

Form 5500

Annual Return/Report of Employee Benefit Plan

OMB Nos. 1210-0110 1210-0089

2024

This Form is Open to Public Inspection

Department of the Treasury Internal Revenue Service

Department of Labor Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

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

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

Part I Annual Report Identification Information

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

- A This return/report is for: [] a multiemployer plan [] a multiple-employer plan... [X] a single-employer plan [] a DFE... B This return/report is: [] the first return/report [] the final return/report... C If the plan is a collectively-bargained plan, check here... D Check box if filing under: [X] Form 5558 [] automatic extension... E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here...

Part II Basic Plan Information—enter all requested information

1a Name of plan: MONONGALIA HEALTH SYSTEM, INC. RETIREMENT PLAN
1b Three-digit plan number (PN): 001
1c Effective date of plan: 03/01/1984
2a Plan sponsor's name (employer, if for a single-employer plan): MONONGALIA HEALTH SYSTEM, INC.
2b Employer Identification Number (EIN): 55-0621551
2c Plan Sponsor's telephone number: 304-598-1204
2d Business code (see instructions): 622000

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

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

Table with 4 columns: SIGN HERE, Signature of plan administrator, Date, Enter name of individual signing as plan administrator. Includes rows for employer/plan sponsor and DFE.

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

Form 5500 (2024) v. 240311

3a Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor	3b Administrator's EIN
	3c Administrator's telephone number

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

5 Total number of participants at the beginning of the plan year	5	1288
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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)	199
a(2) Total number of active participants at the end of the plan year	6a(2)	187
b Retired or separated participants receiving benefits.....	6b	805
c Other retired or separated participants entitled to future benefits	6c	253
d Subtotal. Add lines 6a(2) , 6b , and 6c	6d	1245
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	6e	43
f Total. Add lines 6d and 6e	6f	1288
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 1I

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

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

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

a Pension Schedules

(1) **R** (Retirement Plan Information)

(2) **MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary

(3) **SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary

(4) **DCG** (Individual Plan Information) – Number Attached _____

(5) **MEP** (Multiple-Employer Retirement Plan Information)

b General Schedules

(1) **H** (Financial Information)

(2) **I** (Financial Information – Small Plan)

(3) **A** (Insurance Information) – Number Attached 0

(4) **C** (Service Provider Information)

(5) **D** (DFE/Participating Plan Information)

(6) **G** (Financial Transaction Schedules)

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

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

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

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

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

Receipt Confirmation Code _____

SCHEDULE SB (Form 5500) <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>MONONGALIA HEALTH SYSTEM, INC. RETIREMENT PLAN</u>	B Three-digit plan number (PN) ▶	<u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF <u>MONONGALIA HEALTH SYSTEM, INC.</u>	D Employer Identification Number (EIN) <u>55-0621551</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>175923231</u>	
b Actuarial value	2b	<u>175923231</u>	
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	<u>836</u>	<u>138073089</u>	<u>138073089</u>
b For terminated vested participants	<u>261</u>	<u>19153121</u>	<u>19153121</u>
c For active participants	<u>199</u>	<u>23434495</u>	<u>23441103</u>
d Total	<u>1296</u>	<u>180660705</u>	<u>180667313</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>5.08 %</u>	
6 Target normal cost			
a Present value of current plan year accruals	6a	<u>0</u>	
b Expected plan-related expenses	6b	<u>1050000</u>	
c Target normal cost	6c	<u>1050000</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	Date
	<u>DAN SECKAR</u>	<u>23-06799</u>
	Type or print name of actuary	Most recent enrollment number
	<u>MERCER</u>	<u>412-355-8706</u>
	Firm name	Telephone number (including area code)
	<u>SIX PPG PLACE, SUITE 400 PITTSBURGH, PA 15222-5406</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	426026
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)		426026
9	Amount remaining (line 7 minus line 8)	0	0
10	Interest on line 9 using prior year's actual return of <u>9.84</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)		999
b(1)	Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>5.21</u> %		0
b(2)	Interest on line 38b from prior year Schedule SB, using prior year's actual return		98
c	Total available at beginning of current plan year to add to prefunding balance		1097
d	Portion of (c) to be added to prefunding balance		
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	97.37 %
15	Adjusted funding target attainment percentage	15	97.37 %
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	93.05 %
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		
04/20/2024	469969	0					
07/15/2024	469969	0					
10/15/2024	346024	0					
01/13/2025	300000	0					
			Totals ▶	18(b)	1585962	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	1538292
20	Quarterly contributions and liquidity shortfalls:		
a	Did the plan have a "funding shortfall" for the prior year?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
b	If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
c	If line 20a is "Yes," see instructions and complete the following table as applicable:		

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

Part V Assumptions Used to Determine Funding Target and Target Normal Cost			
21 Discount rate:			
a Segment rates:	1st segment: 4.75 %	2nd segment: 4.87 %	<input type="checkbox"/> N/A, full yield curve used
b Applicable month (enter code)			21b 4
22 Weighted average retirement age			22 61
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 checked="" type="checkbox"/> Yes <input type="checkbox"/> No			
27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment.....			27

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

Part VIII Minimum Required Contribution For Current Year			
31 Target normal cost and excess assets (see instructions):			
a Target normal cost (line 6c)			31a 1050000
b Excess assets, if applicable, but not greater than line 31a			31b 0
32 Amortization installments:	Outstanding Balance	Installment	
a Net shortfall amortization installment	4744082	486316	
b Waiver amortization installment			
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 1536316
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement			0
36 Additional cash requirement (line 34 minus line 35)			36 1536316
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)			37 1538292
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)			38a 1976
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances			38b
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)			39 0
40 Unpaid minimum required contributions for all years			40 0

Part IX Pension Funding Relief Under the American Rescue Plan Act of 2021 (See Instructions)			
41 If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. <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 MONONGALIA HEALTH SYSTEM, INC. RETIREMENT PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 MONONGALIA HEALTH SYSTEM, INC.	D Employer Identification Number (EIN) 55-0621551	

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

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

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

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

PNC BANK

25-1197336

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
21 28 50 51	NONE	150334	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	0	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

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

MERCER (US) INC.

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 50	NONE	72079	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

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

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

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	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 MONONGALIA HEALTH SYSTEM, INC. RETIREMENT PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 MONONGALIA HEALTH SYSTEM, INC.	D Employer Identification Number (EIN) 55-0621551

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

		(a) Beginning of Year	(b) End of Year
Assets			
a Total noninterest-bearing cash	1a	0	0
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	1586000	300000
(2) Participant contributions	1b(2)	0	0
(3) Other	1b(3)	1404234	1551399
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	5160263	4238235
(2) U.S. Government securities	1c(2)	23653148	30184893
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)	110618651	100190362
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)	0	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)	33556287	30865252
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other.....	1c(15)	0	0

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	175978583	167330141
Liabilities			
g Benefit claims payable.....	1g		
h Operating payables.....	1h		
i Acquisition indebtedness.....	1i		
j Other liabilities.....	1j	0	0
k Total liabilities (add all amounts in lines 1g through 1j).....	1k	0	0
Net Assets			
l Net assets (subtract line 1k from line 1f).....	1l	175978583	167330141

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)	1585962	
(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)		1585962
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	204205	
(B) U.S. Government securities.....	2b(1)(B)		
(C) Corporate debt instruments.....	2b(1)(C)	5237049	
(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)		5441254
(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)	709129	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		709129
(3) Rents.....	2b(3)		
(4) Net gain (loss) on sale of assets:			
(A) Aggregate proceeds.....	2b(4)(A)	-198823	
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result.....	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets:			
(A) Real estate.....	2b(5)(A)		
(B) Other.....	2b(5)(B)	-2537979	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		
c Other income	2c		1520
d Total income. Add all income amounts in column (b) and enter total	2d		5001063

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	12427564	
(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)		12427564
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)	150334	
(4) IQPA audit fees	2i(4)		
(5) Investment advisory and investment management fees	2i(5)		
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)	72079	
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)	999528	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		1221941
j Total expenses. Add all expense amounts in column (b) and enter total	2j		13649505

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		-8648442
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: **BAKER TILLY US, LLP**

(2) EIN: **30-1413443**

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.)			
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 561412.

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>MONONGALIA HEALTH SYSTEM, INC. RETIREMENT PLAN</u>	B Three-digit plan number (PN) ▶	<u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>MONONGALIA HEALTH SYSTEM, INC.</u>	D Employer Identification Number (EIN) <u>55-0621551</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): 55-0237477

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	0
--	---	---

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: 18.7 % Private Equity: 0.0 % Investment-Grade Debt and Interest Rate Hedging Assets: 78.7 %
 High-Yield Debt: 0.0 % Real Assets: 0.0 % Cash or Cash Equivalents: 2.6 % Other: 0.0 %

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 _____.

Monongalia Health Systems, Inc. Retirement Plan

Financial Statements and
Supplementary Information

December 31, 2024 and 2023

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Independent Auditors' Report

To the Plan Participants and Plan Administrator of the
Monongalia Health Systems, Inc. Retirement Plan

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

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

Management, having determined it is permissible in the circumstances, has elected to have the audits of Monongalia Health Systems, Inc. Retirement 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 December 31, 2024 and 2023, and for the years ended December 31, 2024 and 2023, stating that the certified investment information, as described in Note 5 to the financial statements, is complete and accurate.

Opinion

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

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

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Monongalia Health Systems, Inc. Retirement 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 Monongalia Health Systems, Inc. Retirement Plan's ability to continue as a going concern for at least one year following 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.

Auditors' Responsibilities for the Audit of the Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an 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 Monongalia Health Systems, Inc. Retirement 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 Monongalia Health Systems, Inc. Retirement 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 Matter - Supplemental Schedule Required by ERISA

The supplemental schedule, Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year) as of December 31, 2024 is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedule, 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 schedule 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 schedule, we evaluated whether the supplemental schedule, other than the information agreed to or derived from the certified investment information, including its form and content, is presented in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion:

- The form and content of the supplemental schedule, other than the information in the supplemental schedule 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 schedule 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).

Baker Tilly US, LLP

New Castle, Pennsylvania
October 13, 2025

Monongalia Health Systems, Inc. Retirement Plan

Statements of Net Assets Available for Benefits

December 31, 2024 and 2023

	2024	2023
Assets		
Investments		
Investments at fair value	\$ 165,478,742	\$ 172,988,349
Receivables		
Employer contributions	300,000	1,586,000
Other current assets		
Accrued investment income	1,551,399	1,404,234
Total assets	167,330,141	175,978,583
Net assets available for benefits	\$ 167,330,141	\$ 175,978,583

See notes to financial statements

Monongalia Health Systems, Inc. Retirement Plan

Statements of Changes in Net Assets Available for Benefits

Years Ended December 31, 2024 and 2023

	2024	2023
Additions		
Investment income		
Interest and dividends	\$ 6,150,383	\$ 6,129,248
Net appreciation in fair value of investments	-	10,297,155
Total investment income	6,150,383	16,426,403
Contributions		
Employer contributions	1,585,962	1,586,000
Other revenue	1,520	-
Total additions	7,737,865	18,012,403
Deductions		
Net depreciation in fair value of investments	2,736,802	-
Benefits paid to participants	12,427,564	12,293,858
Administrative expenses	1,221,941	1,201,506
Total deductions	16,386,307	13,495,364
Net (decrease) increase	(8,648,442)	4,517,039
Net assets available for benefits		
Beginning of year	175,978,583	171,461,544
End of year	\$ 167,330,141	\$ 175,978,583

See notes to financial statements

Monongalia Health Systems, Inc. Retirement Plan

Statement of Accumulated Plan Benefits

December 31, 2023

Actuarial present value of accumulated plan benefits**Vested benefits**

Inactive participants receiving payments	\$ 120,601,799
Active participants	18,885,032
Inactive participants with deferred benefits	15,565,280

Total vested benefits 155,052,111

Nonvested benefits 25,000

Total actuarial present value of accumulated plan benefits \$ 155,077,111

Monongalia Health Systems, Inc. Retirement Plan

Statement of Changes in Accumulated Plan Benefits

Year Ended December 31, 2023

Actuarial present value of accumulated plan benefits at beginning of year	\$ 161,663,269
Increase (decrease) during the year attributable to:	
Change in actuarial assumptions	4,999,015
Benefits accumulated and (gains) losses	(9,444,083)
Increase for interest due to decrease in discount period	10,152,768
Benefits paid	(12,293,858)
Net decrease	(6,586,158)
Actuarial present value of accumulated plan benefits at end of year	\$ 155,077,111

See notes to financial statements

Monongalia Health Systems, Inc. Retirement Plan

Notes to Financial Statements

December 31, 2024 and 2023

1. Description of Plan

The following description of the Monongalia Health Systems, Inc. Retirement Plan (the Plan) provides only general information. Participants should refer to the plan agreement for a more complete description of the Plan's provisions.

General

The Plan is a noncontributory defined benefit plan established effective March 1, 1984, as restated July 1, 2017. Prior to the plan freeze, the Plan covered all employees, excluding leased and reduced benefit option employees, of Monongalia Health System, Inc. (the Organization) who have completed 1,000 hours of service. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended (ERISA). The Board of Directors is responsible for oversight of the Plan. The Plan's investment committee determines the appropriateness of the Plan's investment offerings, monitors investment performance and reports to the Plan's Board of Directors.

Effective August 31, 2007, the Plan was frozen, resulting in no additional benefits being accrued except for interest adjustments on cash balance accrued benefits after August 31, 2007. Furthermore, a participant's accrued benefit, compensation and years of service were all frozen. No employees are eligible to participate in the Plan except those who attained eligibility prior to August 31, 2007.

Funding Policy

The Plan's funding policy is for the Organization to contribute an amount which will meet or exceed the annual ERISA minimum funding requirement. The minimum funding requirements of ERISA were exceeded in 2024.

Although it has not expressed any intent to do so, the Organization has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA.

