

<p style="text-align: center;">Form 5500</p> <p style="text-align: center; font-size: small;">Department of the Treasury Internal Revenue Service</p> <hr/> <p style="text-align: center; font-size: small;">Department of Labor Employee Benefits Security Administration</p> <hr/> <p style="text-align: center; font-size: x-small;">Pension Benefit Guaranty Corporation</p>	<p>Annual Return/Report of Employee Benefit Plan</p> <p style="font-size: small;">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).</p> <p>▶ Complete all entries in accordance with the instructions to the Form 5500.</p>	<p>OMB Nos. 1210-0110 1210-0089</p> <hr/> <p style="font-size: 24pt; font-weight: bold;">2024</p> <hr/> <p style="text-align: center; font-weight: bold;">This Form is Open to Public Inspection</p>
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Part I Annual Report Identification Information
 For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

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

a single-employer plan a DFE (specify) _____

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

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

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

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

special extension (enter description)

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

Part II Basic Plan Information—enter all requested information

<p>1a Name of plan <u>ST. LUKE'S HEALTH SYSTEM BASIC PENSION PLAN</u></p>	<p>1b Three-digit plan number (PN) ▶ <u>002</u></p>
<p>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) <u>ST. LUKE'S HEALTH SYSTEM, LTD.</u></p> <p><u>SANDY ALDRICH</u> <u>190 E BANNOCK</u> <u>BOISE, ID 83712</u></p>	<p>1c Effective date of plan <u>10/01/1960</u></p> <p>2b Employer Identification Number (EIN) <u>56-2570681</u></p> <p>2c Plan Sponsor's telephone number <u>208-381-2581</u></p> <p>2d Business code (see instructions) <u>622000</u></p>

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	JARED GRANT, CONTROLLER
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	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 <input checked="" type="checkbox"/> Same as Plan Sponsor	3b Administrator's EIN
	3c Administrator's telephone number

4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN
	4d PN

5 Total number of participants at the beginning of the plan year	5	910
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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)	217
a(2) Total number of active participants at the end of the plan year	6a(2)	191
b Retired or separated participants receiving benefits.....	6b	591
c Other retired or separated participants entitled to future benefits	6c	83
d Subtotal. Add lines 6a(2) , 6b , and 6c	6d	865
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	6e	26
f Total. Add lines 6d and 6e	6f	891
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	
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8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:
1A 1C 1D

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

<p>9a Plan funding arrangement (check all that apply)</p> <p>(1) <input type="checkbox"/> Insurance</p> <p>(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts</p> <p>(3) <input checked="" type="checkbox"/> Trust</p> <p>(4) <input type="checkbox"/> General assets of the sponsor</p>	<p>9b Plan benefit arrangement (check all that apply)</p> <p>(1) <input type="checkbox"/> Insurance</p> <p>(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts</p> <p>(3) <input checked="" type="checkbox"/> Trust</p> <p>(4) <input type="checkbox"/> General assets of the sponsor</p>
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10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

<p>a Pension Schedules</p> <p>(1) <input checked="" type="checkbox"/> R (Retirement Plan Information)</p> <p>(2) <input type="checkbox"/> MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary</p> <p>(3) <input checked="" type="checkbox"/> SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary</p> <p>(4) <input type="checkbox"/> DCG (Individual Plan Information) – Number Attached _____</p> <p>(5) <input type="checkbox"/> MEP (Multiple-Employer Retirement Plan Information)</p>	<p>b General Schedules</p> <p>(1) <input checked="" type="checkbox"/> H (Financial Information)</p> <p>(2) <input type="checkbox"/> I (Financial Information – Small Plan)</p> <p>(3) <input type="checkbox"/> A (Insurance Information) – Number Attached <u>0</u></p> <p>(4) <input checked="" type="checkbox"/> C (Service Provider Information)</p> <p>(5) <input checked="" type="checkbox"/> D (DFE/Participating Plan Information)</p> <p>(6) <input type="checkbox"/> G (Financial Transaction Schedules)</p>
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Part III Form M-1 Compliance Information (to be completed by welfare benefit plans)

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

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

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

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

Receipt Confirmation Code _____

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

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

A Name of plan <u>ST. LUKE'S HEALTH SYSTEM BASIC PENSION PLAN</u>	B Three-digit plan number (PN) ▶	<u>002</u>
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF <u>ST. LUKE'S HEALTH SYSTEM, LTD.</u>	D Employer Identification Number (EIN) <u>56-2570681</u>	
E Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B	F Prior year plan size: <input type="checkbox"/> 100 or fewer <input type="checkbox"/> 101-500 <input checked="" type="checkbox"/> More than 500	

Part I Basic Information

1	Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2024</u>		
2	Assets:		
	a Market value	2a	<u>153621399</u>
	b Actuarial value	2b	<u>163298162</u>
3	Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target
	a For retired participants and beneficiaries receiving payment	<u>598</u>	<u>91489583</u>
	b For terminated vested participants	<u>97</u>	<u>9039632</u>
	c For active participants	<u>217</u>	<u>40681729</u>
	d Total	<u>912</u>	<u>141210944</u>
4	If the plan is in at-risk status, check the box and complete lines (a) and (b)..... <input type="checkbox"/>		
	a Funding target disregarding prescribed at-risk assumptions	4a	
	b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b	
5	Effective interest rate	5	<u>5.12 %</u>
6	Target normal cost		
	a Present value of current plan year accruals	6a	<u>3174042</u>
	b Expected plan-related expenses	6b	<u>640000</u>
	c Target normal cost	6c	<u>3814042</u>

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

SIGN HERE		
	Signature of actuary	<u>09/08/2025</u> Date
	<u>BRENT R. CHUBBS</u> Type or print name of actuary	<u>23-07082</u> Most recent enrollment number
	<u>MERCER</u> Firm name	<u>206-214-3537</u> Telephone number (including area code)
	<u>1301 FIFTH AVENUE, SUITE 1900 SEATTLE, WA 98101-2682</u> Address of the firm	

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

Part II Beginning of Year Carryover and Prefunding Balances		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	0
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9	Amount remaining (line 7 minus line 8)	0	0
10	Interest on line 9 using prior year's actual return of <u>9.86</u> %	0	0
11	Prior year's excess contributions to be added to prefunding balance:		
a	Present value of excess contributions (line 38a from prior year)		6602831
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>5.20</u> %		343347
b(2)	Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
c	Total available at beginning of current plan year to add to prefunding balance		6946178
d	Portion of (c) to be added to prefunding balance		0
12	Other reductions in balances due to elections or deemed elections	0	0
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	0

Part III Funding Percentages			
14	Funding target attainment percentage	14	115.13 %
15	Adjusted funding target attainment percentage	15	115.13 %
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	109.43 %
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?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
b	If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner?	<input type="checkbox"/> Yes <input type="checkbox"/> No
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		

Part V Assumptions Used to Determine Funding Target and Target Normal Cost			
21 Discount rate:			
a Segment rates:	1st segment: 4.75 %	2nd segment: 4.96 %	<input type="checkbox"/> N/A, full yield curve used
b Applicable month (enter code)			21b 0
22 Weighted average retirement age			22 62
23 Mortality table(s) (see instructions) <input type="checkbox"/> Prescribed - combined <input checked="" type="checkbox"/> Prescribed - separate <input type="checkbox"/> Substitute			

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

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

Part VIII Minimum Required Contribution For Current Year			
31 Target normal cost and excess assets (see instructions):			
a Target normal cost (line 6c)	31a	3814042	
b Excess assets, if applicable, but not greater than line 31a	31b	3814042	
32 Amortization installments:	Outstanding Balance	Installment	
a Net shortfall amortization installment	0	0	
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	0	
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	0	0
36 Additional cash requirement (line 34 minus line 35)	36	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	0	
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	39	0	
40 Unpaid minimum required contributions for all years	40	0	

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

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

A Name of plan ST. LUKE'S HEALTH SYSTEM BASIC PENSION PLAN	B Three-digit plan number (PN) ▶	002
C Plan sponsor's name as shown on line 2a of Form 5500 ST. LUKE'S HEALTH SYSTEM, LTD.	D Employer Identification Number (EIN) 56-2570681	

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

SCHRODER

82-3290661

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

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

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

MERCER HUMAN RESOURCE CONSULTING

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?
11 17 50	ACTUARY	190551	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

US BANK NATIONAL ASSOCIATION

31-0841368

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
21 25 31 50	CORP TRUSTEE	75797	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

RVK

93-0910652

(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 27 31 51	INVESTMENT CONSULTANT	48292	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

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

AMERICAN CORE REALTY FUND, LLC

33-0123114

(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?
28 31 51	INVESTMENT PROVIDER	38013	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

LITTLER MENDELSON, P.C.

94-2602731

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
29 50	LEGAL	34269	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

EIDE BAILLY

45-0250958

(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	ACCOUNTANT	16360	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

A Name of plan <u>ST. LUKE'S HEALTH SYSTEM BASIC PENSION PLAN</u>	B Three-digit plan number (PN)	<u>002</u>
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>ST. LUKE'S HEALTH SYSTEM, LTD.</u>	D Employer Identification Number (EIN) <u>56-2570681</u>	

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

a Name of MTIA, CCT, PSA, or 103-12 IE:	<u>GREAT GRAY COLLECTIVE INVESTMENT TR</u>		
b Name of sponsor of entity listed in (a):	<u>GREAT GRAY COMPANY</u>		
c EIN-PN <u>38-7312983-000</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	<u>0</u>
a Name of MTIA, CCT, PSA, or 103-12 IE:	<u>SCHRODER COLLECTIVE INV TRUST</u>		
b Name of sponsor of entity listed in (a):	<u>SCHRODER</u>		
c EIN-PN <u>56-2570681-000</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	<u>0</u>
a Name of MTIA, CCT, PSA, or 103-12 IE:			
b Name of sponsor of entity listed in (a):			
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:			
b Name of sponsor of entity listed in (a):			
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:			
b Name of sponsor of entity listed in (a):			
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:			
b Name of sponsor of entity listed in (a):			
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	

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

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

c EIN-PN

d Entity code

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

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

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

c EIN-PN

d Entity code

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

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

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

c EIN-PN

d Entity code

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

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

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

c EIN-PN

d Entity code

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

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

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

c EIN-PN

d Entity code

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

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

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

c EIN-PN

d Entity code

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

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

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

c EIN-PN

d Entity code

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

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

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

c EIN-PN

d Entity code

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

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

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

c EIN-PN

d Entity code

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

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

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

c EIN-PN

d Entity code

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

SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024	
A Name of plan ST. LUKE'S HEALTH SYSTEM BASIC PENSION PLAN	B Three-digit plan number (PN) ▶ 002
C Plan sponsor's name as shown on line 2a of Form 5500 ST. LUKE'S HEALTH SYSTEM, LTD.	D Employer Identification Number (EIN) 56-2570681

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

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

		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a	215400	736125
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	5250000	0
(2) Participant contributions	1b(2)		
(3) Other	1b(3)	4661	1667307
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	1046461	1470873
(2) U.S. Government securities	1c(2)	0	36945403
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)	0	96848402
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	0	0
(5) Partnership/joint venture interests	1c(5)	3822028	2561787
(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)	116878999	0
(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)	26477222	0
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other.....	1c(15)	0	4199316

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	153694771	144429213
Liabilities			
g Benefit claims payable.....	1g		
h Operating payables.....	1h	36102	179174
i Acquisition indebtedness.....	1i		
j Other liabilities.....	1j		
k Total liabilities (add all amounts in lines 1g through 1j).....	1k	36102	179174
Net Assets			
l Net assets (subtract line 1k from line 1f).....	1l	153658669	144250039

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)		0
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	4634665	
(B) U.S. Government securities.....	2b(1)(B)		
(C) Corporate debt instruments.....	2b(1)(C)		
(D) Loans (other than to participants).....	2b(1)(D)		
(E) Participant loans.....	2b(1)(E)		
(F) Other.....	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		4634665
(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)		
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		0
(3) Rents.....	2b(3)		
(4) Net gain (loss) on sale of assets:			
(A) Aggregate proceeds.....	2b(4)(A)		
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result.....	2b(4)(C)		0
(5) Unrealized appreciation (depreciation) of assets:			
(A) Real estate.....	2b(5)(A)		
(B) Other.....	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		-2728588
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total	2d		1906077

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	10687291	
(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)		10687291
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Recordkeeping fees	2i(3)		
(4) IQPA audit fees	2i(4)		
(5) Investment advisory and investment management fees	2i(5)	294326	
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)	333090	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		627416
j Total expenses. Add all expense amounts in column (b) and enter total	2j		11314707

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		-9408630
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: EIDE BAILLY

(2) EIN: 45-0250958

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

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

Part IV Compliance Questions

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

During the plan year:

	Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)		X	
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)		X	
e Was this plan covered by a fidelity bond?	X		500000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	X		
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
l Has the plan failed to provide any benefit when due under the plan?		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			

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

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

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

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

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year 559458.

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

A Name of plan <u>ST. LUKE'S HEALTH SYSTEM BASIC PENSION PLAN</u>	B Three-digit plan number (PN) ▶	<u>002</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>ST. LUKE'S HEALTH SYSTEM, LTD.</u>	D Employer Identification Number (EIN) <u>56-2570681</u>	

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

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

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1	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): 41-6271370

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	9
--	---	---

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part VII IRS Compliance Questions

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

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

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

Financial Statements
December 31, 2024 and 2023

St. Luke's Health System Basic Pension Plan

St. Luke's Health System Basic Pension Plan

Table of Contents

December 31, 2024 and 2023

Independent Auditor's Report	1
Financial Statements	
Statements of Net Assets Available for Benefits	5
Statements of Changes in Net Assets Available for Benefits	6
Notes to Financial Statements	7
Supplemental Information	
Schedule H, Line 4i – Schedule of Assets Held at End of Year	17
Schedule H, Line 4j – Schedule of Reportable Transactions	25



Independent Auditor's Report

To the Health System Benefits Committee
St. Luke's Health System Basic Pension Plan
Boise, Idaho

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

We have performed audits of the financial statements of St. Luke's Health System Basic 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 statements of net assets available for benefits as of December 31, 2024 and 2023, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

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

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

Opinion

In our opinion, based on our audits and on the procedures performed as described in the 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.

- the information in the accompanying financial statements related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion

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

Responsibilities of Management for the Financial Statements

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

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

In performing an audit in accordance with GAAS, we:

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

Our audits did not extend to the certified investment information, except for obtaining and reading the 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 accounting principles generally accepted in the United States of America.

Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

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

Other Matters – Supplemental Schedules Required by ERISA

The supplemental schedule H, line 4i – schedule of assets held at end of year, and schedule H, line 4j – schedule of reportable transactions as of or for the year ended December 31, 2024, are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion:

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

Eide Bailly LLP

Boise, Idaho
October 10, 2025

St. Luke's Health System Basic Pension Plan
 Statements of Net Assets Available for Benefits
 December 31, 2024 and 2023

	2024	2023
Assets		
Cash and cash equivalents	\$ 736,125	\$ 215,400
Investments, at fair value	142,025,781	148,224,710
	142,761,906	148,440,110
Receivables		
Employer contributions	-	5,250,000
Accrued interest and dividends	1,667,307	4,661
Total assets	144,429,213	153,694,771
Liabilities		
Accrued expenses	179,174	36,102
Net Assets Available for Benefits	\$ 144,250,039	\$ 153,658,669

St. Luke's Health System Basic Pension Plan
Statements of Changes in Net Assets Available for Benefits
Years Ended December 31, 2024 and 2023

	2024	2023
Additions		
Investment income (loss)		
Net appreciation (depreciation) in fair value of investments	\$ (2,728,588)	\$ 11,459,806
Interest and dividends	4,634,665	2,090,841
	1,906,077	13,550,647
Employer contributions	-	7,000,000
Total additions	1,906,077	20,550,647
Deductions		
Benefits paid to participants	10,687,291	10,436,547
Administrative expenses	627,416	511,361
Total deductions	11,314,707	10,947,908
Net Increase (Decrease)	(9,408,630)	9,602,739
Net Assets Available for Benefits		
Beginning of Year	153,658,669	144,055,930
End of Year	\$ 144,250,039	\$ 153,658,669

Note 1 - Description of Plan

The following brief description of the St. Luke's Health System Basic Pension Plan (the Plan) is provided for general information purposes only. Participants should refer to the Plan document for a more complete description of the Plan's provisions.

