plan for the Employees of Butterworth Hospital																	
Normal Retirement Benefit	Monthly Life Only Annuity in the amount of the maximum of [(a), (b), and (c)] less (d): a) One-twelfth the sum of: 1) 2.0% of final average compensation multiplied by credited service up to July 1, 1984 2) 1.2% of the final average compensation multiplied by credited service after June 30, 1984 and prior to March 31, 2004 3) 0.65% of final average compensation in excess of covered compensation multiplied by credited service after June 30, 1984 and prior to March 31, 2004 b) One-twelfth the sum of: 1) The participant's accrued benefit as of June 30, 1994 2) 1.2% of the final average compensation multiplied by credited service after June 30, 1994 and prior to March 31, 2004 3) 0.65% of final average compensation in excess of covered compensation multiplied by credited service after June 30, 1994 and prior to March 31, 2004 c) 2.0% of June 30, 1984 compensation multiplied by total credited service prior to March 31, 2004. d) The annuitized value of the employer contribution balance in the participant's 2% 403(b) account.																
Early Retirement Benefit	For benefit commencement prior to normal retirement, the benefit is reduced as follows: a) For participants with 25 or more years of service, the base amount of the benefit is not reduced for payment on or after age 62. For payment before age 62, the benefit is reduced as provided in Appendix D of the Plan Document, with sample rates shown in the table below. b) For participants with less than 25 years of service, the base amount of the benefit is reduced from age 65 as provided in Appendix D, with sample rates shown in the table below. c) For all participants, regardless of service, the excess portion of the benefit is reduced as provided in Appendix D, for commencement as early as age 55, with sample rates shown in the table below. <table><tr><td><u>Age</u></td><td><u>> 25 Years of Service</u></td><td><u>< 25 Years of Service</u></td><td><u>Excess</u></td></tr><tr><td>55</td><td>70.00%</td><td>50.00%</td><td>48.62%</td></tr><tr><td>60</td><td>86.67%</td><td>66.67%</td><td>66.67%</td></tr><tr><td>62</td><td>100.00%</td><td>80.00%</td><td>76.92%</td></tr></table>	<u>Age</u>	<u>> 25 Years of Service</u>	<u>< 25 Years of Service</u>	<u>Excess</u>	55	70.00%	50.00%	48.62%	60	86.67%	66.67%	66.67%	62	100.00%	80.00%	76.92%
<u>Age</u>	<u>> 25 Years of Service</u>	<u>< 25 Years of Service</u>	<u>Excess</u>														
55	70.00%	50.00%	48.62%														
60	86.67%	66.67%	66.67%														
62	100.00%	80.00%	76.92%														

Schedule SB, Part V - Statement of Plan Provisions**Attachment to 2024 Form 5500 Schedule SB****EIN/PN 38-3382353/001****Spectrum Health Pension Plan****Plan Provisions Summary**

Death Benefit	If employed after January 1, 1999: Spouse or Beneficiary of a vested participant receives a lump sum payment of the deceased participant's Accrued Benefit. If terminated prior to January 1, 1999: Qualified Preretirement Survivor Annuity payable to spouse or beneficiary of a vested participant.
Forms of Benefit Payment	All forms of payment are actuarially equivalent. <u>Forms of Benefit Payment</u> Lump Sum Life Only Annuity Joint & 50% Spouse/Contingent Annuity Joint & 75% Spouse/Contingent Annuity Joint & 100% Spouse/Contingent Annuity 10-Year Certain and Life Annuity
Former Spectrum Health - Kent Community Campus Employees' Retirement Plan	
Normal Retirement Benefit	
a. Eligibility	KCC: Attainment of Age 60 with 5 continuous years of service or 25 years of Benefit Service VNS: Attainment of Age 65
b. Benefit for KCC	Benefit is paid as a single life annuity of the following: $2.25\% \times \text{Final Average Salary} \times \text{Years of Benefit Service}$ where Final Average Salary is the highest average compensation paid during 60 consecutive months out of the last 120. Compensation includes base salary, earned shift differential, overtime, and holiday pay. For participants not subject to a collective bargaining agreement and who had less than 10 years of service as of March 31, 2004, each component of the Accrued Benefit other than Final Average Salary was frozen as of March 31, 2004. All remaining components of Accrued Benefits not yet frozen were frozen for the groups indicated on the following dates: April 4, 2005: Participants employed in the bargaining unit represented by the Registered Nurse Staff Council. May 31, 2005: Participants employed in the bargaining unit represented by Local 2600, International Union, United Automobile, Aerospace, and Agricultural Implement Workers of America. June 30, 2006: Remaining participants not subject to a collective bargaining agreement.

