

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 2024 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024	
A	This return/report is for: ☐ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.) ☒ a single-employer plan ☐ a DFE (specify) _____
B	This return/report is: ☐ the first return/report ☐ the final return/report ☐ an amended return/report ☐ a short plan year return/report (less than 12 months)
C	If the plan is a collectively-bargained plan, check here. ▶ ☒
D	Check box if filing under: ☒ Form 5558 ☐ automatic extension ☐ the DFVC program ☐ special extension (enter description)
E	If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. ▶ ☐

Part II	Basic Plan Information—enter all requested information
1a	Name of plan WAYNE MEMORIAL HOSPITAL PENSION PLAN
1b	Three-digit plan number (PN) ▶ 001
1c	Effective date of plan 02/01/1970
2a	Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) WAYNE MEMORIAL HOSPITAL 601 PARK STREET HONESDALE, PA 18431-1445
2b	Employer Identification Number (EIN) 24-0798839
2c	Plan Sponsor's telephone number 570-253-8100
2d	Business code (see instructions) 622000

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	10/15/2025	JAMES PETTINATO
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address ☒ 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	436	
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....		6a(1) 164	
	6a(2) 153	6b 104	
	6c 141	6d 398	
	6e 14	6f 412	
	6g(1)	6g(2)	
	6h 0		
	7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7	

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

1A

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

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

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) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500 or 5500-SF.	OMB No. 1210-0110 2024 This Form is Open to Public Inspection
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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 WAYNE MEMORIAL HOSPITAL PENSION PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF WAYNE MEMORIAL HOSPITAL	D Employer Identification Number (EIN) 24-0798839
E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B	F Prior year plan size: ☐ 100 or fewer ☒ 101-500 ☐ More than 500

Part I	Basic Information			
1	Enter the valuation date: Month 01 Day 01 Year 2024			
2	Assets:			
a	Market value	2a	23918714	
b	Actuarial value	2b	24262280	
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	118	8276590	8276590
b	For terminated vested participants	154	4755172	4755172
c	For active participants	164	6858834	6858834
d	Total	436	19890596	19890596
4	If the plan is in at-risk status, check the box and complete lines (a) and (b). ☐			
a	Funding target disregarding prescribed at-risk assumptions	4a		
b	Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b		
5	Effective interest rate	5	5.13 %	
6	Target normal cost			
a	Present value of current plan year accruals	6a	217820	
b	Expected plan-related expenses	6b	16000	
c	Target normal cost	6c	233820	

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 AMY E. KEMP, ASA, EA, MAAA Type or print name of actuary BPAS ACTUARIAL & PENSION SERVICES Firm name 706 N. CLINTON STREET SUITE 200 SYRACUSE, NY 13204 Address of the firm	07/31/2025 Date 23-06806 Most recent enrollment number 315-703-8942 Telephone number (including area code)
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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	4671924
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9 Amount remaining (line 7 minus line 8)	0	4671924
10 Interest on line 9 using prior year's actual return of <u>12.22</u> %	0	570909
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year)		0
b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>5.26</u> %		0
b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
c Total available at beginning of current plan year to add to prefunding balance		0
d Portion of (c) to be added to prefunding balance		0
12 Other reductions in balances due to elections or deemed elections	0	0
13 Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	5242833

Part III Funding Percentages

14 Funding target attainment percentage	14	95.62 %
15 Adjusted funding target attainment percentage	15	121.97 %
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	101.36 %
17 If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

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

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

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

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

20 Quarterly contributions and liquidity shortfalls:

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

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

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

21 Discount rate:				
a Segment rates:	1st segment: 4.75 %	2nd segment: 4.87 %	3rd segment: 5.59 %	☐ N/A, full yield curve used
b Applicable month (enter code)				21b 4
22 Weighted average retirement age				22 65
23 Mortality table(s) (see instructions) ☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute				

Part VI Miscellaneous Items

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

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

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

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):			
a Target normal cost (line 6c)	31a	233820	
b Excess assets, if applicable, but not greater than line 31a	31b	0	
32 Amortization installments:	Outstanding Balance	Installment	
a Net shortfall amortization installment	871149	79257	
b Waiver amortization installment	0	0	
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	33		
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33).....	34	313077	
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	313077	313077
36 Additional cash requirement (line 34 minus line 35)	36	0	
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	37	0	
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	0	
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	0	
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	39	0	
40 Unpaid minimum required contributions for all years	40	0	

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

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

SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2024
		This Form is Open to Public Inspection.
For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024		
A Name of plan WAYNE MEMORIAL HOSPITAL PENSION PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 WAYNE MEMORIAL HOSPITAL	D Employer Identification Number (EIN) 24-0798839	

Part I	Service Provider Information (see instructions)
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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
MERRILL LYNCH, PIERCE, FENNER & SM
13-5674085

(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)

MERRILL LYNCH, PIERCE, FENNER & SM

13-5674085

(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?
17 27 50 70	NONE	163533	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☒ No ☐

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

BANK OF AMERICA

94-1687665

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
21 25 50	NONE	13740	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(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 ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

a Name:	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) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2024
		This Form is Open to Public Inspection

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

A Name of plan WAYNE MEMORIAL HOSPITAL PENSION PLAN	B Three-digit plan number (PN) 001
C Plan sponsor's name as shown on line 2a of Form 5500 WAYNE MEMORIAL HOSPITAL	D Employer Identification Number (EIN) 24-0798839

Part I	Asset and Liability Statement		
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.			
Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a	1867	15820
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		
(2) Participant contributions.....	1b(2)		
(3) Other	1b(3)	92448	102421
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	1328074	1446190
(2) U.S. Government securities	1c(2)	2412396	2402702
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)	6866057	7132260
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	13217872	13171614
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	0	65246
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other.....	1c(15)		

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	23918714	24336253
Liabilities			
g Benefit claims payable	1g		
h Operating payables	1h	0	0
i Acquisition indebtedness	1i		
j Other liabilities	1j		
k Total liabilities (add all amounts in lines 1g through 1j)	1k	0	0
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	23918714	24336253

Part II Income and Expense Statement

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

Income		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)		
(B) Participants	2a(1)(B)		
(C) Others (including rollovers)	2a(1)(C)		
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B), (C), and line 2a(2)	2a(3)		0
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	69292	
(B) U.S. Government securities	2b(1)(B)	60519	
(C) Corporate debt instruments	2b(1)(C)	266094	
(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)		395905
(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)	227874	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)		
(D) Total dividends. Add lines 2b(2)(A) , (B), and (C)	2b(2)(D)		227874
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	11202286	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	10846622	
(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)	1283338	
(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		
d Total income. Add all income amounts in column (b) and enter total	2d		2262781

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	1665237	
(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)		1665237
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Recordkeeping fees	2i(3)		
(4) IQPA audit fees	2i(4)		
(5) Investment advisory and investment management fees	2i(5)	163533	
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)	16472	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		180005
j Total expenses. Add all expense amounts in column (b) and enter total	2j		1845242

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		417539
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: **FORVIS MAZARS, LLP**

(2) EIN: **44-0160260**

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

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

Part IV Compliance Questions

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

During the plan year:

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

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

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

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

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

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year 548141.

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2024 This Form is Open to Public Inspection.
For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024		
A Name of plan WAYNE MEMORIAL HOSPITAL PENSION PLAN		B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 WAYNE MEMORIAL HOSPITAL		D Employer Identification Number (EIN) 24-0798839
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): 24-0614415		
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 16
Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)	
4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ☐ Yes ☐ No ☒ N/A		
If the plan is a defined benefit plan, go to line 8.		
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____		
If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.		
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)		6a
b Enter the amount contributed by the employer to the plan for this plan year		6b
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....		6c
If you completed line 6c, skip lines 8 and 9.		
7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ☐ Yes ☐ No ☐ N/A		
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ☐ Yes ☐ No ☒ N/A		
Part III	Amendments	
9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box..... ☐ Increase ☐ Decrease ☐ Both ☒ No		
Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.	
10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ☐ Yes ☐ No		
11 a Does the ESOP hold any preferred stock? ☐ Yes ☐ No		
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ☐ Yes ☐ No		
12 Does the ESOP hold any stock that is not readily tradable on an established securities market? ☐ Yes ☐ No		
For Paperwork Reduction Act Notice, see the Instructions for Form 5500.		
Schedule R (Form 5500) 2024 v. 240311		

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

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

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

14a

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

14b

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

14c

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

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

15a

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

15b

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

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

16a

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

16b

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

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

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

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

a Enter the percentage of plan assets held as:

Public Equity: _____% Private Equity: _____% Investment-Grade Debt and Interest Rate Hedging Assets: _____%

High-Yield Debt: _____% Real Assets: _____% Cash or Cash Equivalents: _____% Other: _____%

b Provide the average duration of the Investment-Grade Debt and Interest Rate Hedging Assets:

☐ 0-5 years ☐ 5-10 years ☐ 10-15 years ☐ 15 years or more

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

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

b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:

☐ Yes.

☐ No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.

☐ No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.

☐ No. Other. Provide explanation.....

Part VII IRS Compliance Questions

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

- 21b** If this is a Code section 401(k) plan, check all boxes that apply to indicate how the plan is intended to satisfy the nondiscrimination requirements for employee deferrals and employer matching contributions (as applicable) under Code sections 401(k)(3) and 401(m)(2).

☐ Design-based safe harbor method

☐ "Prior year" ADP test

☐ "Current year" ADP test

☒ N/A

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



Wayne Memorial Hospital Pension Plan

EIN 24-0798839 PN 001

**Independent Auditor's Report, Financial Statements,
and Supplemental Schedules**

December 31, 2024 and 2023



Wayne Memorial Hospital Pension Plan
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December 31, 2024 and 2023

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Independent Auditor's Report

Plan Administrator
Wayne Memorial Hospital Pension Plan
Honesdale, Pennsylvania

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

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

Management, having determined it is permissible in the circumstances, has elected to have the audits of Wayne Memorial Hospital Pension 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 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 Department of Labor'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 then ended, stating that the certified investment information, as described in Note 4 to the financial statements, is complete and accurate.

Opinion

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

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

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Wayne Memorial Hospital Pension 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 Wayne Memorial Hospital Pension Plan's ability to continue as a going concern within one year after the date that these financial statements are available to be issued.

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

In performing an audit in accordance with GAAS, we:

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

Our audits did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

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

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

Other Matters – Supplemental Schedules Required by ERISA

The supplemental schedules listed in the table of contents are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion:

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

Forvis Mazars, LLP

**Springfield, Missouri
October 13, 2025**

Federal Employer Identification Number: 44-0160260

Wayne Memorial Hospital Pension Plan
Statements of Net Assets Available for Benefits
December 31, 2024 and 2023

	2024	2023
ASSETS		
Investments, At Fair Value		
Common stocks	\$ 13,171,614	\$ 13,217,872
Exchange-traded funds	65,246	-
Corporate debt instruments	7,132,260	6,866,057
U.S. Treasury and government-sponsored enterprise securities	2,402,702	2,412,396
Money market fund	1,446,190	1,328,074
Total Investments	24,218,012	23,824,399
Accrued Income Receivable	102,421	92,448
Noninterest-Bearing Cash	15,820	1,867
Net Assets Available for Benefits	\$ 24,336,253	\$ 23,918,714

Wayne Memorial Hospital Pension Plan
Statements of Changes in Net Assets Available for Benefits
Years Ended December 31, 2024 and 2023

	2024	2023
Additions		
Investment Income		
Net appreciation in fair value of investments	\$ 1,639,002	\$ 2,222,958
Interest and dividend income	623,779	593,991
Total Additions	<u>2,262,781</u>	<u>2,816,949</u>
Deductions		
Benefits paid directly to participants	1,665,237	2,075,434
Administrative expenses	180,005	172,043
Total Deductions	<u>1,845,242</u>	<u>2,247,477</u>
Net Increase	417,539	569,472
Net Assets Available for Benefits, Beginning of Year	<u>23,918,714</u>	<u>23,349,242</u>
Net Assets Available for Benefits, End of Year	<u>\$ 24,336,253</u>	<u>\$ 23,918,714</u>

Wayne Memorial Hospital Pension Plan
Notes to Financial Statements
December 31, 2024 and 2023

Note 1. Description of the Plan

The following description of Wayne Memorial Hospital Pension Plan (Plan) provides only general information. Additional information about the vesting and benefit provisions and the Pension Benefit Guarantee Corporation's (PBGC) benefit guarantee is contained in the plan document and *Summary Plan Description*, which are available from the plan administrator.

General

The Plan is a noncontributory defined benefit plan covering substantially all eligible employees of Wayne Memorial Hospital (Plan Sponsor) who attained age 20½ or older and completed six months of service prior to the various dates upon which plan entry was frozen, as explained below. The Plan is subject to provisions of the *Employee Retirement Income Security Act of 1974* (ERISA). Bank of America, N.A. (Bank of America) serves as the Plan's custodian.

Effective December 31, 2006, nonunion employees who had previously met the eligibility requirements of the Plan and who made a special election to opt out of future coverage under the Plan had their accrued benefit frozen and instead are covered under the Wayne Defined Contribution 403(b) Plan (403(b) Plan) with respect to employer-provided benefits. Nonunion employees who did not meet the eligibility requirements of the Plan prior to December 31, 2006, are not eligible to participate in the Plan.

Effective March 31, 2009, nonunion employees or those whose retirement benefits are subject to collective bargaining between the Plan Sponsor and the Office and Professional Employees International Union (OPEIU) who have previously met the eligibility requirements of the Plan and who made a special election to opt out of future coverage under the Plan had their accrued benefit frozen and instead are covered under the 403(b) Plan with respect to employer-provided benefits. OPEIU employees who had not satisfied the eligibility requirements of the Plan prior to March 31, 2009, are not eligible to participate in the Plan.

Effective April 30, 2010, those employees whose retirement benefits are subject to collective bargaining between the Plan Sponsor and the Service Employees International Union (SEIU) who had not satisfied the eligibility requirements of the Plan are not eligible to participate in the Plan. In addition, participants who were actively employed on April 30, 2010, and whose retirement benefits were subject to collective bargaining between the Plan Sponsor and SEIU or OPEIU, and who did not previously elect to opt out of the Plan as of March 31, 2009, as described above, could make a one-time irrevocable special election to opt out of future coverage under the Plan and have their accrued benefits frozen as of April 30, 2010, and instead be covered under the 403(b) Plan with respect to employer-provided benefits.

The Plan is administered by the Plan Sponsor's Finance Committee (the "Committee"), which is a committee of the Plan Sponsor's Board of Trustees. The Committee has overall responsibility for the operation and administration of the Plan. The Committee determines the appropriateness of the Plan's investment offerings, monitors investment performance, and reports to the Plan Sponsor's Board of Trustees.

Contributions

The Plan Sponsor has agreed to voluntarily contribute such additional amounts that are necessary to provide assets sufficient to meet the benefits to be paid to plan members. The Plan Sponsor's present intention is to make annual contributions in amounts as determined by the Board of Trustees based on recommendations by the Plan's actuary. The Plan has met the minimum funding requirements established by ERISA.

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

Wayne Memorial Hospital Pension Plan
Notes to Financial Statements
December 31, 2024 and 2023

Pension Benefits

Employees with five or more years of service are entitled to monthly pension benefits beginning at normal retirement age (65). For bargaining unit employees, the benefit is equal to 20% of average monthly compensation reduced by 1/25 for each year of service less than 25, plus 16.25% of average monthly compensation in excess of covered compensation reduced by 1/25 for each year of service less than 25. For nonbargaining unit employees, the benefit is equal to 1% of average monthly compensation at January 1, 2006, plus 0.65% of average monthly compensation in excess of 1/12 of covered compensation, multiplied by years of service at January 1, 2006 (up to a maximum of 30 years), plus, for each year of service after December 31, 2005, 1% of average monthly compensation plus 0.65% of average monthly compensation in excess of 1/12 of covered compensation. If employees terminate before rendering five years of service, they forfeit their right to receive their portion of their accumulated plan benefits attributable to the Plan Sponsor's contribution.

The benefit accumulation formulas described above applied until such time as a participant made a one-time irrevocable special election to opt out of future coverage under the Plan and have their accrued benefit frozen, as previously explained in the *General* provisions regarding the various special election dates.

The Plan provides for early retirement for participants who are not covered by collective bargaining agreements who have attained age 55 and completed five years of service. In the event of early retirement, a participant's normal retirement benefit will be reduced by .5% for each month that the annuity commencement date precedes the participant's normal retirement date. The Plan also provides for special early retirement for participants not covered by collective bargaining agreements, who have attained age 55 and completed 25 years of service. In the event of special early retirement, a participant's normal retirement benefit will be reduced by .25% for each month that the annuity commencement date precedes the participant's normal retirement date.

Participants who have reached age 65 may defer commencement of their benefits until actual retirement. The normal form of benefit payment is a 50% joint and survivor annuity for married participants and a lifetime benefit for participants who are not married. Participants may elect to receive their benefit payment as a single sum, payments over a certain period, or an annuity.

Death and Disability Benefits

If an active married employee with at least five years of credited service dies prior to his or her annuity starting date, a death benefit equal to the value of the employee's accumulated pension benefits is payable in the form of a preretirement survivor annuity to the employee's beneficiary. Active employees who become totally disabled receive annual disability benefits that are equal to the normal retirement benefits they have accumulated as of the time they become disabled. Disability benefits are paid until normal retirement age at which time disabled participants begin receiving normal retirement benefits 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.

Vesting

Eligible employees are fully vested upon completion of five years of vesting service.

Note 2. Summary of Significant Accounting Policies

Basis of Accounting

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

Wayne Memorial Hospital Pension Plan
Notes to Financial Statements
December 31, 2024 and 2023

Use of Estimates

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

Valuation of Investments and Income Recognition

Quoted market prices, if available, are used to value investments. Marketable debt and equity securities are stated at fair value. Securities traded on a national securities exchange are valued at the last reported sales price on the last business day of the plan year. Exchange-traded funds and money market funds are valued at the net asset value (NAV) of shares held by the Plan at year-end.

Corporate debt instruments and U.S. Treasury and government-sponsored enterprise securities are valued based on quoted prices for similar assets in active markets, quoted prices for identical or similar assets in markets that are not active or inputs other than quoted prices such as identical rates and yield curves.

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

Payment of Benefits

Benefit payments to participants are recorded upon distribution.

Administrative Expenses

Administrative expenses may be paid by the Plan Sponsor or the Plan, at the Plan Sponsor's discretion.

Accumulated Plan Benefits

Accumulated plan benefits (see Note 5) are those estimated future periodic payments, including lump-sum distributions, that are attributable under the Plan's provisions for the service employees have rendered. Accumulated plan benefits include benefits expected to be paid to:

- a. Retired or terminated employees or their beneficiaries
- b. Present employees or their beneficiaries

Benefits under the Plan are based on employees' average earnings and years of credited service. The accumulated plan benefits for active employees are based on a percentage of employees' compensation for each year of credited service. Benefits payable under all circumstances—retirement, death, disability, and termination of employment—are included, to the extent they are deemed attributable to employee service rendered to the valuation date.

Note 3. 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:

- a. 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.
- b. Other vested benefits insured by the Pension Benefit Guaranty Corporation (PBGC) up to the applicable limitations discussed below.
- c. Vested benefits not insured by the PBGC.
- d. 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 types of benefits under the Plan, and the amount of benefit protection is subject to certain limitations. Vested benefits under the Plan are guaranteed at the level in effect on the date of the Plan's termination. However, there is a statutory ceiling, which is adjusted periodically, on the amount of an individual's monthly benefit that the PBGC guarantees.

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

Note 4. Certification of Plan Custodian

The plan administrator has elected the method of annual reporting compliance permitted by ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, Bank of America, a qualified institution, has certified the following investment information included in the accompanying financial statements and ERISA-required supplemental schedules is complete and accurate:

- Investments as shown in the statements of net assets available for benefits as of December 31, 2024 and 2023.
- Investment income as shown in the statements of changes in net assets available for benefits for the years ended December 31, 2024 and 2023.
- Investment information included in the accompanying schedule of assets (held at end of year) as of December 31, 2024, and the accompanying schedule of reportable transactions for the year ended December 31, 2024.

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

Wayne Memorial Hospital Pension Plan
Notes to Financial Statements
December 31, 2024 and 2023

Note 5. Accumulated Plan Benefits

An actuary from BPAS Actuarial and Pension Services, LLC, determines the actuarial present value of accumulated plan benefits, which is the amount that results from applying actuarial assumptions to adjust the accumulated plan benefits to reflect the time value of money (through discounts for interest) and the probability of payment (by means of decrements such as for death, disability, withdrawal, or retirement) between the valuation date and the expected date of payment.

The accumulated plan benefit information as of the beginning of the plan year was as follows:

	<u>January 1, 2024</u>
Actuarial present value of accumulated plan benefits	
Vested benefits	
Active participants	\$ 5,904,101
Terminated participants with deferred benefits	4,064,050
Participants and beneficiaries receiving benefit payments	<u>7,230,684</u>
	17,198,835
Nonvested benefits	<u>-</u>
 Total actuarial present value of accumulated plan benefits	 <u><u>\$ 17,198,835</u></u>

Changes in the actuarial present value of accumulated plan benefits were as follows:

Actuarial present value of accumulated plan benefits, January 1, 2023	<u>\$ 18,424,449</u>
 Increase (decrease) during the year attributable to	
Changes in actuarial assumptions	(540,841)
Benefits accumulated and actuarial losses	217,057
Increase for interest due to the decrease in the discount period	1,173,604
Benefits paid	<u>(2,075,434)</u>
 Net decrease	 <u>(1,225,614)</u>
 Actuarial present value of accumulated plan benefits, January 1, 2024	 <u><u>\$ 17,198,835</u></u>

Wayne Memorial Hospital Pension Plan
Notes to Financial Statements
December 31, 2024 and 2023

Significant assumptions underlying the actuarial computations are:

Assumed rate of return on investments	7.00% (changed from 6.75% used for January 1, 2023)
Mortality basis	Sex-distinct Amount-Weighted Pri-2012 Mortality Tables for employees and healthy annuitants with mortality improvements using Scale MP-2021 on a generational basis
Retirement	Normal retirement age

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.

Note 6. Fair Value Measurements

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. Fair value measurements must maximize the use of observable inputs and minimize the use of unobservable inputs. The hierarchy comprises three levels of inputs that may be used to measure fair value:

- Level 1** Quoted prices in active markets for identical assets or liabilities.
- Level 2** Observable inputs other than Level 1 prices, such as quoted prices for similar assets or liabilities; quoted prices in markets that are not active; or other inputs that are observable or can be corroborated by observable market data for substantially the full term of the assets or liabilities.
- Level 3** Unobservable inputs that are supported by little or no market activity and that are significant to the fair value of the assets or liabilities.