General

The Plan is a defined benefit plan for employees of St. Luke's Health System, Ltd. (the Employer and Plan Administrator). The St. Luke's Health System Benefits Committee (the Committee) controls and manages the operation and administration of the Plan. U.S. Bank N.A. (US Bank) serves as the Trustee of the Plan. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

The Health System's Investment Subcommittee oversees the appropriateness of the Plan's investment offerings, and monitors investment performance.

Pension Benefits

Employees who are 21 years and older, were hired by the Employer on or before December 31, 1994 and remained employed on January 1, 1995, and complete one year of service are eligible for participation in the Plan. Employees hired after that date are generally restricted from participation in the Plan. All participants have vested 100% since the Plan freeze in 1995.

Effective January 1, 1995, nominal accounts were established for each Plan participant in the form of an "Opening Balance Account". The initial value of the accounts was based on the participant's age, average annual compensation and years of service. Subsequently, Opening Balance Accounts of participants are credited quarterly with interest. Interest crediting is based on of the following for the preceding quarter:

- 5% of Vanguard Russell 2000 Growth Index Fund (VRTGX)
- 5% of Vanguard Russell 2000 Value Index Fund (VRTVX)
- 10% of SPDR Portfolio Developed World ex-US ETF
- 20% of Vanguard Russell 1000 Growth Index Fund (VRGWX)
- 20% of Vanguard Russell 1000 Value Index Fund (VRVIX)
- 40% of iShares (BlackRock) U.S. Aggregate Bond Market Index (BMOIX)

Upon retirement or termination of employment, benefits provided from the Plan are determined considering the greater benefit derived from two benefit computations:

- The value of their Opening Balance Account, converted to an annuity.
- Annuity benefits provided under a defined benefit formula based on a participant's highest consecutive five-year average annual compensation during the last ten years of employment, not to exceed the statutory limits as determined by the Internal Revenue Service (IRS). This result is offset by the value of the participant's vested performance incentive account balance in the St. Luke's Health System Performance Incentive Plan, a defined contribution plan.

Participants, who terminate or retire after January 1, 1995, may choose to receive their Plan benefit as a monthly annuity or a single lump sum payment.

Death and Disability Benefits

In the event of a death of a participant prior to retirement, the beneficiary will receive a death benefit equal to the value of the participant's accumulated pension benefits. Active employees who are participants, who become totally disabled receive annual disability benefits equal to their accrued benefit at the time of disability with the same benefit options available to them had their employment ended for any other reason.

Plan Termination

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

Cash and Cash Equivalents

Cash and cash equivalents consist of highly liquid investments with an original maturity of three months or less. Cash and cash equivalents are used to pay benefit payments and expenses of the Plan. The cash and cash equivalents balance is not insured or collateralized and is non-interest bearing.

Note 2 - Significant Accounting Policies

Basis of Accounting

The financial statements of the Plan are prepared on the accrual basis of accounting.

Use of Estimates

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

Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan's Investment Committee determines the Plan's valuation policies utilizing information provided by its investment advisers. See Note 7 for discussion of fair value measurements.

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

The classification of investment earnings reported above and in the statements of changes in net assets available for benefits may differ from the classification of earnings on Form 5500 due to different reporting requirements on Form 5500.

Payment of Benefits

Benefit payments to participants are recorded upon distribution.

Expenses

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

Subsequent Events

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

Note 3 - Actuarial Present Value of Accumulated Plan Benefits

Accumulated plan benefits are those estimated future periodic payments, including lump-sum distributions, that are attributable under the Plan's provisions to service employees have rendered through January 1, 2024, the date as of which the benefit information is presented (the valuation date). The accumulated plan benefits for active employees who are participants will equal the accumulation, with interest, of the annual benefit accruals as of the benefit information date. Accumulated plan benefits include benefits expected to be paid to (a) retired or terminated employees or their beneficiaries, (b) beneficiaries of employees who have died, and (c) present employees or their beneficiaries. Benefits payable upon retirement or death are included to the extent they are deemed attributable to employee service rendered to the valuation date.

St. Luke's Health System Basic Pension Plan

Notes to Financial Statements

December 31, 2024 and 2023

The actuarial present value of accumulated plan benefits is determined by an actuary from Mercer and is the amount which 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 significant actuarial assumptions used in the valuations are as follows:

Assumed rate of return on investment	5.70% per annum for the January 1, 2024 funding valuation.
Mortality	Pri-2012 white collar sex-distinct annuitant, non-annuitant, and contingent survivor (for current survivors only) mortality tables with Mercer-developed MMP-2021 projection scale.
Marriage	85% of male and female participants are assumed to be married and male spouses are assumed to be 3 years older than female spouses.
Salary increases	2.0 - 4.0% per annum, compounded annually.
Social security taxable wage base	3.15% per annum for the January 1, 2024 funding valuation, compounded annually.
Cost of living increases	2.20% per annum for the January 1, 2024 funding valuation, compounded annually.
Termination	Rates of termination that vary by age.
Retirement age	Rates of retirement that vary by age.
Expenses	\$640,000 for the January 1, 2024 funding valuation.
Estimation of accrued benefits factors	Average earnings were determined using the valuation salary progression for years where earnings were not available. Credited service for computing estimate benefits was calculated from date of hire.

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

The computations of the actuarial present value of accumulated Plan benefits were made as of January 1, 2024. Had the valuation been performed as of December 31 there would be no material differences.

St. Luke's Health System Basic Pension Plan

Notes to Financial Statements

December 31, 2024 and 2023

The actuarial present value of accumulated plan benefits as determined at the latest actuarial valuation date consists of the following:

	January 1, 2024
Actuarial Present Value of Accumulated Plan Benefits	
Vested benefits	
Participants currently receiving payments	\$ 90,361,533
Other participants	44,801,615
	135,163,148
Nonvested benefits	781,931
Total actuarial present value of accumulated plan benefits	\$ 135,945,079

Changes to the actuarial present value of accumulated plan benefits were a result of the following:

	January 1, 2024
Actuarial Present Value of Accumulated Plan Benefits, Beginning of Year	\$ 139,198,592
Increase (decrease) during the Year attributable to	
Benefits accumulated	2,418,514
Increase for interest due to decrease in discount period	7,478,546
Benefits paid	(10,436,547)
Changes in actuarial assumptions	(2,714,026)
Net decrease	(3,253,513)
Actuarial Present Value of Accumulated Plan Benefits, End of Year	\$ 135,945,079

Changes in actuarial assumptions primarily related to the interest rate being updated from 5.60% in the January 1, 2023 valuation to 5.70% in the January 1, 2024 valuation.

Note 4 - Funding Policy

The Plan's funding policy is for the Employer to make annual contributions to the Plan in amounts that are estimated amounts necessary to fund the benefits provided, as determined by the Plan Actuary, in an amount that will meet or exceed the annual ERISA minimum funding requirement. During 2024 and 2023, the Employer made contributions of \$0 and \$7,000,000, respectively. The Employer's contributions met or exceeded the minimum funding requirements established by ERISA.

Note 5 - Plan Termination

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

1. Annuity benefits that former employees or their beneficiaries have been receiving for at least three years, or that employees eligible to retire for that three-year period would have been receiving if they had retired with benefits in the normal form of annuity under the Plan. The priority amount is limited to the lowest benefit that was payable (or would have been payable) during those three years. The amount is further limited to the lowest benefit that would be payable under the Plan provisions in effect at any time during the five years preceding the Plan termination.
2. Other vested benefits insured by the Pension Benefit Guaranty Corporation (PBGC) (a U.S. government agency) up to the applicable limitations.
3. All other vested benefits (that is, vested benefits not insured by the PBGC).
4. All non-vested benefits.

Certain benefits under the Plan are insured by the PBGC if the Plan terminates. Generally, the PBGC guarantees most vested normal age retirement benefits, early retirement benefits, and certain disability and 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 at the date of the Plan's termination.

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 for accumulated benefit obligations, and may also depend on the financial condition of the Plan sponsor and the level of benefits guaranteed by the PBGC.

Note 6 - Certified Investments

Certain information related to investments disclosed in the accompanying financial statements and ERISA-required supplemental schedules, including investments held at December 31, 2024 and 2023, and net appreciation (depreciation) in fair value of investments, interest and dividends for the years ended December 31, 2024 and 2023, was obtained by management and agreed to or derived from information certified as complete and accurate by U.S. Bank, N.A., (the Trustee of the Plan).

Note 7 - Fair Value Measurements

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). The three levels of the fair value hierarchy under the FASB ASC 820 are described as follows:

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

Level 2 - Inputs to the valuation methodology include:

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

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

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

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

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

Mutual Funds (including money market mutual funds) – Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-ended mutual funds that are registered with the Securities and Exchange Commission. These funds are required to publish their daily net asset value (NAV) and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

Common Collective Trust – Valued at fair value based on the NAV of units held of the collective trust. The NAV is based on the observable market prices of the underlying investments within the fund less liabilities. The NAV for the underlying assets of the fund is a readily determinable measure of their fair value and is the basis used by the fund for current transactions.

U.S. Government Issues – Valued using pricing models maximizing the use of observable inputs for similar securities.

St. Luke's Health System Basic Pension Plan

Notes to Financial Statements

December 31, 2024 and 2023

Corporate, Foreign, and Municipal Issues – Valued using pricing models maximizing the use of observable inputs for similar securities. This includes basing value on yields currently available on comparable securities of issuers with similar credit ratings. When quoted prices are not available for identical or similar bonds, the bond is valued under a discounted cash flows approach that maximizes observable inputs, such as current yields of similar instruments but includes adjustments for certain risks that may not be observable, such as credit and liquidity risks or a broker quote if available.

Limited Partnerships – Valued at fair value based on the NAV of the units of the audited financial statements of the partnerships and the percentage ownership in the partnership. The NAV, as provided by the partnership, is used as a practical expedient to estimate fair value. The assets held were further considered for level of inputs used. When quoted prices are not available for identical or similar assets, real estate assets are valued under a discounted cash flow or lender survey approach that maximizes observable inputs, but includes adjustments for certain risks that may not be observable, such as cap and discount rates, maturities and loan to value ratios.

In determining the reasonableness of the methodology, the Plan Administrator evaluates a variety of factors including review of existing contracts, economic conditions, industry and market developments, and overall credit ratings.

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2024 and 2023.

	2024			Total
	(Level 1)	(Level 2)	(Level 3)	
Money Market Mutual Fund	\$ 1,470,873	\$ -	\$ -	\$ 1,470,873
U.S. Government Issues	-	36,945,403	-	36,945,403
Corporate Issues	-	86,083,930	-	86,083,930
Foreign Issues	-	10,764,472	-	10,764,472
Municipal Issues	-	4,199,316	-	4,199,316
Investments in the fair value hierarchy	\$ 1,470,873	\$ 137,993,121	\$ -	139,463,994
Investments at net asset value (a)				2,561,787
Total investments at fair value				\$ 142,025,781

St. Luke's Health System Basic Pension Plan

Notes to Financial Statements

December 31, 2024 and 2023

	2023			Total
	(Level 1)	(Level 2)	(Level 3)	
Money Market Mutual Fund	\$ 1,046,461	\$ -	\$ -	\$ 1,046,461
Common Collective Trusts	-	116,878,999	-	116,878,999
Mutual Funds	26,477,222	-	-	26,477,222
Investments in the fair value hierarchy	\$ 27,523,683	\$ 116,878,999	\$ -	144,402,682
Investments at net asset value (a)				3,822,028
Total investments at fair value				\$ 148,224,710

(a) In accordance with Subtopic 820-10, certain investments that were measured at net asset value per share (or its equivalent) have not been classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the line items presented in the statement of net assets available for benefits.

Fair Value Measurement and Disclosure (Topic 820): *Investments in Certain Entities that Calculate Net Asset Value Per Share (or its Equivalent)* requires disclosures of certain attributes in entities that calculate a net asset value per share (or its equivalent) and do not have a readily determinable fair value. The following table sets forth the disclosure of the attributes at December 31, 2024 and 2023:

	2024			
	Fair Value	Unfunded Commitments	Redemption Frequency	Redemption Notice Period
Limited Partnership American Core Realty, LLC	\$ 2,561,787	\$ -	Quarterly	10 days
	2023			
	Fair Value	Unfunded Commitments	Redemption Frequency	Redemption Notice Period
Limited Partnership American Core Realty, LLC	\$ 3,822,028	\$ -	Quarterly	10 days

American Core Realty funds' objective is to generate returns for its partners, principally through long-term capital appreciation, by purchasing, holding and disposing of real estate investments and joint venture investments.

Note 8 - Related Party and Party-in-Interest Transactions

Certain Plan investments are shares of money market mutual funds managed by U.S. Bank, N.A. which is the Trustee as defined by the Plan document, and, therefore, these transactions qualify as exempt party-in-interest transactions. As described in Note 2, the Plan paid certain expenses related to Plan operations and investment activity to various service providers. These transactions are exempt party-in-interest transactions under ERISA.

Note 9 - Tax Status

The Internal Revenue Service (IRS) has determined and informed the Employer by a letter dated June 17, 2020, that the Plan and related trust were designed in accordance with applicable regulations of the Internal Revenue Code (IRC). The Employer and Plan Administrator believe that the Plan is currently designed and being operated in compliance with the applicable requirements of the IRC, and the Plan and related trust continue to be tax-exempt.

Accounting principles generally accepted in the United States of America require Plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain tax position that more likely than not would not be sustained upon examination by the Internal Revenue Service. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

Note 10 - Risks and Uncertainties

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market, and credit risks. Market risks include global events which could impact the value of investment securities, such as a pandemic or international conflict. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect the amounts reported in the statement of net assets available for benefits.

Plan contributions are made, and the actuarial present value of accumulated plan benefits are reported based on certain assumptions pertaining to interest rates, inflation rates and employee demographics, all of which are subject to change. Due to uncertainties inherent in the estimates and assumptions process, it is at least reasonably possible that changes in these estimates and assumptions in the near term would be material to the financial statements.

Note 11 - Plan Amendments

Effective January 1, 2024, the Plan was restated to comply with recent legislative and regulatory changes.

