

Form 5500

Annual Return/Report of Employee Benefit Plan

OMB Nos. 1210-0110 1210-0089

2024

This Form is Open to Public Inspection

Department of the Treasury Internal Revenue Service

Department of Labor Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

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

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

Part I Annual Report Identification Information

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

- A This return/report is for: [] a multiemployer plan [] a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.) [x] 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. [x]
D Check box if filing under: [x] 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: RETIREMENT PLAN FOR EMPLOYEES OF YAKIMA VALLEY MEMORIAL HOSPITAL
1b Three-digit plan number (PN): 001
1c Effective date of plan: 11/01/1965
2a Plan sponsor's name (employer, if for a single-employer plan): YAKIMA VALLEY MEMORIAL HOSPITAL
2b Employer Identification Number (EIN): 91-0567263
2c Plan Sponsor's telephone number: 509-575-8000
2d Business code (see instructions): 622000

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

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

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

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

Form 5500 (2024) v. 240311

3a Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor	3b Administrator's EIN	
	3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN	
	4d PN	
5 Total number of participants at the beginning of the plan year	5	1484
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)	425
	6a(2)	394
	6b	762
	6c	256
	6d	1412
	6e	45
	6f	1457
	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 1I 3D 3H

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

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

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

a Pension Schedules

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

b General Schedules

- (1) **H** (Financial Information)
- (2) **I** (Financial Information – Small Plan)
- (3) **A** (Insurance Information) – Number Attached 0
- (4) **C** (Service Provider Information)
- (5) **D** (DFE/Participating Plan Information)
- (6) **G** (Financial Transaction Schedules)

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

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

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

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

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

Receipt Confirmation Code _____

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

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

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

A Name of plan <u>RETIREMENT PLAN FOR EMPLOYEES OF YAKIMA VALLEY MEMORIAL HOSPITAL</u>	B Three-digit plan number (PN) ▶	<u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF <u>YAKIMA VALLEY MEMORIAL HOSPITAL</u>	D Employer Identification Number (EIN) <u>91-0567263</u>	
E Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B	F Prior year plan size: <input type="checkbox"/> 100 or fewer <input type="checkbox"/> 101-500 <input checked="" type="checkbox"/> More than 500	

Part I	Basic Information		
1	Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2024</u>		
2	Assets:		
	a Market value	2a	<u>113327633</u>
	b Actuarial value	2b	<u>118633870</u>
3	Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target
	a For retired participants and beneficiaries receiving payment	<u>800</u>	<u>79500281</u>
	b For terminated vested participants	<u>267</u>	<u>11462980</u>
	c For active participants	<u>425</u>	<u>20756317</u>
	d Total	<u>1492</u>	<u>111719578</u>
4	If the plan is in at-risk status, check the box and complete lines (a) and (b)..... <input type="checkbox"/>		
	a Funding target disregarding prescribed at-risk assumptions	4a	
	b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b	
5	Effective interest rate	5	<u>5.12 %</u>
6	Target normal cost		
	a Present value of current plan year accruals	6a	<u>0</u>
	b Expected plan-related expenses	6b	<u>150000</u>
	c Target normal cost	6c	<u>150000</u>

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

SIGN HERE		
	Signature of actuary	<u>09/29/2025</u> Date
	<u>MAHRUKH MAVALVALA</u> Type or print name of actuary	<u>23-05999</u> Most recent enrollment number
	<u>MILLIMAN, INC.</u> Firm name	<u>206-624-7940</u> Telephone number (including area code)
	<u>1301 FIFTH AVENUE, SUITE 3800 SEATTLE, WA 98101-2605</u> Address of the firm	

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

Part II Beginning of Year Carryover and Prefunding Balances		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	5170553
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	5170553
10	Interest on line 9 using prior year's actual return of <u>9.21</u> %	0	476208
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>5.07</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	5646761