Schedule SB, Part V - Statement of Plan Provisions**Attachment to 2024 Form 5500 Schedule SB****EIN/PN 38-3382353/001****Spectrum Health Pension Plan****Plan Provisions Summary**

c. Benefit for VNS	The sum of (1) and (2): 1) 2.5% of a Participant's Final Average Compensation multiplied by Credited Service prior to July 1, 1989 2) 1.0% of the Participant's Final Average Compensation plus 0.5% of the excess of the Participant's Final Average Compensation over the Integration Level, all multiplied by the Participant's Credited Service after June 30, 1989 Employees earn a full year of service for a year with 1,000 or more hours. Partial years of service are granted for years with hours between 416 and 1,000. Final Average Compensation is calculated as the average of the highest 60 consecutive months during the last 120 months prior to termination. Integration Level is the greater of \$10,000 or one-half of the Social Security Covered Compensation for a participant who attains Social Security Retirement Age in the earlier of the year the participant terminates or benefits freeze. Benefit accruals were frozen for Extracare employees as of December 31, 2002. Benefit accruals for all former VNS participants were frozen as of May 31, 2006.
Early Retirement	
a. Eligibility	KCC: Attainment of Age 55 with 15 or more years of service VNS: Attainment of Age 55 with 5 or more years of service
b. Benefit	KCC: Computed in the same manner as the regular retirement but reduced to the actuarial equivalent of a life annuity payable at age 60. VNS: Accrued Benefit commencing immediately and reduced to 1/15th for the first 5 years and 1/30th for the next 5 years by which the actual retirement date precedes the Normal Retirement Date.
Deferred Retirement	
a. Eligibility	KCC: 5 years of service, payments begin at age 60 or at age 55 with 15 years of service VNS: 5 years of service, payments begin at any time between age 55 and age 65
b. Benefit	Same as regular retirement but based upon service and final average salary at earlier of freeze and termination; early retirement reductions apply for payments commencing prior to Normal Retirement Date.
Disability Retirement	
a. Eligibility	KCC Duty: No age or service requirement KCC Non-Duty: 10 years of service VNS: No age or service requirement
b. Benefit	KCC Duty: Computed as KCC regular retirement but with additional service granted from date of disability to age 60 and payable upon disability. KCC Non-Duty: Same as Normal Retirement Benefit but payable at time of disability