Supplemental Information
December 31, 2024

St. Luke's Health System Basic Pension Plan

St. Luke's Health System Basic Pension Plan
Schedule H, Line 4i – Schedule of Assets Held at End of Year
December 31, 2024
Plan Number: 002

EIN: 56-2570681

(a)	(b)	(c)	(d)	(e)
		Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	Cost	Current Value
Identity of Issue, Borrower, Lessor or Similar Party			Cost	Current Value
	Money Market Mutual fund			
*	First American Government Obligation Fund	1,470,873.140 shares	\$ 1,470,873	\$ 1,470,873
	Total Money Market Mutual Fund		<u>1,470,873</u>	<u>1,470,873</u>
	US Treasury & Agency Short Term Obligations			
	US Treasury Bill 03/20/2025	1,583,000 shares	<u>1,560,550</u>	<u>1,568,864</u>
	Total US Treasury & Agency Short Term Obligations		<u>1,560,550</u>	<u>1,568,864</u>
	US Government Issues			
	FHLMC 2.000% 08/01/2050	1,798,306.760 shares	1,406,613	1,413,037
	FHLMC 4.000% 05/01/2052	350,836.520 shares	277,369	321,212
	FHLMC 4.500% 07/01/2052	126,626.76 shares	103,535	119,184
	FHLMC 5.000% 07/01/2052	614,023.970 shares	504,599	593,644
	FHLMC 4.500% 08/01/2052	233,980.020 shares	194,048	220,514
	FHLMC 5.000% 08/01/2052	439,000.380 shares	365,988	425,088
	FHLMC 5.000% 11/01/2052	539,158.940 shares	458,589	521,992
	FHLMC 6.000% 12/01/2052	208,440.680 shares	179,280	209,485
	FNMA 2.000% 12/01/2050	1,798,674.170 shares	1,409,149	1,411,258
	FNMA 4.000% 05/01/2052	338,266.900 shares	266,425	309,903
	FNMA 4.500% 07/01/2052	444,334.200 shares	361,962	418,763
	FNMA 5.000% 07/01/2052	263,113.940 shares	213,766	254,797
	FNMA 5.000% 09/01/2052	195,073.280 shares	160,430	188,876
	FNMA 5.500% 12/01/2052	379,804.230 shares	326,535	375,057
	FNMA 6.000% 01/01/2053	199,689.79 shares	165,941	200,792
	FNMA 5.500% 06/01/2053	260,740.950 shares	239,146	257,722
	FNMA 5.000% 12/01/2053	808,759.800 shares	762,145	781,213
	FNMA 6.000% 12/01/2053	734,565.040 shares	685,273	738,414
	FNMA 6.500% 04/01/2054	399,909.070 shares	380,551	408,247
	GNMA II 5.500% 12/20/2052	213,583.280 shares	183,480	212,338
	GNMA II 6.000% 12/01/2052	534,743.240 shares	419,051	540,887
	GNMA II 5.500% 05/20/2053	534,178.960 shares	490,313	531,289
	GNMA II 5.500% 06/20/2053	30,395.510 shares	28,012	30,204
	GNMA II 6.000% 06/20/2053	113,027.010 shares	96,597	114,291
	GNMA II 5.500% 07/20/2053	695,865.630 shares	651,472	691,816
	GNMA II 5.000% 09/20/2053	268,194.290 shares	256,482	260,532
	GNMA II 6.000% 01/20/2054	397,301.820 shares	391,610	400,246
	GNMA II 6.000% 05/20/2054	1,172,257.050 shares	1,173,097	1,182,104
	US Treas Bd Strip 02/15/2052	1,634,500.00 shares	582,638	446,104
	US Treasury Bd 3.625% 02/15/2053	789,200.000 shares	749,637	641,217
	US Treasury Bd 3.625% 05/15/2053	509,000.000 shares	491,198	413,766
	US Treasury Bd 4.125% 08/15/2053	138,800.000 shares	128,748	123,621
	US Treasury Bd 4.750% 11/15/2043	2,024,400.000 shares	2,086,012	1,998,852
	US Treasury Bd 4.750% 05/15/2054	121,000.000 shares	126,782	117,564
	US Treasury Bd 4.625% 05/15/2044	10,968,600.000 shares	10,981,473	10,633,619

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Identity of Issue, Borrower, Lessor or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	Cost	Current Value	
US Treasury Bd 4.250% 08/15/2054	876,600.00 shares	\$ 842,528	\$ 800,511	
US Treasury Bd 4.250% 08/15/2044	815,000.000 shares	769,379	737,551	
US Treasury Nt 4.500% 11/15/2054	1,230,000.000 shares	1,229,671	1,172,719	
US Treasury Nt 3.875% 08/15/2034	3,726,000.000 shares	3,763,794	3,523,082	
US Treasury Nt 4.125% 10/31/2029	119,000.000 shares	118,238	117,629	
US Treasury Nt 4.250% 11/15/2034	1,558,000.000 shares	1,557,445	1,517,399	
Total US Government Issues		<u>35,579,001</u>	<u>35,376,539</u>	
Corporate Issues				
Agco Corp 5.800% 03/21/2034	119,00.000 shares	118,740	119,606	
Aig Global Fdg Mtn 4.650% 08/20/2027	1,471,000.000 shares	1,470,765	1,465,601	
AT&T Inc 4.300% 12/15/2042	93,000.000 shares	82,975	77,377	
AT&T Inc 4.500% 03/09/2048	77,000.000 shares	82,286	63,587	
AT&T Inc 3.500% 09/15/2053	896,000.000 shares	644,566	603,313	
Abbvie Inc 4.400% 11/06/2042	494,000.000 shares	471,256	427,567	
Abbvie Inc 4.950% 03/15/2031	106,000.000 shares	105,842	105,979	
Adventist Health 5.757% 12/01/2034	169,000.000 shares	168,986	170,131	
Alabama Power Co 3.000% 03/15/2052	1,043,000.000 shares	739,714	669,491	
Amazon Com 3.950% 04/13/2052	697,000.000 share	585,150	549,605	
Amazon Com 4.100% 04/13/2062	1,016,000.000 shares	896,650	795,071	
American Tower Corp 3.700% 10/15/2049	309,000.000 shares	227,588	223,750	
Analog Devices Inc 5.300% 04/01/2054	697,000.000 shares	733,579	664,109	
Anheuser Busch Co 4.700% 02/01/2036	518,000.000 shares	522,020	491,333	
Anheuser Busch Co 5.550% 01/23/2049	1,003,000.000 shares	1,085,627	986,591	
Anheuser Busch Co 4.750% 04/15/2058	690,000.000 shares	668,251	601,811	
Anheuser Busch Co 4.350% 06/01/2040	551,000.000 shares	527,362	492,963	
Apple Inc 3.850% 08/04/2046	474,000.000 shares	420,329	382,163	
Bat Capital Corp 6.421% 08/02/2033	260,000.000 shares	357,215	380,498	
Bat Capital Corp 7.079% 08/02/2043	250,000.000 shares	247,684	270,100	
Bat Capital Corp 4.540% 08/15/2047	83,000.000 shares	83,912	65,456	
Bat Capital Corp 5.650% 03/16/2052	292,000.000 shares	250,185	267,300	
Bank of America 6.000% 10/15/2036	399,000.000 shares	411,812	414,286	
Bank of America 2.831% 10/24/2051	1,937,000.000 shares	1,327,349	1,191,914	
Bank of America 2.687% 04/22/2032	277,000.000 shares	226,761	238,106	
Bank of America 3.311% 04/22/2042	1,286,000.000 shares	1,041,197	962,404	
Bank of America 3.846% 03/08/2037	241,000.000 shares	204,622	213,478	
Bank of America 4.571% 04/27/2033	640,000.000 shares	595,964	608,205	
Bank of America 5.080% 01/20/2027	497,000.00 shares	491,404	498,441	
Barrick Na Finance 5.700% 05/30/2041	144,000.000 shares	177,267	141,280	
Beacon Fdg Tr 6.266% 08/15/2054	899,000.000 shares	899,000	887,816	
Berkshire Hathaway 4.250% 10/15/2050	53,000.000 shares	66,163	41,839	
Berkshire Hathaway 2.850% 10/15/2050	302,000.000 shares	303,141	189,511	
BMW Vehicle Owner 5.180% 02/26/2029	257,000.000 shares	256,961	260,033	
Boeing Co 5.805% 05/01/2050	502,000.000 shares	476,205	466,935	
Boeing Co 6.528% 05/01/2034	279,000.000 shares	279,806	292,283	

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Identity of Issue, Borrower, Lessor or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	Cost	Current Value	
Boston Pptys 3.400% 06/21/2029	268,000.000 shares	\$ 229,067	\$ 245,928	
Boston Pptys 2.550% 04/01/2032	705,000.000 shares	557,057	570,754	
Boston Pptys 2.450% 10/01/2033	237,000.000 shares	169,431	182,625	
Bristol Myers Squibb 3.550% 03/15/2042	1,266,00.000 shares	1,062,120	978,618	
Bristol Myers Squibb 3.700% 03/15/2052	968,000.000 shares	781,524	704,830	
Bristol Myers Squibb 3.900% 03/15/2062	614,000.000 shares	492,858	439,225	
Brooklyn Union Gas 6.415% 07/18/2054	191,000.000 shares	191,000	197,966	
Burlington Northern 5.750% 05/01/2040	249,000.000 shares	285,963	255,656	
Burlington Northern 4.150% 04/01/2045	45.000.000 shares	54,144	37,005	
Burlington Northern 4.450% 01/15/2053	90,000.000 shares	76,156	75,388	
Burlington Northern 5.500% 03/15/2055	826,000.000 shares	893,600	811,405	
The Cigna Group 5.600% 02/15/2054	440,000.000 shares	439,367	412,086	
CVS Health Corp 5.050% 03/25/2048	239,000.000 shares	245,128	197,067	
CVS Health Corp 4.250% 04/01/2050	50,000.000 shares	42,437	36,499	
CVS Health Corp 5.875% 06/01/2053	280,000.000 shares	271,058	256,855	
Camden Property 3.350% 11/01/2049	188,000.000 shares	204,593	129,293	
Charter 3.500% 06/01/2041	298,000.000 shares	202,719	204,205	
Charter 3.500% 03/01/2042	326,000.000 shares	220,858	221,524	
Expand Energy 5.700% 01/15/2035	365,000.000 shares	363,573	358,240	
Citigroup Inc 3.200% 10/21/2026	451,000.000 shares	425,017	438,593	
Citigroup Inc 3.878% 01/24/2039	1,258,000.000 shares	1,125,425	1,048,656	
Citigroup NA 5.803% 09/29/2028	500,000.000 shares	514,928	515,610	
Coca Cola Co 5.000% 05/13/2034	199,000.000 shares	198,495	199,048	
Columbia Pipelines 5.927% 08/15/2030	80,000.000 shares	81,392	82,345	
Columbia Pipelines 6.544% 11/15/2053	242,000.000 shares	241,103	253,609	
Columbia Pipelines 6.497% 08/15/2043	195,000.000 shares	194,148	202,340	
Commonwealth Edison 4.600% 08/15/2043	39,000.000 shares	47,602	34,058	
Commonwealth Edison 5.300% 02/01/2053	76,000.000 shares	75,821	71,597	
Conoco Phillips 5.500% 01/15/2055	1,253,000.000 shares	1,248,853	1,191,478	
Dell International LLC 3.375% 12/15/2041	254,000.000 shares	180,871	186,875	
Dimondback Energy 5.400% 04/18/2034	219,000.000 shares	218,064	215,330	
Dimondback Energy 5.750% 04/18/2054	443,000.000 shares	440,900	415,724	
Dimondback Energy 5.900% 04/18/2064	142,000.000 shares	141,921	133,300	
Discovery 5.300% 05/15/2049	77,000.000 shares	94,511	59,246	
Discovery 2.625% 05/15/2030	196,000.000 shares	173,534	174,362	
Dominion Energy 6.250% 10/15/2053	405,000.000 shares	475,478	435,841	
Duke Energy 3.700% 12/01/2047	126,000.000 shares	130,553	93,290	
Duke Energy 5.400% 01/15/2054	1,202,000.000 shares	1,275,671	1,151,288	
Duke Energy Ohio Inc 4.300% 02/01/2049	109,000.000 shares	135,185	87,546	
Duke Energy Progress 4.200% 08/15/2045	148,000.000 shares	162,822	119,916	
Duke Energy Indiana 2.750% 04/01/2050	178,000.000 shares	113,738	107,510	
Duke Energy Ind LLC 5.400% 04/01/2053	347,000.000 shares	329,780	328,682	
Duke Energy 2.799% 07/01/2041	104,000.000 shares	103,998	76,793	
Elevance Health Inc 5.125% 02/15/2053	184,000.000 shares	178,797	163,697	
Energy Transfer LP 5.950 05/15/2054	109,000.000 shares	108,461	105,376	

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Energy Transfer LP 5.600% 09/01/2034	586,000.000 shares	\$ 584,134	\$ 585,484	
Energy Transfer LP 6.050% 09/01/2054	919,000.000 shares	913,970	899,425	
Enel Fin Amer LLC 2.875% 07/12/2041	629,000.000 shares	414,028	425,059	
Entergy Louisiana 2.900% 03/15/2051	38,000.000 shares	38,125	23,360	
Entergy Louisiana 4.750% 09/15/2052	71,000.000 shares	67,484	61,159	
Enterprise Prods 5.550% 02/15/2055	351,000.000 shares	349,813	337,651	
Equitable Mtn 1.400% 08/27/2027	256,000.000 shares	219,802	234,463	
Equitable Finl Mtn 1.750% 11/15/2030	442,000.000 shares	378,162	363,823	
Fiserv Inc 5.625% 08/21/2033	113,000.000 shares	117,150	114,992	
Five Corners Fdg 5.997% 02/15/2053	181,000.000 shares	183,317	182,645	
Ford Motor Credit 6.798% 11/07/2028	400,000.000 shares	410,138	414,468	
Ford Motor Credit 6.050% 03/05/2031	288,000.000 shares	287,220	287,384	
Ford Motor Credit 6.125% 03/08/2034	474,000.000 shares	464,598	463,757	
Gip Cap LP 6.250% 09/15/2054	399,000.000 shares	395,733	398,218	
Genreal Motors Co 6.250% 10/02/2043	106,000.000 shares	107,291	104,685	
Genreal Motors Co 5.950% 04/04/2034	238,000.000 shares	237,886	239,242	
Genreal Motors Co 5.600% 06/18/2031	152,000.000 shares	151,783	152,760	
Georgia Power Co 5.125% 05/15/2052	604,000.000 shares	617,240	560,313	
Goldman Sachs 5.561% 11/19/2045	1,442,000.000 shares	1,442,000	1,392,626	
Goldman Sachs Group 4.750% 10/21/2045	914,000.000 shares	883,436	808,808	
Goldman Sachs Group 4.411% 04/23/2039	627,000.000 shares	594,578	552,581	
Goldman Sachs Group 4.482% 08/23/2028	626,000.000 shares	605,164	618,757	
Guardian Life Mtn 3.246% 03/29/2027	407,000.000 shares	382,995	394,562	
HCA Inc 6.000% 04/01/2054	400,000.000 shares	397,696	381,044	
Health Care Svc 5.875% 06/15/2054	190,000.000 shares	195,377	189,726	
Highwoods Rlty Ltd 7.650% 02/01/2034	169,000.000 shares	171,915	187,573	
Honda Auto Rec Owner 5.270% 11/20/2028	296,000.000 shares	295,964	299,593	
Hyundai Cap Amer Mtc 1.500% 06/15/2026	491,000.000 shares	443,034	467,452	
Indianapolis 5.700% 04/01/2054	590,000.000 shares	618,869	579,333	
JP Morgan Chase Co 1.045% 11/19/2026	450,000.000 shares	432,461	435,578	
JP Morgan Chase Co 3.157% 04/22/2042	1,116,000.000 shares	894,541	819,434	
JP Morgan Chase Co 3.328% 04/22/2052	1,445,000.000 shares	1,114,933	988,077	
JP Morgan Chase Co 5.294% 07/22/2035	1,072,000.000 shares	1,125,085	1,060,497	
Johnson & Johnson 4.950% 06/01/2034	414,000.000 shares	413,764	413,988	
KLA Corp Sr Nt 4.950% 07/15/2052	747,000.000 shares	745,379	678,918	
Kilroy Rlty LP 6.250% 01/15/2036	209,000.000 shares	206,254	207,349	
Liberty Mutual Group 5.500% 06/15/2052	468,000.000 shares	430,075	431,529	
Eli Lilly Co 5.000% 02/09/2054	243,000.000 shares	241,626	223,319	
Eli Lilly Co 5.050% 08/14/2054	163,000.000 shares	162,201	150,989	
Eli Lilly Co 5.200% 08/14/2064	177,000.000 shares	176,940	164,792	
Lloyds Tsb Group PLC 1.627% 05/11/2027	532,000.000 shares	479,428	508,885	
Lowes Cos Inc 3.000% 10/15/2050	147,000.000 shares	113,763	91,390	
Lowes Cos Inc 5.750% 07/01/2053	255,000.000 shares	249,401	249,671	
Mhm Master LLC 6.375% 02/01/2034	100,000.000 shares	1	102,919	
Mblx LP 4.700% 04/15/2048	32,000.000 shares	26,775	26,220	