Part III Funding Percentages			
14	Funding target attainment percentage	14	100.93 %
15	Adjusted funding target attainment percentage	15	105.97 %
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	100.83 %
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: %	2nd segment: %	3rd segment: %	<input checked="" type="checkbox"/> N/A, full yield curve used
-------------------	-------------------	-------------------	--

b Applicable month (enter code) **21b** 62

22 Weighted average retirement age **22** 62

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

Part VI Miscellaneous Items

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

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

26 Demographic and benefit information

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

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

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

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

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

Part VIII Minimum Required Contribution For Current Year

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

a Target normal cost (line 6c)	31a	150000
b Excess assets, if applicable, but not greater than line 31a	31b	150000

32 Amortization installments:	Outstanding Balance	Installment
a Net shortfall amortization installment	0	0
b Waiver amortization installment	0	0

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

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

	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	0	0

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

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

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

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

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

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

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

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

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

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

A Name of plan RETIREMENT PLAN FOR EMPLOYEES OF YAKIMA VALLEY MEMORIAL HOSPITAL	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 YAKIMA VALLEY MEMORIAL HOSPITAL	D Employer Identification Number (EIN) 91-0567263	

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

CHARLES SCHWAB TRUST BANK

82-3967259

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

THE VANGUARD GROUP, INC

23-1945930

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

FIDELITY INVESTMENTS

06-1194217

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

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

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

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

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

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

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

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

(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)

MILLIMAN, INC.

91-0675641

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
11 15 17 50	NONE	21993	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

PRINCIPAL FINANCIAL GROUP INC

51-0099493

(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?
18 21 49 50	NONE	16760	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

CHARLES SCHWAB & CO., INC.

94-1737782

(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 50 51 99	NONE	3	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	0	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

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

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

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

a Name:	MOSS ADAMS, LLP	b EIN:	91-0189318
c Position:	AUDITOR		
d Address:	601 W. RIVERSIDE AVE 1800 SPOKANE, WA 99201	e Telephone:	509-747-2600

Explanation: MOSS ADAMS, LLP MERGED WITH BAKER TILLY US, LLP ON JUNE 3, 2025.

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 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 RETIREMENT PLAN FOR EMPLOYEES OF YAKIMA VALLEY MEMORIAL HOSPITAL	B Three-digit plan number (PN) 001
C Plan sponsor's name as shown on line 2a of Form 5500 YAKIMA VALLEY MEMORIAL HOSPITAL	D Employer Identification Number (EIN) 91-0567263

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

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

		(a) Beginning of Year	(b) End of Year
Assets			
a Total noninterest-bearing cash	1a	0	0
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	0	0
(2) Participant contributions	1b(2)		
(3) Other	1b(3)	0	920595
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	1105960	2829384
(2) U.S. Government securities	1c(2)	0	17989991
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)	0	72983382
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)		
(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)	112221673	11537777
(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	113327633	106261129
Liabilities			
g Benefit claims payable.....	1g		
h Operating payables.....	1h	0	16234
i Acquisition indebtedness.....	1i		
j Other liabilities.....	1j		
k Total liabilities (add all amounts in lines 1g through 1j).....	1k	0	16234
Net Assets			
l Net assets (subtract line 1k from line 1f).....	1l	113327633	106244895

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)	0	
(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)	2126145	
(B) U.S. Government securities.....	2b(1)(B)		
(C) Corporate debt instruments.....	2b(1)(C)		
(D) Loans (other than to participants).....	2b(1)(D)		
(E) Participant loans.....	2b(1)(E)		
(F) Other.....	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		2126145
(2) Dividends:			
(A) Preferred stock.....	2b(2)(A)		
(B) Common stock.....	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)	1912874	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		1912874
(3) Rents.....	2b(3)		
(4) Net gain (loss) on sale of assets:			
(A) Aggregate proceeds.....	2b(4)(A)	237487623	
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)	239798051	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result.....	2b(4)(C)		-2310428
(5) Unrealized appreciation (depreciation) of assets:			
(A) Real estate.....	2b(5)(A)		
(B) Other.....	2b(5)(B)	196849	
(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)		253259
c Other income	2c		-545915
d Total income. Add all income amounts in column (b) and enter total	2d		1632784

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	8522946	
(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)		8522946
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)	3939	
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)	21993	
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)	16760	
(11) Other expenses	2i(11)	149884	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		192576
j Total expenses. Add all expense amounts in column (b) and enter total	2j		8715522

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		-7082738
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name: **BAKER TILLY US, LLP**

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

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

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

Part IV Compliance Questions

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

During the plan year:

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

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

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

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

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

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year 547145.