Pension Benefits

Plan participants are entitled to their plan benefits after terminating employment with vested rights. Participants become vested in the Plan upon completion of at least five years of service or attainment of the normal retirement age (60), although the Plan does allow for early retirement at the age of 55. If employees terminate before rendering the required years of service, they forfeit the right to receive the portion of their accumulated plan benefits attributable to the Organization's contributions. For participants electing benefits under the "final average pay plan," the normal retirement benefit is equal to 2% of final average compensation multiplied by credited years of service, less, if applicable, the amount of the annuity payable by the Public Employees Retirement System (PERS) of the State of West Virginia. For participants enrolled in the "cash balance plan," the normal retirement benefit is equal to the benefit earned under the final average pay formula as of February 28, 2005, if any, plus the cash balance subaccount at date of retirement converted into a single-life annuity. The cash balance subaccount consists of annual allocations, plus interest. Annual allocations are based on a percentage of a participant's compensation for the plan year. Less than five years of service resulted in a 3% allocation. Between five and nine years of service resulted in a 4% allocation. Between 10 and 14 years of service resulted in a 5% allocation. Between 15 and 19 years of service resulted in a 6% allocation. 20 or more years of service resulted in a 7% allocation. Upon termination of employment, pension payments are normally paid in the form of a monthly annuity payable for their lifetime or, if married, in the form of a qualified joint or survivor annuity.

Monongalia Health Systems, Inc. Retirement Plan

Notes to Financial Statements

December 31, 2024 and 2023

Death and Disability Benefits

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

2. Summary of 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 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 and liabilities and changes therein; disclosure of contingent assets and liabilities; and the actuarial present value of accumulated plan benefits at the date of the financial statements, and changes therein. Actual results could differ from those estimates.

Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan's investment committee determines the Plan's valuation policies utilizing information provided by the investment advisers, custodians and insurance company, as applicable. See Note 4 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 (depreciation) appreciation includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Payment of Benefits

Benefits payments to participants are recorded upon distribution.

Administrative Expenses

The Plan's expenses are paid either by the Plan or the Organization, as provided by the plan document. Expenses that are paid directly by the Organization 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 Statements of Changes in Net Assets Available for Benefits. In addition, certain investment related expenses are included in net (depreciation) appreciation in fair value of investments in the Statements of Changes in Net Assets Available for Benefits.

Monongalia Health Systems, Inc. Retirement Plan

Notes to Financial Statements

December 31, 2024 and 2023

Subsequent Events

Subsequent events were evaluated through October 13, 2025, the date the financial statements were available to be issued.

Recent Accounting Standards

The SECURE 2.0 Act of 2022 was signed into law on December 29, 2022. This legislation includes a vast array of provisional changes to retirement plans, becoming effective in 2023 and beyond. Plan management adopted mandatory provisions effective for the year ended December 31, 2024, and continues to evaluate the impact of the adoption and implementation of this legislation on the Plan. The application of SECURE 2.0 Act did not have a material effect on the Plan's financial statements.

3. Actuarial Present Value of Accumulated Plan Benefits

Accumulated plan benefits are those future periodic payments, including lump-sum distributions, that are attributable under the Plan's provisions to the service employees have rendered. Accumulated plan benefits include benefits expected to be paid to (a) retired or terminated employees or their beneficiaries, (b) beneficiaries of employees who have died and (c) present employees or their beneficiaries. Benefits under the Plan are based on employees' compensation during each year of credited service. The accumulated plan benefits for active employees will equal the accumulation, with interest, of the annual benefit accruals as of the benefit information date. Benefits payable under all circumstances, such as retirement, death, disability and termination of employment, are included, to the extent they are attributable to employee service rendered to the valuation date. Benefits to be provided via annuity contracts excluded from plan assets are excluded from accumulated plan benefits.

The actuarial present value of accumulated plan benefits is determined by the Plan's independent actuary and is that amount that results from applying actuarial assumptions to adjust the accumulated plan benefits to reflect the time value of money (through discounts for interest) and the probability of payment (by means of decrements such as for death, disability, withdrawal or retirement) between the valuation date and the expected date of payment.

The computations of the actuarial present value of accumulated plan benefits were made as of January 1, 2024 and 2023. Had the valuations been performed as of December 31, 2023 there would be no material differences. The significant actuarial assumptions used in the valuations were:

1. Discount rate: 6.92%
2. Mortality: PRI-2012 sex-distinct, separate annuitant, participant annuitant and contingent annuitant tables and the Society of Actuaries' MP-2021 generational projection scale (MP-2021). No collar adjustment were made
3. Retirement age: 55 to 70

The change in actuarial assumptions was an increase in the discount rate for benefit obligations from 6.55% to 6.92%.

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.

Monongalia Health Systems, Inc. Retirement Plan

Notes to Financial Statements

December 31, 2024 and 2023

4. 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 authoritative guidance 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 other than quoted prices included within Level 1 that are observable for the asset or liability, either directly or indirectly, such as:

- 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 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 maximize the use of relevant observable inputs and minimize the use of unobservable inputs.

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

Money market funds: Valued at the quoted net asset value (NAV) of shares held by the Plan at year-end.

Mutual funds: Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the U.S. Securities and Exchange Commission. These funds are required to publish their daily NAV and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

U.S. government securities: Valued using pricing models maximizing the use of observable inputs for similar securities.

Corporate bonds: 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.

Monongalia Health Systems, Inc. Retirement Plan

Notes to Financial Statements

December 31, 2024 and 2023

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:

Assets at Fair Value as of December 31, 2024	Level 1	Level 2	Level 3	Total
Money market funds	\$ 4,238,235	\$ -	\$ -	\$ 4,238,235
Mutual funds	30,865,252	-	-	30,865,252
U.S. government securities	30,184,893	-	-	30,184,893
Corporate bonds	-	100,190,362	-	100,190,362
Total assets in the fair value hierarchy	65,288,380	100,190,362	-	165,478,742
Total assets at fair value	\$ 65,288,380	\$ 100,190,362	\$ -	\$ 165,478,742

Assets at Fair Value as of December 31, 2023	Level 1	Level 2	Level 3	Total
Money market funds	\$ 5,160,263	\$ -	\$ -	\$ 5,160,263
Mutual funds	33,556,287	-	-	33,556,287
U.S. government securities	23,653,148	-	-	23,653,148
Corporate bonds	-	110,618,651	-	110,618,651
Total assets in the fair value hierarchy	62,369,698	110,618,651	-	172,988,349
Total assets at fair value	\$ 62,369,698	\$ 110,618,651	\$ -	\$ 172,988,349

5. Information Certified by Trustee

The plan administrator has elected the method of compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA for 2024 and 2023. Accordingly, PNC Bank, National Association, the Trustee of the Plan, has certified to the completeness and accuracy of all investments reported in the accompanying Statements of Net Assets Available for Benefits as of December 31, 2024 and 2023, and the supplemental Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year) as of December 31, 2024, and the related investment activity reported in the Statements of Changes in Net Assets Available for Benefits for the years ended December 31, 2024 and 2023. Such information was obtained by management and agreed to or derived from information certified as complete and accurate by a qualified institution.

Monongalia Health Systems, Inc. Retirement Plan

Notes to Financial Statements

December 31, 2024 and 2023

6. Related-Party and Party in Interest Transactions

The Plan's investments are administered under a contract with PNC Bank, National Association, the Trustee of the Plan. Contributions are held and managed by PNC Bank, National Association, who invests cash received, interest and dividend income and makes distributions to participants. These transactions are party in interest transactions under ERISA.

As described in Note 2, the Plan paid certain expenses related to plan operations and investment activity to various service providers. Additionally, certain administrative functions of the Plan are performed by officers or employees of the Organization. No such officer or employee receives compensation from the Plan. These transactions are party in interest transactions under ERISA.

7. 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 plan provisions in effect at any time during the five years preceding 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 nonvested benefits.

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

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

8. Tax Status

The Internal Revenue Service (IRS) has determined and informed the Organization by a letter dated October 13, 2017, that the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code (IRC). The plan administrator believes that the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the IRC.

Monongalia Health Systems, Inc. Retirement Plan

Notes to Financial Statements

December 31, 2024 and 2023

9. Risks and Uncertainties

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

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	2	2									4
40–44	3	11	5								19
45–49	1	12	11	5							29
50–54	3	6	14	10	7						40
55–59	1	9	17	10	18	15					70
60–64	6	3	3	3	3	4	3	1			26
65–69	3	1	3	3		1					11
70 & up											
Total	19	44	53	31	28	20	3	1			199

In each cell, the top number is the count of active participants for each age/service combination. The plan is frozen for benefit accrual and for participation. Average pay is not shown for plans with less than 1,000 active participants.

Schedule SB, Part V — Statement of Actuarial Assumptions/Methods**Actuarial assumptions for January 1, 2024 funding valuation**

Discount rate sponsor elections			
• Segment rates or full yield curve	Segment		
• Look-back months	4		
• Use stabilized rates – funding	Yes		
• Use stabilized rates – Section 436 benefit restrictions	Yes		
	<u>Stabilized rates</u>	<u>Nonstabilized rates</u>	<u>PBGC</u>
• First 5 years	4.75%	3.36%	3.36%
• Next 15 years	4.87%	4.46%	4.46%
• Over 20 years	5.59%	4.52%	4.52%
417(e) lump sums	Not applicable		
Non-417(e) lump sums	A lump sum benefit is payable on behalf of a cash balance participant who dies before retirement. The lump sum is equal to the Pre-Cash Balance Accrued Benefit Account Balance plus the cash balance account balance at the time of death.		
Cash balance plans			
• Interest accumulation rate	4.25%		
• Whipsaw calculations	Not applicable		
• Annuity conversion			
– Mortality table	1984 Unisex Pension mortality set forward 5 years		
– Interest rate basis	8.50%		
Other economic assumptions			
• Salary increases	Not applicable. The plan is frozen.		
• Flat-dollar benefit increases	Not applicable		
• Social Security wage base	Not applicable		
• Inflation	Not applicable		
• Expected investment return	Not applicable		
• Expenses	\$1,050,000 added to current year normal cost		

Rationale for economic assumptions

- **Expenses** – this assumption is based on recent actual administrative expenses paid from the trust, adjusted to reflect expected future changes.
- **Annuity Conversion** – provided in the plan provisions

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

Demographic assumptions																																																																																	
<ul style="list-style-type: none"> Mortality sponsor elections <ul style="list-style-type: none"> Healthy and disabled participants 	<p>Section 430(h)(3) prescribed separate static annuitant and nonannuitant mortality tables. These tables are based on the RP-2014 mortality tables backed off to 2006 and then projected with mortality improvement using scale MP-2021 in accordance with the IRS regulation 1.403(h)(3)-1.</p>																																																																																
<ul style="list-style-type: none"> Withdrawal 	<p>Ultimate rates from SOA 2003 Pension Plan Termination</p> <table border="1"> <thead> <tr> <th>Age</th> <th>Ultimate</th> <th>Age</th> <th>Ultimate</th> </tr> </thead> <tbody> <tr><td>18</td><td>0.30000</td><td>37</td><td>0.07900</td></tr> <tr><td>19</td><td>0.28000</td><td>38</td><td>0.07500</td></tr> <tr><td>20</td><td>0.26000</td><td>39</td><td>0.07100</td></tr> <tr><td>21</td><td>0.24000</td><td>40</td><td>0.06900</td></tr> <tr><td>22</td><td>0.22500</td><td>41</td><td>0.06700</td></tr> <tr><td>23</td><td>0.21000</td><td>42</td><td>0.06500</td></tr> <tr><td>24</td><td>0.19500</td><td>43</td><td>0.06300</td></tr> <tr><td>25</td><td>0.18000</td><td>44</td><td>0.06200</td></tr> <tr><td>26</td><td>0.16500</td><td>45</td><td>0.06100</td></tr> <tr><td>27</td><td>0.15000</td><td>46</td><td>0.06000</td></tr> <tr><td>28</td><td>0.14000</td><td>47</td><td>0.05900</td></tr> <tr><td>29</td><td>0.13000</td><td>48</td><td>0.05800</td></tr> <tr><td>30</td><td>0.12200</td><td>49</td><td>0.05700</td></tr> <tr><td>31</td><td>0.11400</td><td>50</td><td>0.05600</td></tr> <tr><td>32</td><td>0.10600</td><td>51</td><td>0.05400</td></tr> <tr><td>33</td><td>0.09900</td><td>52</td><td>0.05200</td></tr> <tr><td>34</td><td>0.09200</td><td>53</td><td>0.05000</td></tr> <tr><td>35</td><td>0.08700</td><td>54</td><td>0.04600</td></tr> <tr><td>36</td><td>0.08300</td><td>55</td><td>0.04400</td></tr> </tbody> </table>	Age	Ultimate	Age	Ultimate	18	0.30000	37	0.07900	19	0.28000	38	0.07500	20	0.26000	39	0.07100	21	0.24000	40	0.06900	22	0.22500	41	0.06700	23	0.21000	42	0.06500	24	0.19500	43	0.06300	25	0.18000	44	0.06200	26	0.16500	45	0.06100	27	0.15000	46	0.06000	28	0.14000	47	0.05900	29	0.13000	48	0.05800	30	0.12200	49	0.05700	31	0.11400	50	0.05600	32	0.10600	51	0.05400	33	0.09900	52	0.05200	34	0.09200	53	0.05000	35	0.08700	54	0.04600	36	0.08300	55	0.04400
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Schedule SB, Part V — Statement of Actuarial Assumptions/Methods

• Retirement age	Attained age	Rate of Retirement		
	55-59	5%		
	60	35%		
	61	50%		
	62-63	35%		
	64	20%		
	65	40%		
	66	20%		
	67-68	30%		
	69	50%		
70 and above	100%			
• Benefit commencement age for				
— Future vested deferred	60			
— Current vested deferred	60			
• Spouse assumptions		Male participants	Female participants	
— Percentage married	85%	65%		
— Spouse age difference	3 years younger	3 years older		
Form of payment – Males	<u>Lump sum</u>	<u>Life Annuity</u>	<u>75% J&S</u>	<u>Life Annuity with 10 Years certain</u>
• Active retirements	0%	20%	65%	15%
• Future vested deferred	0%	20%	65%	15%
• Future disabilities	0%	20%	65%	15%
• Future deaths				
- Cash balance	100%	0%	0%	0%
- FAP to beneficiary	0%	100%	0%	0%
• Current vested deferred	0%	20%	65%	15%
Form of payment – Females	<u>Lump sum</u>	<u>Single life</u>	<u>75% J&S</u>	<u>Life Annuity with 10 Years certain</u>
• Active retirements	0%	45%	40%	15%
• Future vested deferred	0%	45%	40%	15%
• Future disabilities	0%	45%	40%	15%
• Future deaths				
— Cash Balance	100%	0%	0%	0%
— FAP to beneficiary	0%	100%	0%	0%
• Current vested deferred	0%	45%	40%	15%

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

Unpredictable contingent event assumptions Likelihood of event is de minimis

Rationale for demographic assumptions

- **Retirement Rates** – The retirement rates are based on an experience study undertaken in 2015 using data from 2010, 2011, 2012, 2013, and 2014 and the expectation that the future retirement patterns and circumstances of the employer will not differ significantly from the period studied.
- **Termination Rates** – Termination rates were developed based on an experience study undertaken in 2015 using data from 2010, 2011, 2012, 2013, and 2014. The plan sponsor believes that this period will be representative of anticipated future experience.
- **Disability incidence** – The disability incidence table is based on the Conference of Consulting Actuaries 1985 Pension Disability Study Class 1 rates.
- **Form of payment election** – The optional payment elections are based on an experience study undertaken in 2015 based on data from 2010, 2011, 2012, 2013, and 2014, which showed that male and female participants make elections at different rates.
- **Percent Married/Spouse Age Differences** – Because the employer does not have enough credible experience to analyze spousal demographics, the assumptions regarding the percent married/spouse age difference at benefit commencement are based on the actuary’s experience with many plans and discussions with employer representatives.