Recurring Measurements

The following tables present the fair value measurements of assets recognized in the accompanying statements of net assets available for benefits measured at fair value on a recurring basis and the level within the fair value hierarchy in which the fair value measurements fall at December 31, 2024 and 2023:

2024				
	Fair Value	Fair Value Measurements Using		
		Level 1	Level 2	Level 3
Common stocks	\$ 13,171,614	\$ 13,171,614	\$ -	\$ -
Exchange-traded fund	65,246	-	65,246	-
Corporate debt instruments	7,132,260	-	7,132,260	-
U.S. Treasury and government-sponsored enterprise securities	2,402,702	-	2,402,702	-
Money market fund	1,446,190	1,446,190	-	-
	<u>\$ 24,218,012</u>	<u>\$ 14,617,804</u>	<u>\$ 9,600,208</u>	<u>\$ -</u>

Wayne Memorial Hospital Pension Plan
Notes to Financial Statements
December 31, 2024 and 2023

	Fair Value	2023		
		Fair Value Measurements Using		
		Level 1	Level 2	Level 3
Common stocks	\$ 13,217,872	\$ 13,217,872	\$ -	\$ -
Corporate debt instruments	6,866,057	-	6,866,057	-
U.S. Treasury and government-sponsored enterprise securities	2,412,396	-	2,412,396	-
Money market fund	1,328,074	1,328,074	-	-
	<u>\$ 23,824,399</u>	<u>\$ 14,545,946</u>	<u>\$ 9,278,453</u>	<u>\$ -</u>

Following is a description of the valuation methodologies and inputs used for assets measured at fair value on a recurring basis and recognized in the accompanying statements of net assets available for benefits, as well as the general classification of such assets pursuant to the valuation hierarchy. There have been no significant changes in the valuation techniques during the years ended December 31, 2024 and 2023. The Plan had no liabilities measured at fair value on a recurring basis. In addition, the Plan had no assets or liabilities measured at fair value on a nonrecurring basis.

Investments

Where quoted market prices are available in an active market, securities are classified within Level 1 of the valuation hierarchy. If quoted market prices are not available, then fair values are estimated by using quoted prices of securities with similar characteristics or independent asset pricing services and pricing models, the inputs of which are market-based or independently sourced market parameters, including, but not limited to, yield curves, interest rates, volatilities, prepayments, defaults, cumulative loss projections, and cash flows. Such securities are classified in Level 2 of the valuation hierarchy. In certain cases where Level 1 or Level 2 inputs are not available, securities are classified within Level 3 of the hierarchy.

Note 7. Related Party and Party-in-Interest Transactions

Party-in-interest transactions include those with fiduciaries or employees of the Plan, any person who provides services to the Plan, an employer whose employees are covered by the Plan, an employee organization whose members are covered by the Plan, a person who owns 50% or more of such an employer or employee association, or relatives of such persons.

Certain plan investments are managed by Bank of America, the custodian of the Plan. Fees paid directly by the Plan to Bank of America and its affiliates for investment management and custodial services amounted to \$177,273 and \$168,952 for the years ended December 31, 2024 and 2023, respectively.

The Plan Sponsor pays certain administrative and auditing fees relating to the Plan, and provides certain administrative services at no cost to the Plan.

Note 8. Plan Tax Status

The Plan operates under a volume submitter defined benefit plan document sponsored by BPAS, Inc. This volume submitter plan document received an advisory letter from the Internal Revenue Service (IRS) dated September 28, 2018, stating the form of the plan is acceptable under the appropriate section of the Internal Revenue Code (IRC). In addition, the Plan obtained a favorable determination letter dated September 28, 2020, in which the IRS stated the Plan and related trust, as then designed, were in compliance with the applicable requirements of the IRC and therefore not subject to tax. Therefore, the plan administrator believes the Plan and related trust are currently designed and being operated in compliance with the applicable requirements of the IRC.

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

Note 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 estimation and assumption process, it is at least reasonably possible that changes in these estimates and assumptions in the near term would be material to the financial statements.

Note 10. Subsequent Events

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

Plan Restatement

The Plan was restated effective January 1, 2025, by adopting a non-standardized pre-approved defined benefit plan document sponsored by BPAS, Inc. This non-standardized pre-approved document received an advisory letter from the IRS dated September 28, 2023, stating that the form of the plan is acceptable under the appropriate section of the Internal Revenue Code. In connection with this administrative update of the Plan's provisions to comply with current IRS regulations, the Plan Sponsor applied for and received a favorable IRS determination letter dated September 15, 2025.

Supplemental Schedules

Wayne Memorial Hospital Pension Plan
EIN 24-0798839 PN 001
Schedule H, Line 4j – Schedule of Reportable Transactions
Year Ended December 31, 2024

Identity	Description	Purchase Price	Selling Price	Cost of Asset	Current Value of Asset on Transaction Date	Net Gain or (Loss)
Category (iii) – Series of Transactions in Excess of 5% of Plan Assets						
Blackrock	Blackrock Liquidity Funds FedFund Portfolio	\$ 4,519,848	\$ -	\$ 4,519,848	\$ 4,519,848	\$ -
Blackrock	Blackrock Liquidity Funds FedFund Portfolio	-	(4,401,732)	(4,401,732)	(4,401,732)	-

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

Wayne Memorial Hospital Pension Plan
 EIN 24-0798839 PN 001
 Schedule H, Line 4i – Schedule of Assets (Held at End of Year)
 December 31, 2024

Identity of Issuer	Description of Investment	Cost	Current Value
*Bank of America, N.A.	See attached	\$ 22,222,473	\$ 24,218,012
*Party-in-interest as defined by ERISA			

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PAR VALUE/ SHARES	ASSET DESCRIPTION	BOOK VALUE	MARKET PRICE	MARKET VALUE	UNREALIZED GAIN/LOSS	ACCRUED INCOME	YTM	MARKET YIELD	EST ANNUAL INCOME
CASH EQUIVALENTS									
SHORT TERM INVESTMENTS									
1446,190.000	BLF FEDFUND CASH RESERVE CUSIP NO: 09248U437	1,446,190.00	1.000	1,446,190.00		4,906.45		4.114	59,500.45
		-----		-----		-----		-----	-----
	TOTAL SHORT TERM INVESTMENTS	1,446,190.00		1,446,190.00		4,906.45		4.114	59,500.45
		-----				-----			-----
	TOTAL CASH EQUIVALENTS	1,446,190.00		1,446,190.00		4,906.45		4.114	59,500.45
FIXED INCOME									
GOVERNMENT AND AGENCY									
289,000.000	U.S. TREASURY NOTE 1.875% FEB 15 2032 01.875% FEB 15 2032 MOODYS: AAA S&P: AA+ CUSIP NO: 91282CDY4	247,178.22	84.109	243,075.01	-4,103.21	2,046.75	4.568	2.229	5,418.75
161,000.000	U.S. TREASURY NOTE 3.250% JUN 30 2027 03.250% JUN 30 2027 MOODYS: AAA S&P: AA+ CUSIP NO: 91282CEW7	160,121.82	97.655	157,224.55	-2,897.27	14.45	4.285	3.328	5,232.50
21,000.000	U.S. TREASURY NOTE 3.375% MAY 15 2033 MOODYS: AAA S&P: AA+ CUSIP NO: 91282CHC8	20,191.21	91.898	19,298.58	-892.63	92.02	4.621	3.673	708.75
190,000.000	U.S. TREASURY NOTE 4.625% NOV 15 2026 MOODYS: AAA S&P: AA+ CUSIP NO: 91282CJK8	191,249.81	100.652	191,238.80	-11.01	1,140.92	4.272	4.595	8,787.50

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PAR VALUE/ SHARES	ASSET DESCRIPTION	BOOK VALUE	MARKET PRICE	MARKET VALUE	UNREALIZED GAIN/LOSS	ACCRUED INCOME	YTM	MARKET YIELD	EST ANNUAL INCOME
89,000.000	U.S. TREASURY NOTE 4.375% MAY 15 2034 MOODY'S: AAA S&P: AA+ CUSIP NO: 91282CKQ3	88,770.55	98.463	87,632.07	-1,138.48	505.54	4.649	4.443	3,893.75
2,000.000	U.S. TREASURY NOTE 1.625% AUG 15 2029 MOODY'S: AAA S&P: AA+ CUSIP NO: 912828YB0	1,950.07	88.754	1,775.08	-174.99	12.28	4.398	1.831	32.50
1069,000.000	U.S. TREASURY NOTE 1.875% JUL 31 2026 MOODY'S: AAA S&P: AA+ CUSIP NO: 912828Y95	1,077,728.69	96.415	1,030,676.35	-47,052.34	8,387.87	4.254	1.945	20,043.75
325,000.000	U.S. TREASURY NOTE 0.625% MAY 15 2030 MOODY'S: AAA S&P: AA+ CUSIP NO: 912828ZQ6	294,288.75	82.054	266,675.50	-27,613.25	263.72	4.478	.762	2,031.25
TOTAL GOVERNMENT AND AGENCY		2,081,479.12		1,997,595.94	-83,883.18	12,463.55		2.310	46,148.75
ASSET BACKED (GOVT & AGENCY)									
104,329.970	PHLMC SD 8316 05 50%2053 MOODY'S: NA S&P: AA+ CUSIP NO: 3132DWGZ0	105,120.61	98.782	103,059.03	-2,061.58	478.18	5.790	5.568	5,738.15
17,715.370	PHLMC SD 8342 05 50%2053 MOODY'S: NA S&P: AA+ CUSIP NO: 3132DWH73	17,566.61	98.817	17,505.74	-60.87	81.20	5.790	5.566	974.35
4,139.970	PHLMC SD 8384 06%2053 MOODY'S: NA S&P: AA+ CUSIP NO: 3132DWJ53	4,179.69	100.567	4,163.44	-16.25	20.70	5.910	5.966	248.40

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PAR VALUE/ SHARES	ASSET DESCRIPTION	BOOK VALUE	MARKET PRICE	MARKET VALUE	UNREALIZED GAIN/LOSS	ACCRUED INCOME	YTM	MARKET YIELD	EST ANNUAL INCOME
70,403.440	FNMA PMA5139 06%2053 MOODY'S: NA S&P: AA+ CUSIP NO: 31418EV98	68,417.22	100.577	70,809.82	2,392.60	352.02	5.910	5.966	4,224.21
217,070.210	FNMA PMA5164 05%2053 MOODY'S: NA S&P: AA+ CUSIP NO: 31418EW22	216,096.44	96.544	209,567.53	-6,528.91	904.46	5.630	5.179	10,853.51
TOTAL ASSET BACKED (GOVT & AGENCY)		411,380.57		405,105.56	-6,275.01	1,836.56		5.440	22,038.62
CORPORATE BONDS									
226,000.000	AT&T INC GLB 04.300% FEB 15 2030 MOODY'S: BAA2 S&P: BBB CUSIP NO: 00206RGQ9	242,446.26	96.848	218,876.48	-23,569.78	3,671.24	5.109	4.440	9,718.00
87,000.000	ABBVIE INC GLB 04.250% NOV 14 2028 MOODY'S: A3 S&P: A- CUSIP NO: 00287YBF5	97,904.84	98.474	85,672.38	-12,232.46	482.73	4.739	4.316	3,697.50
6,000.000	ABBVIE INC GLB 03.800% MAR 15 2025 MOODY'S: A3 S&P: A- CUSIP NO: 00287YCX5	5,894.04	99.819	5,989.14	95.10	67.13	4.641	3.807	228.00
103,000.000	AMERICAN TOWER CORP GLB 02.700% APR 15 2031 MOODY'S: BAA3 S&P: BBB CUSIP NO: 03027XBM1	102,255.62	86.331	88,920.93	-13,334.69	587.10	5.344	3.127	2,781.00

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PAR VALUE/ SHARES	ASSET DESCRIPTION	BOOK VALUE	MARKET PRICE	MARKET VALUE	UNREALIZED GAIN/LOSS	ACCRUED INCOME	YTM	MARKET YIELD	EST ANNUAL INCOME
146,000.000	AMGEN INC GLB 03.350% FEB 22 2032 MOODY'S: BAA1 S&P: BBB+ CUSIP NO: 031162DE7	133,873.67	89.097	130,081.62	-3,792.05	1,752.60	5.273	3.760	4,891.00
43,000.000	ANHEUSER-BUSCH INBEV WOR COMPANY GUARNT GLB 04.750% JAN 23 2029 MOODY'S: A3 S&P: A- CUSIP NO: 035240AQ3	46,323.48	99.960	42,982.80	-3,340.68	896.43	4.844	4.752	2,042.50
33,000.000	ANHEUSER-BUSCH INBEV WOR COMPANY GUARNT GLB 03.500% JUN 01 2030 MOODY'S: A3 S&P: A- CUSIP NO: 035240AV2	34,107.91	93.755	30,939.15	-3,168.76	96.24	4.951	3.733	1,155.00
139,000.000	APPLE INC GLB 03.000% NOV 13 2027 MOODY'S: AAA S&P: AA+ CUSIP NO: 037833DK3	137,533.60	96.556	134,212.84	-3,320.76	556.00	4.377	3.107	4,170.00
6,000.000	BANK OF NY MELLON CORP SER MTN GLB VAR%OCT 25 2033 MOODY'S: AA3 S&P: A CUSIP NO: 06406RBM8	6,178.17	103.562	6,213.72	35.55	64.17	5.410	5.633	350.04
224,000.000	CVS HEALTH CORP GLB 04.300% MAR 25 2028 MOODY'S: BAA3 S&P: BBB CUSIP NO: 126650CX6	239,430.72	96.891	217,035.84	-22,394.88	2,568.53	5.288	4.438	9,632.00

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118,000.000	CAPITAL ONE FINANCIAL CO GLB VAR%JUN 08 2034 MOODYS: BAA1 S&P: BBB CUSIP NO: 14040HDA0	127,226.93	103.828	122,517.04	-4,709.89	480.75	5.950	6.142	7,524.86
86,000.000	CATERPILLAR FINL SERVICE GLB 04.850% FEB 27 2029 MOODYS: A2 S&P: A CUSIP NO: 14913UAJ9	86,486.84	100.531	86,456.66	-30.18	1,436.67	4.755	4.824	4,171.00
132,000.000	CITIGROUP INC GLB VAR%JUL 24 2028 MOODYS: A3 S&P: BBB+ CUSIP NO: 172967LP4	131,061.11	96.866	127,863.12	-3,197.99	2,111.55	4.644	3.787	4,841.76
40,000.000	CITIGROUP INC GLB VAR%NOV 17 2033 MOODYS: A3 S&P: BBB+ CUSIP NO: 172967PA3	42,655.71	104.860	41,944.00	-711.71	306.53	5.685	5.979	2,508.00
91,000.000	COMCAST CORP COMPANY GUARNT GLB 03.550% MAY 01 2028 MOODYS: A3 S&P: A- CUSIP NO: 20030NCH2	90,886.60	95.994	87,354.54	-3,532.06	538.42	4.916	3.698	3,230.50
134,000.000	COMCAST CORP COMPANY GUARNT GLB 04.150% OCT 15 2028 MOODYS: A3 S&P: A- CUSIP NO: 20030NCT6	139,841.63	97.523	130,680.82	-9,160.81	1,173.99	4.872	4.255	5,561.00

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138,000.000	COSTCO WHOLESALE CORP GLB 03.000% MAY 18 2027 MOODYS: AA3 S&P: A+ CUSIP NO: 22160KAM7	138,015.74	97.119	134,024.22	-3,991.52	494.49	4.327	3.089	4,140.00
131,000.000	DOWDUPONT INC - 04.725% NOV 15 2028 MOODYS: BAA1 S&P: BBB+ CUSIP NO: 26078JAD2	141,713.03	99.544	130,402.64	-11,310.39	790.91	4.885	4.747	6,189.75
104,000.000	DUKE ENERGY CORP GLB 02.550% JUN 15 2031 MOODYS: BAA2 S&P: BBB CUSIP NO: 26441CBL8	102,799.73	85.379	88,794.16	-14,005.57	117.86	5.326	2.987	2,652.00
145,000.000	EXXON MOBIL CORPORATION GLB 02.610% OCT 15 2030 MOODYS: AA2 S&P: AA- CUSIP NO: 30231GBN1	152,635.89	89.099	129,193.55	-23,442.34	798.95	4.917	2.929	3,784.50
83,000.000	GOLDMAN SACHS GROUP INC GLB VAR%OCT 24 2029 MOODYS: A2 S&P: BBB+ CUSIP NO: 38141GA46	87,466.11	104.778	86,965.74	-500.37	1,001.60	5.440	6.188	5,381.72
132,000.000	HP ENTERPRISE CO GLB 04.900% OCT 15 2025 MOODYS: BAA2 S&P: BBB CUSIP NO: 42824CAW9	148,862.52	99.992	131,989.44	-16,873.08	1,365.47	4.780	4.900	6,468.00

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132,000.000	HOME DEPOT INC GLB 04.500% SEP 15 2032 MOODYS: A2 S&P: A CUSIP NO: 437076CS9	133,208.55	97.311	128,450.52	-4,758.03	1,749.00	5.030	4.624	5,940.00
139,000.000	ILLINOIS TOOL WORKS INC GLB 02.650% NOV 15 2026 MOODYS: A1 S&P: A+ CUSIP NO: 452308AX7	134,772.21	97.107	134,978.73	206.52	470.66	4.317	2.729	3,683.50
128,000.000	INTERCONTINENTALEXCHANGE GLB 03.650% MAY 23 2025 MOODYS: A3 S&P: A- CUSIP NO: 45866FAT1	128,294.00	99.518	127,383.04	-910.96	493.15		3.668	4,672.00
97,000.000	JPMORGAN CHASE & CO GLB VAR%OCT 15 2030 MOODYS: A1 S&P: A CUSIP NO: 46647PBE5	94,754.55	90.082	87,379.54	-7,375.01	560.89	4.784	3.041	2,656.83
151,000.000	JPMORGAN CHASE & CO GLB VAR%JAN 25 2033 MOODYS: A1 S&P: A CUSIP NO: 46647PCU8	127,411.75	86.437	130,519.87	3,108.12	1,938.78	5.087	3.428	4,474.13
155,000.000	KINDER MORGAN INC COMPANY GUARNT GLB 02.000% FEB 15 2031 MOODYS: BAA2 S&P: BBB CUSIP NO: 49456BAR2	147,045.30	83.705	129,742.75	-17,302.55	1,171.11	5.184	2.389	3,100.00

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139,000.000	LOWE'S COS INC GLB 02.500% APR 15 2026 MOODY'S: BAA1 S&P: BBB+ CUSIP NO: 548661DM6	132,021.56	97.421	135,415.19	3,393.63	733.61	4.638	2.566	3,475.00
144,000.000	MCDONALD'S CORP SER MTN GLB 02.625% SEP 01 2029 MOODY'S: BAA1 S&P: BBB+ CUSIP NO: 58013MFJ8	151,072.81	91.017	131,064.48	-20,008.33	1,260.00	4.841	2.884	3,780.00
130,000.000	METLIFE INC GLB 04.550% MAR 23 2030 MOODY'S: A3 S&P: A- CUSIP NO: 59156RBZ0	160,477.33	98.590	128,167.00	-32,310.33	1,610.19	4.938	4.615	5,915.00
50,000.000	MORGAN STANLEY SER GMTN GLB VAR%JAN 22 2031 MOODY'S: A1 S&P: A- CUSIP NO: 6174468L6	48,691.67	88.851	44,425.50	-4,266.17	596.02	4.914	3.038	1,349.50
137,000.000	MORGAN STANLEY - 03.625% JAN 20 2027 MOODY'S: A1 S&P: A- CUSIP NO: 61746BEF9	136,467.70	98.177	134,502.49	-1,965.21	2,221.01	4.591	3.692	4,966.25
150,000.000	NEWMONT CORP COMPANY GUARNT GLB 02.600% JUL 15 2032 MOODY'S: BAA1 S&P: BBB+ CUSIP NO: 651639AZ9	121,672.13	84.941	127,411.50	5,739.37	1,798.33	5.143	3.061	3,900.00

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148,000.000	NEXTERA ENERGY CAPITAL COMPANY GUARNT GLB 02.750% NOV 01 2029 MOODY'S: BAA1 S&P: BBB+ CUSIP NO: 65339KBM1	160,027.75	90.689	134,219.72	-25,808.03	678.33	5.081	3.032	4,070.00
87,000.000	NEXTERA ENERGY CAPITAL COMPANY GUARNT GLB 04.900% MAR 15 2029 MOODY'S: BAA1 S&P: BBB+ CUSIP NO: 65339KCT5	86,817.37	99.686	86,726.82	-90.55	1,255.21	5.076	4.915	4,263.00
133,000.000	NORTHROP GRUMMAN CORP GLB 04.700% MAR 15 2033 MOODY'S: BAA1 S&P: BBB+ CUSIP NO: 666807CH3	131,058.80	96.932	128,919.56	-2,139.24	1,840.57	5.253	4.849	6,251.00
92,000.000	ORACLE CORP GLB 03.250% NOV 15 2027 MOODY'S: BAA2 S&P: BBB CUSIP NO: 68389XBN4	86,776.72	96.146	88,454.32	1,677.60	382.06	4.773	3.380	2,990.00
110,000.000	ORACLE CORP GLB 02.950% APR 01 2030 MOODY'S: BAA2 S&P: BBB CUSIP NO: 68389XBV6	123,152.63	90.271	99,298.10	-23,854.53	811.24	5.148	3.268	3,245.00
141,000.000	PNC FINANCIAL SERVICES GLB 03.450% APR 23 2029 MOODY'S: A3 S&P: A- CUSIP NO: 693475AW5	147,938.51	94.628	133,425.48	-14,513.03	918.84	4.967	3.646	4,864.50