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

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

A Name of plan <u>RETIREMENT PLAN FOR EMPLOYEES OF YAKIMA VALLEY MEMORIAL HOSPITAL</u>	B Three-digit plan number (PN) ▶	<u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>YAKIMA VALLEY MEMORIAL HOSPITAL</u>	D Employer Identification Number (EIN) <u>91-0567263</u>	

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

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

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....

1	0
---	---

2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):
EIN(s): 42-1558009 51-0099493

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	5
---	---

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

a Enter the percentage of plan assets held as:
 Public Equity: 11.0 % Private Equity: 0.0 % Investment-Grade Debt and Interest Rate Hedging Assets: 88.0 %
 High-Yield Debt: 0.0 % Real Assets: 0.0 % Cash or Cash Equivalents: 1.0 % Other: 0.0 %

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

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

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

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

Part VII IRS Compliance Questions

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

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

22 If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter 02 / 28 / 2023 (MM/DD/YYYY) and the Opinion Letter serial number Q705203A.

Report of Independent Auditors and
Financial Statements with
Supplemental Schedules

**Retirement Plan for Employees of
Yakima Valley Memorial Hospital**

December 31, 2024 and 2023



Table of Contents

	Page
Report of Independent Auditors	1
Financial Statements	
Statements of Accumulated Plan Benefits and Net Assets Available for Benefits	6
Statements of Changes in Accumulated Plan Benefits and Net Assets Available for Benefits	7
Notes to Financial Statements	8
Supplemental Schedules Required by the Department of Labor	
Schedule H, Line 4(i) – Schedule of Assets (Held at End of Year)	18
Schedule H, Line 4(j) – Schedule of Reportable Transactions	25

Report of Independent Auditors

The Plan Administrator
Retirement Plan for Employees of Yakima Valley Memorial Hospital

Report on the Audit of the Financial Statements

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

We have performed audits of the financial statements of the Retirement Plan for Employees of Yakima Valley Memorial Hospital 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 accumulated plan benefits and net assets available for benefits as of December 31, 2024 and 2023, and the related statements of changes in accumulated plan benefits and changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of the Retirement Plan for Employees of Yakima Valley Memorial Hospital'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 institutions).

Management has obtained certifications from qualified institutions as of December 31, 2024 and 2023, and for the years then ended, stating that the certified investment information, as described in Note 7 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 (GAAP).
- the information in the accompanying financial statements related to assets held by and certified to by qualified institutions agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion

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

Responsibilities of Management for the Financial Statements

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

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

In performing an audit in accordance with GAAS, we:

- exercise professional judgment and maintain professional skepticism throughout the audit.
- identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.

- obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Retirement Plan for Employees of Yakima Valley Memorial Hospital'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 Retirement Plan for Employees of Yakima Valley Memorial Hospital'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 GAAP.

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

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

Other Matter

Supplemental Schedules Required by ERISA

The supplemental schedules of Schedule H, Line 4(i) – Schedule of Assets (held at end of year) and Schedule H, Line 4(j) – Schedule of Reportable Transactions as of and for the year ended December 31, 2024, are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the 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 the 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 Disclosures under ERISA.
- the information in the supplemental schedules related to assets held by and certified to by qualified institutions agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Baker Tilly US, LLP

Spokane, Washington
October 8, 2025

Financial Statements

Retirement Plan for Employees of Yakima Valley Memorial Hospital
Statements of Accumulated Plan Benefits and
Net Assets Available for Benefits
December 31, 2024 and 2023

	2024	2023
ACCUMULATED PLAN BENEFITS		
Actuarial present value of vested benefits		
Participants currently receiving payments	\$ 77,616,353	\$ 78,163,385
Other participants	29,857,864	31,181,425
	107,474,217	109,344,810
Actuarial present value of nonvested benefits	156,994	191,175
Total actuarial present value of accumulated Plan benefits	107,631,211	109,535,985
NET ASSETS AVAILABLE FOR BENEFITS		
Investments, at fair value	105,340,534	113,327,633
Other receivables	920,595	-
LIABILITIES		
Operating Payable	16,234	-
Net assets available for benefits	106,244,895	113,327,633
EXCESS OF (UNDERFUNDING OF) NET ASSETS AVAILABLE FOR BENEFITS OVER ACTUARIAL PRESENT VALUE OF ACCUMULATED PLAN BENEFITS	\$ (1,386,316)	\$ 3,791,648

See accompanying notes.