Schedule SB, Part V — Statement of Actuarial Assumptions/Methods**Actuarial methods for funding****Asset methods – Effective January 1, 2008**

The asset valuation method is the fair market value.

Participant methods – Effective January 1, 2009

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 who have satisfied the plan's eligibility requirements. Participation was frozen on August 31, 2007.
- **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 – Effective January 1, 2008

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 26b – Schedule of Projection of Expected Benefit Payments

Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
2024	279,974	542,240	12,288,652	13,110,866
2025	540,589	693,925	12,093,673	13,328,187
2026	779,743	824,266	11,882,564	13,486,573
2027	1,000,278	934,037	11,657,811	13,592,126
2028	1,201,422	1,008,331	11,401,805	13,611,558
2029	1,362,746	1,036,420	11,124,426	13,523,592
2030	1,493,256	1,119,880	10,841,930	13,455,066
2031	1,580,268	1,182,675	10,528,200	13,291,143
2032	1,651,590	1,257,939	10,207,208	13,116,737
2033	1,730,534	1,304,010	9,862,182	12,896,726
2034	1,804,902	1,378,272	9,490,109	12,673,283
2035	1,862,028	1,392,299	9,110,602	12,364,929
2036	1,890,485	1,419,063	8,698,800	12,008,348
2037	1,908,017	1,423,863	8,273,361	11,605,241
2038	1,909,729	1,436,668	7,837,152	11,183,549
2039	1,908,449	1,431,579	7,385,319	10,725,347
2040	1,893,398	1,445,447	6,919,820	10,258,665
2041	1,873,887	1,428,981	6,452,455	9,755,323
2042	1,847,535	1,413,607	5,974,079	9,235,221
2043	1,810,957	1,400,199	5,491,173	8,702,329
2044	1,770,420	1,386,047	5,013,298	8,169,765
2045	1,722,448	1,353,927	4,546,365	7,622,740
2046	1,671,777	1,319,002	4,089,922	7,080,701
2047	1,615,841	1,280,738	3,648,096	6,544,675
2048	1,554,975	1,240,212	3,224,881	6,020,068
2049	1,489,899	1,195,979	2,823,928	5,509,806
2050	1,420,608	1,150,114	2,448,398	5,019,120
2051	1,348,146	1,100,990	2,100,849	4,549,985
2052	1,272,455	1,049,637	1,783,122	4,105,214
2053	1,194,337	995,635	1,496,347	3,686,319
2054	1,114,046	939,761	1,240,920	3,294,727
2055	1,032,533	881,687	1,016,504	2,930,724
2056	950,478	822,902	822,121	2,595,501
2057	868,730	763,381	656,182	2,288,293
2058	788,288	703,712	516,631	2,008,631
2059	709,971	644,593	401,072	1,755,636
2060	634,658	586,893	306,875	1,528,426
2061	562,990	530,914	231,323	1,325,227
2062	495,569	477,137	171,713	1,144,419
2063	432,807	425,966	125,466	984,239
2064	374,990	377,731	90,201	842,922
2065	322,302	332,685	63,784	718,771
2066	274,765	290,994	44,353	610,112
2067	232,313	252,750	30,326	515,389
2068	194,774	217,967	20,391	433,132
2069	161,900	186,593	13,485	361,978
2070	133,399	158,523	8,775	300,697
2071	108,931	133,615	5,621	248,167
2072	88,126	111,691	3,546	203,363
2073	70,608	92,546	2,204	165,358

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 MONONGALIA HEALTH SYSTEM, INC. RETIREMENT PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF MONONGALIA HEALTH SYSTEM, INC.	D Employer Identification Number (EIN) 55-0621551	
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	175,923,231
	b Actuarial value.....	2b	175,923,231
3	Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target
	a For retired participants and beneficiaries receiving payment.....	836	138,073,089
	b For terminated vested participants.....	261	19,153,121
	c For active participants.....	199	23,434,495
	d Total.....	1,296	180,660,705
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	5.08%
6	Target normal cost		
	a Present value of current plan year accruals.....	6a	0
	b Expected plan-related expenses.....	6b	1,050,000
	c Target normal cost.....	6c	1,050,000

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>9/24/2025</u> Date
	DAN SECKAR Type or print name of actuary	2306799 Most recent enrollment number
	MERCER Firm name	412-355-8706 Telephone number (including area code)
	SIX PPG PLACE, SUITE 400 PITTSBURGH PA 15222-5406 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

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

Schedule SB (Form 5500) 2024
v. 240311

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

21 Discount rate:				
a Segment rates:	1st segment: 4.75%	2nd segment: 4.87%	3rd segment: 5.59%	<input type="checkbox"/> N/A, full yield curve used
b Applicable month (enter code).....				21b 4
22 Weighted average retirement age				22 61
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 checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment.....	27	

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

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

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):			
a Target normal cost (line 6c).....	31a	1,050,000	
b Excess assets, if applicable, but not greater than line 31a	31b	0	
32 Amortization installments:	Outstanding Balance	Installment	
a Net shortfall amortization installment	4,744,082	486,316	
b Waiver amortization installment			
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	1,536,316	
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement			0
36 Additional cash requirement (line 34 minus line 35).....	36	1,536,316	
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c).....	37	1,538,292	
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	1,976	
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b		
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	39	0	
40 Unpaid minimum required contributions for all years	40	0	

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

41 If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. <input type="checkbox"/> 2019 <input type="checkbox"/> 2020 <input checked="" type="checkbox"/> 2021
--

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 61.

(A) Retirement age	(B) Number of employees expected to retire	(C) (A) x (B)
55	500	27,500
56	475	26,600
57	451	25,721
58	429	24,864
59	407	24,028
60	2,708	162,494
61	2,515	153,402
62	880	54,571
63	572	36,043
64	212	13,600
65	340	22,100
66	102	6,732
67	122	8,201
68	86	5,826
69	100	6,897
70	100	6,997
Total	10,000	605,577
Average		61

Schedule SB, Part V — Summary of Plan Provisions**Summary of major plan provisions**

Effective date and plan year	Original plan: March 1, 1984 Restated plan: January 1, 2006 Plan year: January 1 to December 31
Status of the plan	All pension benefits, accruals, credits, compensation and service were frozen at August 31, 2007 for all participants.
Significant events that occurred during the year	None

Definitions

<ul style="list-style-type: none"> Participation 	<p>An employee hired prior to August 31, 2007 who had at least one year of eligibility service will be considered as a participant of the Plan. Employees hired after August 31, 2007 are ineligible to participate in the Plan.</p> <p>Special rules apply to the determination of eligibility service for employees hired between September 1, 2006 and August 31, 2007.</p> <p><u>Final Average Pay</u></p> <p>All benefits accrued prior to March 1, 2005 are determined under the Final Average Pay formula, described below. Persons who were employed as of December 31, 2004 were given the option to elect benefit accrual under the cash balance formula, beginning March 1, 2005.</p> <p>For those who elected not to participate in the cash balance option, all benefits are determined under the Final Average Pay formula.</p> <p><u>Cash Balance</u></p> <p>Employees hired on or after January 1, 2005 participate only in the cash balance plan option, described below.</p> <p>For persons employed as of December 31, 2004 who elected to change to the cash balance option, the accrued benefit is the sum of (a) the benefit accrued under the final average pay formula as of February 28, 2005, and (b) the benefit earned under the cash balance formula prospectively beginning March 1, 2005.</p>
<ul style="list-style-type: none"> Employee contributions 	None
<ul style="list-style-type: none"> Vesting service 	Total number of Plan years for which an employee has been credited with at least 1,000 hours. Partial vesting service is credited when less than 1,000 hours are worked. One month is credited for each 120 hours worked.
<ul style="list-style-type: none"> Credited service 	One month of Credited Service is earned for each 120 eligible hours for which an employee has worked. One full year is credited once a participant has 1,440 or more eligible hours.
<ul style="list-style-type: none"> Pensionable earnings 	Total calendar year earnings that are reported in Box 1 of Form W-2, plus elective contributions not includible in taxable income under Code Sections 125, 402(e)(3), 402(h)(1)(B) or 403(b).

Schedule SB, Part V — Summary of Plan Provisions

- Final average earnings
 - Final Average Monthly Compensation is equal to the average of total compensation for the 36 highest consecutive calendar months out of the last 120 calendar months.
 - In no event will the earnings used in the determination of average compensation exceed the 401(a)(17) limit.

- Accrued benefit

Final Average Pay :
 The Normal Retirement Benefit is equal to 2% of the participant’s Final Average Compensation multiplied by the participant’s Years of Service. Individuals with benefits accrued under the Public Employees Retirement System of the State of West Virginia (“PERS”) will have their Normal Retirement Benefits reduced upon attainment of age 62, and will receive this reduced amount for the remainder of the life of the benefit under the normal form of payment.

Cash Balance:

On the last day of each Plan Year ending after March 1, 2005, the participant will receive credit to the cash balance account for cash balance allocation purposes as the sum of a and b determined from the table below:

- a. Base Credit: an amount equal to a given percentage of the participant’s compensation for that Plan Year. The percentage is based on the participant’s credited service as of the allocation date each Plan Year.
- b. Excess Credit: an amount equal to a given percentage of that portion of the participant’s compensation for that Plan Year which exceeds the Social Security wage base in effect for that Plan Year. The percentage is determined on the same basis as the Base Credit.

Base and Excess Credit

Years of Service for Cash Balance Allocation Purposes (as of end of plan year)	Allocation Percentage
---	------------------------------

Less than 5	3.0%
5 to 9	4.0%
10 to 14	5.0%
15 to 19	6.0%
20 or more	7.0%

- c. Transition Credit: any participant who has an accrued benefit under the traditional Plan formula as of December 31, 2004, and who is receiving benefits under the cash balance formula, will be awarded a transitional credit amount equal to a percentage of the Participant’s compensation for each Plan Year ending after March 1, 2005. The percentage is based upon the number of Years of Service and the participant’s age as of December 31, 2004. This amount remains constant for each Plan Year the participant is employed by Monongalia Health System, Inc. The following table lists the percentage the participant will receive:

Schedule SB, Part V — Summary of Plan Provisions

Transition Contribution								
Participant's Age As of December 31, 2004								
Years of Service for Benefit Accrual Purposes as of December 31, 2004	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55 or more
Less than 5	5.50%	6.00%	8.00%	9.00%	10.50%	11.00%	12.50%	14.00%
5-9	5.50%	6.50%	9.00%	9.00%	11.00%	12.00%	13.50%	14.00%
10-24	6.00%	7.00%	10.00%	10.00%	12.00%	13.00%	14.00%	14.50%
15 - 19	6.50%	8.50%	11.00%	10.50%	13.00%	14.00%	15.00%	16.00%
20 - 24	7.50%	9.50%	11.50%	12.00%	14.00%	14.50%	16.00%	17.00%
25 or more	7.50%	10.00%	12.00%	12.50%	15.00%	15.00%	17.00%	18.00%

- d. Match Credit: any participant who has made a contribution to his or her plan account under the section 403(b) plan will receive a cash balance credit equal to 50% of the 403(b) contributions, up to a maximum of 2% of the participant's compensation.

The allocations described in a – d above, for each Plan Year shall be made on the last day of that Plan Year; provided, however, if a participant's distribution occurs prior to such allocation date, the allocation will occur immediately prior to such distribution.

Interest Adjustments for Cash Balance Accounts

For plan years through 2010: As of the last day of the plan year, the cash balance account of each participant will be credited with interest at the following rate:

The lesser of:

- a. the average annual yield of six-month United States Treasury Bills for the November 1, of the immediately preceding plan year or
- b. the annual rate of interest on 30-year Treasury Securities as specified by the Commissioner of Internal Revenue in accordance with Treasury for the November of the immediately preceding plan year.

The minimum interest will be no less than the lesser of b or 4%.

Effective January 1, 2011, the interest crediting rate will be based solely on the 30-year Treasury rate for the November of the immediately preceding plan year.

Interest adjustments will continue after the pension freeze date until the date of the commencement of the payment of the participant's benefit under the cash balance plan.

Schedule SB, Part V — Summary of Plan Provisions**Normal retirement**

- Eligibility Normal Retirement occurs at the later of the attainment of age 60, or five years of Plan participation, if later.
- Benefit The normal retirement benefit is the sum of:
 - a. the participant's accrued benefit under the final average pay formula
 - b. if applicable, the Actuarial Equivalent of the participant's projected cash balance account as of his or her Normal Retirement Date in the form of a life annuity. Actuarial Equivalence for this purpose will be determined by using an 8.5% interest rate and the UP84 mortality table with a 5-year age set forward.

Early retirement

- Eligibility Early retirement is permitted after the attainment of age 55 and 10 Years of Vesting Service.
- Benefit For early retirement, the benefit is calculated as the sum of:
 - a. the participant's accrued benefit under the final average pay formula. This benefit is reduced by 1/200 per each month that the benefit commences prior the attainment of age 60.
 - b. if applicable, the participant's cash balance accrued benefit described above, determined as of the participant's early benefit commencement date.