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138,000.000	PFIZER INC GLB 03.450% MAR 15 2029 MOODY'S: A2 S&P: A CUSIP NO: 717081ET6	146,072.76	95.326	131,549.88	-14,522.88	1,401.84	4.755	3.619	4,761.00
138,000.000	PHILLIPS 66 COMPANY GUARNT GLB 04.650% NOV 15 2034 MOODY'S: A3 S&P: BBB+ CUSIP NO: 718546AK0	134,150.85	93.225	128,650.50	-5,500.35	819.95	5.643	4.988	6,417.00
160,000.000	QUALCOMM INC GLB 01.650% MAY 20 2032 MOODY'S: A2 S&P: A CUSIP NO: 747525BP7	131,206.71	79.699	127,518.40	-3,688.31	300.66	5.038	2.070	2,640.00
3,000.000	STARBUCKS CORP GLB 02.550% NOV 15 2030 MOODY'S: BAA1 S&P: BBB+ CUSIP NO: 855244AZ2	2,637.75	87.634	2,629.02	-8.73	9.77	5.115	2.910	76.50
87,000.000	T-MOBILE USA INC COMPANY GUARNT GLB 04.850% JAN 15 2029 MOODY'S: BAA2 S&P: BBB CUSIP NO: 87264ADE2	86,851.89	99.437	86,510.19	-341.70	1,945.65	5.047	4.877	4,219.50
138,000.000	TARGET CORP GLB 02.500% APR 15 2026 MOODY'S: A2 S&P: A CUSIP NO: 87612EBB5	133,651.72	97.552	134,621.76	970.04	728.33	4.444	2.563	3,450.00

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153,000.000	THERMO FISHER SCIENTIFIC GLB 02.000% OCT 15 2031 MOODY'S: A3 S&P: A- CUSIP NO: 883556CL4	136,014.32	83.205	127,303.65	-8,710.67	646.00	4.963	2.404	3,060.00
85,000.000	TRUIST FINANCIAL CORP SER MTN VAR%JUN 08 2027 MOODY'S: BAA1 S&P: A- CUSIP NO: 89788MAN2	85,290.87	101.645	86,398.25	1,107.38	2,898.36	5.379	5.949	5,139.95
131,000.000	TRUIST FINANCIAL CORP SER MTN VAR%JUN 08 2034 MOODY'S: BAA1 S&P: A- CUSIP NO: 89788MAP7	130,077.43	101.810	133,371.10	3,293.67	491.03	5.726	5.763	7,685.77
90,000.000	UBER TECHNOLOGIES INC GLB 04.300% JAN 15 2030 MOODY'S: BAA2 S&P: BBB- CUSIP NO: 90353TAN0	90,187.20	96.769	87,092.10	-3,095.10	1,204.00	5.106	4.444	3,870.00
141,000.000	US BANCORP SER V 02.375% JUL 22 2026 MOODY'S: A3 S&P: A CUSIP NO: 91159HHN3	134,302.58	96.668	136,301.88	1,999.30	1,479.03	4.678	2.457	3,348.75
135,000.000	UNITED TECHNOLOGIES CORP GLB 03.950% AUG 16 2025 MOODY'S: BAA1 S&P: BBB+ CUSIP NO: 913017DD8	142,589.30	99.532	134,368.20	-8,221.10	1,999.69	4.621	3.969	5,332.50

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132,000.000	UNITEDHEALTH GROUP INC GLB 03.750% JUL 15 2025 MOODY'S: A2 S&P: A+ CUSIP NO: 91324PCP5	136,687.06	99.586	131,453.52	-5,233.54	2,282.50	4.504	3.766	4,950.00
3,000.000	UNITEDHEALTH GROUP INC GLB 04.200% MAY 15 2032 MOODY'S: A2 S&P: A+ CUSIP NO: 91324PEJ7	2,861.34	94.229	2,826.87	-34.47	16.09	5.215	4.457	126.00
97,000.000	VERIZON COMMUNICATIONS GLB 03.150% MAR 22 2030 MOODY'S: BAA1 S&P: BBB+ CUSIP NO: 92343VFE9	101,365.39	91.570	88,822.90	-12,542.49	840.26	5.121	3.440	3,055.50
155,000.000	VERIZON COMMUNICATIONS GLB 01.500% SEP 18 2030 MOODY'S: BAA1 S&P: BBB+ CUSIP NO: 92343VFL3	145,078.58	82.951	128,574.05	-16,504.53	665.21	5.069	1.808	2,325.00
136,000.000	WALMART INC GLB 03.700% JUN 26 2028 MOODY'S: AA2 S&P: AA CUSIP NO: 931142EE9	142,107.87	97.707	132,881.52	-9,226.35	69.88	4.450	3.787	5,032.00
88,000.000	WALMART INC GLB 03.950% SEP 09 2027 MOODY'S: AA2 S&P: AA CUSIP NO: 931142EX7	87,465.12	99.019	87,136.72	-328.40	1,081.42	4.359	3.989	3,476.00

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137,000.000	WELLS FARGO & COMPANY SER MTN GLB VAR%JUL 25 2033 MOODY'S: A1 S&P: BBB+ CUSIP NO: 95000U3B7	131,201.54	96.577	132,310.49	1,108.95	2,907.19	5.473	5.071	6,708.89
87,000.000	WELLS FARGO & COMPANY GLB VAR%JAN 23 2030 MOODY'S: A1 S&P: BBB+ CUSIP NO: 95000U3J0	86,876.46	100.285	87,247.95	371.49	1,984.76	5.200	5.183	4,522.26
TOTAL CORPORATE BONDS		6,873,938.23		6,477,164.39	-396,773.84	65,619.98		3.843	248,910.46
FOREIGN BONDS									
183,000.000	BP CAPITAL MARKETS PLC COMPANY GUARNT 03.279% SEP 19 2027 MOODY'S: A1 S&P: A- CUSIP NO: 05565QDN5	185,257.25	96.676	176,917.08	-8,340.17	1,700.16	4.679	3.392	6,000.57
87,000.000	PFIZER INVESTMENT ENTER COMPANY GUARNT GLB 04.650% MAY 19 2030 MOODY'S: A2 S&P: A CUSIP NO: 716973AD4	86,450.68	98.945	86,082.15	-368.53	471.97	4.932	4.700	4,045.50
132,000.000	ROYAL BANK OF CANADA SER GMTN GLB 05.150% FEB 01 2034 MOODY'S: A1 S&P: A CUSIP NO: 78016HZW3	131,559.31	98.746	130,344.72	-1,214.59	2,832.49	5.378	5.215	6,798.00

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44,000.000	SHELL INTERNATIONAL FIN COMPANY GUARNT GLB 03.875% NOV 13 2028 MOODY'S: AA2 S&P: A+ CUSIP NO: 822582CB6	48,821.09	97.143	42,742.92	-6,078.17	227.33	4.733	3.989	1,705.00
93,000.000	TORONTO-DOMINION BANK SER MTN 00.750% SEP 11 2025 MOODY'S: A2 S&P: A- CUSIP NO: 89114QCK2	92,633.13	97.340	90,526.20	-2,106.93	213.12	4.628	.770	697.50
155,000.000	TORONTO-DOMINION BANK SER MTN GLB 02.000% SEP 10 2031 MOODY'S: A2 S&P: A- CUSIP NO: 89114TZJ4	149,252.00	82.892	128,482.60	-20,769.40	955.83	5.160	2.413	3,100.00
TOTAL FOREIGN BONDS		693,973.46		655,095.67	-38,877.79	6,400.90		3.411	22,346.57
TOTAL FIXED INCOME		10,060,771.38		9,534,961.56	-525,809.82	86,320.99		3.560	339,444.40
EQUITIES									
CONSUMER DISCRETIONARY									
110.000	ACADEMY SPORTS AND OUTDOORS INC CUSIP NO: 00402L107	6,107.98	57.530	6,328.30	220.32			.765	48.40
309.000	ADIDAS AG SPONSORED ADR CUSIP NO: 00687A107	34,124.87	121.770	37,626.93	3,502.06			.196	73.92
222.000	ALIBABA GROUP HOLDING LT CUSIP NO: 01609W102	58,172.00	84.790	18,823.38	-39,348.62			1.156	217.56

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747.000	AMAZON COM INC COM CUSIP NO: 023135106	69,181.74	219.390	163,884.33	94,702.59				
71.000	ASBURY AUTOMOTIVE GROUP CUSIP NO: 043436104	7,657.64	243.030	17,255.13	9,597.49				
1,297.000	ASICS CORP -UNSP ADR CUSIP NO: 04521N101	5,798.20	19.690	25,537.93	19,739.73			.504	128.68
204.000	BOYD GAMING CORP COM CUSIP NO: 103304101	7,268.84	72.540	14,798.16	7,529.32	34.68		.937	138.72
445.000	CARGURUS CUSIP NO: 141788109	12,318.44	36.540	16,260.30	3,941.86				
2,851.000	CIE FINANCIERE RICHEMONT SA SHS CUSIP NO: 204319107	39,671.55	15.180	43,278.18	3,606.63			1.053	455.59
1,429.000	COMPASS GROUP PLC SHS ADR CUSIP NO: 20449X401	29,722.95	33.590	48,000.11	18,277.16			1.676	804.53
2,026.000	CONTINENTAL AG SPNRD ADR CUSIP NO: 210771200	17,849.78	6.610	13,391.86	-4,457.92			2.319	310.55
399.000	ENERGIZER HOLDINGS INC SHS CUSIP NO: 29272W109	15,446.07	34.890	13,921.11	-1,524.96			3.439	478.80
604.000	FOOT LOCKER INC N.Y. COM CUSIP NO: 344849104	19,228.59	21.760	13,143.04	-6,085.55			7.353	966.40
300.000	FRONTDOOR INC CUSIP NO: 35905A109	9,208.02	54.670	16,401.00	7,192.98				

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440.000	GENUINE PARTS CO CUSIP NO: 372460105	66,666.45	116.760	51,374.40	-15,292.05	440.00	3.426	1,760.00
780.000	GILDAN ACTIVEWEAR INC CUSIP NO: 375916103	29,613.09	47.050	36,699.00	7,085.91		1.743	639.60
913.000	HAYWARD HLDGS INC CUSIP NO: 421298100	9,388.06	15.290	13,959.77	4,571.71			
290.000	HILLENBRAND INC CUSIP NO: 431571108	11,264.47	30.780	8,926.20	-2,338.27		2.924	261.00
210.000	KONTOOR BRANDS INC REG SHS CUSIP NO: 50050N103	8,130.66	85.410	17,936.10	9,805.44		2.435	436.80
111.000	LCI INDUSTRIES CUSIP NO: 50189K103	10,324.82	103.390	11,476.29	1,151.47		4.449	510.60
295.000	LA-Z-BOY INC MICHIGAN CUSIP NO: 505336107	10,503.04	43.570	12,853.15	2,350.11		2.020	259.60
697.000	LOWE'S COMPANIES INC CUSIP NO: 548661107	160,365.19	246.800	172,019.60	11,654.41		1.864	3,206.20
210.000	MARRIOTT INTL INC NEW A CUSIP NO: 571903202	36,222.92	278.940	58,577.40	22,354.48		.903	529.20
235.000	MCDONALDS CORP COM CUSIP NO: 580135101	53,508.98	289.890	68,124.15	14,615.17		2.442	1,663.80
1,108.000	NIKE INC CL B CUSIP NO: 654106103	89,672.76	75.670	83,842.36	-5,830.40	443.20	2.114	1,772.80
2,348.000	NOTORI HOLDINGS CO LTD UNSPONSORED ADR (JAPAN) CUSIP NO: 65479L108	33,373.91	11.840	27,800.32	-5,573.59		.573	159.38

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255.000	PRESTIGE CONSUMER HEALTHCARE INC CUSIP NO: 74112D101	9,950.68	78.090	19,912.95	9,962.27				
3,445.000	PUMA SE ADR UNSPONSORED CUSIP NO: 74589A101	16,348.68	4.530	15,605.85	-742.83			1.232	192.26
1,800.000	RELX PLC CUSIP NO: 759530108	44,178.29	45.420	81,756.00	37,577.71			1.702	1,391.76
798.000	STARBUCKS CORP CUSIP NO: 855244109	66,947.58	91.250	72,817.50	5,869.92			2.674	1,947.12
532.000	SUZUKI MOTOR CORP SHS CUSIP NO: 86959X107	25,514.68	45.030	23,955.96	-1,558.72			1.611	385.83
515.000	TJX COS INC NEW CUSIP NO: 872540109	35,667.36	120.810	62,217.15	26,549.79			1.242	772.50
450.000	TECHTRONIC INDS SPD ADR CUSIP NO: 87873R101	29,613.03	65.610	29,524.50	-88.53			1.947	574.88
599.000	TESLA INC CUSIP NO: 88160R101	124,215.87	403.840	241,900.16	117,684.29				
249.000	VAT GROUP ADR CUSIP NO: 92243F100	12,606.88	37.680	9,382.32	-3,224.56			1.045	98.01
332.000	YETI HLDGS INC CUSIP NO: 98585X104	14,543.28	38.510	12,785.32	-1,757.96				
187.000	YUM BRANDS INC CUSIP NO: 988498101	18,380.14	134.160	25,087.92	6,707.78			1.998	501.16
221.000	YUM CHINA HOLDINGS INC SHS CUSIP NO: 98850P109	8,734.32	48.170	10,645.57	1,911.25			1.329	141.44

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TOTAL CONSUMER DISCRETIONARY		1,257,491.81		1,617,829.70	360,337.89	917.88	1.287	20,827.09
CONSUMER STAPLES								
2,027.000	CONAGRA BRANDS INC CUSIP NO: 205887102	61,560.01	27.750	56,249.25	-5,310.76		5.045	2,837.80
369.000	DIAGEO PLC SPSP ADR NEW CUSIP NO: 25243Q205	55,833.15	127.130	46,910.97	-8,922.18		3.240	1,519.98
585.000	FLOWERS FOODS INC COM CUSIP NO: 343498101	13,110.68	20.660	12,086.10	-1,024.58		4.647	561.60
791.000	GROCERY OUTLET HLDG CORP CUSIP NO: 39874R101	19,198.89	15.610	12,347.51	-6,851.38			
336.000	HERSHEY COMPANY CUSIP NO: 427866108	69,750.10	169.350	56,901.60	-12,848.50		3.236	1,841.28
1,874.000	KAO CORP SHS ADR CUSIP NO: 485537401	15,207.14	8.080	15,141.73	-65.41		1.532	232.01
2,210.000	KENVUE INC CUSIP NO: 49177J102	51,031.27	21.350	47,183.50	-3,847.77		3.841	1,812.20
1,284.000	MONDELEZ INTERNATIONAL INC CUSIP NO: 609207105	85,527.82	59.730	76,693.32	-8,834.50	603.48	3.147	2,413.92
1,155.000	MONSTER BEVERAGE SHS CUSIP NO: 61174X109	71,158.72	52.560	60,706.80	-10,451.92			
496.000	NESTLE S A REP RG SH ADR CUSIP NO: 641069406	48,325.83	81.700	40,523.20	-7,802.63		3.377	1,368.60

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602.000	PEPSICO INC CUSIP NO: 713448108	98,759.40	152.060	91,540.12	-7,219.28	815.71		3.564	3,262.84
474.000	PHILIP MORRIS INTL INC CUSIP NO: 718172109	78,463.82	120.350	57,045.90	-21,417.92	639.90		4.487	2,559.60
228.000	PRIMO WTR CORP REG SHS - CUSIP NO: 741623102	3,235.19	30.770	7,015.56	3,780.37			1.170	82.08
235.000	TARGET CORP COM CUSIP NO: 87612E106	35,506.84	135.180	31,767.30	-3,739.54			3.314	1,052.80
1,439.000	UNILEVER PLC NEW ADR CUSIP NO: 904767704	79,175.63	56.700	81,591.30	2,415.67			3.257	2,657.26
762.000	WALMART INC CUSIP NO: 931142103	36,566.94	90.350	68,846.70	32,279.76			.919	632.46
	TOTAL CONSUMER STAPLES	822,411.43		762,550.86	-59,860.57	2,059.09		2.994	22,834.43
ENERGY									
764.000	CHEVRON CORP CUSIP NO: 166764100	125,760.54	144.840	110,657.76	-15,102.78			4.502	4,981.28
881.000	CONOCOPHILLIPS CUSIP NO: 20825C104	66,020.05	99.170	87,368.77	21,348.72			3.146	2,748.72
1,888.000	EXXON MOBIL CORP COM CUSIP NO: 30231G102	209,009.16	107.570	203,092.16	-5,917.00			3.681	7,476.48
358.000	HELMERICH PAYNE INC CUSIP NO: 423452101	14,003.70	32.020	11,463.16	-2,540.54			3.123	358.00
720.000	LIBERTY ENERGY INC SERVICES INC REG CUSIP NO: 53115L104	10,925.33	19.890	14,320.80	3,395.47			1.609	230.40

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153.000	NORTHWEST NATURAL HLDG CO REGIST CUSIP NO: 66765N105	6,224.76	39.560	6,052.68	-172.08		4.954	299.88
369.000	SM ENERGY CO SHS CUSIP NO: 78454L100	13,147.91	38.760	14,302.44	1,154.53		2.064	295.20
849.000	SUNCOR ENERGY INC NEW CUSIP NO: 867224107	25,593.03	35.680	30,292.32	4,699.29		4.443	1,345.98
460.000	WORLD KINECT CORP CUSIP NO: 981475106	11,957.89	27.510	12,654.60	696.71	78.20	2.472	312.80
	TOTAL ENERGY	482,642.37		490,204.69	7,562.32	78.20	3.682	18,048.74
FINANCIALS								
412.000	AON PLC REG SHS CUSIP NO: G0403H108	70,474.05	359.160	147,973.92	77,499.87		.752	1,112.40
310.000	CHUBB LTD CUSIP NO: H1467J104	96,390.91	276.300	85,653.00	-10,737.91	282.10	1.317	1,128.40
993.000	AIA GROUP LTD SPONSORED ADR CUSIP NO: 001317205	34,047.39	28.820	28,618.26	-5,429.13		2.704	773.79
356.000	ALLSTATE CORP DEL COM CUSIP NO: 020002101	41,585.20	192.790	68,633.24	27,048.04	327.52	1.909	1,310.08
479.000	AMER EXPRESS COMPANY CUSIP NO: 025816109	87,193.24	296.790	142,162.41	54,969.17		.943	1,341.20
290.000	AMERIS BANCORP CUSIP NO: 03076K108	11,914.66	62.570	18,145.30	6,230.64	58.00	1.279	232.00

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2,629.000	BANKINTER SA NEW SP ADR CUSIP NO: 066460304	21,242.16	7.820	20,558.78	-683.38			7.262	1,493.04
438.000	BANKUNITED INC CUSIP NO: 06652K103	14,847.72	38.170	16,718.46	1,870.74			3.039	508.08
395.000	CATHAY GENERAL BANCORP CUSIP NO: 149150104	15,676.05	47.610	18,805.95	3,129.90			2.857	537.20
718.000	CITIGROUP INC COM NEW CUSIP NO: 172967424	37,121.41	70.390	50,540.02	13,418.61			3.182	1,608.32
218.000	DBS GROUP HLDGS SPN ADR CUSIP NO: 23304Y100	20,250.67	128.040	27,912.72	7,662.05			4.760	1,328.62
63.000	EVERCORE INC CL A CUSIP NO: 29977A105	5,640.53	277.190	17,462.97	11,822.44			1.154	201.60
1,275.000	F N B CORP CUSIP NO: 302520101	14,253.07	14.780	18,844.50	4,591.43			3.248	612.00
811.000	FIDELITY NATL INFO SVCS INC CUSIP NO: 31620M106	107,190.35	80.770	65,504.47	-41,685.88			1.783	1,167.84
310.000	HANCOCK WHITNEY CORP CUSIP NO: 410120109	12,274.77	54.720	16,963.20	4,688.43			2.924	496.00
2,212.000	ING GP NV SPSP ADR CUSIP NO: 456837103	28,543.73	15.670	34,662.04	6,118.31			6.488	2,248.72
927.000	JPMORGAN CHASE & CO CUSIP NO: 46625H100	131,849.34	239.710	222,211.17	90,361.83			2.086	4,635.00
884.000	KBC GROUPE SA SHS CUSIP NO: 48241F104	29,717.72	38.570	34,095.88	4,378.16			4.390	1,496.86

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405.000	KKR & CO INC CL A CUSIP NO: 48251W104	25,369.52	147.910	59,903.55	34,534.03		.473	283.50
997.000	LONDON STK EXCHANGE GROUP PLC SHS SPON ADR CUSIP NO: 54211N101	26,207.03	35.690	35,582.93	9,375.90		.922	327.96
550.000	MARSH & MCLENNAN COS INC CUSIP NO: 571748102	91,750.28	212.410	116,825.50	25,075.22		1.535	1,793.00
153.000	MASTERCARD INC CUSIP NO: 57636Q104	56,146.13	526.570	80,565.21	24,419.08		.577	465.12
10,486.000	MIZUHO FINL GROUP INC ADR CUSIP NO: 60687Y109	43,392.37	4.890	51,276.54	7,884.17		2.373	1,216.60
622.000	MORGAN STANLEY CUSIP NO: 617446448	50,704.37	125.720	78,197.84	27,493.47		2.943	2,301.40
610.000	NASDAQ OMX GRP INC CUSIP NO: 631103108	24,648.31	77.310	47,159.10	22,510.79		1.242	585.60
1,474.000	NORDEA BANK ABP SHS ADR CUSIP NO: 65558R109	17,645.99	10.890	16,051.86	-1,594.13		7.311	1,173.51
317.000	PAYPAL HOLDINGS INC SHS CUSIP NO: 70450Y103	34,377.17	85.350	27,055.95	-7,321.22			
475.000	PROGRESSIVE CRP OHIO CUSIP NO: 743315103	49,687.05	239.610	113,814.75	64,127.70		.167	190.00
445.000	RADIAN GROUP INC CUSIP NO: 750236101	8,484.80	31.720	14,115.40	5,630.60		3.090	436.10
118.000	S&P GLOBAL INC CUSIP NO: 78409V104	46,211.84	498.030	58,767.54	12,555.70		.731	429.52

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414.000	SEI INVT CO PA PV \$0.01 CUSIP NO: 784117103	20,931.74	82.480	34,146.72	13,214.98	202.86		1.152	393.30
1,517.000	SAMPO PLC SHS CUSIP NO: 79588J102	33,051.25	20.240	30,704.08	-2,347.17			2.862	878.86
341.000	BLOCK INC CUSIP NO: 852234103	38,981.53	84.990	28,981.59	-9,999.94				
252.000	STEWART INFO SVC CRP CUSIP NO: 860372101	13,263.63	67.490	17,007.48	3,743.85			2.963	504.00
203.000	STIFEL FINANCIAL CORP CUSIP NO: 860630102	8,710.61	106.080	21,534.24	12,823.63			1.584	341.04
992.000	3I GROUP PLC SHS CUSIP NO: 88579N105	19,935.27	22.600	22,419.20	2,483.93	183.15		1.516	339.95
267.000	TRAVELERS COS INC CUSIP NO: 89417E109	51,413.26	240.890	64,317.63	12,904.37			1.744	1,121.40
1,468.000	TRUIST FINL CORP CUSIP NO: 89832Q109	63,968.84	43.380	63,681.84	-287.00			4.795	3,053.44
1,339.000	US BANCORP CUSIP NO: 902973304	63,558.08	47.830	64,044.37	486.29	669.50		4.181	2,678.00
340.000	VIRTU FINL INC SHS CL A CUSIP NO: 928254101	8,999.09	35.680	12,131.20	3,132.11			2.691	326.40
420.000	VISA INC CL A SHRS CUSIP NO: 92826C839	36,005.71	316.040	132,736.80	96,731.09			.747	991.20
53.000	VIRTUS INVT PARTNERS INC CUSIP NO: 92828Q109	12,339.55	220.580	11,690.74	-648.81			4.080	477.00