Retirement Plan for Employees of Yakima Valley Memorial Hospital
Statements of Changes in Accumulated Plan Benefits and
Net Assets Available for Benefits
Years Ended December 31, 2024 and 2023

	<u>2024</u>	<u>2023</u>
ACTUARIAL PRESENT VALUE OF ACCUMULATED PLAN BENEFITS, beginning of year	<u>\$ 109,535,985</u>	<u>\$ 106,654,155</u>
INCREASE (DECREASE) DURING THE YEAR ATTRIBUTABLE TO		
Actuarial loss	218,804	233,861
Increase for interest due to the decrease in the discount period	5,793,235	6,157,769
Change in actuarial assumptions	606,133	4,658,514
Benefits paid	<u>(8,522,946)</u>	<u>(8,168,314)</u>
Net increase (decrease)	<u>(1,904,774)</u>	<u>2,881,830</u>
ACTUARIAL PRESENT VALUE OF ACCUMULATED PLAN BENEFITS, end of year	<u><u>\$ 107,631,211</u></u>	<u><u>\$ 109,535,985</u></u>
INVESTMENT INCOME (LOSS)		
Dividend and interest income	\$ 4,039,019	\$ 3,730,682
Net appreciation (depreciation) in fair value of investments	(1,860,320)	6,195,900
Other loss	<u>(545,915)</u>	<u>-</u>
Total investment income	<u>1,632,784</u>	<u>9,926,582</u>
CONTRIBUTIONS	<u>-</u>	<u>-</u>
DEDUCTIONS FROM NET ASSETS ATTRIBUTED TO		
Benefit distributions	8,522,946	8,168,314
Expenses	42,692	-
Pension Benefit Guaranty Corporation premiums	<u>149,884</u>	<u>392,808</u>
Total deductions	<u>8,715,522</u>	<u>8,561,122</u>
CHANGE IN NET ASSETS	(7,082,738)	1,365,460
NET ASSETS AVAILABLE FOR BENEFITS		
Beginning of year	<u>113,327,633</u>	<u>111,962,173</u>
End of year	<u><u>\$ 106,244,895</u></u>	<u><u>\$ 113,327,633</u></u>

See accompanying notes.

Retirement Plan for Employees of Yakima Valley Memorial Hospital

Notes to Financial Statements

Note 1 – Description of Plan

The following brief description of the Retirement Plan for Employees of Yakima Valley Memorial Hospital (the Plan) provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

General – The Plan is a noncontributory defined benefit pension plan covering certain eligible employees of Multicare Yakima Memorial Hospital (the Hospital) and is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The Hospital is the Plan's sponsor and serves as Plan administrator.

Effective June 1, 2024, all plan assets were transferred from Charles Schwab Trust Bank to Principal Bank.

Administration – Under the terms of the Plan, a group of designated officers of the Hospital act as the trustees. The Hospital has appointed an Administrative Committee (the Committee) to manage the operation and administration of the Plan. The Hospital has contracted with Principal Bank to act as the custodian.

Eligibility – All employees who were at least 21 years of age and who had completed one year of service, as defined, were eligible to participate in the Plan. Normal retirement is at age 65.

All active participants were given a one-time choice to receive future benefit accruals under an enhanced 401(k) plan. For those participants who elected the enhanced 401(k) plan, benefit accruals under this Plan were frozen as of May 31, 2008. No other employees were eligible to participate in the Plan after May 31, 2008. Benefit accruals under this Plan were subsequently frozen for all non-union employees as of December 31, 2010, and all union employees as of December 31, 2011.

Vesting – An employee is granted one year of vested service for each year in which he or she works at least 1,000 hours. A participant is fully vested in the normal retirement benefit upon accumulating five years of vested service accrued up to date of termination, payable at the participant's normal retirement date.