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Mblx LP 5.650% 03/01/2053	197,000.000 shares	\$ 187,577	\$ 183,590	
Warnermedia Hldgs 5.050% 03/15/2042	91,000.000 shares	74,829	73,062	
Warnermedia Hldgs 5.141% 03/15/2052	873,000.000 shares	674,640	648,639	
Marathon Premium 4.75% 09/15/2044	423,000.000 shares	417,913	351,048	
Massachusetts Mutual 3.375% 04/15/2050	255,000.000 shares	214,442	170,230	
Mercedes Benz LP 4.850% 01/11/2029	350,000.000 shares	349,584	347,249	
Metlife Inc 5.875% 02/06/2041	200,000.000 shares	207,996	204,132	
Met Life Glabal 5.150% 03/28/2033	150,000.000 shares	145,896	148,205	
Microsoft Corp 3.041% 03/17/2062	1,265,000.000 shares	913,204	808,133	
Midamerican Energy 4.250% 07/15/2049	149,000.000 shares	183,825	120,770	
Midamerican Energy 5.300% 02/01/2055	1,000,000.000 shares	1,035,780	944,640	
Morgan Stanley 2.802% 01/25/2052	1,086,000.000 shares	753,966	663,242	
Morgan Stanley Mtn 2.630% 02/18/2026	195,000.000 shares	187,091	194,429	
Morgan Stanley 5.942% 02/07/2039	598,000.000 shares	597,781	599,961	
Morgan Stanley Sr 5.831% 04/19/2035	549,000.000 shares	591,410	559,453	
Morgan Stanley Mtn 1.593% 05/04/2027	67,000.000 shares	61,782	64,222	
NNN Reit Inc 5.600% 10/15/2033	177,000.000 shares	172,691	178,501	
National Secs 5.000% 05/30/2028	250,000.000 shares	249,773	250,773	
Netflix Inc 5.400% 08/15/2054	513,000.000 shares	514,891	498,975	
Nevada Power Co 5.900% 05/01/2053	236,000.000 shares	258,265	236,725	
New York Life 3.750% 05/15/2050	121,000.000 shares	125,718	88,105	
Nissan Auto 5.280% 12/15/2028	430,000.000 shares	429,960	435,870	
Novartis Capital 4.200% 09/18/2034	1,507,000.000 shares	1,496,180	1,402,083	
Ohio Power Co 2.900% 10/01/2051	1,186,000.000 shares	784,480	712,786	
Oracle Corp 4.000% 11/15/2047	235,000.000 shares	219,351	179,108	
Oracle Corp Sr Nt 3.600% 04/01/2050	216,000.000 shares	150,474	151,332	
Peco Energy Co 5.250% 09/15/2054	1,101,000.000 shares	1,098,347	1,041,139	
PGE Wildfire LP 5.099% 06/01/2054	194,000.000 shares	192,831	183,091	
PNC Finl Svcs Group 5.939% 08/18/2034	380,000.000 shares	377,882	391,385	
PNC Finl Svcs Group 6.875% 10/20/2034	451,000.000 shares	475,131	492,294	
PPL Elect Utils Corp 5.250% 05/15/2054	887,000.000 shares	922,719	846,100	
Pacific Gas Elec 3.500% 08/01/2050	145,000.000 shares	119,585	99,331	
Pacific Gas Elec 6.750% 01/15/2053	288,000.000 shares	286,948	313,785	
PGE Energy 2.822% 07/15/2046	293,000.000 shares	292,996	205,372	
PGE Recovery LLC 5.529% 06/01/2051	148,000.000 shares	147,991	146,863	
Phillips Edison LP 5.750% 07/15/2034	226,000.000 shares	223,139	226,260	
Principal Financial Group 4.350% 05/15/2043	491,000.000 shares	451,568	414,532	
Principal Financial Group 5.550% 03/15/2053	425,000.000 shares	443,182	405,454	
Principal Life Mtn 1.250% 08/16/2026	476,000.000 shares	451,491	450,762	
Prologis Ta US 5.250% 04/01/2029	54,000.000 shares	53,718	54,609	
Prologis Ta US 5.500% 04/01/2034	164,000.000 shares	162,954	164,185	
Prudential Mtn 3.700% 03/13/2051	372,000.000 shares	293,244	269,190	
Public Svc Elec Mtn 5.125% 03/15/2053	114,000.000 shares	107,758	106,176	
Public Svc Elec Mtn 5.450% 03/15/2054	951,000.000 shares	1,014,429	920,977	
Quanta Svcs Inc 3.050% 10/01/2041	482,000.000 shares	355,129	338,451	

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Realty Income Corp 5.375% 09/01/2054	111,000.000 shares	\$ 109,195	\$ 105,368	
Regal Rexnord 6.400% 04/15/2033	384,000.000 shares	406,167	396,207	
Reynolds American 5.850% 08/15/2045	28,000.000 shares	24,454	26,660	
Roches Holdings Inc 5.218% 03/08/2054	1,036,000.000 shares	1,074,104	990,064	
S&P Global Inc 3.700% 03/01/2052	899,000.000 shares	740,362	670,870	
San Diego Gas Elec 6.25917% 04/15/2054	939,000.000 shares	1,004,529	910,051	
Sempra Energy 6.000% 10/15/2039	295,000.000 shares	302,761	300,761	
Sempra Energy 4.000% 02/01/2048	165,000.000 shares	167,242	124,753	
Southern Cal Edison 3.650% 02/01/2050	193,000.000 shares	200,610	137,856	
Southern Calif 5.700% 03/01/2053	159,000.000 shares	160,321	154,643	
Southern Calif 7.15556% 04/15/2054	1,121,000.000 shares	1,208,988	1,099,219	
Spectra Energy 4.500% 03/15/2045	155,000.000 shares	132,893	127,464	
T Mobile USA Inc 3.400% 10/15/2052	58,000.000 shares	42,048	38,690	
T Mobile USA Inc 6.000% 06/15/2054	528,000.000 shares	528,245	535,165	
Toyota Auto 5.330% 01/16/2029	679,000.000 shares	678,903	688,262	
Union Pac Corp 3.839% 03/20/2060	919,000.000 shares	729,355	656,782	
Union Pac Corp 3.250% 02/05/2050	373,000.000 shares	283,957	254,446	
United Parcel Svcs 5.500% 05/22/2054	690,000.000 shares	745,973	672,398	
US Bankcorp Fr Mtn 2.491% 11/03/2036	246,000.000 shares	198,907	199,248	
US Bankcorp Mtn 5.836% 03/12/2034	380,000.000 shares	378,215	387,372	
US Bankcorp Mtn 5.384% 01/23/2030	86,000.000 shares	85,987	86,710	
US Bankcorp Mtn 5.678% 01/23/2035	107,000.000 shares	107,000	107,903	
Unitedhealth Group 5.050% 04/15/2053	1,182,000.000 shares	1,169,412	1,064,391	
Unitedhealth Group 5.150% 07/15/2034	628,000.000 shares	662,546	619,622	
Unitedhealth Group 5.500% 07/15/2044	709,000.000 shares	727,691	687,709	
Unitedhealth Group 5.750% 07/15/2064	1,031,000.000 shares	1,112,542	1,001,781	
Unum Group 4.046% 08/15/2041	449,000.000 shares	321,380	354,113	
Verizon 3.150% 03/22/2030	796,000.000 shares	752,761	728,897	
Verizon 2.650% 11/20/2040	223,000.000 shares	152,453	152,474	
Verizon 3.550% 03/22/2051	199,000.000 shares	147,473	140,623	
Verizon 5.500% 02/23/2054	151,000.000 shares	149,087	144,492	
VICI Properties LP 6.125% 04/01/2054	157,000.000 shares	154,164	155,990	
Waste Mgmt Inc 4.500% 03/15/2028	1,442,000.000 shares	1,438,784	1,433,088	
Wells Fargo Co 4.900% 11/17/2045	790,000.000 shares	743,588	684,669	
Wells Fargo Co 3.068% 04/30/2041	760,000.000 shares	600,544	552,946	
Wells Fargo Co Mtn 4.611% 04/25/2053	1,194,000.000 shares	1,104,200	996,978	
Wells Fargo Co Mtn 5.389% 04/24/2034	101,000.000 shares	101,000	99,876	
Wells Fargo Co Mtn 5.574% 07/25/2029	300,000.000 shares	300,012	304,590	
Wells Fargo Co Mtn 5.557% 07/25/2034	370,000.000 shares	366,741	369,508	
Wells Fargo Co 5.211% 12/03/2035	318,000.000 shares	318,000	309,404	
Williams Cos Inc 5.800% 11/15/2054	670,000.000 shares	668,552	655,678	
Wyeth 5.95% 04/01/2034	871,000.000 shares	975,990	909,280	
		<u>90,977,261</u>	<u>86,083,930</u>	
Total Corporate Issues				

St. Luke's Health System Basic Pension Plan
Schedule H, Line 4i – Schedule of Assets Held at End of Year
December 31, 2024
Plan Number: 002

EIN: 56-2570681

(a)	(b)	(c)	(d)	(e)
Identity of Issue, Borrower, Lessor or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	Cost	Current Value	
Foreign Issues				
Aib Group Plc Mtn 5871% 03/28/2035	487,000.000 shares	\$ 500,859	\$ 486,995	
Aercap Ireland L P 3.300% 01/30/2032	265,000.000 shares	219,166	230,900	
Aircastle Ltd 5.750% 10/01/2031	150,000.000 shares	149,460	151,010	
Anglo American 5.750% 04/05/2034	200,000.000 shares	199,294	201,228	
Avolon Hldgs Fdg Ltd 5.750% 11/15/2029	395,000.000 shares	391,927	399,819	
Bacardi Ltd 5.400% 06/15/2033	451,000.000 shares	438,498	442,075	
Bank Of Montreal 3.088% 01/10/2037	693,000.000 shares	594,151	575,828	
Barclays Plc 6.496% 09/13/2027	250,000.000 shares	253,258	256,048	
Barrick Australia 5.950% 10/15/2039	54,000.000 shares	56,927	54,562	
Danske Bk Mtn 5.705% 03/01/2030	200,000.000 shares	200,000	202,754	
Deutsche Bk 5.414% 05/10/2029	288,000.000 shares	288,000	292,280	
Eni Spa 5.950% 05/15/2054	220,000.000 shares	217,405	211,218	
Enbridge Inc 6.700% 11/15/2053	224,000.000 shares	224,600	243,058	
Enel Fin Intl N V 7.500% 10/14/2032	200,000.000 shares	218,720	222,728	
Intesa Sanpaolo Mtn 5.328% 11/28/2033	434,000.000 shares	452,134	469,540	
Intesa Sanpaolo Mtn 5.772% 11/28/2053	227,000.000 shares	226,980	253,648	
Lloyds Banking 5.679% 01/05/2035	549,000.000 shares	559,437	546,722	
MacQuarie Group Mtn 1.629% 09/23/2027	207,000.000 shares	182,974	195,627	
Natwest Group Plc 7.472% 11/10/2026	427,000.000 shares	439,900	435,830	
Natwest Group 5.778% 03/01/2035	413,000.000 shares	440,295	415,519	
Pfizer Investment 5.110% 05/19/2043	722,000.000 shares	738,750	677,756	
Pfizer Investment 5.300% 05/19/2053	707,000.000 shares	739,593	661,978	
Pfizer Invt 5.340% 05/19/2063	452,000.000 shares	464,480	414,909	
Royal Bk Scotland 3.073% 05/22/2028	467,000.000 shares	429,560	446,643	
Santander Uk Group 1.673% 06/14/2027	235,000.000 shares	208,957	223,678	
Siemens 2.350% 10/15/2026	250,000.000 shares	242,333	240,638	
Societ Generale 7.132% 01/19/2055	269,000.000 shares	269,000	256,247	
Totalenergies 5.488% 05/05/2054	356,000.000 shares	356,000	341,194	
Totalenergies Cap 5.275% 09/10/2054	1,101,000.000 shares	1,101,000	1,017,930	
United Medico 6.400% 05/07/2054	219,000.000 shares	217,484	196,110	
Total Foreign Issues		11,021,142	10,764,472	
Municipal Issues				
Florida Hsg Fin 6.250% 01/01/2055	100,000.000 shares	102,671	102,935	
Golden ST Tob Ca 3.293% 06/01/2042	135,000.000 shares	135,000	101,507	
Illinois Hsg Dev 6.250% 10/01/2054	450,000.000 shares	469,449	463,428	
Illinois Hsg Dev 6.000% 04/01/2054	310,000.000 shares	315,078	314,455	
Illinois Hsg Dev 6.250% 10/01/2054	300,000.000 shares	304,473	308,787	
Indiana ST Hsg 6.250% 07/01/2054	100,000.000 shares	101,666	102,915	
Iowa Fin Auth 6.250% 07/01/2054	100,000.000 shares	103,397	102,846	
Iowa Fin Auth 6.250% 07/01/2054	120,000.000 shares	122,975	123,522	
Louisiana Loc Govt 4.145% 02/01/2033	363,000.000 shares	349,453	352,527	
Louisiana Loc Govt 4.475% 08/01/2039	170,000.000 shares	170,000	158,323	
Nebraska Invt Fin 6.250% 09/01/2049	100,000.000 shares	103,663	100,898	
Nebraska Invt Fin 6.250% 09/01/2047	170,000.000 shares	173,417	174,957	

St. Luke's Health System Basic Pension Plan
Schedule H, Line 4i – Schedule of Assets Held at End of Year
December 31, 2024
Plan Number: 002

EIN: 56-2570681

(a)	(b)	(c)	(d)	(e)
		Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	Cost	Current Value
Identity of Issue, Borrower, Lessor or Similar Party				
New York NY Taxable 5.114% 10/01/2054		600,000.000 shares	\$ 600,000	\$ 567,726
Oklahoma Dev Fin 5.087% 02/01/2052		71,000.000 shares	71,000	67,168
Oklahoma Dev Fin 4.623% 06/01/2044		218,000.000 shares	218,000	201,962
Pomona Ca Pension 3.716% 08/01/2040		75,000.000 shares	76,839	61,367
Texas Nat Gas 5.169% 04/01/2041		102,000.000 shares	102,776	100,449
Texas ST Dept 6.250% 09/01/2053		330,000.000 shares	340,149	338,841
Texas ST Dept Hsg 6.000% 01/01/2054		295,000.000 shares	301,218	301,744
Texas ST Dept Hsg 6.000% 01/01/2054		150,000.000 shares	153,773	152,959
	Total Municipal Issues		<u>4,314,997</u>	<u>4,199,316</u>
	Other Investments			
	American Core	American Core Realty Fund LLC	<u>2,419,534</u>	<u>2,561,787</u>
	Total Investments		<u>\$ 147,343,358</u>	<u>\$ 142,025,781</u>

* A party-in interest as defined by ERISA

St. Luke's Health System Basic Pension Plan
Schedule H, Line 4j – Schedule of Reportable Transactions
Year Ended December 31, 2024
Plan Number: 002

EIN: 56-2570681

(a) Identity of Party Involved	(b) Description of asset	Number of Transactions	(c) Purchase Price	(d) Selling Price	(e) Lease Rental	(f) Expenses Incurred with Transaction	(g) Cost of Asset	(h) Value of Asset on Transaction Date	(i) Net Gain or (Loss)
(i) Single transactions:									
Fidelity Total Market Index Fund	Mutual Fund	1	\$ -	\$ 18,164,510	-	-	\$ 14,182,944	\$ 18,164,510	\$ 3,981,566
Fidelity Total Int'l Index Fund	Mutual Fund	1	-	10,060,909	-	-	8,944,199	10,060,909	1,116,710
First American Government Obligation Fund	Mutual Fund	1	28,220,199	-	-	-	28,220,199	28,220,199	-
First American Government Obligation Fund	Mutual Fund	1	26,000,000	-	-	-	26,000,000	26,000,000	-
First American Government Obligation Fund	Mutual Fund	1	-	26,000,000	-	-	26,000,000	26,000,000	-
First American Government Obligation Fund	Mutual Fund	1	-	26,002,000	-	-	26,002,000	26,002,000	-
Great Gray Collective Investment Trust	CCT	1	8,822,000	-	-	-	8,822,000	8,822,000	-
Schroder Collective Investment Trust	CCT	1	17,180,000	-	-	-	17,180,000	17,180,000	-
US Treasury Nt 3.875% 08/15/2034	CD	1	8,667,058	-	-	-	8,667,058	8,667,058	-
(ii) Series of Transactions with same Broker									
B of A Securities, Inc.	Corporate Issues	14	\$ 6,467,281	-	-	-	\$ 6,467,281	\$ 6,467,281	-
B of A Securities, Inc.	Corporate Issues	18	-	4,741,149	-	-	4,706,643	4,741,149	34,506
B of A Securities, Inc.	Fixed Income	8	2,470,187	-	-	-	2,470,187	2,470,187	-
B of A Securities, Inc.	Fixed Income	24	-	9,283,604	-	-	9,054,076	9,283,604	229,528
Bank of Montreal UK	Fixed Income	2	9,020,812	-	-	-	9,020,812	9,020,812	-
Bank of Montreal UK	Fixed Income	9	-	8,217,740	-	-	7,934,968	8,217,740	282,772
Citigroup Global Markets, Inc.	Fixed Income	14	13,004,378	-	-	-	13,004,378	13,004,378	-
Citigroup Global Markets, Inc.	Fixed Income	26	-	18,836,354	-	-	18,383,687	18,836,354	452,667
Goldman Sachs & Co LLC	Fixed Income	20	8,595,104	-	-	-	8,595,104	8,595,104	-
Goldman Sachs & Co LLC	Fixed Income	35	-	12,601,339	-	-	12,337,531	12,601,339	263,808
J.P. Morgan Securities LLC	Fixed Income	53	19,842,812	-	-	-	19,842,812	19,842,812	-

St. Luke's Health System Basic Pension Plan
Schedule H, Line 4j – Schedule of Reportable Transactions
Year Ended December 31, 2024
Plan Number: 002