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271.000	WESTERN ALLIANCE BANCORP CUSIP NO: 957638109	7,896.36	83.540	22,639.34	14,742.98			1.819	411.92
152.000	WINTRUST FINL CP ILL COM CUSIP NO: 97650W108	11,194.17	124.710	18,955.92	7,761.75			1.443	273.60
	TOTAL FINANCIALS	1,645,086.92		2,279,773.61	634,686.69	1,723.13		1.896	43,223.57
HEALTH CARE									
458.000	ALKERMES PLC NEW CUSIP NO: G01767105	10,119.89	28.760	13,172.08	3,052.19				
114.000	ICON PLC CUSIP NO: G4705A100	27,112.86	209.710	23,906.94	-3,205.92				
128.000	ASGN INC CUSIP NO: 00191U102	9,238.43	83.340	10,667.52	1,429.09				
1,096.000	ABBOTT LABS CUSIP NO: 002824100	121,335.46	113.110	123,968.56	2,633.10			2.086	2,586.56
663.000	ABBVIE INC SHS CUSIP NO: 00287Y109	81,491.41	177.700	117,815.10	36,323.69			3.692	4,349.28
112.000	ELEVANCE HEALTH INC CUSIP NO: 036752103	38,253.67	368.900	41,316.80	3,063.13			1.767	730.24
481.000	ASTRAZENECA PLC SPND ADR CUSIP NO: 046353108	37,920.03	65.520	31,515.12	-6,404.91			2.221	699.86
1,680.000	BAXTER INTERNTL INC CUSIP NO: 071813109	100,347.44	29.160	48,988.80	-51,358.64	285.60		2.332	1,142.40
560.000	CIGNA GROUP/THE CUSIP NO: 125523100	155,105.66	276.140	154,638.40	-467.26			2.028	3,136.00

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880.000	CVS HEALTH CORP CUSIP NO: 126650100	124,152.85	44.890	39,503.20	-84,649.65			5.926	2,340.80
1,097.000	CERTARA INC CUSIP NO: 15687V109	17,388.55	10.650	11,683.05	-5,705.50				
161.000	CONMED CORP COM CUSIP NO: 207410101	14,935.38	68.440	11,018.84	-3,916.54	32.20		1.169	128.80
1,000.000	DYNAVAX TECHNOLOGIES CORP SHS CUSIP NO: 268158201	12,345.71	12.770	12,770.00	424.29				
456.000	EVOLENT HEALTH INC SHS CL A CUSIP NO: 30050B101	7,452.88	11.250	5,130.00	-2,322.88				
218.000	GLOBUS MED INC CL A COMMON STOCK CUSIP NO: 379577208	15,430.32	82.710	18,030.78	2,600.46				
319.000	HALOZYME THERAPEUTICS INC CUSIP NO: 40637H109	10,704.16	47.810	15,251.39	4,547.23				
214.000	HEALTH EQUITY INC SHS CUSIP NO: 42226A107	12,465.26	95.950	20,533.30	8,068.04				
859.000	HOLOGIC INC CUSIP NO: 436440101	66,501.96	72.090	61,925.31	-4,576.65				
201.000	ILLUMINA INC COM CUSIP NO: 452327109	51,732.92	133.630	26,859.63	-24,873.29				
633.000	INTEGRA L HLDGS CORP NEW CUSIP NO: 457985208	21,669.91	22.680	14,356.44	-7,313.47				

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81.000	INTUITIVE SURGICAL INC NEW CUSIP NO: 46120E602	15,693.32	521.960	42,278.76	26,585.44			
877.000	JOHNSON AND JOHNSON COM CUSIP NO: 478160104	184,318.49	144.620	126,831.74	-57,486.75		3.430	4,349.92
2,018.000	MARAVAI LIFESCIENCES HOLDINGS INC REGIST CL A CUSIP NO: 56600D107	15,685.49	5.450	10,998.10	-4,687.39			
175.000	MCKESSON CORPORATION COM CUSIP NO: 58155Q103	36,998.08	569.910	99,734.25	62,736.17	124.25	.498	497.00
562.000	MERCK AND CO INC SHS CUSIP NO: 58933Y105	41,498.92	99.480	55,907.76	14,408.84	455.22	3.257	1,820.88
85.000	MESA LABORATORIES INC CUSIP NO: 59064R109	17,824.24	131.870	11,208.95	-6,615.29		.485	54.40
1,046.000	NEOGENOMICS INC CUSIP NO: 64049M209	17,659.62	16.480	17,238.08	-421.54			
810.000	NEOGEN CORP CUSIP NO: 640491106	17,952.51	12.140	9,833.40	-8,119.11			
286.000	NOVARTIS ADR CUSIP NO: 66987V109	10,047.78	97.310	27,830.66	17,782.88		3.254	905.65
1,397.000	NOVO NORDISK A S ADR CUSIP NO: 670100205	104,989.62	86.020	120,169.94	15,180.32		1.192	1,432.98
2,134.000	PFIZER INC CUSIP NO: 717081103	90,061.87	26.530	56,615.02	-33,446.85		6.483	3,670.48
60.000	REGENERON PHARMACTCLS CUSIP NO: 75886F107	70,452.65	712.330	42,739.80	-27,712.85			

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625.000	ROCHE HLDG LTD SPN ADR CUSIP NO: 771195104	44,624.53	34.880	21,800.00	-22,824.53		2.429	529.44
63.000	THERMO FISHER SCIENTIFIC INC CUSIP NO: 883556102	30,592.76	520.230	32,774.49	2,181.73	24.57	.300	98.28
149.000	UNITEDHEALTH GROUP INC CUSIP NO: 91324P102	49,766.27	505.860	75,373.14	25,606.87		1.661	1,251.60
150.000	VERTEX PHARMCTLS INC CUSIP NO: 92532F100	32,018.58	402.700	60,405.00	28,386.42			
327.000	ZOETIS INC CUSIP NO: 98978V103	59,809.83	162.930	53,278.11	-6,531.72		1.228	654.00
TOTAL HEALTH CARE		1,775,699.31		1,668,068.46	-107,630.85	921.84	1.821	30,378.57
INDUSTRIALS								
316.000	EATON CORP PLC CUSIP NO: G29183103	38,722.19	331.870	104,870.92	66,148.73		1.133	1,188.16
156.000	TRANE TECHNOLOGIES PLC CUSIP NO: G8994E103	4,679.63	369.350	57,618.60	52,938.97		.910	524.16
988.000	ABB LTD SPON ADR CUSIP NO: 000375204	27,251.89	53.710	53,065.48	25,813.59		1.431	759.49
182.000	ARCOSA INC REG SHS CUSIP NO: 039653100	7,824.02	96.740	17,606.68	9,782.66		.207	36.40
194.000	BEACON ROOFING SUPPLY INC CUSIP NO: 073685109	7,500.14	101.580	19,706.52	12,206.38			

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1,043.000	BOEING COMPANY CUSIP NO: 097023105	189,509.22	177.000	184,611.00	-4,898.22				
122.000	BOISE CASCADE CO DEL CUSIP NO: 09739D100	4,420.13	118.860	14,500.92	10,080.79			.707	102.48
136.000	BRINKS CO CUSIP NO: 109696104	13,121.32	92.770	12,616.72	-504.60			1.046	131.92
621.000	BUREAU VERITAS ADR CUSIP NO: 12117P109	36,872.93	60.280	37,433.94	561.01			2.402	899.08
34.000	DEERE CO CUSIP NO: 244199105	6,602.62	423.700	14,405.80	7,803.18	55.08		1.529	220.32
503.000	DISCO CORP SHS ADR CUSIP NO: 25461D100	14,794.54	26.570	13,364.71	-1,429.83			.610	81.54
336.000	DOVER CORP CUSIP NO: 260003108	55,906.30	187.600	63,033.60	7,127.30			1.098	692.16
140.000	DSV A/S UNSP ADR CUSIP NO: 26251A108	14,997.92	106.200	14,868.00	-129.92			.308	45.75
107.000	DYCOM INDS INC CUSIP NO: 267475101	6,946.03	174.060	18,624.42	11,678.39				
150.000	ENERSYS CUSIP NO: 29275Y102	11,251.92	92.430	13,864.50	2,612.58			1.039	144.00
1,652.000	EPIROC AKTIEBOLAG-UNSP ADR CUSIP NO: 29429L105	30,958.77	17.360	28,678.72	-2,280.05			1.358	389.59
274.000	EXPEDITORS INTL WASH INC CUSIP NO: 302130109	20,855.24	110.770	30,350.98	9,495.74			1.318	400.04

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831.000	EXPERIAN PLC SP ADR CUSIP NO: 30215C101	34,583.35	42.730	35,508.63	925.28			1.311	465.36
2,182.000	FANUC LTD-UNSP CUSIP NO: 307305102	30,756.10	13.040	28,453.28	-2,302.82			1.551	441.36
252.000	GENL DYNAMICS CORP COM CUSIP NO: 369550108	57,145.35	263.490	66,399.48	9,254.13			2.156	1,431.36
438.000	HALMA PLC CUSIP NO: 40637C308	23,841.29	68.500	30,003.00	6,161.71	99.90		.706	211.76
501.000	HONEYWELL INTL INC DEL CUSIP NO: 438516106	112,755.41	225.890	113,170.89	415.48			2.001	2,264.52
195.000	ILLINOIS TOOL WORKS INC CUSIP NO: 452308109	31,194.47	253.560	49,444.20	18,249.73	292.50		2.366	1,170.00
492.000	JACOBS SOLUTIONS INC REG SHS CUSIP NO: 46982L108	56,687.76	133.620	65,741.04	9,053.28			.868	570.72
623.000	JAMES HARDIE INDUSTRIES PLC ADR CUSIP NO: 47030M106	24,128.56	30.810	19,194.63	-4,933.93			1.639	314.62
1,833.000	JANUS PARENT INC REG SHS CUSIP NO: 47103N106	20,477.32	7.350	13,472.55	-7,004.77				
257.000	MTU AERO ENGINES AG SHS CUSIP NO: 62473G102	30,203.59	165.680	42,579.76	12,376.17			.450	191.46
202.000	NORTHROP GRUMMAN CORP CUSIP NO: 666807102	74,122.34	469.290	94,796.58	20,674.24			1.756	1,664.48

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713.000	PACCAR INC CUSIP NO: 693718108	67,206.74	104.020	74,166.26	6,959.52	2,139.00	1.269	941.16
549.000	RTX CORP CORP CUSIP NO: 75513E101	42,993.53	115.720	63,530.28	20,536.75		2.178	1,383.48
1,640.000	RECRUIT HOLDINGS CO.LTD. SHS ADR CUSIP NO: 75629J101	10,682.80	13.970	22,910.80	12,228.00		.158	36.09
740.000	RYANAIR HOLDINGS PLC SHS ADR CUSIP NO: 783513203	25,080.93	43.590	32,256.60	7,175.67		1.925	620.95
422.000	SIEMENS AG ADR CUSIP NO: 826197501	40,037.14	96.680	40,798.96	761.82		1.928	786.50
444.000	TRI POINTE HOMES INC CUSIP NO: 87265H109	6,107.18	36.260	16,099.44	9,992.26			
153.000	TELEDYNE TECH INC CUSIP NO: 879360105	64,003.93	464.130	71,011.89	7,007.96			
1,076.000	THALES SA UNSP ADR CUSIP NO: 883219206	28,115.60	28.570	30,741.43	2,625.83		1.766	542.84
381.000	TOKYO ELECTRON LTD SHS CUSIP NO: 889110102	35,777.65	75.490	28,761.69	-7,015.96		1.804	518.81
429.000	UNION PACIFIC CORP CUSIP NO: 907818108	102,944.25	228.040	97,829.16	-5,115.09		2.350	2,299.44
102.000	WESCO INTERNATIONAL INC CUSIP NO: 95082P105	6,891.92	180.960	18,457.92	11,566.00		.912	168.30

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TOTAL INDUSTRIALS		1,417,952.02		1,754,549.98	336,597.96	2,586.48	1.233	21,638.30
INFORMATION TECHNOLOGY								
418.000	ACCENTURE PLC SHS CUSIP NO: G1151C101	124,814.94	351.790	147,048.22	22,233.28		1.683	2,474.56
43.000	ASM INTERNATIONAL-NY REG CUSIP NO: N07045102	15,226.55	569.150	24,473.45	9,246.90		.443	108.51
71.000	ASML HLDG NV NY REG SHS CUSIP NO: N07059210	50,197.99	693.080	49,208.68	-989.31		.823	405.16
196.000	NXP SEMICONDUCTORS N.V. CUSIP NO: N6596X109	37,499.59	207.850	40,738.60	3,239.01	198.74	1.951	794.98
764.000	AMPHENOL CORP CL A NEW CUSIP NO: 032095101	46,842.70	69.450	53,059.80	6,217.10	126.06	.950	504.24
619.000	ANALOG DEVICES INC COM CUSIP NO: 032654105	117,744.83	212.460	131,512.74	13,767.91		1.732	2,277.92
854.000	APPLE INC CUSIP NO: 037833100	79,437.02	250.420	213,858.68	134,421.66		.399	854.00
248.000	AUTODESK INC DEL PV\$0.01 CUSIP NO: 052769106	37,367.16	295.570	73,301.36	35,934.20			
135.000	BRAZE INC REG SHS CL A CUSIP NO: 10576N102	6,184.81	41.880	5,653.80	-531.01			
595.000	BROADCOM INC CUSIP NO: 11135F101	25,794.53	231.840	137,944.80	112,150.27		1.018	1,404.20
44.000	CACI INTL INC CL A CUSIP NO: 127190304	8,303.08	404.060	17,778.64	9,475.56			

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1,145.000	CAPGEMINI SE SHS ADR CUSIP NO: 13961R100	44,490.38	32.460	37,166.70	-7,323.68			1.756	652.61
1,190.000	CISCO SYSTEMS INC COM CUSIP NO: 17275R102	83,333.36	59.200	70,448.00	-12,885.36			2.703	1,904.00
848.000	COGNIZANT TECH SOLUTNS A CUSIP NO: 192446102	50,748.32	76.900	65,211.20	14,462.88			1.560	1,017.60
123.000	COMMVAULT SYS INC CUSIP NO: 204166102	7,453.70	150.910	18,561.93	11,108.23				
447.000	DIGITALOCEAN HOLDINGS INC CUSIP NO: 25402D102	16,752.26	34.070	15,229.29	-1,522.97				
189.000	DIODES INC COM CUSIP NO: 254543101	8,392.45	61.670	11,655.63	3,263.18				
108.000	EURONET WORLDWIDE INC CUSIP NO: 298736109	11,761.93	102.840	11,106.72	-655.21				
70.000	FACTSET RESH SYS INC CUSIP NO: 303075105	18,284.28	480.280	33,619.60	15,335.32			.866	291.20
298.000	FIVE9 INC CUSIP NO: 338307101	12,736.50	40.640	12,110.72	-625.78				
1,108.000	HEXAGON AB ADR CUSIP NO: 428263107	11,017.84	9.465	10,487.22	-530.62			1.018	106.80
267.000	HOYA CORP ADR CUSIP NO: 443251103	28,373.78	124.000	33,108.00	4,734.22			.448	148.22
224.000	ZIFF DAVIS INC CUSIP NO: 48123V102	14,342.30	54.340	12,172.16	-2,170.14				

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59.000	KLA CORP CUSIP NO: 482480100	20,185.01	630.120	37,177.08	16,992.07			1.079	401.20
749.000	MICROSOFT CORP CUSIP NO: 594918104	161,536.32	421.500	315,703.50	154,167.18			.788	2,486.68
181.000	MOTOROLA SOLUTIONS INC CUSIP NO: 620076307	31,512.54	462.230	83,663.63	52,151.09	232.17		.943	789.16
861.000	NOMURA RESH INST LTD ADR CUSIP NO: 65538C206	24,334.88	29.380	25,296.18	961.30			.927	234.41
1,809.000	NVIDIA CUSIP NO: 67066G104	15,345.30	134.290	242,930.61	227,585.31			.030	72.36
1,143.000	ORACLE CORP \$0.01 DEL CUSIP NO: 68389X105	108,282.28	166.640	190,469.52	82,187.24			.960	1,828.80
560.000	PAGERDUTY INC REG SHS CUSIP NO: 69553P100	12,848.62	18.260	10,225.60	-2,623.02				
235.000	PROGRESS SOFTWARE CORP CUSIP NO: 743312100	11,576.77	65.150	15,310.25	3,733.48			1.074	164.50
266.000	QUALCOMM INC CUSIP NO: 747525103	37,614.30	153.620	40,862.92	3,248.62			2.213	904.40
266.000	RAMBUS INC CAL CUSIP NO: 750917106	7,854.55	52.860	14,060.76	6,206.21				
2,244.000	RENESAS ELECTRONICS CORP ADR REPSTG 1/2 COM SHS CUSIP NO: 75972B101	14,986.98	6.325	14,193.30	-793.68				
87.000	SPS COMM INC CUSIP NO: 78463M107	5,696.35	183.990	16,007.13	10,310.78				

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249.000	SALESFORCE INC CUSIP NO: 79466L302	40,595.49	334.330	83,248.17	42,652.68	99.60	.479	398.40
141.000	SAP SE SHS CUSIP NO: 803054204	20,069.47	246.210	34,715.61	14,646.14		.703	244.02
664.000	SHOPIFY INC CL A CUSIP NO: 82509L107	40,029.34	106.330	70,603.12	30,573.78			
744.000	TTM TECHNOLOGIES INC COM CUSIP NO: 87305R109	8,224.33	24.750	18,414.00	10,189.67			
339.000	TAIWAN S MANUFCTRING ADR CUSIP NO: 874039100	49,942.38	197.490	66,949.11	17,006.73	206.15	.987	660.69
138.000	TEXAS INSTRUMENTS CUSIP NO: 882508104	84,230.66	187.510	25,876.38	-58,354.28		2.901	750.72
546.000	VERINT SYSTEMS INC CUSIP NO: 92343X100	14,080.32	27.450	14,987.70	907.38			
672.000	VERRA MOBILITY CORP CUSIP NO: 92511U102	10,440.60	24.180	16,248.96	5,808.36			
96.000	WORKDAY INC CL A CUSIP NO: 98138H101	14,952.75	258.030	24,770.88	9,818.13			
TOTAL INFORMATION TECHNOLOGY		1,591,439.54		2,587,170.35	995,730.81	862.72	.846	21,879.34
MATERIALS								
158.000	CRH PLC CUSIP NO: G25508105	13,005.01	92.520	14,618.16	1,613.15		1.513	221.20
173.000	LINDE PLC NEW CUSIP NO: G54950103	50,622.24	418.670	72,429.91	21,807.67		1.328	961.88

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318.000	SMURFIT WESTROCK LTD REG SHS CUSIP NO: G8267P108	17,174.45	53.860	17,127.48	-46.97			2.247	384.78
1,566.000	AIR LIQUIDE ADR CUSIP NO: 009126202	48,952.12	32.250	50,503.50	1,551.38			1.429	721.65
167.000	ASHLAND INC INC SHS CUSIP NO: 044186104	13,768.34	71.460	11,933.82	-1,834.52			2.267	270.54
355.000	CNX RES CORP CUSIP NO: 12653C108	4,903.01	36.670	13,017.85	8,114.84				
810.000	CRODA INTL PLC SHS ADR CUSIP NO: 227047305	22,118.96	20.970	16,985.70	-5,133.26			2.881	489.39
813.000	DUPONT DE NEMOURS INC CUSIP NO: 26614N102	78,270.32	76.250	61,991.25	-16,279.07			1.993	1,235.76
536.000	GRAPHIC PACKAGING HLDG C CUSIP NO: 388689101	6,858.40	27.160	14,557.76	7,699.36	53.60		1.473	214.40
404.000	IMCD GROUP ADR CUSIP NO: 44970W103	29,725.50	74.270	30,005.08	279.58			1.320	396.14
2,315.000	NIPPON SANSO HLDGS ADR CUSIP NO: 65461N104	34,456.95	13.683	31,674.99	-2,781.96			.385	122.00
57.000	PACKAGING CORP AMERICA CUSIP NO: 695156109	15,720.27	225.130	12,832.41	-2,887.86	252.50		2.221	285.00
1,495.000	SHIN-ETSU CHEM-UNSPON CUSIP NO: 824551105	30,102.58	16.520	24,697.40	-5,405.18			1.422	351.19
286.000	SILGAN HLDGS INC COM CUSIP NO: 827048109	10,799.21	52.050	14,886.30	4,087.09			1.460	217.36

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727.000	SYMRISE AG ADR CUSIP NO: 87155N109	22,230.64	26.410	19,200.07	-3,030.57		.730	140.08
490.000	VALVOLINE INC SHS CUSIP NO: 92047W101	13,478.48	36.180	17,728.20	4,249.72		1.382	245.00
	TOTAL MATERIALS	412,186.48		424,189.88	12,003.40	306.10	1.475	6,256.37
REAL ESTATE								
1,118.000	CUSHMAN AND WAKEFIELD PLC REG SHS CUSIP NO: G2717B108	17,994.50	13.080	14,623.44	-3,371.06			
942.000	MITSUI FUDOSAN CO LTD SHS CUSIP NO: 60683M109	26,049.03	23.960	22,570.32	-3,478.71		1.902	429.26
	TOTAL REAL ESTATE	44,043.53		37,193.76	-6,849.77		1.154	429.26
TELECOMMUNICATION SERVICES								
442.000	ALPHABET INC SHS CL C CUSIP NO: 02079K107	34,039.21	190.440	84,174.48	50,135.27		.420	353.60
457.000	ALPHABET INC SHS CL A CUSIP NO: 02079K305	27,263.77	189.300	86,510.10	59,246.33		.423	365.60
1,317.000	COMCAST CORP NEW CL A CUSIP NO: 20030N101	85,756.29	37.530	49,427.01	-36,329.28		3.304	1,633.08
1,191.000	DISNEY (WALT) CO COM STK CUSIP NO: 254687106	154,628.60	111.350	132,617.85	-22,010.75	595.50	.898	1,191.00
441.000	ELECTRONIC ARTS INC DEL CUSIP NO: 285512109	65,638.46	146.300	64,518.30	-1,120.16		.519	335.16