Schedule SB, Part V - Statement of Plan Provisions

Attachment to 2024 Form 5500 Schedule SB

EIN/PN 38-3382353/001

Spectrum Health Pension Plan

Plan Provisions Summary

	VNS: Participants continue to earn credited service during the period of disability up to the earlier of freeze date, annuity commencement date or Normal retirement Date.														
Death Benefits															
a. Eligibility	KCC Surviving Spouse Benefit: At least 5 years of service but less than 15 years of service KCC Pre-Retirement Death Benefit: 15 years of service														
b. Benefit	KCC Surviving Spouse Benefit: Eligible spouse receives 50% of the monthly benefit that would have been payable to beneficiary under Joint and Survivor option assuming the participant had retired the day before the death of the participant. KCC Pre-Retirement Death Benefit: Computed as per regular retirement but actuarially reduced in accordance with 100% Joint and Survivor election, payable immediately upon the death of the participant. VNS Pre-Retirement Death Benefit: Beneficiary receives a lump sum payment of the deceased participant's Accrued Benefit														
Late Retirement Benefit	Greater of Accrued Benefit determined based on the Participant's Final Average Compensation and Credited Service as of the actual retirement date or the Actuarial Equivalent of the Participant's Accrued Benefit as of Normal Retirement Date.														
Forms of Benefit Payment	All forms of payment are actuarially equivalent. <table> <tr> <th><u>KCC</u></th><th><u>VNS</u></th></tr> <tr> <td>Lump Sum</td><td>Lump Sum</td></tr> <tr> <td>Life Only Annuity</td><td>Life Only Annuity</td></tr> <tr> <td>Joint & 50% Spouse/Contingent Annuity</td><td>Joint & 66 2/3% Spouse/Contingent Annuity</td></tr> <tr> <td>Joint & 75% Spouse/Contingent Annuity</td><td>Joint & 75% Spouse/Contingent Annuity</td></tr> <tr> <td>Joint & 100% Spouse/Contingent Annuity</td><td>Joint & 100% Spouse/Contingent Annuity</td></tr> <tr> <td>10-Year Certain and Life Annuity</td><td>3-Year Certain and Life Annuity 10-Year Certain and Life Annuity 15-Year Certain and Life Annuity</td></tr> </table>	<u>KCC</u>	<u>VNS</u>	Lump Sum	Lump Sum	Life Only Annuity	Life Only Annuity	Joint & 50% Spouse/Contingent Annuity	Joint & 66 2/3% Spouse/Contingent Annuity	Joint & 75% Spouse/Contingent Annuity	Joint & 75% Spouse/Contingent Annuity	Joint & 100% Spouse/Contingent Annuity	Joint & 100% Spouse/Contingent Annuity	10-Year Certain and Life Annuity	3-Year Certain and Life Annuity 10-Year Certain and Life Annuity 15-Year Certain and Life Annuity
<u>KCC</u>	<u>VNS</u>														
Lump Sum	Lump Sum														
Life Only Annuity	Life Only Annuity														
Joint & 50% Spouse/Contingent Annuity	Joint & 66 2/3% Spouse/Contingent Annuity														
Joint & 75% Spouse/Contingent Annuity	Joint & 75% Spouse/Contingent Annuity														
Joint & 100% Spouse/Contingent Annuity	Joint & 100% Spouse/Contingent Annuity														
10-Year Certain and Life Annuity	3-Year Certain and Life Annuity 10-Year Certain and Life Annuity 15-Year Certain and Life Annuity														
KCC Post-Retirement Cost-of-Living Adjustments	Annual increase equal to 1% of original benefit, beginning 3 years after retirement.														
KCC Member Contributions	Not permitted.														

Schedule SB, Part V - Statement of Plan Provisions

Attachment to 2024 Form 5500 Schedule SB

EIN/PN 38-3382353/001

Spectrum Health Pension Plan

Plan Provisions Summary

Former Reed City Hospital Corporation Pension Plan	
Eligibility	An employee who was not a Participant on March 31, 2004 shall not become a Participant.
Normal Retirement	
a. Eligibility	Attainment of Age 65
b. Benefit	Benefit is paid as a 10-year certain and life annuity of the following: $(0.76\% \times \text{Final Average Monthly Salary} + 0.5915\% \times \text{Final Average Monthly Salary in excess of } \\$775) \times \text{Years of Benefit Service}$. Benefits are accrued under the fractional rule. Final Average Monthly Salary is the highest average monthly compensation paid during 3 consecutive years out of the last 10. Compensation includes base salary, earned shift differential, overtime, and holiday pay. Compensation earned after March 31, 2004 continued to be recognized through June 30, 2008. The Plan was amended as of June 30, 2008 to freeze all benefits accruals. Years of Benefit Service is limited to 31. Benefit Service for all employees was frozen as of March 31, 2004.
Early Retirement	
a. Eligibility	Attainment of Age 55 with 15 or more years of service
b. Benefit	Computed in the same manner as the normal retirement benefit but reduced to the actuarial equivalent of a 10-year certain and life at age 65.
Death Before Retirement	
a. Eligibility	5 years of service
b. Benefit	Present value of the regular retirement benefit payable immediately upon the death of the participant.
Disability	
a. Eligibility	Incapable of any gainful occupation with employer, total disability under Federal Social Security Acts.
b. Benefit	Actuarial equivalent of accrued benefit payable after 6 months of total disability.
Forms of Benefit Payment	All forms of payment are actuarially equivalent. <u>Forms of Benefit Payment</u> Lump Sum Life Only Annuity Joint & 50% Spouse/Contingent Annuity Joint & 66 2/3% Spouse/Contingent Annuity Joint & 75% Spouse/Contingent Annuity Joint & 100% Spouse/Contingent Annuity 10-Year Certain and Life Annuity