EIN: 56-2570681

(a) Identity of Party Involved	(b) Description of asset	Number of Transactions	(c) Purchase Price	(d) Selling Price	(e) Lease Rental	(f) Expenses Incurred with Transaction	(g) Cost of Asset	(h) Value of Asset on Transaction Date	(i) Net Gain or (Loss)
J.P. Morgan Securities LLC	Fixed Income	22	-	18,757,558	-	-	18,242,776	18,757,558	514,782
Marketaxess Corp	Fixed Income	14	10,059,784	-	-	-	10,059,784	10,059,784	-
Marketaxess Corp	Fixed Income	2	-	572,709	-	-	597,910	572,709	(25,201)
Morgan Stanley & Co LLC	Fixed Income	10	8,329,890	-	-	-	8,329,890	8,329,890	-
Morgan Stanley & Co LLC	Fixed Income	29	-	10,726,104	-	-	10,558,405	10,726,104	167,699
(iii) Series of Transactions in same security									
Fidelity Total Market Index Fund	Mutual Fund	1	\$ 32,350	\$ -	\$ -	\$ -	\$ 32,350	\$ 32,350	\$ -
Fidelity Total Market Index Fund	Mutual Fund	2	-	18,864,510	-	-	14,747,957	18,864,510	4,116,553
Fidelity Total Int'l Index Fund	Mutual Fund	1	-	10,060,909	-	-	8,944,199	10,060,909	1,116,710
First American Government Obligation Fund	Mutual Fund	141	86,271,736	-	-	-	86,271,736	86,271,736	-
First American Government Obligation Fund	Mutual Fund	113	-	85,847,328	-	-	85,847,328	85,847,328	-
Great Gray Collective Investment Trust	CCT	4	11,337,000	-	-	-	11,337,000	11,337,000	-
Great Gray Collective Investment Trust	CCT	3	-	938,000	-	-	916,162	938,000	21,838
Schroder Collective Invt Tr	CCT	4	18,118,000	-	-	-	18,118,000	18,118,000	-
Schroder Collective Invt Tr	CCT	3	-	2,515,000	-	-	1,813,041	2,515,000	701,959
US Treasury Bond 4.750% 11/15/2043	Fixed Income	1	790,638	-	-	-	790,638	790,638	-
US Treasury Bond 4.750% 11/15/2043	Fixed Income	9	-	7,425,438	-	-	7,020,109	7,425,438	405,329
US Treasury Bond 4.750% 05/15/2054	Fixed Income	10	-	10,558,664	-	-	10,004,285	10,558,664	554,379
US Treasury Bond 4.250% 08/15/2054	Fixed Income	19	8,610,810	-	-	-	8,610,810	8,610,810	-
US Treasury Bond 4.250% 08/15/2054	Fixed Income	8	-	7,685,176	-	-	7,768,282	7,685,176	(83,106)
US Treasury Note 4.125% 07/31/2031	Fixed Income	9	6,529,882	-	-	-	6,529,882	6,529,882	-
US Treasury Note 4.125% 07/31/2031	Fixed Income	1	-	6,613,767	-	-	6,529,882	6,613,767	83,885
US Treasury Note 3.875% 08/15/2034	Fixed Income	20	12,744,499	-	-	-	12,744,499	12,744,499	-
US Treasury Note 3.875% 08/15/2034	Fixed Income	12	-	8,761,796	-	-	8,980,708	8,761,796	(218,912)
(iv) Single transactions with one broker									
Bank of Montreal UK	Fixed Income	1	\$ 8,667,058	\$ -	\$ -	\$ -	\$ 8,667,058	\$ 8,667,058	\$ -

Schedule SB, line 26a — Schedule of Active Participant Data

Attained age	Years of credited service										Total
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & up	
Under 25											
25-29											
30-34											
35-39											
40-44											
45-49				1							1
50-54				5	1	7	10	9	1		33
55-59			4	4	5	7	7	27	20	2	76
60-64		1	1	2	7	3	11	22	18	8	73
65-69			1	5	2	5	1	12		5	31
70 & up					1				1	1	3
Total		1	6	17	16	22	29	70	40	16	217

In each cell, the number is the count of active participants for each age/service combination. Average pay is not shown for plans with less than 1,000 active participants or cells with fewer than 20 participants.

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

Actuarial assumptions

Discount rate sponsor elections		
• Segment rates or full yield curve	Segment	
• Look-back months	0	
	Stabilized	Nonstabilized
• First 5 years	4.75%	4.37%
• Next 15 years	4.96%	4.96%
• Over 20 years	5.59%	4.95%
Rationale: Prescribed assumption set by law and based on plan sponsor’s election.		
Mortality sponsor elections		
• Healthy participants	Section 430(h)(3) prescribed separate generational annuitant and nonannuitant mortality tables for 2024 plan year funding valuations, in accordance with the IRS regulation 1.430(h)(3)-1.	
• Disabled participants	Same as healthy participants. <u>Rationale:</u> Prescribed assumptions set by IRS and based on plan sponsor’s PPA election.	
• 417(e) lump sums	Liabilities are determined based on the underlying annuity used by the plan to determine the lump sum amount, rather than valuing the lump sum payment. This annuity is valued based on funding interest rates rather than 417(e) rates and current year 417(e) unisex mortality.	
Other economic assumptions		
• Salary increases	See table of rates <u>Rationale:</u> The salary scale assumption is based on an experience study undertaken in 2018 using data from 2012 to 2017 and the expectation that the future salary patterns and circumstances of the employer will not differ significantly from the period studied.	
• Social Security taxable wage base increases	3.15% per year. <u>Rationale:</u> The SSTWB increase assumption reflects 0.95% real wage growth. This assumed level is based on a historical US Average Wage increases and annual average CPIU over extended time periods, and consideration of more recent and potential future prospects for real wage increases.	
• Inflation	2.20% per year <u>Rationale:</u> The inflation assumption is based on the inflation assumption periodically published by Mercer Investment Consulting in their Capital Market Outlook.	
• Expected investment return	5.40% for 2022 and 6.16% for 2023, limited to the third segment rate as required by the asset method. The third segment rate was 5.92% for 2022 and 5.74% for 2023. <u>Rationale:</u> The expected investment return is equal to the 50th percentile of simulated investment return using capital market	

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

	assumptions published in Mercer Investment Consulting’s Capital Markets Outlook for the plan’s current target asset mix, net of an adjustment for expenses assumed to be paid from plan assets.															
<ul style="list-style-type: none"> Expenses 	<p>\$640,000 for 2024.</p> <p><u>Rationale:</u> Expenses expected to be paid are assumed to be the average of the past four years (ignoring the PBGC premium that was paid in each year) plus the expected PBGC premium for the current plan year. The result is rounded to the nearest \$5,000, and it is expected that future payouts will not differ significantly from the past.</p>															
<ul style="list-style-type: none"> Interest crediting on Performance Incentive Plan (“PIP”) account 	<p>5.79% per year.</p> <p><u>Rationale:</u> The assumed interest crediting rate is based on discussions with the plan sponsor and referencing simulated long-term returns considering the account’s investment allocation.</p>															
<ul style="list-style-type: none"> Interest crediting on Opening Balance Account (“OBA”) 	<ul style="list-style-type: none"> Pre-commencement: 5.70% per year. Post-commencement (until Normal Retirement Date): 5.13% per year (the 417(e) 2nd segment rate as of December 2023). <p><u>Rationale:</u> The assumed pre-commencement interest crediting rate is based on discussions with the plan sponsor and referencing simulated long-term returns considering the account’s investment allocation. The assumed post-commencement interest crediting rate is aligned with actual plan provisions.</p>															
<ul style="list-style-type: none"> Interest crediting on employee contributions (Magic Valley) 	<p>5.25% per year.</p> <p><u>Rationale:</u> The assumed interest crediting rate is set equal to the current actual rate.</p>															
<ul style="list-style-type: none"> Conversion basis for optional forms (including lump sums for ASC 960), early/late retirement factors and account balances 	<p>IRS segmented rates as of October 2023 (5.77%/6.14%/6.19%) and IRS mandated 417(e) mortality table for 2024.</p> <p><u>Rationale:</u> Assumed interest rates and mortality are aligned with actual plan provisions.</p>															
<ul style="list-style-type: none"> PIP account future expected allocation rates 	<p>The future expected PIP allocation rates are as follows:</p> <table border="1"> <thead> <tr> <th>Contribution Service at Plan Year End</th> <th>Percent of pay below SSTWB</th> <th>Percent of pay in excess of SSTWB</th> </tr> </thead> <tbody> <tr> <td>5 years or less</td> <td>1%</td> <td>2%</td> </tr> <tr> <td>6 – 10 years</td> <td>2%</td> <td>4%</td> </tr> <tr> <td>11 – 15 years</td> <td>3%</td> <td>6%</td> </tr> <tr> <td>16 or more years</td> <td>4%</td> <td>8%</td> </tr> </tbody> </table> <p><u>Rationale:</u> Based on plan sponsor’s expectation of future PIP allocation rates.</p>	Contribution Service at Plan Year End	Percent of pay below SSTWB	Percent of pay in excess of SSTWB	5 years or less	1%	2%	6 – 10 years	2%	4%	11 – 15 years	3%	6%	16 or more years	4%	8%
Contribution Service at Plan Year End	Percent of pay below SSTWB	Percent of pay in excess of SSTWB														
5 years or less	1%	2%														
6 – 10 years	2%	4%														
11 – 15 years	3%	6%														
16 or more years	4%	8%														
<ul style="list-style-type: none"> Estimation of accrued benefits 	<p>In computing accrued benefits, average earnings were determined using the valuation salary progression for years where earnings were not available. Credited service for computing estimated benefits was calculated from date of hire.</p>															

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

Demographic assumptions

• Retirement	See table of rates. <u>Rationale:</u> The retirement rates are based on an experience study undertaken in 2018 using data from 2012 to 2017 and the expectation that the future retirement patterns and circumstances of the employer will not differ significantly from the period studied.	
• Withdrawal	4.00% per year. <u>Rationale:</u> The withdrawal rates are based on an experience study undertaken in 2018 using data from 2012 to 2017 and the expectation that the future withdrawal patterns and circumstances of the employer will not differ significantly from the period studied.	
• Disability incidence	Included in withdrawal and retirement. <u>Rationale:</u> The benefit paid upon disability is the same benefit paid upon termination or retirement.	
• Benefit commencement age for		
– Future vested deferred	64	
– Current vested deferred	64	
	<u>Rationale:</u> The benefit commencement age is based on an experience study undertaken in 2018 using data from 2012 to 2017 and the expectation that the future benefit commencement patterns and circumstances of the participants will not differ significantly from the period studied.	
• Spouse assumptions	Male participants	Female participants
– Percentage married	85%	85%
– Spouse age difference	3 years younger	3 years older

Form of payment

Basic Pension Plan	Lump sum	Single life	100% J&S
• Active retirements – Pre age 60	70%	20%	10%
• Active retirements – Post age 60	40%	40%	20%
• Future deaths	0%	100%	0%
• Vested deferreds	40%	40%	20%
Former Magic Valley participant	Lump sum	Single life	100% J&S
• Active retirements	N/A	65%	35%
• Future deaths	N/A	100%	0%
• Vested deferreds	N/A	80%	20%

Rationale: The form of payment election is based on an experience study undertaken in 2018 using data from 2012 to 2017 and the expectation that the future form of payment elections and circumstances of the participants will not differ significantly from the period studied

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

-
- Unpredictable contingent event assumptions N/A
-

Table of rates

Attained age	Percentage Retirement
55-59	5%
60	10%
61	5%
62	35%
63	20%
64	30%
65-69	40%
70 and above	100%

Attained age	Percentage Salary Scale
18-44	4.00%
45-49	3.00%
50-64	2.50%
65 and above	2.00%

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

Actuarial methods

Asset methods

The asset valuation method is an average of the adjusted market value for each year during the last 2 years preceding the valuation date. The adjusted market value is the market value at each determination date adjusted to the valuation date based on actual cash flows and expected interest at the lesser of the expected rate of return and the third segment rate. This amount is adjusted to be no greater than 110% and no less than 90% of the fair market value, as required by IRC Section 430.

A characteristic of this asset method is that, over time, it is slightly more likely to produce an actuarial value of assets that is less than the market value of assets than an actuarial value that is greater than the market value.

Participant methods

Participants or former participants are included or excluded from the valuation as described below:

- **Participants included:** The plan sponsor provides us with data on all 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.
- **Participants excluded:** No actuarial liability is included for nonvested participants who terminated prior to the valuation date. For this purpose, participants with a break-in-service on the valuation date are treated as terminated participants.
- **Insurance contracts:** The plan does not have any insurance contracts.

Minimum funding methods

The funding target for minimum funding calculations is computed using the traditional unit credit method of funding. The objective under this method is to fund each participant's benefits under the plan as they accrue. Thus, the total pension to which each participant is expected to become entitled at retirement is broken down into units, each associated with a year of past or future credited service.

A detailed description of the calculation follows:

- The plan's valuation date is the beginning of the plan year.
- An individual's **funding target** is the present value of future benefits based on credited service and average pay as of the beginning of the plan year, and an individual's **target normal cost** is the present value of the benefit expected to accrue in the plan year. If multiple decrements are used, the funding target and the target normal cost for an individual are the sum of the component funding targets and target normal costs associated with the various anticipated separation dates.
- The plan's **target normal cost** is the sum of the individual target normal costs, and the plan's **funding target** is the sum of the individual funding targets for all participants under the plan.

Schedule SB, line 22 — Description of Weighted Average Retirement Age

Each employee is assumed to retire in accordance with the table of retirement rates. The proportion of employees expected to retire at each potential retirement age is shown below. The average retirement age is 62.

(A) Retirement age	(B) Retirement Percent	(C) Lx	(D) Number of employees expected to retire (B) x (C)	(E) (A) x (D)
55	5.00%	1,000,000	50,000	2,750,000
56	5.00%	950,000	47,500	2,660,000
57	5.00%	902,500	45,125	2,572,125
58	5.00%	857,375	42,869	2,486,388
59	5.00%	814,506	40,725	2,402,793
60	10.00%	773,781	77,378	4,642,686
61	5.00%	696,403	34,820	2,124,029
62	35.00%	661,583	231,554	14,356,345
63	20.00%	430,029	86,006	5,418,362
64	30.00%	344,023	103,207	6,605,242
65	40.00%	240,816	96,326	6,261,219
66	40.00%	144,490	57,796	3,814,527
67	40.00%	86,694	34,678	2,323,394
68	40.00%	52,016	20,807	1,414,843
69	40.00%	31,210	12,484	861,390
70	100.00%	18,726	18,726	1,310,810
Total			1,000,000	62,004,151
Average				62.00