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330.000	META PLATFORMS INC CLASS A COMMON STOCK CUSIP NO: 30303M102	60,127.38	585.510	193,218.30	133,090.92		.342	660.00
182.000	NETFLIX COM INC CUSIP NO: 64110L106	59,499.15	891.320	162,220.24	102,721.09			
76.000	NEXSTAR MEDIA GROUP INC GROUP INC CUSIP NO: 65336K103	8,306.22	157.970	12,005.72	3,699.50		4.279	513.76
2,412.000	UNIVERSAL MUSIC GRO-UNSP CUSIP NO: 91377B109	26,184.03	12.760	30,777.12	4,593.09		1.398	430.21
TOTAL TELECOMMUNICATION SERVICES		521,443.11		815,469.12	294,026.01	595.50	.672	5,482.41
UTILITIES								
221.000	BLACK HILLS CORP CUSIP NO: 092113109	11,769.98	58.520	12,932.92	1,162.94		4.443	574.60
1,336.000	DOMINION ENERGY INC CUSIP NO: 25746U109	86,671.74	53.860	71,956.96	-14,714.78		4.957	3,567.12
1,211.000	DUKE ENERGY CORP NEW CUSIP NO: 26441C204	115,261.08	107.740	130,473.14	15,212.06		3.880	5,061.98
255.000	NEW JERSEY RESOURCE CORP CUSIP NO: 646025106	9,347.86	46.650	11,895.75	2,547.89	114.75	3.859	459.00
852.000	NEXTERA ENERGY INC SHS CUSIP NO: 65339F101	44,502.37	71.690	61,079.88	16,577.51		2.873	1,755.12
273.000	PORTLAND GEN ELEC CO CUSIP NO: 736508847	14,306.60	43.620	11,908.26	-2,398.34	136.50	4.585	546.00

SETTLEMENT DATE

P O R T F O L I O D E T A I L

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WAYNE MEMORIAL/COMBO

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PAR VALUE/ SHARES	ASSET DESCRIPTION	BOOK VALUE	MARKET PRICE	MARKET VALUE	UNREALIZED GAIN/LOSS	ACCRUED INCOME	YTM	MARKET YIELD	EST ANNUAL INCOME
862.000	SOUTHERN COMPANY CUSIP NO: 842587107	51,360.62	82.320	70,959.84	19,599.22			3.499	2,482.56
581.000	WEC ENERGY GROUP INC SHS CUSIP NO: 92939U106	43,618.17	94.040	54,637.24	11,019.07			3.796	2,074.17
	TOTAL UTILITIES	376,838.42		425,843.99	49,005.57	251.25		3.879	16,520.55
UNCLASSIFIED COMMON STOCK									
163.000	DIPLOMA PLC SHS ADR CUSIP NO: 25455X104	29,034.90	213.440	34,790.72	5,755.82			1.351	470.04
	TOTAL UNCLASSIFIED COMMON STOCK	29,034.90		34,790.72	5,755.82			1.351	470.04
OTHER EQUITIES									
1,350.000	SPDR US FINANCIAL SECTOR ETF CUSIP NO: 81369Y605	65,238.24	48.330	65,245.50	7.26			1.421	927.27
	TOTAL OTHER EQUITIES	65,238.24		65,245.50	7.26			1.421	927.27
	TOTAL EQUITIES	10,441,508.08		12,962,880.62	2,521,372.54	10,302.19		1.612	208,915.94
ALTERNATIVE INVESTMENTS									
REAL ESTATE									
285.000	AMERICAN TOWER REIT INC (HLDG CO) SHS CUSIP NO: 03027X100	50,909.41	183.410	52,271.85	1,362.44	461.70		3.533	1,846.80
896.000	EQUITY RESIDENTIAL REIT CUSIP NO: 29476L107	57,724.55	71.760	64,296.96	6,572.41			3.763	2,419.20

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PAR VALUE/ SHARES	ASSET DESCRIPTION	BOOK VALUE	MARKET PRICE	MARKET VALUE	UNREALIZED GAIN/LOSS	ACCRUED INCOME	YTM YIELD	EST ANNUAL INCOME
1,550.000	PIEDMONT OFFICE REALTY TR INC SHS CL A CUSIP NO: 720190206	18,420.46	9.150	14,182.50	-4,237.96	193.75	5.464	775.00
1,125.000	PROLOGIS INC CUSIP NO: 74340W103	123,526.92	105.700	118,912.50	-4,614.42		3.633	4,320.00
1,305.000	RLJ LODGING TRUST COMMON SHARES CUSIP NO: 74965L101	13,052.41	10.210	13,324.05	271.64	195.75	5.877	783.00
325.000	STAG INDUSTRIALS, INC. CUSIP NO: 85254J102	10,370.06	33.820	10,991.50	621.44	40.08	4.406	484.25
	TOTAL REAL ESTATE	274,003.81		273,979.36	-24.45	891.28	3.879	10,628.25
	TOTAL ALTERNATIVE INVESTMENTS	274,003.81		273,979.36	-24.45	891.28	3.879	10,628.25
TOTAL INVESTMENTS		22,222,473.27		24,218,011.54	1,995,538.27	102,420.91	2.554	618,489.04
TOTAL CASH		15,820.36		15,820.36				
ACCRUED INCOME		102,420.91		102,420.91				
TOTAL ASSETS		22,340,714.54		24,336,252.81				

Age and Service Distribution of Active Members

Completed Years of Service on January 1, 2024											
Attained Age	Under 1	1 - 4	5 - 9	10 - 14	15 - 19	20 - 24	25 - 29	30 - 34	35 - 39	40+	Total
Under 25	0	0	0	0	0	0	0	0	0	0	0
25-29	0	0	0	0	0	0	0	0	0	0	0
30-34	0	0	0	0	0	0	0	0	0	0	0
35-39	1	2	1	2	3	0	0	0	0	0	9
40-44	1	6	5	0	1	0	0	0	0	0	13
45-49	0	1	7	1	3	1	2	0	0	0	15
50-54	0	5	9	4	3	1	2	0	0	0	24
55-59	0	5	11	9	12	6	1	3	3	0	50
60-64	0	2	6	10	5	7	2	0	4	1	37
65-70	0	2	1	2	3	0	1	2	2	1	14
70 & up	2	0	0	0	0	0	0	0	0	0	2
Total	4	23	40	28	30	15	8	5	9	2	164

Active Member Statistics	January 1, 2024*	January 1, 2023*
Number of members	164	181
Average age	55.70	55.39
Average years of service**	14.04	14.19
Average salary***	\$67,435	\$66,753

* The Age and Service Distribution includes active and inactive participants.

** Average years of service is based on credited service for active and inactive participants.

*** Average salary includes active participants only.

ACTUARIAL ASSUMPTIONS AND METHODS

The valuation of a defined benefit pension plan involves estimates and assumptions about the probability of events occurring far into the future. Examples include assumptions about future employment, mortality, and retirement. Below is a description of the actuarial assumptions and methods used in the valuation.

Funding Target Liability

Valuation Date: January 1, 2024

Demographic Information: The demographic information was provided as of January 1, 2024 by Wayne Memorial Hospital. Although we did not audit the data, we did review the data for reasonableness.

Actuarial Cost Method: As required by PPA, the Traditional Unit Credit Cost Method was used.

Asset Valuation Method: The actuarial value of assets is determined by averaging the fair market value of assets as of the valuation date and the adjusted fair market values as of the preceding two valuation dates. This methodology is consistent with that provided in IRS Notice 2009-22.

Anticipated Rate of Return on Plan Assets: 7.00%, based on a review of the Plan's asset allocation, investment policy (as shown in the annual funding notice), and expected returns using recent capital market assumptions published by leading financial organizations.

Actuarial Valuation Software: For purposes of developing the projected future benefit payments as well as determining attributed liabilities and normal costs as of the valuation date, we utilized the ProVal software platform developed by Winklevoss Technologies. We believe this externally developed valuation system is appropriate, was used for its intended purpose, and did not produce unreasonable results.

Interest Rates for Minimum Required Contribution: The September 2023 funding segment rates were utilized as prescribed by IRC Section 430(h) and elected by Wayne Memorial Hospital. Below, please find the segment rates after reflection of the segment rate stabilization provisions of IRC Section 430(h)(2)(C)(iv).

Segment	Interest Rate
Segment 1	4.75%
Segment 2	4.87%
Segment 3	5.59%

Effective Interest Rate
5.13%

Segment 1 is applied to benefit payments expected to be made in the first 5 years, segment 2 is applied to benefit payments expected to be made in the next 15 years and segment 3 is applied thereafter.

ACTUARIAL ASSUMPTIONS AND METHODS

Interest Rates without reflection of the segment rate stabilization provisions of IRC Section 430(h)(2)(C)(iv): Below, please find the segment rates without reflection of the segment rate stabilization provisions of IRC Section 430(h)(2)(C)(iv).

Segment	Interest Rate
Segment 1	3.62%
Segment 2	4.46%
Segment 3	4.52%

Effective Interest Rate
4.44%

Segment 1 is applied to benefit payments expected to be made in the first 5 years, segment 2 is applied to benefit payments expected to be made in the next 15 years and segment 3 is applied thereafter.

Rate of Compensation Increase: Salaries are assumed to increase at 3.50% per year, based on the Hospital's review of historical experience as well as future expectations.

Mortality: The sex-distinct Amount-Weighted Pri-2012 Mortality Tables for employees and healthy annuitants with mortality improvements projected using IRS 2024 Adjusted Scale MP-2021 on a generational basis.

Retirement Incidence: Age 65, or attained age, if later.

Due to limited available experience, the assumption utilized was selected based on the provisions of the Plan as well as the Hospital's future expectations.

Turnover: Turnover rates are based on the 2003 SOA Pension Plan Turnover Study Small Plan Age Table. Illustrative rates are shown below:

Age	Rate
25	19.50%
30	15.50%
35	12.10%
40	9.40%
45	7.30%
50	5.60%
55	4.20%
60	3.00%

This assumption was selected based on the most recent available experience study released by the Society of Actuaries.

Social Security Wage Base: The Social Security Wage Base is assumed to increase 3.00% per year.

Mortality for Disabled Lives: Post Disablement Mortality was not assumed.

ACTUARIAL ASSUMPTIONS AND METHODS

Disability: Rates of disability were not assumed.

Administrative Expenses: Actual plan expenses, not including investment advisory fees, paid out of the trust during the previous plan year rounded to the nearest thousand.

Spouse Assumptions: 100% of males and 100% of females were assumed to be married.

Age of Spouse: The female spouse is assumed to be 3 years younger than the male spouse.

Assumed Form of Benefit for Active and Terminated Vested Participants:

Death –	Annuity
Termination –	70% of participants are assumed to elect a deferred lump sum distribution payable at Normal Retirement Date and 30% are assumed to elect a life annuity deferred to Normal Retirement Date
Retirement –	70% of participants are assumed to elect an immediate lump sum distribution and 30% are assumed to elect an immediate life annuity.

Assumptions used to Convert Annuities to Actuarially Equivalent Lump Sum Amounts: In accordance with IRS Regulation 1.430(d)-1(f)(5)(ii)(B), annuities are converted to actuarially equivalent lump sum amounts using the current applicable mortality table under IRC Section 417(e)(3) that would apply to a distribution with an annuity starting date occurring on the valuation date and the underlying valuation interest rates under IRC Section 430(h)(2).

Actuarial Present Value of Accumulated Plan Benefits (ASC 960)

Interest Rate: 7.00%, based on a review of the Plan's asset allocation, investment policy (as shown in the annual funding notice), and expected returns using recent capital market assumptions published by leading financial organizations.

Mortality: The sex-distinct Amount-Weighted Pri-2012 Mortality Tables for employees, healthy annuitants, and contingent survivors with mortality improvements projected using Scale MP-2021 on a generational basis. This assumption was based on a review of published mortality tables and the demographics and industry of the Plan.

Interest Rates used to Convert Annuities to Actuarially Equivalent Lump Sum Amounts: The segment interest rates in the table below. This assumption was selected based on the applicable segment rates under IRC Section 417(e) for the plan year beginning on the valuation date.

Segment	Interest Rate
Segment 1	5.50%
Segment 2	5.76%
Segment 3	5.83%

Segment 1 is applied to benefit payments expected to be made in the first 5 years, segment 2 is applied to benefit payments expected to be made in the next 15 years and segment 3 is applied thereafter.

Unless specifically mentioned, all remaining assumptions for the Actuarial Present Value of Accumulated Plan Benefits remain the same as described for the Funding Target Liability above.

Wayne Memorial Hospital Pension Plan
 EIN 24-0798839 PN 001
 Schedule H, Line 4j – Schedule of Reportable Transactions
 Year Ended December 31, 2024

Identity	Description	Purchase Price	Selling Price	Cost of Asset	Current Value of Asset on Transaction Date	Net Gain or (Loss)
Category (iii) – Series of Transactions in Excess of 5% of Plan Assets						
Blackrock	Blackrock Liquidity Funds FedFund Portfolio	\$ 4,519,848	\$ -	\$ 4,519,848	\$ 4,519,848	\$ -
Blackrock	Blackrock Liquidity Funds FedFund Portfolio	-	(4,401,732)	(4,401,732)	(4,401,732)	-

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

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

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

▶ Round off amounts to nearest dollar.

▶ Caution: A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan WAYNE MEMORIAL HOSPITAL PENSION PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF WAYNE MEMORIAL HOSPITAL	D Employer Identification Number (EIN) 24-0798839
E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B	F Prior year plan size: ☐ 100 or fewer ☒ 101-500 ☐ More than 500

Part I Basic Information			
1 Enter the valuation date: Month 01 Day 01 Year 2024			
2 Assets:			
a Market value.....		2a	23,918,714
b Actuarial value.....		2b	24,262,280
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.....	118	8,276,590	8,276,590
b For terminated vested participants	154	4,755,172	4,755,172
c For active participants.....	164	6,858,834	6,858,834
d Total.....	436	19,890,596	19,890,596
4 If the plan is in at-risk status, check the box and complete lines (a) and (b)..... ☐			
a Funding target disregarding prescribed at-risk assumptions		4a	
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor		4b	
5 Effective interest rate.....		5	5.13%
6 Target normal cost			
a Present value of current plan year accruals		6a	217,820
b Expected plan-related expenses		6b	16,000
c Target normal cost		6c	233,820

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 Amy E. Kemp <i>AK</i>	<i>07/31/2025</i> Date
Signature of actuary	2306806
AMY E. KEMP, ASA, EA, MAAA	Most recent enrollment number
Type or print name of actuary	315-703-8942
BPAS Actuarial & Pension Services	Telephone number (including area code)
Firm name	
706 N. Clinton Street Suite 200 SYRACUSE NY 13204	
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 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	4,671,924
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9	Amount remaining (line 7 minus line 8)	0	4,671,924
10	Interest on line 9 using prior year's actual return of <u>12.22%</u>	0	570,909
11	Prior year's excess contributions to be added to prefunding balance:		
	a Present value of excess contributions (line 38a from prior year)		0
	b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>5.26%</u>		0
	b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
	c Total available at beginning of current plan year to add to prefunding balance		0
	d Portion of (c) to be added to prefunding balance		0
12	Other reductions in balances due to elections or deemed elections	0	0
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	5,242,833

Part III		Funding Percentages	
14	Funding target attainment percentage	14	95.62 %
15	Adjusted funding target attainment percentage	15	121.97 %
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	101.36 %
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

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

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

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

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

21 Discount rate:				
a Segment rates:	1st segment: 4.75 %	2nd segment: 4.87 %	3rd segment: 5.59 %	☐ N/A, full yield curve used
b Applicable month (enter code).....				21b 4
22 Weighted average retirement age				22 65
23 Mortality table(s) (see instructions)	☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute			

Part VI Miscellaneous Items

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

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

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

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):			
a Target normal cost (line 6c).....	31a	233,820	
b Excess assets, if applicable, but not greater than line 31a	31b	0	
32 Amortization installments:	Outstanding Balance	Installment	
a Net shortfall amortization installment	871,149	79,257	
b Waiver amortization installment	0	0	
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	33		
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)....	34	313,077	
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	313,077	313,077
36 Additional cash requirement (line 34 minus line 35).....	36	0	
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c).....	37	0	
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	0	
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	0	
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37).....	39	0	
40 Unpaid minimum required contributions for all years	40	0	

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

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

Wayne Memorial Hospital Pension Plan

EIN/PN: 24-0798839/001

Schedule SB, Line 22 – Description of Weighted Average Retirement Age

All participants were assumed to retire at age 65.

This summary is intended as an outline of plan provisions and does not alter the intent or meaning of the provisions contained in the plan document.

Plan Sponsor: Wayne Memorial Hospital
EIN/PN: 24-0798839/001

Effective Plan Date

February 1, 1975: restated Plan was last adopted on July 15, 2020.

Eligibility for Participation

Non-Union employees, OPEIU and SEIU union employees who previously satisfied the eligibility requirements of the Plan and who made the Special Plan Election to opt out of future coverage under the Plan will have their accrued benefit in the Plan frozen and instead be covered in the Wayne Memorial Hospital 403(b) Plan.

Non-Union employees who did not satisfy the eligibility requirements of this Plan prior to December 31, 2006 will not be eligible to participate in this Plan. OPEIU Union employees who did not satisfy the eligibility requirements of this Plan prior to March 31, 2009 will not be eligible to participate in this Plan. SEIU Union employees who did not satisfy the eligibility requirements of this Plan prior to April 30, 2010 will not be eligible to participate in this Plan, with the exception of employees hired on or before November 1, 2009 who worked at least 1,000 hours between November 1, 2009 and April 30, 2010.

Retirement Benefits

Normal Retirement

Eligibility

The later of age 65 or after 5 years of participation.

Benefit

The Normal Retirement Benefit for those Participants whose retirement benefits are subject to collective bargaining is equal to the sum of (a) and (b) below:

- (a) 20 percent of Average Monthly Compensation, reduced 1/25 for each year of credited service less than 25 at Normal Retirement Date,
- (b) 16.25 percent of the excess of Average Monthly compensation over covered compensation reduced 1/25 for each year of credited service less than 25.

The minimum monthly retirement benefit is \$20. In no event will the participant's benefit be less than his Total Monthly Pension Benefit under the prior plan on February 1, 1975.

The Normal Retirement Benefit for those Participants whose retirement benefits are not subject to collective bargaining is equal to the sum of (a) and (b):

- (a) The Participant's accrued benefit at January 1, 2006 is equal to 1.0% of the Average Monthly Compensation at January 1, 2006 plus .65% of the Participant's Average Monthly Compensation in excess of Covered Compensation, the sum of which is multiplied by the Participant's Years of Service at January 1, 2006 (to a maximum of 30 Years). In no event will the Participant's Accrued Benefit at January 1, 2006 be less than the Participant's Accrued Benefit at January 1, 2006 prior to adoption of this amendment.
- (b) For each Year of Service after December 31, 2005, 1% of the Participant's Monthly Compensation during the Plan Year plus .65% of the Participant's Monthly Compensation in excess of Covered Compensation during the Plan Year.

In no event will a Participant's Accrued Benefit be less than his Accrued Benefit at the date of adoption of this amendment.

Employees who made the Special Plan Election to opt out of this plan will not accrue benefits after December 31, 2006, April 1, 2009, or May 1, 2010.

Average Monthly Compensation is defined as the sum of the participant's reported W-2 compensation in the five consecutive years of his employment that produce the highest average, divided by 60.

Termination of Employment

Upon completion of at least five years of vesting service, or upon total and permanent disability, a deferred vested retirement annuity benefit is payable at Normal Retirement Date, equal to the accrued benefit at termination. For Participants subject to collective bargaining, the accrued benefit is the benefit projected on average compensation at the date of termination multiplied by the ratio of the years of benefit service at termination to the years of benefit service the participant would have at his Normal Retirement Date.

Early Retirement Benefit

For Participants not subject to collective bargaining:

A Participant who has attained age 55 with at least 5 Years of Vesting Service may elect to retire at any time prior to his Normal Retirement Date. The Early Retirement Benefit shall be equal to the Participant's Normal Retirement Benefit reduced by 0.5% for each month that the annuity commencement date precedes the Participant's Normal Retirement Date. In no event may a Participant receive a lump sum benefit that is actuarially equivalent to his accrued benefit prior to the Participant's Normal Retirement Date.

For Participants subject to collective bargaining:

No early retirement benefits are payable.

Special Early Retirement Benefit

A Participant whose retirement benefits are not subject to collective bargaining and who has attained age 55 with at least 25 Years of Vesting Service may elect to begin monthly payments at any time between his Early Retirement Date and his Normal Retirement Date, with such Early Retirement Benefit equal to the Participant's Normal Retirement Benefit reduced by 0.25% for each month that the annuity commencement date precedes the Participant's Normal Retirement Date. In lieu of a monthly benefit, the participant may elect a lump sum that is actuarially equivalent to the Normal Retirement Benefit.

Employment After Age 65

Employees who continue working beyond Normal Retirement Date are eligible to receive their normal retirement benefit. If, in any given year, the retired employee works 1,000 or more hours, benefits are redetermined at the end of the year, and possibly adjusted, on the basis of the additional service earned and benefits already received.

Pre-Retirement Spouse's Death Benefit**Eligibility**

If the participant dies after completing five years of vesting service and had been married throughout the 12 month period immediately preceding his death.

Benefit

An annuity based on the assumption that the participant elected Early Retirement under the 50 Percent contingent Annuity Option as of the day before his death. Benefits are payable as of the participant's earliest retirement age under the plan.

Special Plan Election

For participants who opted out of the plan January 1, 2007, April 1, 2009, or May 1, 2010, a death benefit equal to the actuarial equivalent of the participant's vested accrued benefit shall be payable to the participant's surviving spouse or designated beneficiary.

Form of Payment

Normal Form of Retirement Income

Life Annuity for unmarried participants.

Qualified Joint and Survivor Annuity for married participants.

A participant who has been married for at least one year shall be deemed to have elected a 50 Percent Contingent Annuity Option unless elected otherwise in writing.

Optional Modes of Annuity Payments

Other forms of survivor options.

A life annuity with a 5 or 10 year period certain.