Schedule SB, Part V - Statement of Plan Provisions

Attachment to 2024 Form 5500 Schedule SB

EIN/PN 38-3382353/001

Spectrum Health Pension Plan

Plan Provisions Summary

Schedule SB, Part V - Statement of Plan Provisions**Attachment to 2024 Form 5500 Schedule SB****EIN/PN 38-3382353/001****Spectrum Health Pension Plan****Plan Provisions Summary**

Former Memorial Medical Center of West Michigan, Inc. Employees Pension Plan																			
Effective Date	Restated July 1, 2011. Merged into the Spectrum Health Pension Plan on February 28, 2015.																		
Plan Year	July 1 to June 30																		
Eligibility for Participation	All employees are eligible to participate on the January 1 or July 1 following completion of 1,000 hours in either the first 12 months of employment or any calendar year. January 1, 2008 is the last entry date.																		
Contributions	The employer contributes the total cost of the Plan.																		
Vesting Service	A participant receives a year of Vesting Service for each calendar year in which he works at least 1,000 hours.																		
Benefit Service	A participant receives a year of benefit service for each calendar year prior to December 31, 2006, under the following schedule: <table> <tr> <th><u>Hours of Service</u></th><th><u>Fractional Years</u></th></tr> <tr> <td><1,000</td><td>None</td></tr> <tr> <td>1,000-1,040</td><td>6/12</td></tr> <tr> <td>1,041-1,213</td><td>7/12</td></tr> <tr> <td>1,214-1,387</td><td>8/12</td></tr> <tr> <td>1,388-1,560</td><td>9/12</td></tr> <tr> <td>1,561-1,733</td><td>10/12</td></tr> <tr> <td>1,734-1,906</td><td>11/12</td></tr> <tr> <td>1,907 or more</td><td>1</td></tr> </table>	<u>Hours of Service</u>	<u>Fractional Years</u>	<1,000	None	1,000-1,040	6/12	1,041-1,213	7/12	1,214-1,387	8/12	1,388-1,560	9/12	1,561-1,733	10/12	1,734-1,906	11/12	1,907 or more	1
<u>Hours of Service</u>	<u>Fractional Years</u>																		
<1,000	None																		
1,000-1,040	6/12																		
1,041-1,213	7/12																		
1,214-1,387	8/12																		
1,388-1,560	9/12																		
1,561-1,733	10/12																		
1,734-1,906	11/12																		
1,907 or more	1																		
Normal Retirement Date	The first day of the month coincident with or next following the participant's 65th birthday.																		
Early Retirement Date	The first day of the month following attainment of age 55 and 5 years of vesting service.																		
Annualized Compensation	Prior to 2006, W-2 compensation increased proportionally for hours worked less than 2,080; after 2005, W-2 compensation is annualized with respect to service earned during the year.																		
Average Monthly Compensation	Average Monthly Compensation is one-twelfth the average of the highest 5 years of Annualized Compensation from the last 10 years preceding December 31, 2006. Years need not be consecutive.																		
Covered Compensation Break Point	35-year average of the Social Security wage base.																		
Normal Form	Life annuity for single participants; 50% Joint and Survivor annuity for married participants, actuarially reduced for survivor coverage.																		