EIN: 56-2570681

(a) Identity of Party Involved	(b) Description of asset	Number of Transactions	(c) Purchase Price	(d) Selling Price	(e) Lease Rental	(f) Expenses Incurred with Transaction	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
(i) Single transactions:									
Fidelity Total Market Index Fund	Mutual Fund	1	\$ -	\$ 18,164,510	\$ -	\$ -	\$ 14,182,944	\$ 18,164,510	\$ 3,981,566
Fidelity Total International Index Fund	Mutual Fund	1		10,060,909			8,944,199	10,060,909	1,116,710
First American Government Obligation Fund	Mutual Fund	1	28,220,199				28,220,199	28,220,199	
First American Government Obligation Fund	Mutual Fund	1	26,000,000				26,000,000	26,000,000	
First American Government Obligation Fund	Mutual Fund	1		26,000,000			26,000,000	26,000,000	
First American Government Obligation Fund	Mutual Fund	1		26,002,000			26,002,000	26,002,000	
Great Gray Collective Investment Trust	CCT	1	8,822,000				8,822,000	8,822,000	
Schroder Collective Investment Trust	CCT	1	17,180,000				17,180,000	17,180,000	
US Treasury Nt 3.875% 08/15/2034	CD	1	8,667,058				8,667,058	8,667,058	
(ii) Series of Transactions with same Broker									
B of A Securities, Inc.	Corporate Issues	14	\$ 6,467,281	\$ -	\$ -	\$ -	\$ 6,467,281	\$ 6,467,281	\$ -
B of A Securities, Inc.	Corporate Issues	18		4,741,149			4,706,643	4,741,149	34,506
B of A Securities, Inc.	Fixed Income	8	2,470,187				2,470,187	2,470,187	
B of A Securities, Inc.	Fixed Income	24		9,283,604			9,054,076	9,283,604	229,528
Bank of Montreal UK	Fixed Income	2	9,020,812				9,020,812	9,020,812	
Bank of Montreal UK	Fixed Income	9		8,217,740			7,934,968	8,217,740	282,772
Citigroup Global Markets, Inc.	Fixed Income	14	13,004,378				13,004,378	13,004,378	
Citigroup Global Markets, Inc.	Fixed Income	26		18,836,354			18,383,687	18,836,354	452,667
Goldman Sachs & Co LLC	Fixed Income	20	8,595,104				8,595,104	8,595,104	
Goldman Sachs & Co LLC	Fixed Income	35		12,601,339			12,337,531	12,601,339	263,808
J.P. Morgan Securities LLC	Fixed Income	53	19,842,812				19,842,812	19,842,812	
J.P. Morgan Securities LLC	Fixed Income	22		18,757,558			18,242,776	18,757,558	514,782
Marketaxess Corp	Fixed Income	14	10,059,784				10,059,784	10,059,784	
Marketaxess Corp	Fixed Income	2		572,709			597,910	572,709	(25,201)
Morgan Stanley & Co LLC	Fixed Income	10	8,329,890				8,329,890	8,329,890	
Morgan Stanley & Co LLC	Fixed Income	29		10,726,104			10,558,405	10,726,104	
(iii) Series of Transactions in same security									
Fidelity Total Market Index Fund	Mutual Fund	1	\$ 32,350	\$ -	\$ -	\$ -	\$ 32,350	\$ 32,350	\$ -
Fidelity Total Market Index Fund	Mutual Fund	2		18,864,510			14,747,957	18,864,510	4,116,553
Fidelity Total Int'l Index Fund	Mutual Fund	1		10,060,909			8,944,199	10,060,909	1,116,710
First American Government Obligation Fund	Mutual Fund	141	86,271,736				86,271,736	86,271,736	
First American Government Obligation Fund	Mutual Fund	113		85,847,328			85,847,328	85,847,328	-
Great Gray Collective Investment Trust	CCT	4	11,337,000				11,337,000	11,337,000	
Great Gray Collective Investment Trust	CCT	3		938,000			916,162	938,000	21,838
Schroder Collective Invt Tr	CCT	4	18,118,000				18,118,000	18,118,000	
Schroder Collective Invt Tr	CCT	3		2,515,000			1,813,041	2,515,000	701,959
US Treasury Bond 4.750% 11/15/2043	Fixed Income	1	790,638				790,638	790,638	
US Treasury Bond 4.750% 11/15/2043	Fixed Income	9		7,425,438			7,020,109	7,425,438	405,329
US Treasury Bond 4.750% 05/15/2054	Fixed Income	10		10,558,664			10,004,285	10,558,664	554,379
US Treasury Bond 4.250% 08/15/2054	Fixed Income	19	8,610,810				8,610,810	8,610,810	

EIN: 56-2570681

(a) Identity of Party Involved	(b) Description of asset	Number of Transactions	(c) Purchase Price	(d) Selling Price	(e) Lease Rental	(f) Expenses Incurred with Transaction	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
US Treasury Bond 4.250% 08/15/2054	Fixed Income	8		7,685,176			7,768,282	7,685,176	(83,106)
US Treasury Note 4.125% 07/31/2031	Fixed Income	9	6,529,882				6,529,882	6,529,882	
US Treasury Note 4.125% 07/31/2031	Fixed Income	1		6,613,767			6,529,882	6,613,767	83,885
US Treasury Note 3.875% 08/15/2034	Fixed Income	20	12,744,499				12,744,499	12,744,499	
US Treasury Note 3.875% 08/15/2034	Fixed Income	12		8,761,796			8,980,708	8,761,796	(218,912)
(iv) Single transactions with one broker									
Bank of Montreal UK	Fixed Income	1	\$ 8,667,058	\$ -	\$ -	\$ -	\$ 8,667,058	\$ 8,667,058	\$ -

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

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

A Name of plan ST. LUKE'S HEALTH SYSTEM BASIC PENSION PLAN	B Three-digit plan number (PN) ▶	002
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF ST. LUKE'S HEALTH SYSTEM, LTD.	D Employer Identification Number (EIN) 56-2570681	
E Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B	F Prior year plan size: <input type="checkbox"/> 100 or fewer <input type="checkbox"/> 101-500 <input checked="" type="checkbox"/> More than 500	

Part I Basic Information

1 Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2024</u>			
2 Assets:			
a Market value	2a	153,621,399	
b Actuarial value	2b	163,298,162	
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	598	91,489,583	91,489,583
b For terminated vested participants	97	9,039,632	9,039,632
c For active participants	217	40,681,729	41,297,142
d Total	912	141,210,944	141,826,357
4 If the plan is in at-risk status, check the box and complete lines (a) and (b)	<input type="checkbox"/>		
a Funding target disregarding prescribed at-risk assumptions	4a		
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b		
5 Effective interest rate	5	5.12%	
6 Target normal cost			
a Present value of current plan year accruals	6a	3,174,042	
b Expected plan-related expenses	6b	640,000	
c Target normal cost	6c	3,814,042	

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

SIGN HERE	<u>Brent R. Chubbs</u> BRC Signature of actuary	<u>09/08/2025</u> Date
	<u>BRENT R. CHUBBS</u> Type or print name of actuary	<u>2307082</u> Most recent enrollment number
	<u>MERCER</u> Firm name	<u>206-214-3537</u> Telephone number (including area code)
	<u>1301 FIFTH AVENUE, SUITE 1900</u> <u>SEATTLE WA 98101-2682</u> Address of the firm	

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

Part II		Beginning of Year Carryover and Prefunding Balances	
		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	0
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9	Amount remaining (line 7 minus line 8)	0	0
10	Interest on line 9 using prior year's actual return of <u>9.86%</u>	0	0
11	Prior year's excess contributions to be added to prefunding balance:		
a	Present value of excess contributions (line 38a from prior year)		6,602,831
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>5.20%</u>		343,347
b(2)	Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
c	Total available at beginning of current plan year to add to prefunding balance		6,946,178
d	Portion of (c) to be added to prefunding balance		0
12	Other reductions in balances due to elections or deemed elections	0	0
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	0

Part III		Funding Percentages	
14	Funding target attainment percentage	14	115.13%
15	Adjusted funding target attainment percentage	15	115.13%
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	109.43%
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

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

21 Discount rate:

a Segment rates:	1st segment: 4.75 %	2nd segment: 4.96 %	3rd segment: 5.59%	<input type="checkbox"/> N/A, full yield curve used
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b Applicable month (enter code)..... **21b** 0

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	3,814,042
b Excess assets, if applicable, but not greater than line 31a	31b	3,814,042

32 Amortization installments:	Outstanding Balance	Installment
a Net shortfall amortization installment	0	0
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	0
	Carryover balance	Prefunding balance
35 Balances elected for use to offset funding requirement	0	0

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

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

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

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

39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37) **39** 0

40 Unpaid minimum required contributions for all years **40** 0

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

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

Schedule SB, Part V — Summary of Plan Provisions

Summary of major plan provisions

Effective date and plan year	Original plan: October 1, 1960 Plan year: Calendar year
Most recent amendment	Plan restatement at January 1, 2017 and amended through Amendment #3
Status of the plan	The plan has ongoing benefit accruals but no new employees are eligible to participate in the plan.
Significant events that occurred during the year	None

Definitions

- Participation**
 First day of the month following attainment of age 21 and completion of one year of service, and employed on December 31, 1994 and January 1, 1995. Effective October 1, 2010, Magic Valley Plan participants who were still accruing a benefit in the Magic Valley Plan became participants in the Basic Pension Plan.

- Performance Incentive Plan (“PIP”) account**
 A profit-sharing account invested in individual target date funds with discretionary annual contributions beginning in 1995 equal to a percentage of eligible pay for the plan year while a participant plus a percentage of eligible pay for the plan year in excess of the SSTWB, as follows:

Contribution Service at Plan Year End	Percent of pay below SSTWB	Percent of pay in excess of SSTWB
5 years or less	3%	6%
6 – 10 years	4%	8%
11 – 15 years	5%	10%
16 or more years	6%	12%

Contribution service for the annual contribution account is measured by accumulating periods of service from date of hire until December 31, 1994 and plan years with 1,000 hours thereafter. Table above represents the maximum contributions described in the PIP’s plan document. St. Luke’s has discretion on setting each year’s actual allocation rates.

- Vesting service**
 Measured by accumulating periods of service from date of hire to date of termination, death or retirement. One month of vesting service is credited for any month in which at least one hour of service is earned.

- Benefit service**
 Measured by accumulating periods of service from the first day of the twelve-month period in which 1,000 hours are completed until December 31, 1995 and plan years with 1,000 hours thereafter to date of termination, death or retirement. Benefit service for the OBA ends as of December 31, 1994. Magic Valley participants are credited with 0.25 years of benefit service if 250 or more hours were worked from October 1, 2010 through December 31, 2010.

- Eligible pay**
 Compensation included in gross income, and amounts deferred under Code Section 125, 401(k), 402(a)(8), 402(h) or 403(b), or the Key Employee Investment Plan (KEIP) and an allowance under Code Section 107. Earnings are limited according to the requirements of IRC Section 401(a)(17).

Schedule SB, Part V — Summary of Plan Provisions

<ul style="list-style-type: none"> • Final average pay 	<p>For benefit formula, the average of the highest five consecutive calendar years of eligible pay during the last ten calendar years of employment. The average for Magic Valley participants is not limited to the last ten calendar years of employment. For the OBA, the average of eligible pay over the period employed during January 1, 1985 to December 31, 1994.</p>
<ul style="list-style-type: none"> • Opening balance account (“OBA”) 	<p>Cash balance account of: 1/12 of (final average pay plus final average pay in excess of the average of the SSWTB from the later of date of hire and January 1, 1985 to December 31, 1994), multiplied by: 3% of months of benefit service up to 60 months PLUS 4% of months of benefit service over 60 and up to 120 PLUS 5% of months of benefit service over 120 months. OBA’s are credited quarterly with interest based on the following:</p> <ul style="list-style-type: none"> • 5% of the return on the Vanguard Russell 2000 Growth Index Fund Institutional Shares • 5% of the return on the Vanguard Russell 2000 Value Index Fund Institutional Shares • 10% of the return on the SPDR S&P World ex-US ETF • 20% of the return on the Vanguard Russell 1000 Growth Index Fund Institutional Shares • 20% of the return on the Vanguard Russell 1000 Value Index Fund Institutional Shares • 40% of the return on the BlackRock US Total Bond Market Index

Normal retirement

<ul style="list-style-type: none"> • Eligibility 	<p>Attained age 65, or if later, the fifth anniversary of date of hire. Magic Valley participants may retire upon attaining age 60 with 30 years of benefit service.</p>
<ul style="list-style-type: none"> • Benefit 	<p>The annual normal retirement benefit consists of the greatest of A, B or C, where:</p> <p>A = 1.14% of the first \$10,000 of final average pay multiplied by years of benefit service (with a maximum of 35 years) plus 1.5% of the final average pay which are in excess of \$10,000, multiplied by years of benefit service (with a maximum of 35 years), offset by the actuarial equivalent of the PIP account.</p> <p>B = The actuarial equivalent of the OBA.</p> <p>C = 1.14% of the first \$10,000 of final average pay (measured at 12/31/1994) multiplied by years of benefit service (measured at 12/31/1994, with a maximum of 35 years) plus 1.5% of the final average pay which are in excess of \$10,000, multiplied by years of benefit service (measured at 12/31/1994, with a maximum of 35 years). Certain participants are also entitled to the greatest of A, B, C or the benefit described in D below:</p> <p>D = 5% (5.5% for selected participants) of final average pay, multiplied by years of benefit service (to a maximum of 15 to 25 years, depending on the participant)</p> <p style="text-align: center;">LESS</p>

Schedule SB, Part V — Summary of Plan Provisions

the actuarial equivalent of the sum of the participant's PIP and matching contribution accounts

LESS

50% of the participant's Social Security benefit.

For this purpose, the matching contribution account is the hypothetical profit sharing account started in 1995 that equals the participant's matching contributions and the investment earnings credited to them.

The benefit formula for certain participants is the accrued benefit frozen as of May 31, 2003 plus 3% of final average pay multiplied by years of benefit service after December 31, 2003.

The benefit formula for former Magic Valley participants is the greater of

- 1.) 1.35% times benefit service multiplied by final average pay (both as defined under the Magic Valley Plan) and
- 2.) 1.67% times credited service multiplied by final average pay, (both as defined under Magic Valley Plan), offset by the annuity equivalent of employee contributions the participant would have made under the Magic Valley Plan if accruals had not ceased on September 30, 2010.

Early retirement

- Eligibility Attained age 55 with at least five years of vesting service.
- Benefit Accrued benefit deferred to age 65, or immediate benefit equal to accrued benefit reduced by .3333% for each month by which commencement precedes normal retirement date. No reduction applies if employment is terminated on or after attaining age 62 with at least 25 years of benefit service. Magic Valley participants are not eligible for unreduced retirement at age 62 with 25 years of benefit service.

Late retirement

- Eligibility Retirement subsequent to normal retirement age.
- Benefit The normal retirement benefit at age 65 is actuarially increased to reflect the later date at which payments begin, and the shorter life expectancy of the participant. In no event can a participant's late retirement benefit be less than the accrued benefit at his or her late retirement date.

Deferred vested

- Eligibility Termination after five years of vesting service.
- Benefit Accrued benefit deferred to age 65, or reduced benefit after age 55. Reduction is .3333% for each month by which commencement precedes normal retirement date.

Pre-retirement death

- Eligibility Active participants or terminated vested participants.
- Benefit Accrued benefit at time of death, reduced for early commencement.

Schedule SB, Part V — Summary of Plan Provisions

Form of benefits

- Automatic form for unmarried Life annuity participants

- Automatic form for married participants 50% joint and survivor annuity which is the actuarial equivalent of benefit described above.

- Optional forms Single life annuity; 100%, 75%, 66 2/3% or 50% joint and survivor annuity, 5, 10 or 15 years certain and life annuity, or lump sum.

Magic Valley participants are not eligible to receive a lump sum.

- Optional form conversion factors Interest: IRS 417(e) rates in effect for the October before the beginning of the plan year.

Mortality: IRS 417(e) table in effect for the plan year.

Solely for purposes of determining the actuarial equivalent of the OBA, PIP, and matching contribution accounts, pre-retirement mortality is disregarded.

Miscellaneous

- Maximum compensation Compensation for any 12-month period used to determine accrued benefits may not exceed the limits in IRC Section 401(a)(17) for the calendar year in which the 12-month period begins. This limit is indexed annually. For 2024, the limit is \$345,000.

- Maximum benefits Annual benefits may not exceed the limits in IRC Section 415. This limit is indexed annually. For 2024, the limit is \$275,000.

Benefits included or excluded

Unless noted below, all benefits provided by the plan, as restated effective January 1, 2017 and amended through Amendment #3, are included in this valuation:

- **Plan amendments excluded:** None
- **Scheduled benefit increases:** None.
- **Late retirement increases:**
 - Active participants: The plan applies late retirement actuarial increases for all participants who defer retirement beyond their normal retirement date and this valuation includes those increases.
 - Deferred vested participants: Current deferred vested participants over normal retirement age are valued including the late retirement actuarial increase.
- **Shutdown benefits:** We are not aware of any corporate actions what would create shutdown benefits; therefore, they are excluded.
- **Internal Revenue Code limitations:** The limitations of Internal Revenue Code Section 415(b) and 401(a)(17) have been incorporated into our calculations.
- **IRC Section 416 rules for top-heavy plans:** We did not test whether this plan is top-heavy (when the present value of benefits for key employees equals or exceeds 60% of the present value for all participants). However, we expect that the plan is not top-heavy due to the large number of rank-and-file participants; therefore, the funding target and target normal cost do not reflect any liability for top-heavy benefit accruals.

Schedule SB, Part V — Summary of Plan Provisions

Additional benefits included or excluded

- **IRC Section 436 benefit restrictions:**
 - Unpredictable contingent event benefits: Not applicable.
 - Plan amendments: See above.
 - Prohibited payments: Limitations on prohibited benefits (if any) are reflected for annuity starting dates before the valuation date but are ignored for annuity starting dates on or after the valuation date.
 - Benefit accruals: The plan's funding target does not reflect any limitation on benefit accruals. The target normal cost does not reflect any limitation on benefit accruals.
- **Unpredictable contingent event benefits:** The plan does not have any unpredictable contingent event benefits.