Pension benefits and vesting – Under the provisions of the Plan, the normal form of monthly retirement benefit is the actuarial equivalent of a life annuity that is equal to 1.25% of a participant's average monthly earnings of the highest five consecutive years of pay, multiplied by the participant's years of credited service. A participant who retires prior to the normal retirement date receives reduced benefits, provided the participant has completed five years of service and has attained age 55.

Payment of benefits, at the option of the participant or beneficiary, may be made by any one of the following methods:

- Lifetime pension paid monthly
- Joint and survivor annuity payable for the life of the participant and remaining life of the spouse
- Lump-sum payment
- Social Security adjustment option

Retirement Plan for Employees of Yakima Valley Memorial Hospital

Notes to Financial Statements

Death and disability benefits – If an active or terminated participant who has completed at least five years of vested service dies and is married, a pre-retirement survivor annuity (based on the participant's accumulated pension benefits) is paid to the surviving spouse. If the participant is unmarried, no death benefits are payable from the Plan. Employees who become totally disabled after the completion of five years of vesting service and the attainment of age 55 are eligible for disability benefits equal to the normal retirement benefits that have accumulated as of the time they become disabled.

Note 2 – Summary of Significant Accounting Policies

Basis of accounting – The financial statements have been prepared in accordance with accounting principles generally accepted in the United States of America, using the accrual method of accounting.

Use of estimates – The preparation of financial statements in accordance with generally accepted accounting principles 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.

Investment valuation – The investments are reported at fair value. The Plan's custodian, Principal Bank, certifies the fair value of all investments as of December 31, 2024. Charles Schwab Trust Bank certified the fair value of all investments as of December 31, 2023. If available, quoted market prices are used to value investments.

Fair value is the price that would be received to sell an asset or paid to transfer a liability (the exit price) in an orderly transaction between market participants at the measurement date. See Note 5 for discussion of fair value measurements.

Income recognition – Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. The net (depreciation) appreciation in fair value of investments consists of both the realized gains or losses and unrealized appreciation and depreciation of those investments.

Payment of benefits – Benefit payments to participants are recorded upon distribution.

Expenses – The Plan's expenses are paid by the Plan or the Hospital, as specified in the Plan document. Expenses that are paid by the Hospital are excluded from these financial statements. Certain expenses incurred in connection with the general administration of the Plan that are paid by the Plan are recorded as deductions in the accompanying statements of changes in accumulated plan benefits and changes in net assets available for benefits. In addition, certain investment related expenses are deducted from investment earnings, as disclosed in the investment prospectus, and thus are not separately disclosed in the accompanying financial statements.

Retirement Plan for Employees of Yakima Valley Memorial Hospital

Notes to Financial Statements

Subsequent events – Subsequent events are events or transactions that occur after the statement of accumulated Plan benefits and net assets available for benefits date but before the financial statements are available to be issued. The Plan recognizes in the financial statements the effects of all subsequent events that provide additional evidence about conditions that existed at the date of the statement of accumulated Plan benefits and net assets available for benefits, including the estimates inherent in the process of preparing the financial statements. The Plan's financial statements do not recognize subsequent events that provide evidence about conditions that did not exist at the date of the statement of accumulated Plan benefits and net assets available for benefits but arose after the statement of accumulated Plan benefits and net assets available for benefits date and before the financial statements are available to be issued.

The Plan has evaluated subsequent events through October 8, 2025, which is the date the financial statements were available to be issued.

Note 3 – Actuarial Present Value of Accumulated Plan Benefits

Accumulated Plan benefits are those future periodic payments, including lump-sum distributions, that are attributable under the Plan's provisions to the service employees have rendered. Accumulated Plan benefits include benefits expected to be paid to (a) retired or terminated employees or their beneficiaries, (b) beneficiaries of employees who have died, and (c) present employees or their beneficiaries. Benefits under the Plan are based on employees' compensation during their highest five consecutive years of compensation. The accumulated Plan benefits for active employees are based on their average compensation during the five years ended December 31, 2011 (or the date that benefit accruals were frozen). 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.

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

The computations of the actuarial present value of accumulated Plan benefits were made as of January 1, 2025 and 2024. Had the valuations been performed as of December 31 there would be not material differences.