Schedule SB, Part V - Statement of Plan Provisions

Attachment to 2024 Form 5500 Schedule SB

EIN/PN 38-3382353/001

Spectrum Health Pension Plan

Plan Provisions Summary

Normal Retirement Benefit	For participants hired before January 1, 2005, the maximum of 1. and 2. below: 1) 1.8% of Average Monthly Compensation plus .625% of Average Monthly Compensation in excess of Social Security Covered Compensation, multiplied by Benefit Service up to 30 years 2) \$7.00 multiplied by years of Benefit Service For participants hired after December 31, 2004: 1.4% of Average Monthly Compensation plus .625% of Average Monthly Compensation in excess of Social Security Covered Compensation, multiplied by Benefit Service up to 30 years. Accruals were frozen as of December 31, 2006.
Early Retirement Benefit	Accrued benefit reduced 5/9% per month from age 60-65, and 5/18% per month from age 55-60.
Death Benefit	Spouses of married employees who are vested are eligible for a death benefit equal to fifty percent of the employee's accrued benefit determined as if he/she had terminated on his/her date of death and had elected to retire on his/her earliest retirement date and chosen the 50% Joint and Survivor annuity option.
Disability Benefit	None.
Deferred Vested Benefit	A participant who has completed five or more years of vesting service is eligible for a deferred vested benefit based on final average monthly earnings and credited service at date of termination payable at normal retirement date or payable on or after age 55 (reduced in accordance with the early retirement reduction factors).
Forms of Benefit Payment	All forms of payment are actuarially equivalent. <u>Forms of Benefit Payment</u> Lump Sum Life Only Annuity Joint & 50% Spouse/Contingent Annuity Joint & 75% Spouse/Contingent Annuity Joint & 100% Spouse/Contingent Annuity 5-Year Certain and Life Annuity 10-Year Certain and Life Annuity 15-Year Certain and Life Annuity

Plan Name	Spectrum Health Pension Plan
Plan Sponsor EIN	38-3382353
ERISA Plan #	001
Plan Year Ending	December 31, 2024

The required attachment marked with an "X" in the Attachment column is included within the Accountant's Opinion attachment to Sch. H, Part III, Line 3, which consists of the entire audit report issued by the plan's Independent Qualified Public Accountant (IQPA).

Form/Schedule	Line #	Description	Attachment
5500 Sch. H	Line 4i	Schedule of Assets (Held at End of Year)	X
5500 Sch. H	Line 4i	Schedule of Assets (Acquired and Disposed of Within Year)	
5500 Sch. H	Line 4j	Schedule of Reportable Transactions	X
5500 Sch. H	Line 4a	Schedule of Delinquent Participant contributions	

Funding Shortfall Amortization Bases (Minimum Required Contribution)

Schedule SB, Line 32 – Schedule of Amortization Bases

Attachment to 2023 Form 5500 Schedule SB

EIN/PN 38-3382353/001

Spectrum Health Pension Plan

Table 9

Date Established	Amortization Base Type	Remaining Number of Years	Annual Funding Shortfall Amortization Installment	Present Value of Remaining Amortization Installments as of January 1, 2024
January 1, 2024	Funding Shortfall	15	\$ (884,045)	\$ (9,716,880)
January 1, 2023	Funding Shortfall	14	\$ 3,560,413	\$ 37,304,164
Total			\$ 2,676,368	\$ 27,587,284

Schedule SB, Line 24 – Statement of Actuarial Assumptions

Methods Attachment to 2024 Form 5500 Schedule SB

EIN/PN 38-3382353/001

Spectrum Health Pension Plan

Actuarial Assumptions

Assumption Changes Since Last Year

Funding Target:

- The interest rates and mortality table were updated per IRS requirements.
- The Expected asset return increased from 3.00% for year 2022 to 5.50% for year 2023.
- The disability rates were updated to use the 2013 Individual Disability Insurance Valuation Incidence Table for Kent Community Campus (KCC) and Visiting Nurse Services.

ASC 960:

- The Lump Sum payments were valued using December 2023 Segment Interest Rates of 5.01%, 5.13%, and 5.15%.
- The lump sum mortality was updated as described in the Lump Sum Basis section.