Plan provision changes since prior valuation

- Maximum compensation amounts and maximum benefit amounts under IRS rules were updated from 2023 to 2024.
- The changes under Amendment #3 were reflected, but there was no impact on the valuation.

St. Luke's Health System Basic Pension Plan
Schedule H, Line 4i - Schedule of Assets Held at End of Year
December 31, 2024
Plan Number: 002

EIN: 56-2570681

(a)	(b)	(c)	(d)	(e)
Identity of Issue, Borrower, Lessor or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	Cost	Current Value	
Money Market Mutual fund				
* First American Government Obligation Fund	1,470,873.140 shares	\$ 1,470,873	\$ 1,470,873	
Total Money Market Mutual Fund		1,470,873	1,470,873	
US Treasury & Agency Short Term Obligations				
US Treasury Bill 03/20/2025	1,583,000 shares	1,560,550	1,568,864	
Total US Treasury & Agency Short Term Obligations		1,560,550	1,568,864	
US Government Issues				
FHLMC 2.000% 08/01/2050	1,798,306.760 shares	1,406,613	1,413,037	
FHLMC 4.000% 05/01/2052	350,836.520 shares	277,369	321,212	
FHLMC 4.500% 07/01/2052	126,626.76 shares	103,535	119,184	
FHLMC 5.000% 07/01/2052	614,023.970 shares	504,599	593,644	
FHLMC 4.500% 08/01/2052	233,980.020 shares	194,048	220,514	
FHLMC 5.000% 08/01/2052	439,000.380 shares	365,988	425,088	
FHLMC 5.000% 11/01/2052	539,158.940 shares	458,589	521,992	
FHLMC 6.000% 12/01/2052	208,440.680 shares	179,280	209,485	
FNMA 2.000% 12/01/2050	1,798,674.170 shares	1,409,149	1,411,258	
FNMA 4.000% 05/01/2052	338,266.900 shares	266,425	309,903	
FNMA 4.500% 07/01/2052	444,334.200 shares	361,962	418,763	
FNMA 5.000% 07/01/2052	263,113.940 shares	213,766	254,797	
FNMA 5.000% 09/01/2052	195,073.280 shares	160,430	188,876	
FNMA 5.500% 12/01/2052	379,804.230 shares	326,535	375,057	
FNMA 6.000% 01/01/2053	199,689.79 shares	165,941	200,792	
FNMA 5.500% 06/01/2053	260,740.950 shares	239,146	257,722	
FNMA 5.000% 12/01/2053	808,759.800 shares	762,145	781,213	
FNMA 6.000% 12/01/2053	734,565.040 shares	685,273	738,414	
FNMA 6.500% 04/01/2054	399,909.070 shares	380,551	408,247	
GNMA II 5.500% 12/20/2052	213,583.280 shares	183,480	212,338	
GNMA II 6.000% 12/01/2052	534,743.240 shares	419,051	540,887	
GNMA II 5.500% 05/20/2053	534,178.960 shares	490,313	531,289	
GNMA II 5.500% 06/20/2053	30,395.510 shares	28,012	30,204	
GNMA II 6.000% 06/20/2053	113,027.010 shares	96,597	114,291	
GNMA II 5.500% 07/20/2053	695,865.630 shares	651,472	691,816	
GNMA II 5.000% 09/20/2053	268,194.290 shares	256,482	260,532	
GNMA II 6.000% 01/20/2054	397,301.820 shares	391,610	400,246	
GNMA II 6.000% 05/20/2054	1,172,257.050 shares	1,173,097	1,182,104	
US Treas Bd Strip 02/15/2052	1,634,500.00 shares	582,638	446,104	
US Treasury Bd 3.625% 02/15/2053	789,200.000 shares	749,637	641,217	
US Treasury Bd 3.625% 05/15/2053	509,000.000 shares	491,198	413,766	
US Treasury Bd 4.125% 08/15/2053	138,800.000 shares	128,748	123,621	
US Treasury Bd 4.750% 11/15/2043	2,024,400.000 shares	2,086,012	1,998,852	
US Treasury Bd 4.750% 05/15/2054	121,000.000 shares	126,782	117,564	
US Treasury Bd 4.625% 05/15/2044	10,968,600.000 shares	10,981,473	10,633,619	
US Treasury Bd 4.250% 08/15/2054	876,600.00 shares	842,528	800,511	
US Treasury Bd 4.250% 08/15/2044	815,000.000 shares	769,379	737,551	
US Treasury Nt 4.500% 11/15/2054	1,230,000.000 shares	1,229,671	1,172,719	
US Treasury Nt 3.875% 08/15/2034	3,726,000.000 shares	3,763,794	3,523,082	
US Treasury Nt 4.125% 10/31/2029	119,000.000 shares	118,238	117,629	
US Treasury Nt 4.250% 11/15/2034	1,558,000.000 shares	1,557,445	1,517,399	
Total US Government Issues		35,579,001	35,376,539	

St. Luke's Health System Basic Pension Plan
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December 31, 2024
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Identity of Issue, Borrower, Lessor or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	Cost	Current Value	
Corporate Issues				
Agco Corp 5.800% 03/21/2034	119,000.000 shares	118,740	119,606	
Aig Global Fdg Mtn 4.650% 08/20/2027	1,471,000.000 shares	1,470,765	1,465,601	
AT&T Inc 4.300% 12/15/2042	93,000.000 shares	82,975	77,377	
AT&T Inc 4.500% 03/09/2048	77,000.000 shares	82,286	63,587	
AT&T Inc 3.500% 09/15/2053	896,000.000 shares	644,566	603,313	
Abbvie Inc 4.400% 11/06/2042	494,000.000 shares	471,256	427,567	
Abbvie Inc 4.950% 03/15/2031	106,000.000 shares	105,842	105,979	
Adventist Health 5.757% 12/01/2034	169,000.000 shares	168,986	170,131	
Alabama Power Co 3.000% 03/15/2052	1,043,000.000 shares	739,714	669,491	
Amazon Com 3.950% 04/13/2052	697,000.000 share	585,150	549,605	
Amazon Com 4.100% 04/13/2062	1,016,000.000 shares	896,650	795,071	
American Tower Corp 3.700% 10/15/2049	309,000.000 shares	227,588	223,750	
Analog Devices Inc 5.300% 04/01/2054	697,000.000 shares	733,579	664,109	
Anheuser Busch Co 4.700% 02/01/2036	518,000.000 shares	522,020	491,333	
Anheuser Busch Co 5.550% 01/23/2049	1,003,000.000 shares	1,085,627	986,591	
Anheuser Busch Co 4.750% 04/15/2058	690,000.000 shares	668,251	601,811	
Anheuser Busch Co 4.350% 06/01/2040	551,000.000 shares	527,362	492,963	
Apple Inc 3.850% 08/04/2046	474,000.000 shares	420,329	382,163	
Bat Capital Corp 6.421% 08/02/2033	260,000.000 shares	357,215	380,498	
Bat Capital Corp 7.079% 08/02/2043	250,000.000 shares	247,684	270,100	
Bat Capital Corp 4.540% 08/15/2047	83,000.000 shares	83,912	65,456	
Bat Capital Corp 5.650% 03/16/2052	292,000.000 shares	250,185	267,300	
Bank of America 6.000% 10/15/2036	399,000.000 shares	411,812	414,286	
Bank of America 2.831% 10/24/2051	1,937,000.000 shares	1,327,349	1,191,914	
Bank of America 2.687% 04/22/2032	277,000.000 shares	226,761	238,106	
Bank of America 3.311% 04/22/2042	1,286,000.000 shares	1,041,197	962,404	
Bank of America 3.846% 03/08/2037	241,000.000 shares	204,622	213,478	
Bank of America 4.571% 04/27/2033	640,000.000 shares	595,964	608,205	
Bank of America 5.080% 01/20/2027	497,000.00 shares	491,404	498,441	
Barrick Na Finance 5.700% 05/30/2041	144,000.000 shares	177,267	141,280	
Beacon Fdg Tr 6.266% 08/15/2054	899,000.000 shares	899,000	887,816	
Berkshire Hathaway 4.250% 10/15/2050	53,000.000 shares	66,163	41,839	
Berkshire Hathaway 2.850% 10/15/2050	302,000.000 shares	303,141	189,511	
BMW Vehicle Owner 5.180% 02/26/2029	257,000.000 shares	256,961	260,033	
Boeing Co 5.805% 05/01/2050	502,000.000 shares	476,205	466,935	
Boeing Co 6.528% 05/01/2034	279,000.000 shares	279,806	292,283	
Boston Pptys 3.400% 06/21/2029	268,000.000 shares	229,067	245,928	
Boston Pptys 2.550% 04/01/2032	705,000.000 shares	557,057	570,754	
Boston Pptys 2.450% 10/01/2033	237,000.000 shares	169,431	182,625	
Bristol Myers Squibb 3.550% 03/15/2042	1,266,00.000 shares	1,062,120	978,618	
Bristol Myers Squibb 3.700% 03/15/2052	968,000.000 shares	781,524	704,830	
Bristol Myers Squibb 3.900% 03/15/2062	614,000.000 shares	492,858	439,225	
Brooklyn Union Gas 6.415% 07/18/2054	191,000.000 shares	191,000	197,966	
Burlington Northern 5.750% 05/01/2040	249,000.000 shares	285,963	255,656	
Burlington Northern 4.150% 04/01/2045	45,000.000 shares	54,144	37,005	
Burlington Northern 4.450% 01/15/2053	90,000.000 shares	76,156	75,388	
Burlington Northern 5.500% 03/15/2055	826,000.000 shares	893,600	811,405	
The Cigna Group 5.600% 02/15/2054	440,000.000 shares	439,367	412,086	
CVS Health Corp 5.050% 03/25/2048	239,000.000 shares	245,128	197,067	
CVS Health Corp 4.250% 04/01/2050	50,000.000 shares	42,437	36,499	
CVS Health Corp 5.875% 06/01/2053	280,000.000 shares	271,058	256,855	
Camden Property 3.350% 11/01/2049	188,000.000 shares	204,593	129,293	
Charter 3.500% 06/01/2041	298,000.000 shares	202,719	204,205	

St. Luke's Health System Basic Pension Plan
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December 31, 2024
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Identity of Issue, Borrower, Lessor or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	Cost	Current Value	
	Charter 3.500% 03/01/2042	326,000.000 shares	220,858	221,524
	Expand Energy 5.700% 01/15/2035	365,000.000 shares	363,573	358,240
	Citigroup Inc 3.200% 10/21/2026	451,000.000 shares	425,017	438,593
	Citigroup Inc 3.878% 01/24/2039	1,258,000.000 shares	1,125,425	1,048,656
	Citigroup NA 5.803% 09/29/2028	500,000.000 shares	514,928	515,610
	Coca Cola Co 5.000% 05/13/2034	199,000.000 shares	198,495	199,048
	Columbia Pipelines 5.927% 08/15/2030	80,000.000 shares	81,392	82,345
	Columbia Pipelines 6.544% 11/15/2053	242,000.000 shares	241,103	253,609
	Columbia Pipelines 6.497% 08/15/2043	195,000.000 shares	194,148	202,340
	Commonwealth Edison 4.600% 08/15/2043	39,000.000 shares	47,602	34,058
	Commonwealth Edison 5.300% 02/01/2053	76,000.000 shares	75,821	71,597
	Conoco Phillips 5.500% 01/15/2055	1,253,000.000 shares	1,248,853	1,191,478
	Dell International LLC 3.375% 12/15/2041	254,000.000 shares	180,871	186,875
	Dimondback Energy 5.400% 04/18/2034	219,000.000 shares	218,064	215,330
	Dimondback Energy 5.750% 04/18/2054	443,000.000 shares	440,900	415,724
	Dimondback Energy 5.900% 04/18/2064	142,000.000 shares	141,921	133,300
	Discovery 5.300% 05/15/2049	77,000.000 shares	94,511	59,246
	Discovery 2.625% 05/15/2030	196,000.000 shares	173,534	174,362
	Dominion Energy 6.250% 10/15/2053	405,000.000 shares	475,478	435,841
	Duke Energy 3.700% 12/01/2047	126,000.000 shares	130,553	93,290
	Duke Energy 5.400% 01/15/2054	1,202,000.000 shares	1,275,671	1,151,288
	Duke Energy Ohio Inc 4.300% 02/01/2049	109,000.000 shares	135,185	87,546
	Duke Energy Progress 4.200% 08/15/2045	148,000.000 shares	162,822	119,916
	Duke Energy Indiana 2.750% 04/01/2050	178,000.000 shares	113,738	107,510
	Duke Energy Ind LLC 5.400% 04/01/2053	347,000.000 shares	329,780	328,682
	Duke Energy 2.799% 07/01/2041	104,000.000 shares	103,998	76,793
	Elevance Health Inc 5.125% 02/15/2053	184,000.000 shares	178,797	163,697
	Energy Transfer LP 5.950 05/15/2054	109,000.000 shares	108,461	105,376
	Energy Transfer LP 5.600% 09/01/2034	586,000.000 shares	584,134	585,484
	Energy Transfer LP 6.050% 09/01/2054	919,000.000 shares	913,970	899,425
	Enel Fin Amer LLC 2.875% 07/12/2041	629,000.000 shares	414,028	425,059
	Entergy Louisiana 2.900% 03/15/2051	38,000.000 shares	38,125	23,360
	Entergy Louisiana 4.750% 09/15/2052	71,000.000 shares	67,484	61,159
	Enterprise Prods 5.550% 02/15/2055	351,000.000 shares	349,813	337,651
	Equitable Mtn 1.400% 08/27/2027	256,000.000 shares	219,802	234,463
	Equitable Finl Mtn 1.750% 11/15/2030	442,000.000 shares	378,162	363,823
	Fiserv Inc 5.625% 08/21/2033	113,000.000 shares	117,150	114,992
	Five Corners Fdg 5.997% 02/15/2053	181,000.000 shares	183,317	182,645
	Ford Motor Credit 6.798% 11/07/2028	400,000.000 shares	410,138	414,468
	Ford Motor Credit 6.050% 03/05/2031	288,000.000 shares	287,220	287,384
	Ford Motor Credit 6.125% 03/08/2034	474,000.000 shares	464,598	463,757
	Gip Cap LP 6.250% 09/15/2054	399,000.000 shares	395,733	398,218
	Genreal Motors Co 6.250% 10/02/2043	106,000.000 shares	107,291	104,685
	Genreal Motors Co 5.950% 04/04/2034	238,000.000 shares	237,886	239,242
	Genreal Motors Co 5.600% 06/18/2031	152,000.000 shares	151,783	152,760
	Georgia Power Co 5.125% 05/15/2052	604,000.000 shares	617,240	560,313
	Goldman Sachs 5.561% 11/19/2045	1,442,000.000 shares	1,442,000	1,392,626
	Goldman Sachs Group 4.750% 10/21/2045	914,000.000 shares	883,436	808,808
	Goldman Sachs Group 4.411% 04/23/2039	627,000.000 shares	594,578	552,581
	Goldman Sachs Group 4.482% 08/23/2028	626,000.000 shares	605,164	618,757
	Guardian Life Mtn 3.246% 03/29/2027	407,000.000 shares	382,995	394,562
	HCA Inc 6.000% 04/01/2054	400,000.000 shares	397,696	381,044
	Health Care Svc 5.875% 06/15/2054	190,000.000 shares	195,377	189,726
	Highwoods Rlty Ltd 7.650% 02/01/2034	169,000.000 shares	171,915	187,573
	Honda Auto Rec Owner 5.270% 11/20/2028	296,000.000 shares	295,964	299,593