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.

Retirement Plan for Employees of Yakima Valley Memorial Hospital

Notes to Financial Statements

The significant actuarial assumptions used in preparing the January 1, 2025, valuation, were as follows:

Assumptions	Method Used
Investment return (interest)	5.5% per annum compounded annually.
Mortality	PRI-2012 Mortality Tables, sex-distinct, projected forward using Scale MP-2021 on a generational basis, with employee rates before benefit commencement and healthy annuitant (or disabled retiree) rates after benefit commencement.
Turnover	Pre-retirement turnover is based upon a table with rates varying by years of service.
Retirement	Retirement rates are based upon a table with rates of retirement varying by age. There is a 100% rate assumed for participants aged 70. The weighted average retirement age for participants is 63, which equals the sum, over all retirement ages, of the retirement age multiplied by the probability of retiring at that age.

The changes in assumptions since the last actuarial valuation are as follows:

- Effective January 1, 2025, the rates of retirement, termination and form of payment assumptions were all updated to reflect the results of the 2025 Demographic Assumptions Study. The impact of this assumption change is an increase in the actuarial present value of accumulated plan benefits of approximately \$0.6 million.

Note 4 – Funding Policy

Contributions by participants are not required or permitted by the Plan. The Hospital is required to make contributions to fund the Plan on an actuarially sound basis as determined by the Plan's actuary. For the Plan years ended December 31, 2024 and 2023, there were no contributions.

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

Retirement Plan for Employees of Yakima Valley Memorial Hospital

Notes to Financial Statements

Note 5 – Fair Value Measurements

The framework for measuring fair value provides a hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3).

The three levels of the fair value hierarchy are described as follows:

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

Level 2 – Inputs to the valuation methodology include quoted prices for similar assets or liabilities in active markets; quoted prices for identical or similar assets or liabilities in inactive markets; inputs other than quoted prices that are observable for the asset or liability; and inputs that are derived principally from or corroborated by observable market data by correlation or other means. If the asset or liability has a specified (contractual) term, the Level 2 input must be observable for substantially the full term of the asset or liability.

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

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

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

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

Fixed income notes and bonds – Valued using pricing models maximizing the use of observable inputs for similar securities, which includes basing value on yields currently available on comparable securities of issuers with similar credit ratings. When quoted prices are not available for identical or similar bonds, those corporate bonds are valued under a discounted cash flow approach that maximizes observable inputs, such as current yields or similar instruments, but includes adjustments for certain risks that may not be observable, such as credit and liquidity risks.

United States Treasury notes and bonds – U.S. Treasury Notes and Bonds held by the Plan are valued based on quoted prices in active markets for identical assets (Level 1 inputs). These securities are actively traded in the U.S. Treasury market, which is considered a principal market for these instruments. As such, the Plan utilizes these quoted prices to determine the fair value of its U.S. Treasury Notes and Bonds.

Retirement Plan for Employees of Yakima Valley Memorial Hospital

Notes to Financial Statements

The valuation methods used by the Plan may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

The following table discloses by level the fair value hierarchy of the Plan's assets at fair value as of December 31, 2024 and 2023:

	Fair Value Measurement at December 31, 2024			
	Level 1	Level 2	Level 3	Total
Money market funds	\$ 2,829,384	\$ -	\$ -	\$ 2,829,384
United States Treasury Notes and Bonds	17,989,990	-	-	17,989,990
Mutual Funds	11,537,777	-	-	11,537,777
Fixed Income Notes and Bonds	-	72,983,383	-	72,983,383
	<u>\$ 32,357,151</u>	<u>\$ 72,983,383</u>	<u>\$ -</u>	<u>105,340,534</u>
Total assets in the fair value hierarchy				
				<u>\$ 105,340,534</u>

	Fair Value Measurement at December 31, 2023			
	Level 1	Level 2	Level 3	Total
Money market funds	\$ 14,899,757	\$ -	\$ -	\$ 14,899,757
Exchange traded funds	97,321,916	-	-	97,321,916
	<u>\$ 112,221,673</u>	<u>\$ -</u>	<u>\$ -</u>	<u>112,221,673</u>
Total assets in the fair value hierarchy				
				1,105,960
Interest bearing cash				
				<u>\$ 113,327,633</u>

Note 6 – Tax Status

The Internal Revenue Service has determined and informed the Hospital by a letter dated July 10, 2012, that the Plan is designed in accordance with applicable sections of the Internal Revenue Code (IRC). Although the Plan has been amended since receiving the determination letter, the Plan administrator believes that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC and, therefore, believes that the Plan is qualified, and the related trust is tax-exempt.