Individuals with unpaid, accrued "PERS" benefits who commence Early Retirement benefits under the Plan formula will have their monthly Early Retirement Benefits reduced by the monthly "PERS" benefit beginning with the first payment following the attainment of age 62. Note that the "PERS" benefit which reduces the Early Retirement Benefit accrued under the Plan formula is not reduced, even though the Participant begins receiving Plan benefits prior to age 62.

Late retirement

- Eligibility Employment with Monongalia Health System, Inc. after the Participant's Normal Retirement.
- Benefit The greater of a or b below:
 - a. the participant's retirement benefit at his or her actual retirement date, taking into account service and compensation after his or her normal retirement date, and
 - b. the retirement benefit to which the participant was entitled at his or her Normal Retirement Date, actuarially increased for late commencement.

Actuarial equivalence for this purpose is based on an interest rate of 8.0% per year and the UP 1984 Mortality Table with a three year age set back. The accrued benefit to date under the cash balance formula as described above is offset for "PERS" benefits when applicable. The participant's retirement benefits under the plan shall not start until the first day of the month following the date of actual retirement.

Schedule SB, Part V — Summary of Plan Provisions

Effective August 31, 2007, a participant may elect benefit commencement on or after his Normal Retirement Date while continuing employment. For a participant who was employed on August 31, 2007 and whose Normal Retirement Date was prior to August 31, 2007, the retirement benefit will be no less than the benefit the participant would have received for commencement on August 31, 2007, actuarially increased to the elected date of benefit commencement.

Deferred vested

- Eligibility
 - Final Average Pay:
Five or more years of Vesting Service
 - Cash Balance:
Three or more years of Vesting Service
 - Benefit

The participant's termination benefit is equal to the accrued benefit as of their date of termination.

If the present value of a participant's accrued benefit upon termination is between \$5,000 and \$7,500, the participant may elect to receive a lump sum payment of his or her accrued benefit. If the present value of the participant's benefits is less than \$5,000, the benefit will automatically be distributed as a lump sum.
-

Disability

- Eligibility

An active participant who has completed at least 10 Years of Service, and has been confirmed totally and permanently disabled by the Social Security Administration.
 - Benefit

The amount of disability payment which a participant determined to be eligible for payments shall receive will be equal to the Participant's Accrued Benefit as of the date of determination of Total and Permanent Disability. Disability payments will begin at retirement and are subject to early retirement reductions from a Participant's Normal Retirement Date to the date of commencement.
-

Pre-retirement death

- Eligibility

Deceased participant must have been vested and survived by an eligible spouse at time of participant's death.

Final Average Pay:
The spouse's benefit is the amount that would have been payable had the participant retired on the day before death and elected immediate commencement of benefit under the Joint and 100% Survivor Annuity form. The spouse may elect to defer commencement of benefits.

Cash Balance:
For any participant who has an Accrued Benefit under the Plan as of February 28, 2005, and cash balance account, Monongalia Health System, Inc. is required to maintain a hypothetical account called a Pre-Cash Balance Accrued Benefit Account. This pre-cash balance account equals
-

Schedule SB, Part V — Summary of Plan Provisions

the Actuarial Equivalent of the participant's Accrued Benefit as of February 28, 2005, determined on the basis of:

- a. the UP 1984 mortality table with a five-year set forward at 8.5% on and after Normal Retirement Date
- b. 6% per year, compounded annually before Normal Retirement Date

The beneficiary of a participant who is both subject to the cash balance provisions and who also had an accrued benefit under the plan as of February 28, 2005, and will receive a lump sum benefit as result of the participant's death. The death benefit will be calculated as the sum of:

- a. the greater of the lump sum Actuarial Equivalent value of the participant's accrued benefit as of February 28, 2005, or the participant's accrued Pre-Cash Balance Accrued Benefit Account Balance; plus
- b. the participant's cash balance account balance

Form of benefits	
• Automatic form for unmarried participants	The normal form of payment of monthly pension benefits is payable for the lifetime of the retired participant.
• Automatic form for married participants	The married participant is deemed to have elected a 50% joint and survivor option if no other option is elected. This benefit is the Actuarial Equivalent of the normal form of payment.
• Optional forms	A participant may elect to receive his or her pension payable as a life annuity with 5, 10, 15, or 20 years of guaranteed payment, or a joint and 50%, joint and 75%, or a joint and 100% survivor spouse annuity.
• Optional form conversion factors	For conversion to optional payment forms, the 1984 Group Annuity Mortality Table setback 3 year and an interest rate of 8.0%.
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 and amended through Amendment No.1, are included in this valuation:

- **Most recent plan amendments included:** Amendment No. 1 for the 2017 terminated vested participant lump sum election.
- **Plan amendments excluded:** None

Schedule SB, Part V — Summary of Plan Provisions**• Late retirement increases:**

- *Active participants:* The plan provides for in-service distributions for eligible participants who elect to continue working beyond Normal Retirement Age. Thus, the larger of the actuarially adjusted Normal Retirement Age and the Accrued Benefit is valued.
- *Deferred vested participants:* Current deferred vested participants over normal retirement age are valued including the late retirement actuarial increase.

• 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.**Plan provisions specific to funding****Additional benefits included or excluded****• IRC Section 436 benefit restrictions:**

- *Unpredictable contingent event benefits:* This valuation excludes restricted contingent event benefits for events that occurred before the valuation date but includes contingent event benefits which are expected to occur on or after the valuation date regardless of anticipated funding-based limitations.
- *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.

Monongalia Health Systems, Inc. Retirement Plan

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

EIN: 55-0621551 Plan Number: 001

December 31, 2024

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
*	PNC Bank	See attachment	\$185,076,833	\$165,478,742

*A party in interest as defined by ERISA

Monongalia Health System, Inc. Retirement Plan

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

EIN: 55-0621551 Plan Number: 001

December 31, 2024



Detail

Portfolio

Cash and cash equivalents
Mutual funds - money market

Description	Market value last period	Current market value		% of total portfolio	Total original value at PNC		Current yield	Estimated annual income	Accrued income
		Quantity	Current price per unit		Avg. original value at PNC per unit	Unrealized gain/loss			
IAM BANK SWEEP COLLATERALIZED 20-10-002-***7059	\$2,023,636.66	2,023,636.66	\$2,023,636.66	1.23 %	\$2,023,636.66	\$1.00	4.24 %	\$85,769.57	\$8,574.55
IAM BANK SWEEP COLLATERALIZED 20-10-002-***7237	1,041,929.72	1,041,929.72	1,041,929.72	0.63 %	1,041,929.72	1.00	4.24 %	44,161.02	873.79
IAM BANK SWEEP COLLATERALIZED 20-10-894-***7059	1,172,668.16	1,172,668.16	1,172,668.16	0.71 %	1,172,668.16	1.00	4.24 %	49,702.23	5,508.00
Total mutual funds - money market			\$4,238,234.54	2.56 %	\$4,238,234.54		4.24 %	\$179,632.82	\$14,956.34
Total cash and cash equivalents			\$4,238,234.54	2.56 %	\$4,238,234.54		4.24 %	\$179,632.82	\$14,956.34

Fixed income
Corporate bonds

Description (Cusip)	Market value last period	Current market value		% of total portfolio	Total original value at PNC		Current yield	Estimated annual income	Accrued income
		Quantity	Current price per unit		Avg. original value at PNC per unit	Unrealized gain/loss			
AFLAC INC CALL 01/01/2030 UNSC 03.600% DUE 04/01/2030 RATING: A3 (001055BJ0) 20-10-894-***7059	\$1,133,028.00	1,200,000	\$1,127,292.00	0.69 %	\$1,322,700.00	\$110.23	3.84 %	\$43,200.00	\$10,800.00

Monongalia Health System, Inc. Retirement Plan

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

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December 31, 2024



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Fixed income
Corporate bonds

Description (Cusip)	Market value last period	Current market value		% of total portfolio	Total original value at PNC		Current yield	Estimated annual income	Accrued income
		Quantity	Current price per unit		Avg. original value at PNC per unit	Unrealized gain/loss			
AT&T INC CALL 06/15/2042 @ 100.000 UNSC 04.300% DUE 12/15/2042 RATING: BAA2 (00206RBH4) 20-10-894-***7059	870,190.00		832,010.00	0.51 %	1,045,410.00	- 213,400.00	5.17 %	43,000.00	1,911.11
AT&T INC CALL 12/01/2040 UNSC 03.500% DUE 06/01/2041 RATING: BAA2 (00206RJZ6) 20-10-894-***7059	198,520.00		191,567.50	0.12 %	209,655.00	- 18,087.50	4.57 %	8,750.00	729.17
ABBVIE INC CALL 11/14/2034 @ 100.000 UNSC 04.500% DUE 05/14/2035 RATING: A3 (00287YAR0) 20-10-894-***7059	733,522.50		702,360.00	0.43 %	872,010.00	- 169,650.00	4.81 %	33,750.00	4,406.25
ABBVIE INC CALL 09/15/2063 UNSC 05.500% DUE 03/15/2064 RATING: A3 (00287YDX4) 20-10-894-***7059	308,840.60		295,972.50	0.18 %	308,840.60	- 12,868.10	5.77 %	17,050.00	5,020.28
AIR PRODUCTS & CHEMICALS CALL 11/15/2039 UNSC 02.700% DUE 05/15/2040 RATING: A2 (009158AZ9) 20-10-894-***7059	344,587.15		324,537.85	0.20 %	447,930.10	- 123,392.25	3.79 %	12,285.00	1,569.75

Monongalia Health System, Inc. Retirement Plan

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Detail

Fixed income
Corporate bonds

Description (Cusip)	Market value last period	Current market value		% of total portfolio	Total original value at PNC		Current yield	Estimated annual income	Accrued income
		Quantity	Current price per unit		Avg. original value at PNC per unit	Unrealized gain/loss			
ALABAMA POWER CO CALL 04/01/2049 UNSC 03.450% DUE 10/01/2049 RATING: A1 (010392FT0) 20-10-894-***7059	488,345.00	488,345.00	458,763.50	0.28 %	675,480.00	- 216,716.50	4.89 %	22,425.00	5,606.25
ALLSTATE CORP CALL 12/30/2032 UNSC 05.250% DUE 03/30/2033 RATING: A3 (020002BK6) 20-10-894-***7059	520,715.10	520,715.10	509,051.40	0.31 %	509,138.10	- 86.70	5.26 %	26,775.00	6,768.12
ALPHABET INC CALL 02/15/2040 UNSC 01.900% DUE 08/15/2040 RATING: AA2 (02079KAE7) 20-10-894-***7059	1,445,155.20	1,445,155.20	1,362,047.10	0.83 %	1,802,770.23	- 440,723.13	2.91 %	39,615.00	14,965.67
ALPHABET INC CALL 02/15/2060 UNSC 02.250% DUE 08/15/2060 RATING: AA2 (02079KAG2) 20-10-894-***7059	377,382.60	377,382.60	330,406.50	0.20 %	575,173.15	- 244,766.65	4.16 %	13,725.00	5,185.00
AMAZON.COM INC CALL 10/13/2051 UNSC 03.950% DUE 04/13/2052 RATING: A1 (023135CJ3) 20-10-894-***7059	1,771,834.50	1,771,834.50	1,596,773.25	0.97 %	1,828,179.00	- 231,405.75	5.01 %	79,987.50	17,330.62

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Detail

Fixed income

Corporate bonds

Description (Cusip)	Market value last period Quantity	Current market value		% of total portfolio	Total original value at PNC		Current yield	Estimated annual income	Accrued income
		Current price per unit	Current		Avg. original value at PNC per unit	Unrealized gain/loss			
AMERICAN HONDA FINANCE UNSC 05.650% DUE 11/15/2028 RATING: A3 (02665WEV9) 20-10-894-***7059	1,125,073.50 1,075,000	1,104,078.75 102.7050	0.67 %	1,074,817.25 99.98	29,261.50	5.51 %	60,737.50	7,760.90	
AMERIPRISE FINANCIAL INC CALL 02/13/2032 UNSC 04.500% DUE 05/13/2032 RATING: A3 (03076CAL0) 20-10-894-***7059	813,341.60 820,000	788,052.80 96.1040	0.48 %	819,803.20 99.98	- 31,750.40	4.69 %	36,900.00	4,920.00	
AMGEN INC CALL 09/02/2052 UNSC 05.650% DUE 03/02/2053 RATING: BAA1 (031162DT4) 20-10-894-***7059	447,138.25 425,000	409,177.25 96.2770	0.25 %	424,388.00 99.86	- 15,210.75	5.87 %	24,012.50	7,937.47	
ANHEUSER-BUSCH INBEV WOR SER WI CALL 04/06/2048 04.439% DUE 10/06/2048 RATING: A3 (03523TBT4) 20-10-894-***7059	1,063,223.70 1,155,000	975,131.85 84.4270	0.59 %	1,283,123.03 111.09	- 307,991.18	5.26 %	51,270.45	12,105.52	
APPLE INC CALL 06/20/2050 UNSC 02.400% DUE 08/20/2050 RATING: AAA (037833DZ0) 20-10-894-***7059	491,505.00 750,000	442,890.00 59.0520	0.27 %	747,930.00 99.72	- 305,040.00	4.07 %	18,000.00	6,550.00	

Monongalia Health System, Inc. Retirement Plan

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Detail

Fixed income
Corporate bonds

Description (Cusip)	Market value last period Quantity	Current market value		% of total portfolio	Total original value at PNC		Current yield	Estimated annual income	Accrued income
		Current price per unit			Avg. original value at PNC per unit	Unrealized gain/loss			
APPLE INC CALL 02/20/2060 UNSC 02.550% DUE 08/20/2060 RATING: AAA (037833EA4) 20-10-894-***7059	652,132.80	578,486.70	58.4330	0.35 %	930,619.65	- 352,132.95	4.37 %	25,245.00	9,186.37
APPLE INC CALL 02/05/2051 UNSC 02.700% DUE 08/05/2051 RATING: AAA (037833EK2) 20-10-894-***7059	374,752.90 545,000	339,889.25 62.3650		0.21 %	415,044.75 76.16	- 75,155.50	4.33 %	14,715.00	5,967.75
APPLE INC CALL 02/08/2052 UNSC 03.950% DUE 08/08/2052 RATING: AAA (037833EQ9) 20-10-894-***7059	271,308.90 310,000	246,632.90 79.5590		0.15 %	307,950.90 99.34	- 61,318.00	4.97 %	12,245.00	4,863.99
APPLIED MATERIALS INC CALL 10/01/2046 UNSC 04.350% DUE 04/01/2047 RATING: A2 (038222AM7) 20-10-894-***7059	566,700.00 600,000	508,200.00 84.7000		0.31 %	714,660.00 119.11	- 206,460.00	5.14 %	26,100.00	6,525.00
APPLIED MATERIALS INC CALL 03/01/2030 UNSC 01.750% DUE 06/01/2030 RATING: A2 (038222AN5) 20-10-894-***7059	565,582.50 665,000	568,408.75 85.4750		0.35 %	687,031.45 103.31	- 118,622.70	2.05 %	11,637.50	969.79