Participants retiring at the normal retirement date or under the Special Early Retirement provision may elect a lump sum in lieu of a monthly annuity.

Employee Contributions

None are required under the plan.

Wayne Memorial Hospital Pension Plan
 EIN 24-0798839 PN 001
 Schedule H, Line 4i – Schedule of Assets (Held at End of Year)
 December 31, 2024

Identity of Issuer	Description of Investment	Cost	Current Value
*Bank of America, N.A.	See attached	\$ 22,222,473	\$ 24,218,012
*Party-in-interest as defined by ERISA			

SETTLEMENT DATE

P O R T F O L I O D E T A I L

AS OF 12/31/24

ACCOUNT
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PAR VALUE/ SHARES	ASSET DESCRIPTION	BOOK VALUE	MARKET PRICE	MARKET VALUE	UNREALIZED GAIN/LOSS	ACCRUED INCOME	YTM	MARKET YIELD	EST ANNUAL INCOME
CASH EQUIVALENTS									
SHORT TERM INVESTMENTS									
1446,190.000	BLF FEDFUND CASH RESERVE CUSIP NO: 09248U437	1,446,190.00	1.000	1,446,190.00		4,906.45		4.114	59,500.45
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	TOTAL SHORT TERM INVESTMENTS	1,446,190.00		1,446,190.00		4,906.45		4.114	59,500.45
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	TOTAL CASH EQUIVALENTS	1,446,190.00		1,446,190.00		4,906.45		4.114	59,500.45
FIXED INCOME									
GOVERNMENT AND AGENCY									
289,000.000	U.S. TREASURY NOTE 1.875% FEB 15 2032 01.875% FEB 15 2032 MOODYS: AAA S&P: AA+ CUSIP NO: 91282CDY4	247,178.22	84.109	243,075.01	-4,103.21	2,046.75	4.568	2.229	5,418.75
161,000.000	U.S. TREASURY NOTE 3.250% JUN 30 2027 03.250% JUN 30 2027 MOODYS: AAA S&P: AA+ CUSIP NO: 91282CEW7	160,121.82	97.655	157,224.55	-2,897.27	14.45	4.285	3.328	5,232.50
21,000.000	U.S. TREASURY NOTE 3.375% MAY 15 2033 MOODYS: AAA S&P: AA+ CUSIP NO: 91282CHC8	20,191.21	91.898	19,298.58	-892.63	92.02	4.621	3.673	708.75
190,000.000	U.S. TREASURY NOTE 4.625% NOV 15 2026 MOODYS: AAA S&P: AA+ CUSIP NO: 91282CJK8	191,249.81	100.652	191,238.80	-11.01	1,140.92	4.272	4.595	8,787.50

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89,000.000	U.S. TREASURY NOTE 4.375% MAY 15 2034 MOODY'S: AAA S&P: AA+ CUSIP NO: 91282CKQ3	88,770.55	98.463	87,632.07	-1,138.48	505.54	4.649	4.443	3,893.75
2,000.000	U.S. TREASURY NOTE 1.625% AUG 15 2029 MOODY'S: AAA S&P: AA+ CUSIP NO: 912828YB0	1,950.07	88.754	1,775.08	-174.99	12.28	4.398	1.831	32.50
1069,000.000	U.S. TREASURY NOTE 1.875% JUL 31 2026 MOODY'S: AAA S&P: AA+ CUSIP NO: 912828Y95	1,077,728.69	96.415	1,030,676.35	-47,052.34	8,387.87	4.254	1.945	20,043.75
325,000.000	U.S. TREASURY NOTE 0.625% MAY 15 2030 MOODY'S: AAA S&P: AA+ CUSIP NO: 912828ZQ6	294,288.75	82.054	266,675.50	-27,613.25	263.72	4.478	.762	2,031.25
TOTAL GOVERNMENT AND AGENCY		2,081,479.12		1,997,595.94	-83,883.18	12,463.55		2.310	46,148.75
ASSET BACKED (GOVT & AGENCY)									
104,329.970	PHLMC SD 8316 05 50%2053 MOODY'S: NA S&P: AA+ CUSIP NO: 3132DWGZ0	105,120.61	98.782	103,059.03	-2,061.58	478.18	5.790	5.568	5,738.15
17,715.370	PHLMC SD 8342 05 50%2053 MOODY'S: NA S&P: AA+ CUSIP NO: 3132DWH73	17,566.61	98.817	17,505.74	-60.87	81.20	5.790	5.566	974.35
4,139.970	PHLMC SD 8384 06%2053 MOODY'S: NA S&P: AA+ CUSIP NO: 3132DWJ53	4,179.69	100.567	4,163.44	-16.25	20.70	5.910	5.966	248.40

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70,403.440	FNMA PMA5139 06%2053 MOODYS: NA S&P: AA+ CUSIP NO: 31418EV98	68,417.22	100.577	70,809.82	2,392.60	352.02	5.910	5.966	4,224.21
217,070.210	FNMA PMA5164 05%2053 MOODYS: NA S&P: AA+ CUSIP NO: 31418EW22	216,096.44	96.544	209,567.53	-6,528.91	904.46	5.630	5.179	10,853.51
TOTAL ASSET BACKED (GOVT & AGENCY)		411,380.57		405,105.56	-6,275.01	1,836.56		5.440	22,038.62
CORPORATE BONDS									
226,000.000	AT&T INC GLB 04.300% FEB 15 2030 MOODYS: BAA2 S&P: BBB CUSIP NO: 00206RGQ9	242,446.26	96.848	218,876.48	-23,569.78	3,671.24	5.109	4.440	9,718.00
87,000.000	ABBVIE INC GLB 04.250% NOV 14 2028 MOODYS: A3 S&P: A- CUSIP NO: 00287YBF5	97,904.84	98.474	85,672.38	-12,232.46	482.73	4.739	4.316	3,697.50
6,000.000	ABBVIE INC GLB 03.800% MAR 15 2025 MOODYS: A3 S&P: A- CUSIP NO: 00287YCX5	5,894.04	99.819	5,989.14	95.10	67.13	4.641	3.807	228.00
103,000.000	AMERICAN TOWER CORP GLB 02.700% APR 15 2031 MOODYS: BAA3 S&P: BBB CUSIP NO: 03027XBM1	102,255.62	86.331	88,920.93	-13,334.69	587.10	5.344	3.127	2,781.00

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146,000.000	AMGEN INC GLB 03.350% FEB 22 2032 MOODYS: BAA1 S&P: BBB+ CUSIP NO: 031162DE7	133,873.67	89.097	130,081.62	-3,792.05	1,752.60	5.273	3.760	4,891.00
43,000.000	ANHEUSER-BUSCH INBEV WOR COMPANY GUARNT GLB 04.750% JAN 23 2029 MOODYS: A3 S&P: A- CUSIP NO: 035240AQ3	46,323.48	99.960	42,982.80	-3,340.68	896.43	4.844	4.752	2,042.50
33,000.000	ANHEUSER-BUSCH INBEV WOR COMPANY GUARNT GLB 03.500% JUN 01 2030 MOODYS: A3 S&P: A- CUSIP NO: 035240AV2	34,107.91	93.755	30,939.15	-3,168.76	96.24	4.951	3.733	1,155.00
139,000.000	APPLE INC GLB 03.000% NOV 13 2027 MOODYS: AAA S&P: AA+ CUSIP NO: 037833DK3	137,533.60	96.556	134,212.84	-3,320.76	556.00	4.377	3.107	4,170.00
6,000.000	BANK OF NY MELLON CORP SER MTN GLB VAR%OCT 25 2033 MOODYS: AA3 S&P: A CUSIP NO: 06406RBM8	6,178.17	103.562	6,213.72	35.55	64.17	5.410	5.633	350.04
224,000.000	CVS HEALTH CORP GLB 04.300% MAR 25 2028 MOODYS: BAA3 S&P: BBB CUSIP NO: 126650CX6	239,430.72	96.891	217,035.84	-22,394.88	2,568.53	5.288	4.438	9,632.00

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118,000.000	CAPITAL ONE FINANCIAL CO GLB VAR%JUN 08 2034 MOODYS: BAA1 S&P: BBB CUSIP NO: 14040HDA0	127,226.93	103.828	122,517.04	-4,709.89	480.75	5.950	6.142	7,524.86
86,000.000	CATERPILLAR FINL SERVICE GLB 04.850% FEB 27 2029 MOODYS: A2 S&P: A CUSIP NO: 14913UAJ9	86,486.84	100.531	86,456.66	-30.18	1,436.67	4.755	4.824	4,171.00
132,000.000	CITIGROUP INC GLB VAR%JUL 24 2028 MOODYS: A3 S&P: BBB+ CUSIP NO: 172967LP4	131,061.11	96.866	127,863.12	-3,197.99	2,111.55	4.644	3.787	4,841.76
40,000.000	CITIGROUP INC GLB VAR%NOV 17 2033 MOODYS: A3 S&P: BBB+ CUSIP NO: 172967PA3	42,655.71	104.860	41,944.00	-711.71	306.53	5.685	5.979	2,508.00
91,000.000	COMCAST CORP COMPANY GUARNT GLB 03.550% MAY 01 2028 MOODYS: A3 S&P: A- CUSIP NO: 20030NCH2	90,886.60	95.994	87,354.54	-3,532.06	538.42	4.916	3.698	3,230.50
134,000.000	COMCAST CORP COMPANY GUARNT GLB 04.150% OCT 15 2028 MOODYS: A3 S&P: A- CUSIP NO: 20030NCT6	139,841.63	97.523	130,680.82	-9,160.81	1,173.99	4.872	4.255	5,561.00

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138,000.000	COSTCO WHOLESALE CORP GLB 03.000% MAY 18 2027 MOODY'S: AA3 S&P: A+ CUSIP NO: 22160KAM7	138,015.74	97.119	134,024.22	-3,991.52	494.49	4.327	3.089	4,140.00
131,000.000	DOWDUPONT INC - 04.725% NOV 15 2028 MOODY'S: BAA1 S&P: BBB+ CUSIP NO: 26078JAD2	141,713.03	99.544	130,402.64	-11,310.39	790.91	4.885	4.747	6,189.75
104,000.000	DUKE ENERGY CORP GLB 02.550% JUN 15 2031 MOODY'S: BAA2 S&P: BBB CUSIP NO: 26441CBL8	102,799.73	85.379	88,794.16	-14,005.57	117.86	5.326	2.987	2,652.00
145,000.000	EXXON MOBIL CORPORATION GLB 02.610% OCT 15 2030 MOODY'S: AA2 S&P: AA- CUSIP NO: 30231GBN1	152,635.89	89.099	129,193.55	-23,442.34	798.95	4.917	2.929	3,784.50
83,000.000	GOLDMAN SACHS GROUP INC GLB VAR%OCT 24 2029 MOODY'S: A2 S&P: BBB+ CUSIP NO: 38141GA46	87,466.11	104.778	86,965.74	-500.37	1,001.60	5.440	6.188	5,381.72
132,000.000	HP ENTERPRISE CO GLB 04.900% OCT 15 2025 MOODY'S: BAA2 S&P: BBB CUSIP NO: 42824CAW9	148,862.52	99.992	131,989.44	-16,873.08	1,365.47	4.780	4.900	6,468.00

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132,000.000	HOME DEPOT INC GLB 04.500% SEP 15 2032 MOODYS: A2 S&P: A CUSIP NO: 437076CS9	133,208.55	97.311	128,450.52	-4,758.03	1,749.00	5.030	4.624	5,940.00
139,000.000	ILLINOIS TOOL WORKS INC GLB 02.650% NOV 15 2026 MOODYS: A1 S&P: A+ CUSIP NO: 452308AX7	134,772.21	97.107	134,978.73	206.52	470.66	4.317	2.729	3,683.50
128,000.000	INTERCONTINENTALEXCHANGE GLB 03.650% MAY 23 2025 MOODYS: A3 S&P: A- CUSIP NO: 45866FAT1	128,294.00	99.518	127,383.04	-910.96	493.15		3.668	4,672.00
97,000.000	JPMORGAN CHASE & CO GLB VAR%OCT 15 2030 MOODYS: A1 S&P: A CUSIP NO: 46647PBE5	94,754.55	90.082	87,379.54	-7,375.01	560.89	4.784	3.041	2,656.83
151,000.000	JPMORGAN CHASE & CO GLB VAR%JAN 25 2033 MOODYS: A1 S&P: A CUSIP NO: 46647PCU8	127,411.75	86.437	130,519.87	3,108.12	1,938.78	5.087	3.428	4,474.13
155,000.000	KINDER MORGAN INC COMPANY GUARNT GLB 02.000% FEB 15 2031 MOODYS: BAA2 S&P: BBB CUSIP NO: 49456BAR2	147,045.30	83.705	129,742.75	-17,302.55	1,171.11	5.184	2.389	3,100.00

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139,000.000	LOWE'S COS INC GLB 02.500% APR 15 2026 MOODYS: BAA1 S&P: BBB+ CUSIP NO: 548661DM6	132,021.56	97.421	135,415.19	3,393.63	733.61	4.638	2.566	3,475.00
144,000.000	MCDONALD'S CORP SER MTN GLB 02.625% SEP 01 2029 MOODYS: BAA1 S&P: BBB+ CUSIP NO: 58013MFJ8	151,072.81	91.017	131,064.48	-20,008.33	1,260.00	4.841	2.884	3,780.00
130,000.000	METLIFE INC GLB 04.550% MAR 23 2030 MOODYS: A3 S&P: A- CUSIP NO: 59156RBZ0	160,477.33	98.590	128,167.00	-32,310.33	1,610.19	4.938	4.615	5,915.00
50,000.000	MORGAN STANLEY SER GMTN GLB VAR%JAN 22 2031 MOODYS: A1 S&P: A- CUSIP NO: 6174468L6	48,691.67	88.851	44,425.50	-4,266.17	596.02	4.914	3.038	1,349.50
137,000.000	MORGAN STANLEY - 03.625% JAN 20 2027 MOODYS: A1 S&P: A- CUSIP NO: 61746BEF9	136,467.70	98.177	134,502.49	-1,965.21	2,221.01	4.591	3.692	4,966.25
150,000.000	NEWMONT CORP COMPANY GUARNT GLB 02.600% JUL 15 2032 MOODYS: BAA1 S&P: BBB+ CUSIP NO: 651639AZ9	121,672.13	84.941	127,411.50	5,739.37	1,798.33	5.143	3.061	3,900.00

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148,000.000	NEXTERA ENERGY CAPITAL COMPANY GUARNT GLB 02.750% NOV 01 2029 MOODY'S: BAA1 S&P: BBB+ CUSIP NO: 65339KBM1	160,027.75	90.689	134,219.72	-25,808.03	678.33	5.081	3.032	4,070.00
87,000.000	NEXTERA ENERGY CAPITAL COMPANY GUARNT GLB 04.900% MAR 15 2029 MOODY'S: BAA1 S&P: BBB+ CUSIP NO: 65339KCT5	86,817.37	99.686	86,726.82	-90.55	1,255.21	5.076	4.915	4,263.00
133,000.000	NORTHROP GRUMMAN CORP GLB 04.700% MAR 15 2033 MOODY'S: BAA1 S&P: BBB+ CUSIP NO: 666807CH3	131,058.80	96.932	128,919.56	-2,139.24	1,840.57	5.253	4.849	6,251.00
92,000.000	ORACLE CORP GLB 03.250% NOV 15 2027 MOODY'S: BAA2 S&P: BBB CUSIP NO: 68389XBN4	86,776.72	96.146	88,454.32	1,677.60	382.06	4.773	3.380	2,990.00
110,000.000	ORACLE CORP GLB 02.950% APR 01 2030 MOODY'S: BAA2 S&P: BBB CUSIP NO: 68389XBV6	123,152.63	90.271	99,298.10	-23,854.53	811.24	5.148	3.268	3,245.00
141,000.000	PNC FINANCIAL SERVICES GLB 03.450% APR 23 2029 MOODY'S: A3 S&P: A- CUSIP NO: 693475AW5	147,938.51	94.628	133,425.48	-14,513.03	918.84	4.967	3.646	4,864.50

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138,000.000	PFIZER INC GLB 03.450% MAR 15 2029 MOODY'S: A2 S&P: A CUSIP NO: 717081ET6	146,072.76	95.326	131,549.88	-14,522.88	1,401.84	4.755	3.619	4,761.00
138,000.000	PHILLIPS 66 COMPANY GUARNT GLB 04.650% NOV 15 2034 MOODY'S: A3 S&P: BBB+ CUSIP NO: 718546AK0	134,150.85	93.225	128,650.50	-5,500.35	819.95	5.643	4.988	6,417.00
160,000.000	QUALCOMM INC GLB 01.650% MAY 20 2032 MOODY'S: A2 S&P: A CUSIP NO: 747525BP7	131,206.71	79.699	127,518.40	-3,688.31	300.66	5.038	2.070	2,640.00
3,000.000	STARBUCKS CORP GLB 02.550% NOV 15 2030 MOODY'S: BAA1 S&P: BBB+ CUSIP NO: 855244AZ2	2,637.75	87.634	2,629.02	-8.73	9.77	5.115	2.910	76.50
87,000.000	T-MOBILE USA INC COMPANY GUARNT GLB 04.850% JAN 15 2029 MOODY'S: BAA2 S&P: BBB CUSIP NO: 87264ADE2	86,851.89	99.437	86,510.19	-341.70	1,945.65	5.047	4.877	4,219.50
138,000.000	TARGET CORP GLB 02.500% APR 15 2026 MOODY'S: A2 S&P: A CUSIP NO: 87612EBB5	133,651.72	97.552	134,621.76	970.04	728.33	4.444	2.563	3,450.00

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153,000.000	THERMO FISHER SCIENTIFIC GLB 02.000% OCT 15 2031 MOODY'S: A3 S&P: A- CUSIP NO: 883556CL4	136,014.32	83.205	127,303.65	-8,710.67	646.00	4.963	2.404	3,060.00
85,000.000	TRUIST FINANCIAL CORP SER MTN VAR%JUN 08 2027 MOODY'S: BAA1 S&P: A- CUSIP NO: 89788MAN2	85,290.87	101.645	86,398.25	1,107.38	2,898.36	5.379	5.949	5,139.95
131,000.000	TRUIST FINANCIAL CORP SER MTN VAR%JUN 08 2034 MOODY'S: BAA1 S&P: A- CUSIP NO: 89788MAP7	130,077.43	101.810	133,371.10	3,293.67	491.03	5.726	5.763	7,685.77
90,000.000	UBER TECHNOLOGIES INC GLB 04.300% JAN 15 2030 MOODY'S: BAA2 S&P: BBB- CUSIP NO: 90353TAN0	90,187.20	96.769	87,092.10	-3,095.10	1,204.00	5.106	4.444	3,870.00
141,000.000	US BANCORP SER V 02.375% JUL 22 2026 MOODY'S: A3 S&P: A CUSIP NO: 91159HHN3	134,302.58	96.668	136,301.88	1,999.30	1,479.03	4.678	2.457	3,348.75
135,000.000	UNITED TECHNOLOGIES CORP GLB 03.950% AUG 16 2025 MOODY'S: BAA1 S&P: BBB+ CUSIP NO: 913017DD8	142,589.30	99.532	134,368.20	-8,221.10	1,999.69	4.621	3.969	5,332.50

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132,000.000	UNITEDHEALTH GROUP INC GLB 03.750% JUL 15 2025 MOODY'S: A2 S&P: A+ CUSIP NO: 91324PCP5	136,687.06	99.586	131,453.52	-5,233.54	2,282.50	4.504	3.766	4,950.00
3,000.000	UNITEDHEALTH GROUP INC GLB 04.200% MAY 15 2032 MOODY'S: A2 S&P: A+ CUSIP NO: 91324PEJ7	2,861.34	94.229	2,826.87	-34.47	16.09	5.215	4.457	126.00
97,000.000	VERIZON COMMUNICATIONS GLB 03.150% MAR 22 2030 MOODY'S: BAA1 S&P: BBB+ CUSIP NO: 92343VFE9	101,365.39	91.570	88,822.90	-12,542.49	840.26	5.121	3.440	3,055.50
155,000.000	VERIZON COMMUNICATIONS GLB 01.500% SEP 18 2030 MOODY'S: BAA1 S&P: BBB+ CUSIP NO: 92343VFL3	145,078.58	82.951	128,574.05	-16,504.53	665.21	5.069	1.808	2,325.00
136,000.000	WALMART INC GLB 03.700% JUN 26 2028 MOODY'S: AA2 S&P: AA CUSIP NO: 931142EE9	142,107.87	97.707	132,881.52	-9,226.35	69.88	4.450	3.787	5,032.00
88,000.000	WALMART INC GLB 03.950% SEP 09 2027 MOODY'S: AA2 S&P: AA CUSIP NO: 931142EX7	87,465.12	99.019	87,136.72	-328.40	1,081.42	4.359	3.989	3,476.00

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137,000.000	WELLS FARGO & COMPANY SER MTN GLB VAR%JUL 25 2033 MOODYS: A1 S&P: BBB+ CUSIP NO: 95000U3B7	131,201.54	96.577	132,310.49	1,108.95	2,907.19	5.473	5.071	6,708.89
87,000.000	WELLS FARGO & COMPANY GLB VAR%JAN 23 2030 MOODYS: A1 S&P: BBB+ CUSIP NO: 95000U3J0	86,876.46	100.285	87,247.95	371.49	1,984.76	5.200	5.183	4,522.26
TOTAL CORPORATE BONDS		6,873,938.23		6,477,164.39	-396,773.84	65,619.98		3.843	248,910.46
FOREIGN BONDS									
183,000.000	BP CAPITAL MARKETS PLC COMPANY GUARNT 03.279% SEP 19 2027 MOODYS: A1 S&P: A- CUSIP NO: 05565QDN5	185,257.25	96.676	176,917.08	-8,340.17	1,700.16	4.679	3.392	6,000.57
87,000.000	PFIZER INVESTMENT ENTER COMPANY GUARNT GLB 04.650% MAY 19 2030 MOODYS: A2 S&P: A CUSIP NO: 716973AD4	86,450.68	98.945	86,082.15	-368.53	471.97	4.932	4.700	4,045.50
132,000.000	ROYAL BANK OF CANADA SER GMTN GLB 05.150% FEB 01 2034 MOODYS: A1 S&P: A CUSIP NO: 78016HZW3	131,559.31	98.746	130,344.72	-1,214.59	2,832.49	5.378	5.215	6,798.00