St. Luke's Health System Basic Pension Plan
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December 31, 2024
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Identity of Issue, Borrower, Lessor or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	Cost	Current Value	
	Hyundai Cap Amer Mtc 1.500% 06/15/2026	491,000.000 shares	443,034	467,452
	Indianapolis 5.700% 04/01/2054	590,000.000 shares	618,869	579,333
	JP Morgan Chase Co 1.045% 11/19/2026	450,000.000 shares	432,461	435,578
	JP Morgan Chase Co 3.157% 04/22/2042	1,116,000.000 shares	894,541	819,434
	JP Morgan Chase Co 3.328% 04/22/2052	1,445,000.000 shares	1,114,933	988,077
	JP Morgan Chase Co 5.294% 07/22/2035	1,072,000.000 shares	1,125,085	1,060,497
	Johnson & Johnson 4.950% 06/01/2034	414,000.000 shares	413,764	413,988
	KLA Corp Sr Nt 4.950% 07/15/2052	747,000.000 shares	745,379	678,918
	Kilroy Rlty LP 6.250% 01/15/2036	209,000.000 shares	206,254	207,349
	Liberty Mutual Group 5.500% 06/15/2052	468,000.000 shares	430,075	431,529
	Eli Lilly Co 5.000% 02/09/2054	243,000.000 shares	241,626	223,319
	Eli Lilly Co 5.050% 08/14/2054	163,000.000 shares	162,201	150,989
	Eli Lilly Co 5.200% 08/14/2064	177,000.000 shares	176,940	164,792
	Lloyds Tsb Group PLC 1.627% 05/11/2027	532,000.000 shares	479,428	508,885
	Lowes Cos Inc 3.000% 10/15/2050	147,000.000 shares	113,763	91,390
	Lowes Cos Inc 5.750% 07/01/2053	255,000.000 shares	249,401	249,671
	Mhm Master LLC 6.375% 02/01/2034	100,000.000 shares	1	102,919
	Mblx LP 4.700% 04/15/2048	32,000.000 shares	26,775	26,220
	Mblx LP 5.650% 03/01/2053	197,000.000 shares	187,577	183,590
	Warnermedia Hldgs 5.050% 03/15/2042	91,000.000 shares	74,829	73,062
	Warnermedia Hldgs 5.141% 03/15/2052	873,000.000 shares	674,640	648,639
	Marathon Premium 4.75% 09/15/2044	423,000.000 shares	417,913	351,048
	Massachusetts Mutual 3.375% 04/15/2050	255,000.000 shares	214,442	170,230
	Mercedes Benz LP 4.850% 01/11/2029	350,000.000 shares	349,584	347,249
	Metlife Inc 5.875% 02/06/2041	200,000.000 shares	207,996	204,132
	Met Life Glabal 5.150% 03/28/2033	150,000.000 shares	145,896	148,205
	Microsoft Corp 3.041% 03/17/2062	1,265,000.000 shares	913,204	808,133
	Midamerican Energy 4.250% 07/15/2049	149,000.000 shares	183,825	120,770
	Midamerican Energy 5.300% 02/01/2055	1,000,000.000 shares	1,035,780	944,640
	Morgan Stanley 2.802% 01/25/2052	1,086,000.000 shares	753,966	663,242
	Morgan Stanley Mtn 2.630% 02/18/2026	195,000.000 shares	187,091	194,429
	Morgan Stanley 5.942% 02/07/2039	598,000.000 shares	597,781	599,961
	Morgan Stanley Sr 5.831% 04/19/2035	549,000.000 shares	591,410	559,453
	Morgan Stanley Mtn 1.593% 05/04/2027	67,000.000 shares	61,782	64,222
	NNN Reit Inc 5.600% 10/15/2033	177,000.000 shares	172,691	178,501
	National Secs 5.000% 05/30/2028	250,000.000 shares	249,773	250,773
	Netflix Inc 5.400% 08/15/2054	513,000.000 shares	514,891	498,975
	Nevada Power Co 5.900% 05/01/2053	236,000.000 shares	258,265	236,725
	New York Life 3.750% 05/15/2050	121,000.000 shares	125,718	88,105
	Nissan Auto 5.280% 12/15/2028	430,000.000 shares	429,960	435,870
	Novartis Capital 4.200% 09/18/2034	1,507,000.000 shares	1,496,180	1,402,083
	Ohio Power Co 2.900% 10/01/2051	1,186,000.000 shares	784,480	712,786
	Oracle Corp 4.000% 11/15/2047	235,000.000 shares	219,351	179,108
	Oracle Corp Sr Nt 3.600% 04/01/2050	216,000.000 shares	150,474	151,332
	Peco Energy Co 5.250% 09/15/2054	1,101,000.000 shares	1,098,347	1,041,139
	PGE Wildfire LP 5.099% 06/01/2054	194,000.000 shares	192,831	183,091
	PNC Finl Svcs Group 5.939% 08/18/2034	380,000.000 shares	377,882	391,385
	PNC Finl Svcs Group 6.875% 10/20/2034	451,000.000 shares	475,131	492,294
	PPL Elect Utils Corp 5.250% 05/15/2054	887,000.000 shares	922,719	846,100
	Pacific Gas Elec 3.500% 08/01/2050	145,000.000 shares	119,585	99,331
	Pacific Gas Elec 6.750% 01/15/2053	288,000.000 shares	286,948	313,785
	PGE Energy 2.822% 07/15/2046	293,000.000 shares	292,996	205,372
	PGE Recovery LLC 5.529% 06/01/2051	148,000.000 shares	147,991	146,863
	Phillips Edison LP 5.750% 07/15/2034	226,000.000 shares	223,139	226,260
	Principal Financial Group 4.350% 05/15/2043	491,000.000 shares	451,568	414,532

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Principal Financial Group	5.550% 03/15/2053	425,000.000 shares	443,182	405,454
Principal Life Mtn	1.250% 08/16/2026	476,000.000 shares	451,491	450,762
Prologis Ta US	5.250% 04/01/2029	54,000.000 shares	53,718	54,609
Prologis Ta US	5.500% 04/01/2034	164,000.000 shares	162,954	164,185
Prudential Mtn	3.700% 03/13/2051	372,000.000 shares	293,244	269,190
Public Svc Elec Mtn	5.125% 03/15/2053	114,000.000 shares	107,758	106,176
Public Svc Elec Mtn	5.450% 03/15/2054	951,000.000 shares	1,014,429	920,977
Quanta Svcs Inc	3.050% 10/01/2041	482,000.000 shares	355,129	338,451
Realty Income Corp	5.375% 09/01/2054	111,000.000 shares	109,195	105,368
Regal Rexnord	6.400% 04/15/2033	384,000.000 shares	406,167	396,207
Reynolds American	5.850% 08/15/2045	28,000.000 shares	24,454	26,660
Roches Holdings Inc	5.218% 03/08/2054	1,036,000.000 shares	1,074,104	990,064
S&P Global Inc	3.700% 03/01/2052	899,000.000 shares	740,362	670,870
San Diego Gas Elec	6.25917% 04/15/2054	939,000.000 shares	1,004,529	910,051
Sempra Energy	6.000% 10/15/2039	295,000.000 shares	302,761	300,761
Sempra Energy	4.000% 02/01/2048	165,000.000 shares	167,242	124,753
Southern Cal Edison	3.650% 02/01/2050	193,000.000 shares	200,610	137,856
Southern Calif	5.700% 03/01/2053	159,000.000 shares	160,321	154,643
Southern Calif	7.15556% 04/15/2054	1,121,000.000 shares	1,208,988	1,099,219
Spectra Energy	4.500% 03/15/2045	155,000.000 shares	132,893	127,464
T Mobile USA Inc	3.400% 10/15/2052	58,000.000 shares	42,048	38,690
T Mobile USA Inc	6.000% 06/15/2054	528,000.000 shares	528,245	535,165
Toyota Auto	5.330% 01/16/2029	679,000.000 shares	678,903	688,262
Union Pac Corp	3.839% 03/20/2060	919,000.000 shares	729,355	656,782
Union Pac Corp	3.250% 02/05/2050	373,000.000 shares	283,957	254,446
United Parcel Svcs	5.500% 05/22/2054	690,000.000 shares	745,973	672,398
US Bankcorp Fr Mtn	2.491% 11/03/2036	246,000.000 shares	198,907	199,248
US Bankcorp Mtn	5.836% 03/12/2034	380,000.000 shares	378,215	387,372
US Bankcorp Mtn	5.384% 01/23/2030	86,000.000 shares	85,987	86,710
US Bankcorp Mtn	5.678% 01/23/2035	107,000.000 shares	107,000	107,903
Unitedhealth Group	5.050% 04/15/2053	1,182,000.000 shares	1,169,412	1,064,391
Unitedhealth Group	5.150% 07/15/2034	628,000.000 shares	662,546	619,622
Unitedhealth Group	5.500% 07/15/2044	709,000.000 shares	727,691	687,709
Unitedhealth Group	5.750% 07/15/2064	1,031,000.000 shares	1,112,542	1,001,781
Unum Group	4.046% 08/15/2041	449,000.000 shares	321,380	354,113
Verizon	3.150% 03/22/2030	796,000.000 shares	752,761	728,897
Verizon	2.650% 11/20/2040	223,000.000 shares	152,453	152,474
Verizon	3.550% 03/22/2051	199,000.000 shares	147,473	140,623
Verizon	5.500% 02/23/2054	151,000.000 shares	149,087	144,492
VICI Properties LP	6.125% 04/01/2054	157,000.000 shares	154,164	155,990
Waste Mgmt Inc	4.500% 03/15/2028	1,442,000.000 shares	1,438,784	1,433,088
Wells Fargo Co	4.900% 11/17/2045	790,000.000 shares	743,588	684,669
Wells Fargo Co	3.068% 04/30/2041	760,000.000 shares	600,544	552,946
Wells Fargo Co Mtn	4.611% 04/25/2053	1,194,000.000 shares	1,104,200	996,978
Wells Fargo Co Mtn	5.389% 04/24/2034	101,000.000 shares	101,000	99,876
Wells Fargo Co Mtn	5.574% 07/25/2029	300,000.000 shares	300,012	304,590
Wells Fargo Co Mtn	5.557% 07/25/2034	370,000.000 shares	366,741	369,508
Wells Fargo Co	5.211% 12/03/2035	318,000.000 shares	318,000	309,404
Williams Cos Inc	5.800% 11/15/2054	670,000.000 shares	668,552	655,682
Wyeth	5.95% 04/01/2034	871,000.000 shares	975,990	909,280
Total Corporate Issues			90,977,253	86,083,930
Aib Group Plc Mtn	5871% 03/28/2035	487,000.000 shares	500,859	486,995
Aercap Ireland L P	3.300% 01/30/2032	265,000.000 shares	219,166	230,900
Aircastle Ltd	5.750% 10/01/2031	150,000.000 shares	149,460	151,010

St. Luke's Health System Basic Pension Plan
Schedule H, Line 4i - Schedule of Assets Held at End of Year
December 31, 2024
Plan Number: 002

EIN: 56-2570681

(a)	(b)	(c)	(d)	(e)
Identity of Issue, Borrower, Lessor or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	Cost	Current Value	
Anglo American 5.750% 04/05/2034	200,000.000 shares	199,294	201,228	
Avolon Hldgs Fdg Ltd 5.750% 11/15/2029	395,000.000 shares	391,927	399,819	
Bacardi Ltd 5.400% 06/15/2033	451,000.000 shares	438,498	442,075	
Bank Of Montreal 3.088% 01/10/2037	693,000.000 shares	594,151	575,828	
Barclays Plc 6.496% 09/13/2027	250,000.000 shares	253,258	256,048	
Barrick Australia 5.950% 10/15/2039	54,000.000 shares	56,927	54,562	
Danske Bk Mtn 5.705% 03/01/2030	200,000.000 shares	200,000	202,754	
Deutsche Bk 5.414% 05/10/2029	288,000.000 shares	288,000	292,280	
Eni Spa 5.950% 05/15/2054	220,000.000 shares	217,405	211,218	
Enbridge Inc 6.700% 11/15/2053	224,000.000 shares	224,600	243,058	
Enel Fin Intl N V 7.500% 10/14/2032	200,000.000 shares	218,720	222,728	
Intesa Sanpaolo Mtn 5.328% 11/28/2033	434,000.000 shares	452,134	469,540	
Intesa Sanpaolo Mtn 5.772% 11/28/2053	227,000.000 shares	226,980	253,648	
Lloyds Banking 5.679% 01/05/2035	549,000.000 shares	559,437	546,722	
MacQuarie Group Mtn 1.629% 09/23/2027	207,000.000 shares	182,974	195,627	
Natwest Group Plc 7.472% 11/10/2026	427,000.000 shares	439,900	435,830	
Natwest Group 5.778% 03/01/2035	413,000.000 shares	440,295	415,519	
Pfizer Investment 5.110% 05/19/2043	722,000.000 shares	738,750	677,756	
Pfizer Investment 5.300% 05/19/2053	707,000.000 shares	739,593	661,978	
Pfizer Invt 5.340% 05/19/2063	452,000.000 shares	464,480	414,909	
Royal Bk Scotland 3.073% 05/22/2028	467,000.000 shares	429,560	446,643	
Santander Uk Group 1.673% 06/14/2027	235,000.000 shares	208,957	223,678	
Siemens 2.350% 10/15/2026	250,000.000 shares	242,333	240,638	
Societ Generale 7.132% 01/19/2055	269,000.000 shares	269,000	256,247	
Totalenergies 5.488% 05/05/2054	356,000.000 shares	356,000	341,194	
Totalenergies Cap 5.275% 09/10/2054	1,101,000.000 shares	1,101,000	1,017,930	
United Medico 6.400% 05/07/2054	219,000.000 shares	217,484	196,112	
Total Foreign Issues		11,021,139	10,764,471	
Florida Hsg Fin 6.250% 01/01/2055	100,000.000 shares	102,671	102,935	
Golden ST Tob Ca 3.293% 06/01/2042	135,000.000 shares	135,000	101,507	
Illinois Hsg Dev 6.250% 10/01/2054	450,000.000 shares	469,449	463,428	
Illinois Hsg Dev 6.000% 04/01/2054	310,000.000 shares	315,078	314,455	
Illinois Hsg Dev 6.250% 10/01/2054	300,000.000 shares	304,473	308,787	
Indiana ST Hsg 6.250% 07/01/2054	100,000.000 shares	101,666	102,915	
Iowa Fin Auth 6.250% 07/01/2054	100,000.000 shares	103,397	102,846	
Iowa Fin Auth 6.250% 07/01/2054	120,000.000 shares	122,975	123,522	
Louisiana Loc Govt 4.145% 02/01/2033	363,000.000 shares	349,453	352,527	
Louisiana Loc Govt 4.475% 08/01/2039	170,000.000 shares	170,000	158,323	
Nebraska Invt Fin 6.250% 09/01/2049	100,000.000 shares	103,663	100,898	
Nebraska Invt Fin 6.250% 09/01/2047	170,000.000 shares	173,417	174,957	
New York NY Taxable 5.114% 10/01/2054	600,000.000 shares	600,000	567,726	
Oklahoma Dev Fin 5.087% 02/01/2052	71,000.000 shares	71,000	67,168	
Oklahoma Dev Fin 4.623% 06/01/2044	218,000.000 shares	218,000	201,962	
Pomona Ca Pension 3.716% 08/01/2040	75,000.000 shares	76,839	61,367	
Texas Nat Gas 5.169% 04/01/2041	102,000.000 shares	102,776	100,449	
Texas ST Dept 6.250% 09/01/2053	330,000.000 shares	340,149	338,841	
Texas ST Dept Hsg 6.000% 01/01/2054	295,000.000 shares	301,218	301,744	
Texas ST Dept Hsg 6.000% 01/01/2054	150,000.000 shares	153,773	152,961	
Total Municipal Issues		4,314,996	4,199,316	
Other Investments				
American Core	American Core Realty Fund LLC	2,419,534	2,561,787	
Total Investments		\$ 147,343,346	\$ 142,025,781	

St. Luke's Health System Basic Pension Plan
Schedule H, Line 4i - Schedule of Assets Held at End of Year
December 31, 2024
Plan Number: 002

EIN: 56-2570681

(a)	(b)	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d)	(e)
Identity of Issue, Borrower, Lessor or Similar Party			Cost	Current Value

* A party-in interest as defined by ERISA

Schedule SB, line 24 — Change in Actuarial Assumptions**Actuarial assumption changes since prior valuation**

- Discount rate and mortality rates were updated from 2023 to 2024 in accordance with PPA.
- The expected investment return was updated from 5.40% to 6.16%.
- Assumed administrative expenses were updated from \$915,000 to \$640,000.
- The interest crediting rate for the PIP account was updated from 6.00% to 5.79%.
- The interest crediting rates for the OBA were updated from 5.76% to 5.70% per year (pre-commencement) and from 5.15% to 5.13% per year (post-commencement).
- The interest crediting rate for employee contributions (Magic Valley) was updated from 4.62% to 5.25% per year.
- The future expected PIP allocation rates were reduced from 3/4/5/6% to 1/2/3/4% as discussed with St. Luke's.
- The conversion basis for optional forms, early/late retirement factors, and account balances were updated to reflect interest rates and mortality tables described herein.