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Fixed income
Corporate bonds

Description (Cusip)	Market value last period Quantity	Current market value		% of total portfolio	Total original value at PNC		Current yield	Estimated annual income	Accrued income
		Current price per unit			Avg. original value at PNC per unit	Unrealized gain/loss			
BALTIMORE GAS & ELECTRIC CALL 03/15/2031 UNSC 02.250% DUE 06/15/2031 RATING: A3 (059165EN6) 20-10-894-***7059	800,353.60 940,000	795,569.00 84.6350		0.49 %	938,326.80 99.82	- 142,757.80	2.66 %	21,150.00	940.00
BANCO SANTANDER SA SEDOL ISIN US05964HAR66 05.147% DUE 08/18/2025 RATING: BAA1 (05964HAR6) 20-10-894-***7059	795,376.00 800,000	800,728.00 100.0910		0.49 %	803,528.00 100.44	- 2,800.00	5.15 %	41,176.00	15,212.24
BANK OF AMERICA CORPORATION SER MTN CALL 02/13/2030 @ 100 VAR% DUE 02/13/2031 RATING: A1 (06051GHZ5) 20-10-894-***7059	2,194,029.60 2,555,000	2,246,585.95 87.9290		1.36 %	2,566,328.37 100.44	- 319,742.42	2.84 %	63,772.80	24,446.24
BANK OF MONTREAL SEDOL 2KQJ430 ISIN US06368LGV27 05.203% DUE 02/01/2028 RATING: A2 (06368LGV2) 20-10-894-***7059	876,039.00 860,000	866,682.20 100.7770		0.53 %	859,965.60 100.00	6,716.60	5.17 %	44,745.80	18,644.08
BANK OF NY MELLON CORP CALL 10/25/2027 UNSC VAR% DUE 10/25/2028 RATING: AA3 (06406RBL0) 20-10-894-***7059	668,723.10 645,000	662,137.65 102.6570		0.41 %	644,318.00 99.89	17,819.65	5.66 %	37,422.90	6,860.86

Monongalia Health System, Inc. Retirement Plan

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Fixed income
Corporate bonds

Description (Cusip)	Market value last period	Current market value		% of total portfolio	Total original value at PNC		Current yield	Estimated annual income	Accrued income
		Quantity	Current price per unit		Avg. original value at PNC per unit	Unrealized gain/loss			
BANK OF NOVA SCOTIA SEDOL ISIN US06418JAA97 05.350% DUE 12/07/2026 RATING: A2 (06418JAA9) 20-10-894-***7059	533,772.75	531,735.75	101.2830	0.33 %	524,800.50	6,935.25	5.29 %	28,087.50	1,872.50
BERKSHIRE HATHAWAY ENERG CALL 04/15/2030 UNSC 03.700% DUE 07/15/2030 RATING: A3 (084659AV3) 20-10-894-***7059	756,456.00	752,712.00	94.0890	0.46 %	892,440.00	- 139,728.00	3.94 %	29,600.00	13,648.89
BERKSHIRE HATHAWAY FIN COM GTD 04.400% DUE 05/15/2042 RATING: AA2 (084664BU4) 20-10-894-***7059	482,970.00	454,300.00	90.8600	0.28 %	588,100.00	- 133,800.00	4.85 %	22,000.00	2,811.11
BERKSHIRE HATHAWAY FIN CALL 04/15/2050 COGT 02.850% DUE 10/15/2050 RATING: AA2 (084664CV1) 20-10-894-***7059	840,288.00	753,024.00	62.7520	0.46 %	1,110,540.00	- 357,516.00	4.55 %	34,200.00	7,220.00
BOSTON PROPERTIES LP CALL 12/15/2029 UNSC 02.900% DUE 03/15/2030 RATING: BAA2 (10112RBC7) 20-10-894-***7059	406,680.75	419,491.50	88.3140	0.26 %	472,710.50	- 53,219.00	3.29 %	13,775.00	4,055.97

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Fixed income
Corporate bonds

Description (Cusip)	Market value last period	Current market value		% of total portfolio	Total original value at PNC		Current yield	Estimated annual income	Accrued income	
		Quantity	Current price per unit		Avg. original value at PNC per unit	Unrealized gain/loss				
BP CAP MARKETS AMERICA CALL 08/06/2028 COGT 04.234% DUE 11/06/2028 RATING: A1 (10373QAE0) 20-10-894-***7059	1,371,554.40	1,351,061.40	97.9030	0.82 %	1,370,905.80	99.34	- 19,844.40	4.33 %	58,429.20	8,926.68
CSX CORP CALL 11/15/2029 UNSC 02.400% DUE 02/15/2030 RATING: A3 (126408HQ9) 20-10-894-***7059	618,345.00	620,928.00	88.7040	0.38 %	682,409.00	97.49	- 61,481.00	2.71 %	16,800.00	6,346.67
CSX CORP CALL 03/15/2049 UNSC 03.350% DUE 09/15/2049 RATING: A3 (126408HR7) 20-10-894-***7059	264,558.00	242,756.50	69.3590	0.15 %	341,705.00	97.63	- 98,948.50	4.83 %	11,725.00	3,452.36
CAPITAL ONE FINANCIAL CO CALL 02/09/2027 UNSC 03.750% DUE 03/09/2027 RATING: BAA1 (14040HBN4) 20-10-894-***7059	954,810.00	976,330.00	97.6330	0.60 %	1,060,640.00	106.06	- 84,310.00	3.85 %	37,500.00	11,666.67
CATERPILLAR INC CALL 03/19/2049 UNSC 03.250% DUE 09/19/2049 RATING: A2 (149123CF6) 20-10-894-***7059	868,714.00	763,642.00	69.4220	0.47 %	1,106,215.00	100.57	- 342,573.00	4.69 %	35,750.00	10,129.17

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Fixed income
Corporate bonds

Description (Cusip)	Market value last period Quantity	Current market value		% of total portfolio	Total original value at PNC		Current yield	Estimated annual income	Accrued income
		Current price per unit			Avg. original value at PNC per unit	Unrealized gain/loss			
CITIGROUP INC SR UNSEC CALL 01/29/30 @ 100 VAR% DUE 01/29/2031 RATING: A3 (172967ML2) 20-10-894-***7059	2,181,561.30 2,515,000	2,225,146.25 88.4750		1.35 %	2,548,736.16 101.34	- 323,589.91	3.02 %	67,049.90	28,309.96
COCA-COLA CO/THE CALL 12/01/2039 UNSC 02.500% DUE 06/01/2040 RATING: A1 (191216CW8) 20-10-894-***7059	778,762.40 1,030,000	721,288.40 70.0280		0.44 %	959,949.10 93.20	- 238,660.70	3.58 %	25,750.00	2,145.83
COCA-COLA CO/THE CALL 09/15/2050 UNSC 02.500% DUE 03/15/2051 RATING: A1 (191216DC1) 20-10-894-***7059	305,468.80 455,000	266,730.10 58.6220		0.17 %	452,206.30 99.39	- 185,476.20	4.27 %	11,375.00	3,349.31
COLGATE-PALMOLIVE CO CALL 05/15/2032 UNSC 03.250% DUE 08/15/2032 RATING: AA3 (194162AP8) 20-10-894-***7059	672,647.75 725,000	651,332.75 89.8390		0.40 %	718,627.25 99.12	- 67,294.50	3.62 %	23,562.50	8,901.39
COMCAST CORP CALL 09/01/2047 UNSC 04.000% DUE 03/01/2048 RATING: A3 (20030NCK5) 20-10-894-***7059	1,006,956.00 1,200,000	911,304.00 75.9420		0.56 %	1,319,256.00 109.94	- 407,952.00	5.27 %	48,000.00	16,000.00

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Fixed income
Corporate bonds

Description (Cusip)	Market value last period Quantity	Current market value		% of total portfolio	Total original value at PNC		Current yield	Estimated annual income	Accrued income
		Current price per unit			Avg. original value at PNC per unit	Unrealized gain/loss			
COMCAST CORP CALL 08/01/2049 UNSC 03.450% DUE 02/01/2050 RATING: A3 (20030NCZ2) 20-10-894-***7059	729,182.00 950,000	650,417.50 68.4650		0.40 %	1,011,799.50 106.51	- 361,382.00	5.04 %	32,775.00	13,656.25
CONSOLIDATED EDISON CO O SER 2017 CALL 12/15/2046 03.875% DUE 06/15/2047 RATING: A3 (209111FL2) 20-10-894-***7059	1,215,675.00 1,500,000	1,142,355.00 76.1570		0.70 %	1,631,400.00 108.76	- 489,045.00	5.09 %	58,125.00	2,583.33
CONSOLIDATED EDISON CO O SER B CALL 08/15/2027 03.125% DUE 11/15/2027 RATING: A3 (209111FM0) 20-10-894-***7059	572,238.00 600,000	575,250.00 95.8750		0.35 %	633,234.00 105.54	- 57,984.00	3.26 %	18,750.00	2,395.83
CUMMINS INC CALL 11/20/2033 UNSC 05.150% DUE 02/20/2034 RATING: A2 (231021AW6) 20-10-894-***7059	667,360.75 665,000	665,372.40 100.0560		0.41 %	667,360.75 100.36	- 1,988.35	5.15 %	34,247.50	12,462.28
DTE ELECTRIC CO CALL 09/01/2049 MORT 02.950% DUE 03/01/2050 RATING: AA3 (23338VAL0) 20-10-894-***7059	174,485.00 250,000	162,395.00 64.9580		0.10 %	249,900.00 99.96	- 87,505.00	4.55 %	7,375.00	2,458.33

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Fixed income
Corporate bonds

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		Quantity	Current price per unit		Avg. original value at PNC per unit	Unrealized gain/loss			
DAIMLER TRUCK FINAN NA SER 144A COGT 05.150% DUE 01/16/2026 RATING: A3 (233853AP5) 20-10-894-***7059	496,356.30	495,000	496,618.65 100.3270	0.31 %	496,065.75 100.22	552.90	5.14 %	25,492.50	24,359.50
JOHN DEERE CAPITAL CORP SER MTN UNSC 02.800% DUE 07/18/2029 RATING: A1 (24422EUY3) 20-10-894-***7059	487,084.50	525,000	483,798.00 92.1520	0.30 %	543,994.50 103.62	- 60,196.50	3.04 %	14,700.00	6,655.83
WALT DISNEY COMPANY/THE COGT 06.200% DUE 12/15/2034 RATING: A2 (254687DZ6) 20-10-894-***7059	565,405.00	500,000	543,965.00 108.7930	0.33 %	692,180.00 138.44	- 148,215.00	5.70 %	31,000.00	1,377.78
WALT DISNEY COMPANY/THE CALL 06/01/2029 COGT 02.000% DUE 09/01/2029 RATING: A2 (254687FL5) 20-10-894-***7059	709,824.00	800,000	711,384.00 88.9230	0.43 %	774,224.00 96.78	- 62,840.00	2.25 %	16,000.00	5,333.33
DUKE ENERGY CAROLINAS CALL 10/15/2050 MORT 03.450% DUE 04/15/2051 RATING: AA3 (26442CBC7) 20-10-894-***7059	493,398.40	655,000	451,904.15 68.9930	0.28 %	657,782.65 100.42	- 205,878.50	5.01 %	22,597.50	4,770.58

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Fixed income
Corporate bonds

Description (Cusip)	Market value last period Quantity	Current market value		% of total portfolio	Total original value at PNC		Current yield	Estimated annual income	Accrued income
		Current price per unit			Avg. original value at PNC per unit	Unrealized gain/loss			
DUKE ENERGY PROGRESS LLC CALL 02/15/2051 MORT 02.900% DUE 08/15/2051 RATING: AA3 (26442UAM6) 20-10-894-***7059	310,490.80 460,000	284,298.40 61.8040		0.18 %	459,172.00 99.82	- 174,873.60	4.70 %	13,340.00	5,039.56
DUKE ENERGY FLORIDA LLC CALL 01/15/2048 MORT 04.200% DUE 07/15/2048 RATING: A1 (26444HAF8) 20-10-894-***7059	743,212.00 860,000	688,378.40 80.0440		0.42 %	1,003,824.11 116.72	- 315,445.71	5.25 %	36,120.00	16,655.33
DUKE ENERGY FLORIDA LLC CALL 05/15/2052 MORT 05.950% DUE 11/15/2052 RATING: A1 (26444HAN1) 20-10-894-***7059	295,412.40 270,000	274,287.60 101.5880		0.17 %	268,277.40 99.36	6,010.20	5.86 %	16,065.00	2,052.75
ENERGY TRANSFER PARTNERS CALL 12/15/2024 @ 100.000 UNSC 04.050% DUE 03/15/2025 RATING: BAA2 (29273RBD0) 20-10-894-***7059	590,262.00 600,000	598,812.00 99.8020		0.37 %	631,158.00 105.19	- 32,346.00	4.06 %	24,300.00	7,155.00
ENTERPRISE PRODUCTS OPER CALL 09/15/2043 @ 100.000 COGT 04.850% DUE 03/15/2044 RATING: A3 (29379VBA0) 20-10-894-***7059	288,228.00 300,000	268,128.00 89.3760		0.17 %	338,871.00 112.96	- 70,743.00	5.43 %	14,550.00	4,284.17

Monongalia Health System, Inc. Retirement Plan

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Fixed income
Corporate bonds