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44,000.000	SHELL INTERNATIONAL FIN COMPANY GUARNT GLB 03.875% NOV 13 2028 MOODY'S: AA2 S&P: A+ CUSIP NO: 822582CB6	48,821.09	97.143	42,742.92	-6,078.17	227.33	4.733	3.989	1,705.00
93,000.000	TORONTO-DOMINION BANK SER MTN 00.750% SEP 11 2025 MOODY'S: A2 S&P: A- CUSIP NO: 89114QCK2	92,633.13	97.340	90,526.20	-2,106.93	213.12	4.628	.770	697.50
155,000.000	TORONTO-DOMINION BANK SER MTN GLB 02.000% SEP 10 2031 MOODY'S: A2 S&P: A- CUSIP NO: 89114TZJ4	149,252.00	82.892	128,482.60	-20,769.40	955.83	5.160	2.413	3,100.00
TOTAL FOREIGN BONDS		693,973.46		655,095.67	-38,877.79	6,400.90		3.411	22,346.57
TOTAL FIXED INCOME		10,060,771.38		9,534,961.56	-525,809.82	86,320.99		3.560	339,444.40
EQUITIES									
CONSUMER DISCRETIONARY									
110.000	ACADEMY SPORTS AND OUTDOORS INC CUSIP NO: 00402L107	6,107.98	57.530	6,328.30	220.32			.765	48.40
309.000	ADIDAS AG SPONSORED ADR CUSIP NO: 00687A107	34,124.87	121.770	37,626.93	3,502.06			.196	73.92
222.000	ALIBABA GROUP HOLDING LT CUSIP NO: 01609W102	58,172.00	84.790	18,823.38	-39,348.62			1.156	217.56

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747.000	AMAZON COM INC COM CUSIP NO: 023135106	69,181.74	219.390	163,884.33	94,702.59				
71.000	ASBURY AUTOMOTIVE GROUP CUSIP NO: 043436104	7,657.64	243.030	17,255.13	9,597.49				
1,297.000	ASICS CORP -UNSP ADR CUSIP NO: 04521N101	5,798.20	19.690	25,537.93	19,739.73			.504	128.68
204.000	BOYD GAMING CORP COM CUSIP NO: 103304101	7,268.84	72.540	14,798.16	7,529.32	34.68		.937	138.72
445.000	CARGURUS CUSIP NO: 141788109	12,318.44	36.540	16,260.30	3,941.86				
2,851.000	CIE FINANCIERE RICHEMONT SA SHS CUSIP NO: 204319107	39,671.55	15.180	43,278.18	3,606.63			1.053	455.59
1,429.000	COMPASS GROUP PLC SHS ADR CUSIP NO: 20449X401	29,722.95	33.590	48,000.11	18,277.16			1.676	804.53
2,026.000	CONTINENTAL AG SPNRD ADR CUSIP NO: 210771200	17,849.78	6.610	13,391.86	-4,457.92			2.319	310.55
399.000	ENERGIZER HOLDINGS INC SHS CUSIP NO: 29272W109	15,446.07	34.890	13,921.11	-1,524.96			3.439	478.80
604.000	FOOT LOCKER INC N.Y. COM CUSIP NO: 344849104	19,228.59	21.760	13,143.04	-6,085.55			7.353	966.40
300.000	FRONTDOOR INC CUSIP NO: 35905A109	9,208.02	54.670	16,401.00	7,192.98				

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440.000	GENUINE PARTS CO CUSIP NO: 372460105	66,666.45	116.760	51,374.40	-15,292.05	440.00	3.426	1,760.00
780.000	GILDAN ACTIVEWEAR INC CUSIP NO: 375916103	29,613.09	47.050	36,699.00	7,085.91		1.743	639.60
913.000	HAYWARD HLDGS INC CUSIP NO: 421298100	9,388.06	15.290	13,959.77	4,571.71			
290.000	HILLENBRAND INC CUSIP NO: 431571108	11,264.47	30.780	8,926.20	-2,338.27		2.924	261.00
210.000	KONTOOR BRANDS INC REG SHS CUSIP NO: 50050N103	8,130.66	85.410	17,936.10	9,805.44		2.435	436.80
111.000	LCI INDUSTRIES CUSIP NO: 50189K103	10,324.82	103.390	11,476.29	1,151.47		4.449	510.60
295.000	LA-Z-BOY INC MICHIGAN CUSIP NO: 505336107	10,503.04	43.570	12,853.15	2,350.11		2.020	259.60
697.000	LOWE'S COMPANIES INC CUSIP NO: 548661107	160,365.19	246.800	172,019.60	11,654.41		1.864	3,206.20
210.000	MARRIOTT INTL INC NEW A CUSIP NO: 571903202	36,222.92	278.940	58,577.40	22,354.48		.903	529.20
235.000	MCDONALDS CORP COM CUSIP NO: 580135101	53,508.98	289.890	68,124.15	14,615.17		2.442	1,663.80
1,108.000	NIKE INC CL B CUSIP NO: 654106103	89,672.76	75.670	83,842.36	-5,830.40	443.20	2.114	1,772.80
2,348.000	NOTORI HOLDINGS CO LTD UNSPONSORED ADR (JAPAN) CUSIP NO: 65479L108	33,373.91	11.840	27,800.32	-5,573.59		.573	159.38

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255.000	PRESTIGE CONSUMER HEALTHCARE INC CUSIP NO: 74112D101	9,950.68	78.090	19,912.95	9,962.27				
3,445.000	PUMA SE ADR UNSPONSORED CUSIP NO: 74589A101	16,348.68	4.530	15,605.85	-742.83			1.232	192.26
1,800.000	RELX PLC CUSIP NO: 759530108	44,178.29	45.420	81,756.00	37,577.71			1.702	1,391.76
798.000	STARBUCKS CORP CUSIP NO: 855244109	66,947.58	91.250	72,817.50	5,869.92			2.674	1,947.12
532.000	SUZUKI MOTOR CORP SHS CUSIP NO: 86959X107	25,514.68	45.030	23,955.96	-1,558.72			1.611	385.83
515.000	TJX COS INC NEW CUSIP NO: 872540109	35,667.36	120.810	62,217.15	26,549.79			1.242	772.50
450.000	TECHTRONIC INDS SPD ADR CUSIP NO: 87873R101	29,613.03	65.610	29,524.50	-88.53			1.947	574.88
599.000	TESLA INC CUSIP NO: 88160R101	124,215.87	403.840	241,900.16	117,684.29				
249.000	VAT GROUP ADR CUSIP NO: 92243F100	12,606.88	37.680	9,382.32	-3,224.56			1.045	98.01
332.000	YETI HLDGS INC CUSIP NO: 98585X104	14,543.28	38.510	12,785.32	-1,757.96				
187.000	YUM BRANDS INC CUSIP NO: 988498101	18,380.14	134.160	25,087.92	6,707.78			1.998	501.16
221.000	YUM CHINA HOLDINGS INC SHS CUSIP NO: 98850P109	8,734.32	48.170	10,645.57	1,911.25			1.329	141.44

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TOTAL CONSUMER DISCRETIONARY		1,257,491.81		1,617,829.70	360,337.89	917.88	1.287	20,827.09
CONSUMER STAPLES								
2,027.000	CONAGRA BRANDS INC CUSIP NO: 205887102	61,560.01	27.750	56,249.25	-5,310.76		5.045	2,837.80
369.000	DIAGEO PLC SPSP ADR NEW CUSIP NO: 25243Q205	55,833.15	127.130	46,910.97	-8,922.18		3.240	1,519.98
585.000	FLOWERS FOODS INC COM CUSIP NO: 343498101	13,110.68	20.660	12,086.10	-1,024.58		4.647	561.60
791.000	GROCERY OUTLET HLDG CORP CUSIP NO: 39874R101	19,198.89	15.610	12,347.51	-6,851.38			
336.000	HERSHEY COMPANY CUSIP NO: 427866108	69,750.10	169.350	56,901.60	-12,848.50		3.236	1,841.28
1,874.000	KAO CORP SHS ADR CUSIP NO: 485537401	15,207.14	8.080	15,141.73	-65.41		1.532	232.01
2,210.000	KENVUE INC CUSIP NO: 49177J102	51,031.27	21.350	47,183.50	-3,847.77		3.841	1,812.20
1,284.000	MONDELEZ INTERNATIONAL INC CUSIP NO: 609207105	85,527.82	59.730	76,693.32	-8,834.50	603.48	3.147	2,413.92
1,155.000	MONSTER BEVERAGE SHS CUSIP NO: 61174X109	71,158.72	52.560	60,706.80	-10,451.92			
496.000	NESTLE S A REP RG SH ADR CUSIP NO: 641069406	48,325.83	81.700	40,523.20	-7,802.63		3.377	1,368.60

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602.000	PEPSICO INC CUSIP NO: 713448108	98,759.40	152.060	91,540.12	-7,219.28	815.71		3.564	3,262.84
474.000	PHILIP MORRIS INTL INC CUSIP NO: 718172109	78,463.82	120.350	57,045.90	-21,417.92	639.90		4.487	2,559.60
228.000	PRIMO WTR CORP REG SHS - CUSIP NO: 741623102	3,235.19	30.770	7,015.56	3,780.37			1.170	82.08
235.000	TARGET CORP COM CUSIP NO: 87612E106	35,506.84	135.180	31,767.30	-3,739.54			3.314	1,052.80
1,439.000	UNILEVER PLC NEW ADR CUSIP NO: 904767704	79,175.63	56.700	81,591.30	2,415.67			3.257	2,657.26
762.000	WALMART INC CUSIP NO: 931142103	36,566.94	90.350	68,846.70	32,279.76			.919	632.46
	TOTAL CONSUMER STAPLES	822,411.43		762,550.86	-59,860.57	2,059.09		2.994	22,834.43
ENERGY									
764.000	CHEVRON CORP CUSIP NO: 166764100	125,760.54	144.840	110,657.76	-15,102.78			4.502	4,981.28
881.000	CONOCOPHILLIPS CUSIP NO: 20825C104	66,020.05	99.170	87,368.77	21,348.72			3.146	2,748.72
1,888.000	EXXON MOBIL CORP COM CUSIP NO: 30231G102	209,009.16	107.570	203,092.16	-5,917.00			3.681	7,476.48
358.000	HELMERICH PAYNE INC CUSIP NO: 423452101	14,003.70	32.020	11,463.16	-2,540.54			3.123	358.00
720.000	LIBERTY ENERGY INC SERVICES INC REG CUSIP NO: 53115L104	10,925.33	19.890	14,320.80	3,395.47			1.609	230.40

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153.000	NORTHWEST NATURAL HLDG CO REGIST CUSIP NO: 66765N105	6,224.76	39.560	6,052.68	-172.08			4.954	299.88
369.000	SM ENERGY CO SHS CUSIP NO: 78454L100	13,147.91	38.760	14,302.44	1,154.53			2.064	295.20
849.000	SUNCOR ENERGY INC NEW CUSIP NO: 867224107	25,593.03	35.680	30,292.32	4,699.29			4.443	1,345.98
460.000	WORLD KINECT CORP CUSIP NO: 981475106	11,957.89	27.510	12,654.60	696.71	78.20		2.472	312.80
	TOTAL ENERGY	482,642.37		490,204.69	7,562.32	78.20		3.682	18,048.74
FINANCIALS									
412.000	AON PLC REG SHS CUSIP NO: G0403H108	70,474.05	359.160	147,973.92	77,499.87			.752	1,112.40
310.000	CHUBB LTD CUSIP NO: H1467J104	96,390.91	276.300	85,653.00	-10,737.91	282.10		1.317	1,128.40
993.000	AIA GROUP LTD SPONSORED ADR CUSIP NO: 001317205	34,047.39	28.820	28,618.26	-5,429.13			2.704	773.79
356.000	ALLSTATE CORP DEL COM CUSIP NO: 020002101	41,585.20	192.790	68,633.24	27,048.04	327.52		1.909	1,310.08
479.000	AMER EXPRESS COMPANY CUSIP NO: 025816109	87,193.24	296.790	142,162.41	54,969.17			.943	1,341.20
290.000	AMERIS BANCORP CUSIP NO: 03076K108	11,914.66	62.570	18,145.30	6,230.64	58.00		1.279	232.00

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2,629.000	BANKINTER SA NEW SP ADR CUSIP NO: 066460304	21,242.16	7.820	20,558.78	-683.38			7.262	1,493.04
438.000	BANKUNITED INC CUSIP NO: 06652K103	14,847.72	38.170	16,718.46	1,870.74			3.039	508.08
395.000	CATHAY GENERAL BANCORP CUSIP NO: 149150104	15,676.05	47.610	18,805.95	3,129.90			2.857	537.20
718.000	CITIGROUP INC COM NEW CUSIP NO: 172967424	37,121.41	70.390	50,540.02	13,418.61			3.182	1,608.32
218.000	DBS GROUP HLDGS SPN ADR CUSIP NO: 23304Y100	20,250.67	128.040	27,912.72	7,662.05			4.760	1,328.62
63.000	EVERCORE INC CL A CUSIP NO: 29977A105	5,640.53	277.190	17,462.97	11,822.44			1.154	201.60
1,275.000	F N B CORP CUSIP NO: 302520101	14,253.07	14.780	18,844.50	4,591.43			3.248	612.00
811.000	FIDELITY NATL INFO SVCS INC CUSIP NO: 31620M106	107,190.35	80.770	65,504.47	-41,685.88			1.783	1,167.84
310.000	HANCOCK WHITNEY CORP CUSIP NO: 410120109	12,274.77	54.720	16,963.20	4,688.43			2.924	496.00
2,212.000	ING GP NV SPSP ADR CUSIP NO: 456837103	28,543.73	15.670	34,662.04	6,118.31			6.488	2,248.72
927.000	JPMORGAN CHASE & CO CUSIP NO: 46625H100	131,849.34	239.710	222,211.17	90,361.83			2.086	4,635.00
884.000	KBC GROUPE SA SHS CUSIP NO: 48241F104	29,717.72	38.570	34,095.88	4,378.16			4.390	1,496.86

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405.000	KKR & CO INC CL A CUSIP NO: 48251W104	25,369.52	147.910	59,903.55	34,534.03			.473	283.50
997.000	LONDON STK EXCHANGE GROUP PLC SHS SPON ADR CUSIP NO: 54211N101	26,207.03	35.690	35,582.93	9,375.90			.922	327.96
550.000	MARSH & MCLENNAN COS INC CUSIP NO: 571748102	91,750.28	212.410	116,825.50	25,075.22			1.535	1,793.00
153.000	MASTERCARD INC CUSIP NO: 57636Q104	56,146.13	526.570	80,565.21	24,419.08			.577	465.12
10,486.000	MIZUHO FINL GROUP INC ADR CUSIP NO: 60687Y109	43,392.37	4.890	51,276.54	7,884.17			2.373	1,216.60
622.000	MORGAN STANLEY CUSIP NO: 617446448	50,704.37	125.720	78,197.84	27,493.47			2.943	2,301.40
610.000	NASDAQ OMX GRP INC CUSIP NO: 631103108	24,648.31	77.310	47,159.10	22,510.79			1.242	585.60
1,474.000	NORDEA BANK ABP SHS ADR CUSIP NO: 65558R109	17,645.99	10.890	16,051.86	-1,594.13			7.311	1,173.51
317.000	PAYPAL HOLDINGS INC SHS CUSIP NO: 70450Y103	34,377.17	85.350	27,055.95	-7,321.22				
475.000	PROGRESSIVE CRP OHIO CUSIP NO: 743315103	49,687.05	239.610	113,814.75	64,127.70			.167	190.00
445.000	RADIAN GROUP INC CUSIP NO: 750236101	8,484.80	31.720	14,115.40	5,630.60			3.090	436.10
118.000	S&P GLOBAL INC CUSIP NO: 78409V104	46,211.84	498.030	58,767.54	12,555.70			.731	429.52

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414.000	SEI INVT CO PA PV \$0.01 CUSIP NO: 784117103	20,931.74	82.480	34,146.72	13,214.98	202.86		1.152	393.30
1,517.000	SAMPO PLC SHS CUSIP NO: 79588J102	33,051.25	20.240	30,704.08	-2,347.17			2.862	878.86
341.000	BLOCK INC CUSIP NO: 852234103	38,981.53	84.990	28,981.59	-9,999.94				
252.000	STEWART INFO SVC CRP CUSIP NO: 860372101	13,263.63	67.490	17,007.48	3,743.85			2.963	504.00
203.000	STIFEL FINANCIAL CORP CUSIP NO: 860630102	8,710.61	106.080	21,534.24	12,823.63			1.584	341.04
992.000	3I GROUP PLC SHS CUSIP NO: 88579N105	19,935.27	22.600	22,419.20	2,483.93	183.15		1.516	339.95
267.000	TRAVELERS COS INC CUSIP NO: 89417E109	51,413.26	240.890	64,317.63	12,904.37			1.744	1,121.40
1,468.000	TRUIST FINL CORP CUSIP NO: 89832Q109	63,968.84	43.380	63,681.84	-287.00			4.795	3,053.44
1,339.000	US BANCORP CUSIP NO: 902973304	63,558.08	47.830	64,044.37	486.29	669.50		4.181	2,678.00
340.000	VIRTU FINL INC SHS CL A CUSIP NO: 928254101	8,999.09	35.680	12,131.20	3,132.11			2.691	326.40
420.000	VISA INC CL A SHRS CUSIP NO: 92826C839	36,005.71	316.040	132,736.80	96,731.09			.747	991.20
53.000	VIRTUS INVT PARTNERS INC CUSIP NO: 92828Q109	12,339.55	220.580	11,690.74	-648.81			4.080	477.00

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271.000	WESTERN ALLIANCE BANCORP CUSIP NO: 957638109	7,896.36	83.540	22,639.34	14,742.98			1.819	411.92
152.000	WINTRUST FINL CP ILL COM CUSIP NO: 97650W108	11,194.17	124.710	18,955.92	7,761.75			1.443	273.60
TOTAL FINANCIALS		1,645,086.92		2,279,773.61	634,686.69	1,723.13		1.896	43,223.57
HEALTH CARE									
458.000	ALKERMES PLC NEW CUSIP NO: G01767105	10,119.89	28.760	13,172.08	3,052.19				
114.000	ICON PLC CUSIP NO: G4705A100	27,112.86	209.710	23,906.94	-3,205.92				
128.000	ASGN INC CUSIP NO: 00191U102	9,238.43	83.340	10,667.52	1,429.09				
1,096.000	ABBOTT LABS CUSIP NO: 002824100	121,335.46	113.110	123,968.56	2,633.10			2.086	2,586.56
663.000	ABBVIE INC SHS CUSIP NO: 00287Y109	81,491.41	177.700	117,815.10	36,323.69			3.692	4,349.28
112.000	ELEVANCE HEALTH INC CUSIP NO: 036752103	38,253.67	368.900	41,316.80	3,063.13			1.767	730.24
481.000	ASTRAZENECA PLC SPND ADR CUSIP NO: 046353108	37,920.03	65.520	31,515.12	-6,404.91			2.221	699.86
1,680.000	BAXTER INTERNTL INC CUSIP NO: 071813109	100,347.44	29.160	48,988.80	-51,358.64	285.60		2.332	1,142.40
560.000	CIGNA GROUP/THE CUSIP NO: 125523100	155,105.66	276.140	154,638.40	-467.26			2.028	3,136.00

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880.000	CVS HEALTH CORP CUSIP NO: 126650100	124,152.85	44.890	39,503.20	-84,649.65			5.926	2,340.80
1,097.000	CERTARA INC CUSIP NO: 15687V109	17,388.55	10.650	11,683.05	-5,705.50				
161.000	CONMED CORP COM CUSIP NO: 207410101	14,935.38	68.440	11,018.84	-3,916.54	32.20		1.169	128.80
1,000.000	DYNAVAX TECHNOLOGIES CORP SHS CUSIP NO: 268158201	12,345.71	12.770	12,770.00	424.29				
456.000	EVOLENT HEALTH INC SHS CL A CUSIP NO: 30050B101	7,452.88	11.250	5,130.00	-2,322.88				
218.000	GLOBUS MED INC CL A COMMON STOCK CUSIP NO: 379577208	15,430.32	82.710	18,030.78	2,600.46				
319.000	HALOZYME THERAPEUTICS INC CUSIP NO: 40637H109	10,704.16	47.810	15,251.39	4,547.23				
214.000	HEALTH EQUITY INC SHS CUSIP NO: 42226A107	12,465.26	95.950	20,533.30	8,068.04				
859.000	HOLOGIC INC CUSIP NO: 436440101	66,501.96	72.090	61,925.31	-4,576.65				
201.000	ILLUMINA INC COM CUSIP NO: 452327109	51,732.92	133.630	26,859.63	-24,873.29				
633.000	INTEGRA L HLDGS CORP NEW CUSIP NO: 457985208	21,669.91	22.680	14,356.44	-7,313.47				

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81.000	INTUITIVE SURGICAL INC NEW CUSIP NO: 46120E602	15,693.32	521.960	42,278.76	26,585.44			
877.000	JOHNSON AND JOHNSON COM CUSIP NO: 478160104	184,318.49	144.620	126,831.74	-57,486.75		3.430	4,349.92
2,018.000	MARAVAI LIFESCIENCES HOLDINGS INC REGIST CL A CUSIP NO: 56600D107	15,685.49	5.450	10,998.10	-4,687.39			
175.000	MCKESSON CORPORATION COM CUSIP NO: 58155Q103	36,998.08	569.910	99,734.25	62,736.17	124.25	.498	497.00
562.000	MERCK AND CO INC SHS CUSIP NO: 58933Y105	41,498.92	99.480	55,907.76	14,408.84	455.22	3.257	1,820.88
85.000	MESA LABORATORIES INC CUSIP NO: 59064R109	17,824.24	131.870	11,208.95	-6,615.29		.485	54.40
1,046.000	NEOGENOMICS INC CUSIP NO: 64049M209	17,659.62	16.480	17,238.08	-421.54			
810.000	NEOGEN CORP CUSIP NO: 640491106	17,952.51	12.140	9,833.40	-8,119.11			
286.000	NOVARTIS ADR CUSIP NO: 66987V109	10,047.78	97.310	27,830.66	17,782.88		3.254	905.65
1,397.000	NOVO NORDISK A S ADR CUSIP NO: 670100205	104,989.62	86.020	120,169.94	15,180.32		1.192	1,432.98
2,134.000	PFIZER INC CUSIP NO: 717081103	90,061.87	26.530	56,615.02	-33,446.85		6.483	3,670.48
60.000	REGENERON PHARMACTCLS CUSIP NO: 75886F107	70,452.65	712.330	42,739.80	-27,712.85			

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625.000	ROCHE HLDG LTD SPN ADR CUSIP NO: 771195104	44,624.53	34.880	21,800.00	-22,824.53		2.429	529.44
63.000	THERMO FISHER SCIENTIFIC INC CUSIP NO: 883556102	30,592.76	520.230	32,774.49	2,181.73	24.57	.300	98.28
149.000	UNITEDHEALTH GROUP INC CUSIP NO: 91324P102	49,766.27	505.860	75,373.14	25,606.87		1.661	1,251.60
150.000	VERTEX PHARMCTLS INC CUSIP NO: 92532F100	32,018.58	402.700	60,405.00	28,386.42			
327.000	ZOETIS INC CUSIP NO: 98978V103	59,809.83	162.930	53,278.11	-6,531.72		1.228	654.00
TOTAL HEALTH CARE		1,775,699.31		1,668,068.46	-107,630.85	921.84	1.821	30,378.57
INDUSTRIALS								
316.000	EATON CORP PLC CUSIP NO: G29183103	38,722.19	331.870	104,870.92	66,148.73		1.133	1,188.16
156.000	TRANE TECHNOLOGIES PLC CUSIP NO: G8994E103	4,679.63	369.350	57,618.60	52,938.97		.910	524.16
988.000	ABB LTD SPON ADR CUSIP NO: 000375204	27,251.89	53.710	53,065.48	25,813.59		1.431	759.49
182.000	ARCOSA INC REG SHS CUSIP NO: 039653100	7,824.02	96.740	17,606.68	9,782.66		.207	36.40
194.000	BEACON ROOFING SUPPLY INC CUSIP NO: 073685109	7,500.14	101.580	19,706.52	12,206.38			

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1,043.000	BOEING COMPANY CUSIP NO: 097023105	189,509.22	177.000	184,611.00	-4,898.22				
122.000	BOISE CASCADE CO DEL CUSIP NO: 09739D100	4,420.13	118.860	14,500.92	10,080.79			.707	102.48
136.000	BRINKS CO CUSIP NO: 109696104	13,121.32	92.770	12,616.72	-504.60			1.046	131.92
621.000	BUREAU VERITAS ADR CUSIP NO: 12117P109	36,872.93	60.280	37,433.94	561.01			2.402	899.08
34.000	DEERE CO CUSIP NO: 244199105	6,602.62	423.700	14,405.80	7,803.18	55.08		1.529	220.32
503.000	DISCO CORP SHS ADR CUSIP NO: 25461D100	14,794.54	26.570	13,364.71	-1,429.83			.610	81.54
336.000	DOVER CORP CUSIP NO: 260003108	55,906.30	187.600	63,033.60	7,127.30			1.098	692.16
140.000	DSV A/S UNSP ADR CUSIP NO: 26251A108	14,997.92	106.200	14,868.00	-129.92			.308	45.75
107.000	DYCOM INDS INC CUSIP NO: 267475101	6,946.03	174.060	18,624.42	11,678.39				
150.000	ENERSYS CUSIP NO: 29275Y102	11,251.92	92.430	13,864.50	2,612.58			1.039	144.00
1,652.000	EPIROC AKTIEBOLAG-UNSP ADR CUSIP NO: 29429L105	30,958.77	17.360	28,678.72	-2,280.05			1.358	389.59
274.000	EXPEDITORS INTL WASH INC CUSIP NO: 302130109	20,855.24	110.770	30,350.98	9,495.74			1.318	400.04

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831.000	EXPERIAN PLC SP ADR CUSIP NO: 30215C101	34,583.35	42.730	35,508.63	925.28			1.311	465.36
2,182.000	FANUC LTD-UNSP CUSIP NO: 307305102	30,756.10	13.040	28,453.28	-2,302.82			1.551	441.36
252.000	GENL DYNAMICS CORP COM CUSIP NO: 369550108	57,145.35	263.490	66,399.48	9,254.13			2.156	1,431.36
438.000	HALMA PLC CUSIP NO: 40637C308	23,841.29	68.500	30,003.00	6,161.71	99.90		.706	211.76
501.000	HONEYWELL INTL INC DEL CUSIP NO: 438516106	112,755.41	225.890	113,170.89	415.48			2.001	2,264.52
195.000	ILLINOIS TOOL WORKS INC CUSIP NO: 452308109	31,194.47	253.560	49,444.20	18,249.73	292.50		2.366	1,170.00
492.000	JACOBS SOLUTIONS INC REG SHS CUSIP NO: 46982L108	56,687.76	133.620	65,741.04	9,053.28			.868	570.72
623.000	JAMES HARDIE INDUSTRIES PLC ADR CUSIP NO: 47030M106	24,128.56	30.810	19,194.63	-4,933.93			1.639	314.62
1,833.000	JANUS PARENT INC REG SHS CUSIP NO: 47103N106	20,477.32	7.350	13,472.55	-7,004.77				
257.000	MTU AERO ENGINES AG SHS CUSIP NO: 62473G102	30,203.59	165.680	42,579.76	12,376.17			.450	191.46
202.000	NORTHROP GRUMMAN CORP CUSIP NO: 666807102	74,122.34	469.290	94,796.58	20,674.24			1.756	1,664.48

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713.000	PACCAR INC CUSIP NO: 693718108	67,206.74	104.020	74,166.26	6,959.52	2,139.00		1.269	941.16
549.000	RTX CORP CORP CUSIP NO: 75513E101	42,993.53	115.720	63,530.28	20,536.75			2.178	1,383.48
1,640.000	RECRUIT HOLDINGS CO.LTD. SHS ADR CUSIP NO: 75629J101	10,682.80	13.970	22,910.80	12,228.00			.158	36.09
740.000	RYANAIR HOLDINGS PLC SHS ADR CUSIP NO: 783513203	25,080.93	43.590	32,256.60	7,175.67			1.925	620.95
422.000	SIEMENS AG ADR CUSIP NO: 826197501	40,037.14	96.680	40,798.96	761.82			1.928	786.50
444.000	TRI POINTE HOMES INC CUSIP NO: 87265H109	6,107.18	36.260	16,099.44	9,992.26				
153.000	TELEDYNE TECH INC CUSIP NO: 879360105	64,003.93	464.130	71,011.89	7,007.96				
1,076.000	THALES SA UNSP ADR CUSIP NO: 883219206	28,115.60	28.570	30,741.43	2,625.83			1.766	542.84
381.000	TOKYO ELECTRON LTD SHS CUSIP NO: 889110102	35,777.65	75.490	28,761.69	-7,015.96			1.804	518.81
429.000	UNION PACIFIC CORP CUSIP NO: 907818108	102,944.25	228.040	97,829.16	-5,115.09			2.350	2,299.44
102.000	WESCO INTERNATIONAL INC CUSIP NO: 95082P105	6,891.92	180.960	18,457.92	11,566.00			.912	168.30

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TOTAL INDUSTRIALS		1,417,952.02		1,754,549.98	336,597.96	2,586.48	1.233	21,638.30
INFORMATION TECHNOLOGY								
418.000	ACCENTURE PLC SHS CUSIP NO: G1151C101	124,814.94	351.790	147,048.22	22,233.28		1.683	2,474.56
43.000	ASM INTERNATIONAL-NY REG CUSIP NO: N07045102	15,226.55	569.150	24,473.45	9,246.90		.443	108.51
71.000	ASML HLDG NV NY REG SHS CUSIP NO: N07059210	50,197.99	693.080	49,208.68	-989.31		.823	405.16
196.000	NXP SEMICONDUCTORS N.V. CUSIP NO: N6596X109	37,499.59	207.850	40,738.60	3,239.01	198.74	1.951	794.98
764.000	AMPHENOL CORP CL A NEW CUSIP NO: 032095101	46,842.70	69.450	53,059.80	6,217.10	126.06	.950	504.24
619.000	ANALOG DEVICES INC COM CUSIP NO: 032654105	117,744.83	212.460	131,512.74	13,767.91		1.732	2,277.92
854.000	APPLE INC CUSIP NO: 037833100	79,437.02	250.420	213,858.68	134,421.66		.399	854.00
248.000	AUTODESK INC DEL PV\$0.01 CUSIP NO: 052769106	37,367.16	295.570	73,301.36	35,934.20			
135.000	BRAZE INC REG SHS CL A CUSIP NO: 10576N102	6,184.81	41.880	5,653.80	-531.01			
595.000	BROADCOM INC CUSIP NO: 11135F101	25,794.53	231.840	137,944.80	112,150.27		1.018	1,404.20
44.000	CACI INTL INC CL A CUSIP NO: 127190304	8,303.08	404.060	17,778.64	9,475.56			

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1,145.000	CAPGEMINI SE SHS ADR CUSIP NO: 13961R100	44,490.38	32.460	37,166.70	-7,323.68			1.756	652.61
1,190.000	CISCO SYSTEMS INC COM CUSIP NO: 17275R102	83,333.36	59.200	70,448.00	-12,885.36			2.703	1,904.00
848.000	COGNIZANT TECH SOLUTNS A CUSIP NO: 192446102	50,748.32	76.900	65,211.20	14,462.88			1.560	1,017.60
123.000	COMMVAULT SYS INC CUSIP NO: 204166102	7,453.70	150.910	18,561.93	11,108.23				
447.000	DIGITALOCEAN HOLDINGS INC CUSIP NO: 25402D102	16,752.26	34.070	15,229.29	-1,522.97				
189.000	DIODES INC COM CUSIP NO: 254543101	8,392.45	61.670	11,655.63	3,263.18				
108.000	EURONET WORLDWIDE INC CUSIP NO: 298736109	11,761.93	102.840	11,106.72	-655.21				
70.000	FACTSET RESH SYS INC CUSIP NO: 303075105	18,284.28	480.280	33,619.60	15,335.32			.866	291.20
298.000	FIVE9 INC CUSIP NO: 338307101	12,736.50	40.640	12,110.72	-625.78				
1,108.000	HEXAGON AB ADR CUSIP NO: 428263107	11,017.84	9.465	10,487.22	-530.62			1.018	106.80
267.000	HOYA CORP ADR CUSIP NO: 443251103	28,373.78	124.000	33,108.00	4,734.22			.448	148.22
224.000	ZIFF DAVIS INC CUSIP NO: 48123V102	14,342.30	54.340	12,172.16	-2,170.14				

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59.000	KLA CORP CUSIP NO: 482480100	20,185.01	630.120	37,177.08	16,992.07			1.079	401.20
749.000	MICROSOFT CORP CUSIP NO: 594918104	161,536.32	421.500	315,703.50	154,167.18			.788	2,486.68
181.000	MOTOROLA SOLUTIONS INC CUSIP NO: 620076307	31,512.54	462.230	83,663.63	52,151.09	232.17		.943	789.16
861.000	NOMURA RESH INST LTD ADR CUSIP NO: 65538C206	24,334.88	29.380	25,296.18	961.30			.927	234.41
1,809.000	NVIDIA CUSIP NO: 67066G104	15,345.30	134.290	242,930.61	227,585.31			.030	72.36
1,143.000	ORACLE CORP \$0.01 DEL CUSIP NO: 68389X105	108,282.28	166.640	190,469.52	82,187.24			.960	1,828.80
560.000	PAGERDUTY INC REG SHS CUSIP NO: 69553P100	12,848.62	18.260	10,225.60	-2,623.02				
235.000	PROGRESS SOFTWARE CORP CUSIP NO: 743312100	11,576.77	65.150	15,310.25	3,733.48			1.074	164.50
266.000	QUALCOMM INC CUSIP NO: 747525103	37,614.30	153.620	40,862.92	3,248.62			2.213	904.40
266.000	RAMBUS INC CAL CUSIP NO: 750917106	7,854.55	52.860	14,060.76	6,206.21				
2,244.000	RENESAS ELECTRONICS CORP ADR REPSTG 1/2 COM SHS CUSIP NO: 75972B101	14,986.98	6.325	14,193.30	-793.68				
87.000	SPS COMM INC CUSIP NO: 78463M107	5,696.35	183.990	16,007.13	10,310.78				

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249.000	SALESFORCE INC CUSIP NO: 79466L302	40,595.49	334.330	83,248.17	42,652.68	99.60	.479	398.40
141.000	SAP SE SHS CUSIP NO: 803054204	20,069.47	246.210	34,715.61	14,646.14		.703	244.02
664.000	SHOPIFY INC CL A CUSIP NO: 82509L107	40,029.34	106.330	70,603.12	30,573.78			
744.000	TTM TECHNOLOGIES INC COM CUSIP NO: 87305R109	8,224.33	24.750	18,414.00	10,189.67			
339.000	TAIWAN S MANUFCTRING ADR CUSIP NO: 874039100	49,942.38	197.490	66,949.11	17,006.73	206.15	.987	660.69
138.000	TEXAS INSTRUMENTS CUSIP NO: 882508104	84,230.66	187.510	25,876.38	-58,354.28		2.901	750.72
546.000	VERINT SYSTEMS INC CUSIP NO: 92343X100	14,080.32	27.450	14,987.70	907.38			
672.000	VERRA MOBILITY CORP CUSIP NO: 92511U102	10,440.60	24.180	16,248.96	5,808.36			
96.000	WORKDAY INC CL A CUSIP NO: 98138H101	14,952.75	258.030	24,770.88	9,818.13			
TOTAL INFORMATION TECHNOLOGY		1,591,439.54		2,587,170.35	995,730.81	862.72	.846	21,879.34
MATERIALS								
158.000	CRH PLC CUSIP NO: G25508105	13,005.01	92.520	14,618.16	1,613.15		1.513	221.20
173.000	LINDE PLC NEW CUSIP NO: G54950103	50,622.24	418.670	72,429.91	21,807.67		1.328	961.88

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318.000	SMURFIT WESTROCK LTD REG SHS CUSIP NO: G8267P108	17,174.45	53.860	17,127.48	-46.97			2.247	384.78
1,566.000	AIR LIQUIDE ADR CUSIP NO: 009126202	48,952.12	32.250	50,503.50	1,551.38			1.429	721.65
167.000	ASHLAND INC INC SHS CUSIP NO: 044186104	13,768.34	71.460	11,933.82	-1,834.52			2.267	270.54
355.000	CNX RES CORP CUSIP NO: 12653C108	4,903.01	36.670	13,017.85	8,114.84				
810.000	CRODA INTL PLC SHS ADR CUSIP NO: 227047305	22,118.96	20.970	16,985.70	-5,133.26			2.881	489.39
813.000	DUPONT DE NEMOURS INC CUSIP NO: 26614N102	78,270.32	76.250	61,991.25	-16,279.07			1.993	1,235.76
536.000	GRAPHIC PACKAGING HLDG C CUSIP NO: 388689101	6,858.40	27.160	14,557.76	7,699.36	53.60		1.473	214.40
404.000	IMCD GROUP ADR CUSIP NO: 44970W103	29,725.50	74.270	30,005.08	279.58			1.320	396.14
2,315.000	NIPPON SANSO HLDGS ADR CUSIP NO: 65461N104	34,456.95	13.683	31,674.99	-2,781.96			.385	122.00
57.000	PACKAGING CORP AMERICA CUSIP NO: 695156109	15,720.27	225.130	12,832.41	-2,887.86	252.50		2.221	285.00
1,495.000	SHIN-ETSU CHEM-UNSPON CUSIP NO: 824551105	30,102.58	16.520	24,697.40	-5,405.18			1.422	351.19
286.000	SILGAN HLDGS INC COM CUSIP NO: 827048109	10,799.21	52.050	14,886.30	4,087.09			1.460	217.36

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727.000	SYMRISE AG ADR CUSIP NO: 87155N109	22,230.64	26.410	19,200.07	-3,030.57		.730	140.08
490.000	VALVOLINE INC SHS CUSIP NO: 92047W101	13,478.48	36.180	17,728.20	4,249.72		1.382	245.00
	TOTAL MATERIALS	412,186.48		424,189.88	12,003.40	306.10	1.475	6,256.37
REAL ESTATE								
1,118.000	CUSHMAN AND WAKEFIELD PLC REG SHS CUSIP NO: G2717B108	17,994.50	13.080	14,623.44	-3,371.06			
942.000	MITSUI FUDOSAN CO LTD SHS CUSIP NO: 60683M109	26,049.03	23.960	22,570.32	-3,478.71		1.902	429.26
	TOTAL REAL ESTATE	44,043.53		37,193.76	-6,849.77		1.154	429.26
TELECOMMUNICATION SERVICES								
442.000	ALPHABET INC SHS CL C CUSIP NO: 02079K107	34,039.21	190.440	84,174.48	50,135.27		.420	353.60
457.000	ALPHABET INC SHS CL A CUSIP NO: 02079K305	27,263.77	189.300	86,510.10	59,246.33		.423	365.60
1,317.000	COMCAST CORP NEW CL A CUSIP NO: 20030N101	85,756.29	37.530	49,427.01	-36,329.28		3.304	1,633.08
1,191.000	DISNEY (WALT) CO COM STK CUSIP NO: 254687106	154,628.60	111.350	132,617.85	-22,010.75	595.50	.898	1,191.00
441.000	ELECTRONIC ARTS INC DEL CUSIP NO: 285512109	65,638.46	146.300	64,518.30	-1,120.16		.519	335.16

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330.000	META PLATFORMS INC CLASS A COMMON STOCK CUSIP NO: 30303M102	60,127.38	585.510	193,218.30	133,090.92		.342	660.00
182.000	NETFLIX COM INC CUSIP NO: 64110L106	59,499.15	891.320	162,220.24	102,721.09			
76.000	NEXSTAR MEDIA GROUP INC GROUP INC CUSIP NO: 65336K103	8,306.22	157.970	12,005.72	3,699.50		4.279	513.76
2,412.000	UNIVERSAL MUSIC GRO-UNSP CUSIP NO: 91377B109	26,184.03	12.760	30,777.12	4,593.09		1.398	430.21
	TOTAL TELECOMMUNICATION SERVICES	521,443.11		815,469.12	294,026.01	595.50	.672	5,482.41
UTILITIES								
221.000	BLACK HILLS CORP CUSIP NO: 092113109	11,769.98	58.520	12,932.92	1,162.94		4.443	574.60
1,336.000	DOMINION ENERGY INC CUSIP NO: 25746U109	86,671.74	53.860	71,956.96	-14,714.78		4.957	3,567.12
1,211.000	DUKE ENERGY CORP NEW CUSIP NO: 26441C204	115,261.08	107.740	130,473.14	15,212.06		3.880	5,061.98
255.000	NEW JERSEY RESOURCE CORP CUSIP NO: 646025106	9,347.86	46.650	11,895.75	2,547.89	114.75	3.859	459.00
852.000	NEXTERA ENERGY INC SHS CUSIP NO: 65339F101	44,502.37	71.690	61,079.88	16,577.51		2.873	1,755.12
273.000	PORTLAND GEN ELEC CO CUSIP NO: 736508847	14,306.60	43.620	11,908.26	-2,398.34	136.50	4.585	546.00

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862.000	SOUTHERN COMPANY CUSIP NO: 842587107	51,360.62	82.320	70,959.84	19,599.22			3.499	2,482.56
581.000	WEC ENERGY GROUP INC SHS CUSIP NO: 92939U106	43,618.17	94.040	54,637.24	11,019.07			3.796	2,074.17
	TOTAL UTILITIES	376,838.42		425,843.99	49,005.57	251.25		3.879	16,520.55
UNCLASSIFIED COMMON STOCK									
163.000	DIPLOMA PLC SHS ADR CUSIP NO: 25455X104	29,034.90	213.440	34,790.72	5,755.82			1.351	470.04
	TOTAL UNCLASSIFIED COMMON STOCK	29,034.90		34,790.72	5,755.82			1.351	470.04
OTHER EQUITIES									
1,350.000	SPDR US FINANCIAL SECTOR ETF CUSIP NO: 81369Y605	65,238.24	48.330	65,245.50	7.26			1.421	927.27
	TOTAL OTHER EQUITIES	65,238.24		65,245.50	7.26			1.421	927.27
	TOTAL EQUITIES	10,441,508.08		12,962,880.62	2,521,372.54	10,302.19		1.612	208,915.94
ALTERNATIVE INVESTMENTS									
REAL ESTATE									
285.000	AMERICAN TOWER REIT INC (HLDG CO) SHS CUSIP NO: 03027X100	50,909.41	183.410	52,271.85	1,362.44	461.70		3.533	1,846.80
896.000	EQUITY RESIDENTIAL REIT CUSIP NO: 29476L107	57,724.55	71.760	64,296.96	6,572.41			3.763	2,419.20

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1,550.000	PIEDMONT OFFICE REALTY TR INC SHS CL A CUSIP NO: 720190206	18,420.46	9.150	14,182.50	-4,237.96	193.75	5.464	775.00
1,125.000	PROLOGIS INC CUSIP NO: 74340W103	123,526.92	105.700	118,912.50	-4,614.42		3.633	4,320.00
1,305.000	RLJ LODGING TRUST COMMON SHARES CUSIP NO: 74965L101	13,052.41	10.210	13,324.05	271.64	195.75	5.877	783.00
325.000	STAG INDUSTRIALS, INC. CUSIP NO: 85254J102	10,370.06	33.820	10,991.50	621.44	40.08	4.406	484.25
	TOTAL REAL ESTATE	274,003.81		273,979.36	-24.45	891.28	3.879	10,628.25
	TOTAL ALTERNATIVE INVESTMENTS	274,003.81		273,979.36	-24.45	891.28	3.879	10,628.25
TOTAL INVESTMENTS		22,222,473.27		24,218,011.54	1,995,538.27	102,420.91	2.554	618,489.04
TOTAL CASH		15,820.36		15,820.36				
ACCRUED INCOME		102,420.91		102,420.91				
TOTAL ASSETS		22,340,714.54		24,336,252.81				

Wayne Memorial Hospital
Wayne Memorial Hospital Pension Plan
EIN/PN: 24-0798839/001
Schedule SB, Line 32 – Schedule of Amortization Bases

Amortization Schedule as of January 1, 2024					
Year Established	Initial Period	Initial Amount	Remaining Period	Remaining Amount	Annual Payment
2024	15 Years	\$ 871,149	15 Years	\$ 871,149	\$ 79,257
Total				\$ 871,149	\$ 79,257

Wayne Memorial Hospital
Wayne Memorial Hospital Pension Plan
EIN/PN: 24-0798839/001
Schedule SB, Line 24 – Change in Actuarial Assumptions

The expected long-term rate of return on plan assets assumption was updated as of the Valuation Date to 7.00% to more accurately reflect current expected long-term investment returns on plan assets based on a review of capital market assumptions developed by financial organizations. The change did not affect the liability or actuarial value of assets as of January 1, 2024.