Description (Cusip)	Market value last period Quantity	Current market value		% of total portfolio	Total original value at PNC		Current yield	Estimated annual income	Accrued income
		Current price per unit			Avg. original value at PNC per unit	Unrealized gain/loss			
ENTERPRISE PRODUCTS OPER CALL 08/15/2047 COGT 04.250% DUE 02/15/2048 RATING: A3 (29379VBQ5) 20-10-894-***7059	395,181.00 450,000	361,021.50 80.2270		0.22 %	474,588.00 105.46	- 113,566.50	5.30 %	19,125.00	7,225.00
EXXON MOBIL CORPORATION CALL 02/16/2049 UNSC 03.095% DUE 08/16/2049 RATING: AA2 (30231GAZ5) 20-10-894-***7059	1,020,002.50 1,375,000	916,011.25 66.6190		0.56 %	1,455,973.75 105.89	- 539,962.50	4.65 %	42,556.25	15,958.59
FISERV INC CALL 07/01/2028 UNSC 04.200% DUE 10/01/2028 RATING: BAA2 (337738AR9) 20-10-894-***7059	874,674.55 895,000	870,468.05 97.2590		0.53 %	1,026,197.20 114.66	- 155,729.15	4.32 %	37,590.00	9,397.50
FIVE CORNERS FND TR IV CALL 08/15/2052 UNSC 05.997% DUE 02/15/2053 RATING: A3 (33835PAA4) 20-10-894-***7059	729,756.00 675,000	681,135.75 100.9090		0.42 %	675,000.00 100.00	6,135.75	5.95 %	40,479.75	15,292.35
FLORIDA POWER & LIGHT CO CALL 12/01/2047 MORT 04.125% DUE 06/01/2048 RATING: AA2 (341081FR3) 20-10-894-***7059	902,077.58 1,033,000	826,193.40 79.9800		0.50 %	1,230,736.86 119.14	- 404,543.46	5.16 %	42,611.25	3,550.94

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Fixed income
Corporate bonds

Description (Cusip)	Market value last period Quantity	Current market value		% of total portfolio	Total original value at PNC		Current yield	Estimated annual income	Accrued income
		Current price per unit	Current		Avg. original value at PNC per unit	Unrealized gain/loss			
FOX CORP SER WI CALL 10/25/2028 04.709% DUE 01/25/2029 RATING: BAA2 (35137LAH8) 20-10-894-***7059	745,702.50	740,820.00	98.7760	0.45 %	863,338.00 115.11	- 122,518.00	4.77 %	35,317.50	15,304.25
GENERAL DYNAMICS CORP CALL 03/01/2031 COGT 02.250% DUE 06/01/2031 RATING: A2 (369550BP2) 20-10-894-***7059	782,424.00 900,000	768,177.00 85.3530		0.47 %	902,844.00 100.32	- 134,667.00	2.64 %	20,250.00	1,687.50
GILEAD SCIENCES INC UNSC 04.600% DUE 09/01/2035 RATING: A3 (375558BG7) 20-10-894-***7059	989,120.00 1,000,000	943,710.00 94.3710		0.58 %	1,183,922.00 118.39	- 240,212.00	4.88 %	46,000.00	15,333.33
GOLDMAN SACHS GROUP INC SR UNSEC CALL 04/22/2031 @ 100 VAR% DUE 04/22/2032 RATING: A2 (38141GYB4) 20-10-894-***7059	2,073,342.70 2,470,000	2,104,761.10 85.2130		1.28 %	2,472,992.38 100.12	- 368,231.28	3.07 %	64,590.50	12,379.85
HSBC HOLDINGS PLC SEDOL 2KDKJS6 ISIN US404280DG12 VAR% DUE 08/11/2028 RATING: A3 (404280DG1) 20-10-894-***7059	1,198,944.00 1,200,000	1,204,956.00 100.4130		0.73 %	1,204,264.00 100.36	692.00	5.19 %	62,520.00	55,573.33

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Corporate bonds

Description (Cusip)	Market value last period	Current market value		% of total portfolio	Total original value at PNC		Current yield	Estimated annual income	Accrued income
		Quantity	Current price per unit		Avg. original value at PNC per unit	Unrealized gain/loss			
HOME DEPOT INC SR UNSEC 05.875% DUE 12/16/2036 RATING: A2 (437076AS1) 20-10-894-***7059	335,322.00	300,000	315,465.00 105.1550	0.20 %	417,783.00 139.26	- 102,318.00	5.59 %	17,625.00	734.37
HOME DEPOT INC CALL 06/06/2048 UNSC 04.500% DUE 12/06/2048 RATING: A2 (437076BX9) 20-10-894-***7059	707,122.50	750,000	640,650.00 85.4200	0.39 %	929,347.50 123.91	- 288,697.50	5.27 %	33,750.00	2,343.75
HOME DEPOT INC CALL 05/25/2027 UNSC 04.875% DUE 06/25/2027 RATING: A2 (437076DB5) 20-10-894-***7059	199,338.00	200,000	201,896.00 100.9480	0.13 %	199,338.00 99.67	2,558.00	4.83 %	9,750.00	162.50
HONEYWELL INTERNATIONAL CALL 05/21/2047 UNSC 03.812% DUE 11/21/2047 RATING: A2 (438516BS4) 20-10-894-***7059	171,604.00	200,000	153,218.00 76.6090	0.10 %	232,560.00 116.28	- 79,342.00	4.98 %	7,624.00	847.11
HONEYWELL INTERNATIONAL CALL 11/15/2032 UNSC 05.000% DUE 02/15/2033 RATING: A2 (438516CK0) 20-10-894-***7059	1,318,086.00	1,260,000	1,253,208.60 99.4610	0.76 %	1,287,016.75 102.14	- 33,808.15	5.03 %	63,000.00	23,800.00

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Description (Cusip)	Market value last period Quantity	Current market value		% of total portfolio	Total original value at PNC		Current yield	Estimated annual income	Accrued income	
		Current price per unit	Current		Avg. original value at PNC per unit	Unrealized gain/loss				
HORMEL FOODS CORP CALL 12/03/2050 UNSC 03.050% DUE 06/03/2051 RATING: A1 (440452AJ9) 20-10-894-***7059	970,106.40	870,839.20	64.9880	0.53 %	1,341,554.40	100.12	- 470,715.20	4.70 %	40,870.00	3,178.78
HUNTINGTON BANCSHARES CALL 08/04/2027 UNSC VAR% DUE 08/04/2028 RATING: BAA1 (446150BB9) 20-10-894-***7059	324,708.80 335,000	331,569.60 98.9760		0.21 %	335,000.00 100.00		- 3,430.40	4.49 %	14,884.05	6,077.65
INTEL CORP CALL 02/05/2052 UNSC 04.900% DUE 08/05/2052 RATING: BAA1 (458140CB4) 20-10-894-***7059	1,443,390.75 1,475,000	1,164,586.25 78.9550		0.71 %	1,490,915.25 101.08		- 326,329.00	6.21 %	72,275.00	29,311.53
INTEL CORP UNSC 05.200% DUE 02/10/2033 RATING: BAA1 (458140CG3) 20-10-894-***7059	376,084.80 360,000	348,058.80 96.6830		0.22 %	358,974.00 99.72		- 10,915.20	5.38 %	18,720.00	7,332.00
IBM CORP UNSC 03.500% DUE 05/15/2029 RATING: A3 (459200KA8) 20-10-894-***7059	491,021.60 515,000	488,029.45 94.7630		0.30 %	485,310.25 94.24		2,719.20	3.70 %	18,025.00	2,303.19

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Description (Cusip)	Market value last period Quantity	Current market value		% of total portfolio	Total original value at PNC		Current yield	Estimated annual income	Accrued income
		Current price per unit			Avg. original value at PNC per unit	Unrealized gain/loss			
JP MORGAN CHASE & CO SR UNSEC CALL 7/24/37 @ 100 VAR% DUE 07/24/2038 RATING: A1 (46647PAJ5) 20-10-894-***7059	1,615,471.75 1,825,000	1,557,071.75 85.3190		0.95 %	1,976,110.00 108.28	- 419,038.25	4.55 %	70,846.50	30,896.95
JPMORGAN CHASE & CO SR UNSEC CALL 4/23/28 @ 100 VAR% DUE 04/23/2029 RATING: A1 (46647PAR7) 20-10-894-***7059	577,284.00 600,000	581,724.00 96.9540		0.36 %	652,958.00 108.83	- 71,234.00	4.14 %	24,030.00	4,539.00
JOHNSON & JOHNSON CALL 09/01/2035 @ 100.000 UNSC 03.550% DUE 03/01/2036 RATING: AAA (478160BU7) 20-10-894-***7059	2,160,622.20 2,335,000	2,038,992.05 87.3230		1.24 %	2,675,968.26 114.60	- 636,976.21	4.07 %	82,892.50	27,630.83
KEYCORP SER MTN CALL 06/01/2032 VAR% DUE 06/01/2033 RATING: BAA2 (49326EEN9) 20-10-894-***7059	688,575.00 750,000	709,230.00 94.5640		0.43 %	749,135.50 99.88	- 39,905.50	5.07 %	35,917.50	2,993.12
KIMBERLY-CLARK CORP CALL 08/02/2031 UNSC 02.000% DUE 11/02/2031 RATING: A2 (494368CD3) 20-10-894-***7059	464,585.00 550,000	463,925.00 84.3500		0.29 %	547,723.00 99.59	- 83,798.00	2.38 %	11,000.00	1,802.78

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		Current price per unit	Current		Avg. original value at PNC per unit	Unrealized gain/loss			
KROGER CO CALL 08/01/2046 UNSC 04.450% DUE 02/01/2047 RATING: BAA1 (501044DG3) 20-10-894-***7059	286,903.50	267,598.50	82.3380	0.17 %	331,019.00	- 63,420.50	5.41 %	14,462.50	6,026.04
KROGER CO CALL 07/15/2049 UNSC 03.950% DUE 01/15/2050 RATING: BAA1 (501044DN8) 20-10-894-***7059	529,698.00 650,000	486,915.00 74.9100		0.30 %	638,989.00 98.31	- 152,074.00	5.28 %	25,675.00	11,839.03
ELI LILLY & CO CALL 12/15/2028 UNSC 03.375% DUE 03/15/2029 RATING: A1 (532457BV9) 20-10-894-***7059	288,516.00 300,000	285,708.00 95.2360		0.18 %	321,642.00 107.21	- 35,934.00	3.55 %	10,125.00	2,981.25
ELI LILLY & CO CALL 02/14/2054 UNSC 05.050% DUE 08/14/2054 RATING: A1 (532457CS5) 20-10-894-***7059	323,407.50 325,000	301,050.75 92.6310		0.19 %	323,407.50 99.51	- 22,356.75	5.46 %	16,412.50	6,245.87
WARNERMEDIA HOLDINGS INC SER WI CALL 09/15/2041 05.050% DUE 03/15/2042 RATING: BAA3 (55903VBD4) 20-10-894-***7059	396,711.00 450,000	361,296.00 80.2880		0.22 %	367,564.50 81.68	- 6,268.50	6.29 %	22,725.00	6,691.25

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		Quantity	Current price per unit		Avg. original value at PNC per unit	Unrealized gain/loss			
MARATHON PETROLEUM CORP SER WI CALL 10/01/2047 04.500% DUE 04/01/2048 RATING: BAA2 (56585ABE1) 20-10-894-***7059	418,610.00	500,000	390,380.00 78.0760	0.24 %	535,305.00 107.06	- 144,925.00	5.77 %	22,500.00	5,625.00
MERCEDES-BENZ FIN NA SER 144A COGT 05.375% DUE 11/26/2025 RATING: A2 (58769JAB3) 20-10-894-***7059	812,953.40	805,000	811,061.65 100.7530	0.50 %	803,003.60 99.75	8,058.05	5.34 %	43,268.75	4,206.68
MERCK & CO INC CALL 08/10/2044 @ 100.000 UNSC 03.700% DUE 02/10/2045 RATING: A1 (58933YAT2) 20-10-894-***7059	297,500.00	350,000	271,047.00 77.4420	0.17 %	389,343.50 111.24	- 118,296.50	4.78 %	12,950.00	5,072.08
MERCK & CO INC CALL 03/15/2042 UNSC 03.600% DUE 09/15/2042 RATING: A1 (589331AS6) 20-10-894-***7059	678,104.00	800,000	621,056.00 77.6320	0.38 %	875,723.00 109.47	- 254,667.00	4.64 %	28,800.00	8,480.00
MICROSOFT CORP CALL 02/08/2036 @ 100.000 UNSC 03.450% DUE 08/08/2036 RATING: AAA (594918BS2) 20-10-894-***7059	1,039,340.10	1,130,000	985,303.50 87.1950	0.60 %	1,293,961.55 114.51	- 308,658.05	3.96 %	38,985.00	15,485.71

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		Current price per unit	Current price per unit		Avg. original value at PNC per unit	Unrealized gain/loss			
MICROSOFT CORP CALL 12/01/2049 UNSC 02.525% DUE 06/01/2050 RATING: AAA (5949 18CC6) 20-10-894-***7059	358,401.75 525,000	323,085.00 61.5400	323,085.00 61.5400	0.20 %	645,477.00 122.95	- 322,392.00	4.11 %	13,256.25	1,104.69
MICROSOFT CORP CALL 12/01/2059 UNSC 02.675% DUE 06/01/2060 RATING: AAA (5949 18CD4) 20-10-894-***7059	610,625.25 915,000	535,888.05 58.5670	535,888.05 58.5670	0.33 %	924,872.85 101.08	- 388,984.80	4.57 %	24,476.25	2,039.69
MIDAMERICAN ENERGY CO CALL 02/01/2048 MORT 03.650% DUE 08/01/2048 RATING: AA2 (595620AS4) 20-10-894-***7059	574,200.00 725,000	537,246.75 74.1030	537,246.75 74.1030	0.33 %	791,108.50 109.12	- 253,861.75	4.93 %	26,462.50	11,026.04
MORGAN STANLEY SR UNSEC CALL 7/22/27 @ 100 VAR% DUE 07/22/2028 RATING: A1 (61744YAK4) 20-10-894-***7059	1,112,155.60 1,165,000	1,123,409.50 96.4300	1,123,409.50 96.4300	0.68 %	1,254,533.83 107.69	- 131,124.33	3.73 %	41,835.15	18,477.19
MORGAN STANLEY SR UNSEC CALL 01/25/2051 @ 100 VAR% DUE 01/25/2052 RATING: A1 (6174468Y8) 20-10-894-***7059	1,020,540.60 1,530,000	934,401.60 61.0720	934,401.60 61.0720	0.57 %	1,463,936.45 95.68	- 529,534.85	4.59 %	42,870.60	18,577.26

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		Current price per unit			Avg. original value at PNC per unit	Unrealized gain/loss			
NIKE INC CALL 09/27/2039 UNSC 03.250% DUE 03/27/2040 RATING: A1 (654106AL7) 20-10-894-***7059	839,920.00	772,200.00	77.2200	0.47 %	1,041,550.00	- 269,350.00	4.21 %	32,500.00	8,486.11
NORTHERN STATES PWR-MINN 1ST MTG CALL 2/15/42 @ 100 03.400% DUE 08/15/2042 RATING: AA3 (665772CJ6) 20-10-894-***7059	1,110,676.00 1,400,000	1,063,398.00 75.9570		0.65 %	1,462,090.00 104.44	- 398,692.00	4.48 %	47,600.00	17,982.22
NOVARTIS CAPITAL CORP CO GUARNT 03.700% DUE 09/21/2042 RATING: AA3 (66989HAF5) 20-10-894-***7059	695,504.00 800,000	644,120.00 80.5150		0.39 %	900,440.00 112.56	- 256,320.00	4.60 %	29,600.00	8,222.22
NOVARTIS CAPITAL CORP CALL 02/14/2050 COGT 02.750% DUE 08/14/2050 RATING: AA3 (66989HAS7) 20-10-894-***7059	133,760.55 185,000	117,314.05 63.4130		0.08 %	180,767.20 97.71	- 63,453.15	4.34 %	5,087.50	1,936.08
ORACLE CORP CALL 01/08/2034 @ 100.000 UNSC 04.300% DUE 07/08/2034 RATING: BAA2 (68389XAV7) 20-10-894-***7059	560,232.00 600,000	551,556.00 91.9260		0.34 %	698,184.00 116.36	- 146,628.00	4.68 %	25,800.00	12,398.33

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		Current price per unit			Avg. original value at PNC per unit	Unrealized gain/loss			
ORACLE CORP CALL 05/15/2047 UNSC 04.000% DUE 11/15/2047 RATING: BAA2 (68389XBQ7) 20-10-894-***7059	475,248.00 600,000	457,296.00 76.2160		0.28 %	666,558.00 111.09	- 209,262.00	5.25 %	24,000.00	3,066.67
ORACLE CORP CALL 09/25/2050 UNSC 03.950% DUE 03/25/2051 RATING: BAA2 (68389XCA1) 20-10-894-***7059	328,889.40 420,000	311,098.20 74.0710		0.19 %	419,265.00 99.83	- 108,166.80	5.34 %	16,590.00	4,424.00
PAYPAL HOLDINGS INC CALL 03/01/2032 UNSC 04.400% DUE 06/01/2032 RATING: A3 (70450YAL7) 20-10-894-***7059	665,678.50 670,000	643,380.90 96.0270		0.39 %	667,681.80 99.65	- 24,300.90	4.59 %	29,480.00	2,456.67
PEPSICO INC CALL 08/15/2052 UNSC 04.650% DUE 02/15/2053 RATING: A1 (713448FT0) 20-10-894-***7059	516,687.60 520,000	453,939.20 87.2960		0.28 %	522,579.20 100.50	- 68,640.00	5.33 %	24,180.00	9,134.67
Pfizer Inc CALL 11/28/2039 UNSC 02.550% DUE 05/28/2040 RATING: A2 (717081EZ2) 20-10-894-***7059	818,387.70 1,115,000	770,487.30 69.1020		0.47 %	1,099,421.45 98.60	- 328,934.15	3.70 %	28,432.50	2,606.31

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		Current price per unit	Current		Avg. original value at PNC per unit	Unrealized gain/loss			
PROGRESSIVE CORP CALL 09/15/2047 UNSC 04.200% DUE 03/15/2048 RATING: A2 (743315AT0) 20-10-894-***7059	689,920.50 775,000	632,640.25 81.6310	590,071.50 675,000	0.39 %	900,158.75 116.15	- 267,518.50	5.15 %	32,550.00	9,584.17
PROLOGIS LP CALL 01/15/2030 UNSC 02.250% DUE 04/15/2030 RATING: A3 (74340XBM2) 20-10-894-***7059	590,071.50 675,000	590,469.75 87.4770	722,900.00 1,000,000	0.36 %	651,885.30 96.58	- 61,415.55	2.58 %	15,187.50	3,206.25
PUBLIC SERVICE COLORADO CALL 12/15/2045 @ 100.000 MORT 03.550% DUE 06/15/2046 RATING: A1 (744448CM1) 20-10-894-***7059	722,900.00 1,000,000	705,290.00 70.5290	521,442.00 600,000	0.43 %	1,044,210.00 104.42	- 338,920.00	5.04 %	35,500.00	1,577.78
PUBLIC SERVICE ELECTRIC SER MTN CALL 11/01/2047 04.050% DUE 05/01/2048 RATING: A1 (74456QBV7) 20-10-894-***7059	521,442.00 600,000	476,976.00 79.4960	477,757.50 825,000	0.29 %	706,014.00 117.67	- 229,038.00	5.10 %	24,300.00	4,050.00
PUBLIC SERVICE ELECTRIC SER MTN CALL 02/01/2050 02.050% DUE 08/01/2050 RATING: A1 (74456QCE4) 20-10-894-***7059	477,757.50 825,000	434,189.25 52.6290		0.27 %	765,116.90 92.74	- 330,927.65	3.90 %	16,912.50	7,046.87

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Fixed income
Corporate bonds

Description (Cusip)	Market value last period	Current market value		% of total portfolio	Total original value at PNC		Current yield	Estimated annual income	Accrued income
		Quantity	Current price per unit		Avg. original value at PNC per unit	Unrealized gain/loss			
PUBLIC STORAGE CALL 08/09/2031 UNSC 02.250% DUE 11/09/2031 RATING: A2 (74460DAJ8) 20-10-894-***7059	136,782.40	136,000	133,835.20 83.6470	0.09 %	159,956.80 99.97	- 26,121.60	2.69 %	3,600.00	520.00
PUBLIC STORAGE CALL 02/01/2031 UNSC 02.300% DUE 05/01/2031 RATING: A2 (74460WAE7) 20-10-894-***7059	270,682.65	315,000	269,047.80 85.4120	0.17 %	313,906.95 99.65	- 44,859.15	2.70 %	7,245.00	1,207.50
REALTY INCOME CORP CALL 12/15/2032 UNSC 01.800% DUE 03/15/2033 RATING: A3 (756109BA1) 20-10-894-***7059	602,113.00	775,000	593,037.75 76.5210	0.36 %	771,535.75 99.55	- 178,498.00	2.36 %	13,950.00	4,107.50
REALTY INCOME CORP CALL 01/15/2030 UNSC 04.850% DUE 03/15/2030 RATING: A3 (756109BR4) 20-10-894-***7059	602,634.00	600,000	596,220.00 99.3700	0.37 %	600,870.00 100.15	- 4,650.00	4.89 %	29,100.00	8,568.33
REALTY INCOME CORP CALL 11/15/2031 UNSC 02.700% DUE 02/15/2032 RATING: A3 (756109CE2) 20-10-894-***7059	351,829.80	420,000	356,512.80 84.8840	0.22 %	417,244.80 99.34	- 60,732.00	3.19 %	11,340.00	4,284.00

Monongalia Health System, Inc. Retirement Plan

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Detail

Fixed income

Corporate bonds

Description (Cusip)	Market value last period Quantity	Current market value		% of total portfolio	Total original value at PNC		Current yield	Estimated annual income	Accrued income
		Current price per unit			Avg. original value at PNC per unit	Unrealized gain/loss			
ROYAL BANK OF CANADA SEDOL 2KKDT44 ISIN US78016FZU10 06.000% DUE 11/01/2027 RATING: A1 (78016FZU1) 20-10-894-***7059	1,147,187.70 1,095,000	1,130,806.50 103.2700		0.69 %	1,092,831.90 99.80	37,974.60	5.82 %	65,700.00	10,950.00
SAN DIEGO G & E SER WWW CALL 02/15/2051 02.950% DUE 08/15/2051 RATING: A1 (797440CA0) 20-10-894-***7059	457,470.00 650,000	417,872.00 64.2880		0.26 %	645,892.00 99.37	- 228,020.00	4.59 %	19,175.00	7,243.89
SHELL FINANCE US INC SER * COGT 04.000% DUE 05/10/2046 RATING: AA2 (822905AE5) 20-10-894-***7059	954,547.00 1,100,000	860,596.00 78.2360		0.53 %	1,252,053.00 113.82	- 391,457.00	5.12 %	44,000.00	6,233.33
SNAP-ON INC CALL 09/01/2047 UNSC 04.100% DUE 03/01/2048 RATING: A2 (833034AL5) 20-10-894-***7059	509,208.50 575,000	462,380.50 80.4140		0.28 %	666,586.00 115.93	- 204,205.50	5.10 %	23,575.00	7,858.33
STATE STREET CORPORATION SUB CALL 11/01/2029 @ 100 VAR% DUE 11/01/2034 RATING: A2 (857477BF9) 20-10-894-***7059	169,839.10 190,000	171,326.80 90.1720		0.11 %	190,000.00 100.00	- 18,673.20	3.37 %	5,758.90	959.82

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Fixed income
Corporate bonds

Description (Cusip)	Market value last period	Current market value		% of total portfolio	Total original value at PNC		Current yield	Estimated annual income	Accrued income
		Quantity	Current price per unit		Avg. original value at PNC per unit	Unrealized gain/loss			
STATE STREET CORP CALL 08/04/2032 UNSC VAR% DUE 08/04/2033 RATING: AA3 (857477BV4) 20-10-894-***7059	226,245.60	223,958.40	93.3160	0.14 %	240,000.00 100.00	- 16,041.60	4.47 %	9,993.60	4,080.72
SUMITOMO MITSUI FINL GRP SEDOL ISIN US86562MAC47 03.784% DUE 03/09/2026 RATING: A1 (86562MAC4) 20-10-894-***7059	974,610.00	989,780.00	98.9780	0.60 %	1,073,140.00 107.31	- 83,360.00	3.83 %	37,840.00	11,772.44
TSMC ARIZONA CORP CALL 04/25/2051 COGT 03.250% DUE 10/25/2051 RATING: AA3 (872898AE1) 20-10-894-***7059	1,422,648.00	1,293,516.00	71.8620	0.79 %	1,775,844.00 98.66	- 482,328.00	4.53 %	58,500.00	10,725.00
TAKE-TWO INTERACTIVE SOF UNSC 05.000% DUE 03/28/2026 RATING: BAA2 (874054AJ8) 20-10-894-***7059	436,970.55	436,144.05	100.2630	0.27 %	434,760.75 99.95	1,383.30	4.99 %	21,750.00	5,618.75
TEXAS INSTRUMENTS INC CALL 09/14/2052 UNSC 05.000% DUE 03/14/2053 RATING: AA3 (882508CC6) 20-10-894-***7059	307,119.00	274,845.00	91.6150	0.17 %	300,721.20 100.24	- 25,876.20	5.46 %	15,000.00	4,458.33

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Fixed income
Corporate bonds

Description (Cusip)	Market value last period Quantity	Current market value		% of total portfolio	Total original value at PNC		Current yield	Estimated annual income	Accrued income
		Current price per unit	Current		Avg. original value at PNC per unit	Unrealized gain/loss			
TORONTO-DOMINION BANK SER MTN SEDOL BNG28J5 ISIN US89114TZV78 03.200% DUE 03/10/2032 RATING: A2 (89114TZV7) 20-10-894-***7059	739,643.00	729,272.30	87.3380	0.45 %	832,024.25	- 102,751.95	3.67 %	26,720.00	8,238.67
TOYOTA MOTOR CREDIT CORP UNSC 05.400% DUE 11/10/2025 RATING: A1 (89236TKK0) 20-10-894-***7059	1,441,939.00 1,420,000	1,431,345.80 100.7990		0.87 %	1,421,618.80 100.11	9,727.00	5.36 %	76,680.00	10,863.00
UNILEVER CAPITAL CORP SER 30Y CALL 02/12/2051 02.625% DUE 08/12/2051 RATING: A1 (904764BR7) 20-10-894-***7059	449,336.55 655,000	396,412.55 60.5210		0.24 %	646,537.40 98.71	- 250,124.85	4.34 %	17,193.75	6,638.70
UNION PACIFIC CORP CALL 02/15/2059 UNSC 03.950% DUE 08/15/2059 RATING: A3 (907818FE3) 20-10-894-***7059	265,281.25 325,000	236,297.75 72.7070		0.15 %	339,521.00 104.47	- 103,223.25	5.44 %	12,837.50	4,849.72
UNION PACIFIC CORP CALL 08/14/2071 UNSC 03.850% DUE 02/14/2072 RATING: A3 (907818GA0) 20-10-894-***7059	353,414.55 445,000	308,785.50 69.3900		0.19 %	448,161.00 100.71	- 139,375.50	5.55 %	17,132.50	6,519.87

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Fixed income
Corporate bonds

Description (Cusip)	Market value last period	Current market value		% of total portfolio	Total original value at PNC		Current yield	Estimated annual income	Accrued income
		Quantity	Current price per unit		Avg. original value at PNC per unit	Unrealized gain/loss			
UNITED PARCEL SERVICE CALL 11/22/2063 UNSC 05.600% DUE 05/22/2064 RATING: A2 (911312CF1) 20-10-894-***7059	665,658.40	649,658.80	96.9640	0.40 %	665,658.40	- 15,999.60	5.78 %	37,520.00	4,064.67
US BANCORP CALL 05/30/2029 SUB 03.000% DUE 07/30/2029 RATING: A3 (91159HHW3) 20-10-894-***7059	579,206.40	586,464.00	91.6350	0.36 %	666,282.66	- 79,818.66	3.28 %	19,200.00	8,053.33
US BANCORP CALL 02/01/2033 UNSC VAR% DUE 02/01/2034 RATING: A3 (91159HJL5) 20-10-894-***7059	579,493.20	579,124.15	95.7230	0.35 %	605,000.00	- 25,875.85	5.06 %	29,275.95	12,198.31
UNITEDHEALTH GROUP INC UNSC 02.875% DUE 08/15/2029 RATING: A2 (91324PDS8) 20-10-894-***7059	719,316.25	712,403.25	91.9230	0.44 %	797,265.75	- 84,862.50	3.13 %	22,281.25	8,417.36
UNITEDHEALTH GROUP INC CALL 02/15/2049 UNSC 03.700% DUE 08/15/2049 RATING: A2 (91324PDU3) 20-10-894-***7059	642,688.70	574,156.20	72.6780	0.35 %	843,230.82	- 269,074.62	5.10 %	29,230.00	11,042.44

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Fixed income
Corporate bonds

Description (Cusip)	Market value last period	Current market value		% of total portfolio	Total original value at PNC		Current yield	Estimated annual income	Accrued income
		Quantity	Current price per unit		Avg. original value at PNC per unit	Unrealized gain/loss			
UNITEDHEALTH GROUP INC CALL 11/15/2061 UNSC 04.950% DUE 05/15/2062 RATING: A2 (91324PEL2) 20-10-894-***7059	355,093.20	310,219.20	86.1720	0.19 %	368,035.20	- 57,816.00	5.75 %	17,820.00	2,277.00
VALERO ENERGY CORP CALL 09/01/2031 UNSC 02.800% DUE 12/01/2031 RATING: BAA2 (91913YBC3) 20-10-894-***7059	508,848.00	511,734.00	85.2890	0.31 %	578,904.00	- 67,170.00	3.29 %	16,800.00	1,400.00
VERIZON COMMUNICATIONS SR UNSECD CALL 05/01/42 @100 03.850% DUE 11/01/2042 RATING: BAA1 (92343VBG8) 20-10-894-***7059	1,339,232.00	1,257,296.00	78.5810	0.76 %	1,727,587.25	- 470,291.25	4.90 %	61,600.00	10,266.67
VIRGINIA ELEC & POWER CO CALL 12/15/2026 UNSC 03.500% DUE 03/15/2027 RATING: A2 (927804FX7) 20-10-894-***7059	966,510.00	974,550.00	97.4550	0.59 %	1,072,440.00	- 97,890.00	3.60 %	35,000.00	10,305.56
VIRGINIA ELEC & POWER CO SER C CALL 11/15/2051 04.625% DUE 05/15/2052 RATING: A2 (927804GJ7) 20-10-894-***7059	679,688.75	635,423.10	84.1620	0.39 %	744,528.15	- 109,105.05	5.50 %	34,918.75	4,461.84

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Fixed income
Corporate bonds

Description (Cusip)	Market value last period Quantity	Current market value		% of total portfolio	Total original value at PNC		Current yield	Estimated annual income	Accrued income
		Current price per unit	Current		Avg. original value at PNC per unit	Unrealized gain/loss			
VISA INC CALL 06/14/2035 @ 100.000 UNSC 04.150% DUE 12/14/2035 RATING: AA3 (92826CAE2) 20-10-894-***7059	1,176,228.00 1,200,000	1,108,668.00 92.3890	1,108,668.00	0.67 %	1,430,820.00 119.24	- 322,152.00	4.50 %	49,800.00	2,351.67
VISA INC CALL 10/15/2039 UNSC 02.700% DUE 04/15/2040 RATING: AA3 (92826CAK8) 20-10-894-***7059	185,169.60 240,000	174,748.80 72.8120	174,748.80	0.11 %	238,233.60 99.26	- 63,484.80	3.71 %	6,480.00	1,368.00
WALMART INC CALL 03/22/2041 UNSC 02.500% DUE 09/22/2041 RATING: AA2 (931142EU3) 20-10-894-***7059	355,387.20 480,000	330,436.80 68.8410	330,436.80	0.20 %	480,000.00 100.00	- 149,563.20	3.64 %	12,000.00	3,300.00
WALMART INC CALL 03/22/2051 UNSC 02.650% DUE 09/22/2051 RATING: AA2 (931142EV1) 20-10-894-***7059	1,512,207.90 2,170,000	1,341,819.50 61.8350	1,341,819.50	0.82 %	2,186,882.60 100.78	- 845,063.10	4.29 %	57,505.00	15,813.87
WELLS FARGO & COMPANY SER MTN SUB 04.300% DUE 07/22/2027 RATING: A3 (94974BGL8) 20-10-894-***7059	685,125.00 700,000	690,634.00 98.6620	690,634.00	0.42 %	770,146.87 110.02	- 79,512.87	4.36 %	30,100.00	13,294.17

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Fixed income

Corporate bonds

Description (Cusip)	Market value last period Quantity	Current market value		% of total portfolio	Total original value at PNC		Current yield	Estimated annual income	Accrued income
		Current price per unit	Current		Avg. original value at PNC per unit	Unrealized gain/loss			
WELLS FARGO & COMPANY CALL 04/24/2033 UNSC VAR% DUE 04/24/2034 RATING: A1 (95000U3D3) 20-10-894-***7059	1,378,689.00 1,380,000	1,364,640.60 98.8870		0.83 %	1,378,689.00 99.91	- 14,048.40	5.45 %	74,368.20	13,840.75
WESTPAC BANKING CORP SEDOL 2HWR8Q8 ISIN US961214EP44 VAR% DUE 11/15/2035 RATING: A3 (961214EP4) 20-10-894-***7059	935,398.50 1,150,000	978,293.50 85.0690		0.60 %	1,140,045.00 99.13	- 161,751.50	3.14 %	30,682.00	3,920.48
Total corporate bonds		\$100,190,361.95		60.55 %	\$124,195,919.33	- \$24,005,557.38	4.44 %	\$4,445,181.25	\$1,215,045.14

Treasury bonds

Description (Cusip)	Market value last period Quantity	Current market value		% of total portfolio	Total original value at PNC		Current yield	Estimated annual income	Accrued income
		Current price per unit	Current		Avg. original value at PNC per unit	Unrealized gain/loss			
USA TREASURY NOTE 04.500% DUE 02/15/2036 RATING: AAA (912810FT0) 20-10-894-***7059	\$6,628,173.20 6,215,000	\$6,206,050.40 \$99.8560		3.76 %	\$8,501,961.68 \$136.80	- \$2,295,911.28	4.51 %	\$279,675.00	\$105,638.11
USA TREASURY NOTES 04.500% DUE 05/15/2038 RATING: AAA (912810PX0) 20-10-894-***7059	3,448,203.02 3,285,000	3,232,571.40 98.4040		1.96 %	3,434,083.53 104.54	- 201,512.13	4.58 %	147,825.00	19,192.75

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Treasury bonds

Description (Cusip)	Market value last period Quantity	Current market value	% of total portfolio	Total original value at PNC	Unrealized gain/loss	Current yield	Estimated annual income	Accrued income
		Current price per unit		Avg. original value at PNC per unit				
USA TREASURY NOTES 03.75% DUE 08/15/2041 RATING: AAA (912810QS0) 20-10-894-***7059	2,567,241.01 2,880,000	2,533,478.40 87.9680	1.54 %	2,591,319.49 89.98	- 57,841.09	4.27 %	108,000.00	40,793.48
USA TREASURY NOTES 02.500% DUE 02/15/2045 RATING: AAA (912810RK6) 20-10-894-***7059	1,494,443.58 2,075,000	1,439,676.50 69.3820	0.88 %	1,494,443.58 72.02	- 54,767.08	3.61 %	51,875.00	19,594.09
USA TREASURY NOTES 02.875% DUE 11/15/2046 RATING: AAA (912810RU4) 20-10-894-***7059	313,811.30 415,000	301,497.50 72.6500	0.19 %	313,811.30 75.62	- 12,313.80	3.96 %	11,931.25	1,549.08
USA TREASURY NOTES 01.125% DUE 08/15/2040 RATING: AAA (912810SQ2) 20-10-894-***7059	335,097.00 525,000	313,041.75 59.6270	0.19 %	439,227.10 83.66	- 126,185.35	1.89 %	5,906.25	2,230.89
USA TREASURY NOTES 02.250% DUE 05/15/2041 RATING: AAA (912810SY5) 20-10-894-***7059	1,581,453.83 2,095,000	1,486,695.80 70.9640	0.90 %	1,922,151.08 91.75	- 435,455.28	3.18 %	47,137.50	6,120.06
USA TREASURY NOTES 03.625% DUE 02/15/2053 RATING: AAA (912810TN8) 20-10-894-***7059	1,406,733.30 1,575,000	1,279,671.75 81.2490	0.78 %	1,406,733.30 89.32	- 127,061.55	4.47 %	57,093.75	21,565.30
USA TREASURY NOTES 04.250% DUE 08/15/2054 RATING: AAA (912810UC0) 20-10-894-***7059	834,285.34 885,000	808,182.00 91.3200	0.49 %	834,285.34 94.27	- 26,103.34	4.66 %	37,612.50	14,206.90

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Treasury bonds

Description (Cusip)	Market value last period Quantity	Current market value	% of total portfolio	Total original value at PNC	Unrealized gain/loss	Current yield	Estimated annual income	Accrued income
		Current price per unit		Avg. original value at PNC per unit				
USA TREASURY NOTES 02.875% DUE 05/15/2032 RATING: AAA (91282CEP2) 20-10-894-***7059	625,482.00 675,000	606,217.50 89.8100	0.37 %	624,164.06 92.47	- 17,946.56	3.21 %	19,406.25	2,519.60
USA TREASURY NOTES 03.875% DUE 09/30/2029 RATING: AAA (91282CFLO) 20-10-894-***7059	1,243,087.29 1,255,000	1,227,703.75 97.8250	0.75 %	1,243,087.29 99.05	- 15,383.54	3.97 %	48,631.25	12,493.66
USA TREASURY NOTES 03.500% DUE 02/15/2033 RATING: AAA (91282CGM7) 20-10-894-***7059	3,231,451.03 3,380,000	3,144,380.20 93.0290	1.91 %	3,231,451.03 95.61	- 87,070.83	3.77 %	118,300.00	44,683.97
USA TREASURY NOTES 03.875% DUE 08/15/2034 RATING: AAA (91282CLF6) 20-10-894-***7059	2,110,461.87 2,105,000	1,990,361.70 94.5540	1.21 %	2,110,461.87 100.26	- 120,100.17	4.10 %	81,568.75	30,809.94
UNITED STATES TREAS SEC STRIPPED ZERO CPN DUE 02/15/2035 RATING: N/A (9128334Z0) 20-10-894-***7059	1,678,784.85 2,635,000	1,626,559.15 61.7290	0.99 %	1,956,841.28 74.26	- 330,282.13			
USA TREASURY BOND STRIP ZERO CPN DUE 02/15/2039 RATING: N/A (912834AU2) 20-10-894-***7059	4,257,260.40 8,040,000	3,988,804.80 49.6120	2.42 %	5,176,826.79 64.39	- 1,188,021.99			

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Treasury bonds

Description (Cusip)	Market value last period Quantity	Current market value	% of total portfolio	Total original value at PNC	Unrealized gain/loss	Current yield	Estimated annual income	Accrued income
		Current price per unit		Avg. original value at PNC per unit				
Total treasury bonds		\$30,184,892.60	18.24 %	\$35,280,848.72	-\$5,095,956.12	3.36 %	\$1,014,962.50	\$321,397.83
Total fixed income		\$130,375,254.55	78.79 %	\$159,476,768.05	-\$29,101,513.50	4.19 %	\$5,460,143.75	\$1,536,442.97

Equities

Etf - equity

Description (Symbol)	Market value last period Quantity	Current market value	% of total portfolio	Total original value at PNC	Unrealized gain/loss	Current yield	Estimated annual income	Accrued income
		Current price per unit		Avg. original value at PNC per unit				
ISHARES CORE S&P MID-CAP ETF (IJH) 20-10-002-***7059	\$3,143,435.30 56,710	\$3,533,600.10 \$62.3100	2.14 %	\$2,208,010.65 \$38.94	\$1,325,589.45	1.33 %	\$46,899.17	
ISHARES CORE S&P SMALL CAP ETF (IJR) 20-10-002-***7059	2,402,392.25 22,193	2,557,077.46 115.2200	1.55 %	1,756,305.19 79.14	800,772.27	2.06 %	52,464.25	
ISHARES CORE MSCI EAFE ETF (IEFA) 20-10-002-***7059	8,326,274.25 118,355	8,317,989.40 70.2800	5.03 %	7,440,434.41 62.87	877,554.99	3.48 %	288,786.20	
VANGUARD FTSE EMERGING MARKETS (VWO) ETF 20-10-002-***7059	2,523,087.90 61,389	2,703,571.56 44.0400	1.64 %	2,563,979.11 41.77	139,592.45	3.20 %	86,497.10	
Total etf - equity		\$17,112,238.52	10.34 %	\$13,968,729.36	\$3,143,509.16	2.77 %	\$474,646.72	

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Mutual funds - equity

Description (Symbol)	Market value last period Quantity	Current market value	% of total portfolio	Total original value at PNC	Unrealized gain/loss	Current yield	Estimated annual income	Accrued income
		Current price per unit		Avg. original value at PNC per unit				
ISHARES S&P 500 INDEX FUND (WFSPX) CLASS K 20-10-002-***7059	\$11,199,848.91 19,987.231	\$13,753,013.78 \$688.0900	8.32 %	\$7,393,100.91 \$369.89	\$6,359,912.87	1.26 %	\$172,130.03	
Total equities		\$30,865,252.30	18.65 %	\$21,361,830.27	\$9,503,422.03	2.10 %	\$646,776.75	
Total portfolio		\$165,478,741.39	100.00 %	\$185,076,832.86	-\$19,598,091.47	3.80 %	\$6,286,553.32	\$1,551,399.31

Schedule SB, line 32 — Schedule of Amortization Bases

The total shortfall amortization charge is the sum of the individual shortfall amortization installments for each plan year since the IRC Section 430 changes made by ARPA took effect for the plan. Although an individual shortfall amortization installment can be negative, the combined shortfall amortization charge cannot be less than \$0.

Shortfall bases			
Year established	Outstanding balance	Years remaining	2024 Installment
2023	12,257,351	14	1,169,877
2024	(7,513,269)	15	(683,561)
Total	\$ 4,744,082		\$ 486,316

Schedule SB, line 24 — Change in Actuarial Assumptions

Actuarial assumption changes since prior valuation

Funding

- Expense normal cost increased from \$710,000 to \$1,050,000 to reflect our expectations for the current plan year.