In accordance with guidance on accounting for uncertainty in income taxes, the Plan administrator has evaluated the Plan's tax positions and does not believe the Plan has any uncertain tax positions that require disclosure or adjustment to the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

Retirement Plan for Employees of Yakima Valley Memorial Hospital

Notes to Financial Statements

Note 7 – Certified Investment Information

The following information related to investments was obtained by management and agreed to or derived from information certified as complete and accurate by Principal Bank, a qualified institution:

- Investments reflected on the accompanying statements of accumulated Plan benefits and net assets available for benefits as of December 31, 2024.
- Net appreciation in fair value of investments, dividend and interest income of \$2,557,033 reflected on the accompanying changes in accumulated Plan benefits and net assets available for benefits for the period from June 1, 2024 through December 31, 2024.
- Investments reflected on the schedule of assets (held at end of year) as of December 31, 2024.
- Transactions reflected on the schedule of reportable transactions for the year ended December 31, 2024.

Additionally, the following information related to investments was obtained by management and agreed to or derived from information certified as complete and accurate by Charles Schwab Trust Bank, a qualified institution:

- Investments reflected on the accompanying statements of accumulated Plan benefits and net assets available for benefits as of December 31, 2023.
- Net depreciation in fair value of investments, dividend and interest income of (\$378,334) reflected on the accompanying statements of changes in accumulated Plan benefits and net assets available for benefits for the year ended December 31, 2024.
- Transactions reflected on the schedule of reportable transactions for the year ended December 31, 2024.

Note 8 – Transactions with Parties-in-Interest

The Hospital is the Plan sponsor and administrator. Trustees who serve on the Plan's administrative committee are also participants of the Plan. The Plan paid expenses related to the Plan's operations and investment management to various service providers.

Retirement Plan for Employees of Yakima Valley Memorial Hospital

Notes to Financial Statements

Note 9 – 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:

- Benefits attributable to employee contributions, taking into account those paid out before termination, if any.
- 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.
- Other vested benefits insured by the Pension Benefit Guaranty Corporation (PBGC) (a U.S. government agency) up to applicable limitations (discussed below).
- All other vested benefits (that is, vested benefits not insured by the PBGC).
- 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. For Plan termination occurring during 2025, that ceiling is \$7,432 per month. That ceiling applies to those annuitants who elect to receive their benefits in the form of a single-life annuity and are at least 65 years old at the time of retirement or Plan termination (whichever comes later). For younger annuitants, or for those who elect to receive their benefits in some form more valuable than a single-life annuity, the corresponding ceilings are actuarially adjusted downward.

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.

Retirement Plan for Employees of Yakima Valley Memorial Hospital

Notes to Financial Statements

Note 10 – Risks and Uncertainties

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market, and credit risks. 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 accumulated plan benefits and net assets available for benefits.

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

Note 11 – Reconciliation to Form 5500

The Form 5500 has certain items that differ from amounts shown on the accompanying financial statements. These differences relate to classification only and have no effect upon net assets available for benefits for either period.

**Supplemental Schedules
Required by the Department of Labor**

Retirement Plan for Employees of Yakima Valley Memorial Hospital
Employer Identification Number: 91-0567263 – Plan Number: #001
Schedule H, Line 4(i) – Schedule of Assets (Held at End of Year)
December 31, 2024

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
	Abbott Laboratories	Corporate Bonds 6.150% interest; 11/30/2037 maturity date	\$ 380,608	\$ 381,434
	Abbvie Inc	Corporate Bonds 4.700% interest; 5/15/2045 maturity date	539,202	529,403
	Adobe Inc	Corporate Bonds 4.800% interest; 4/4/2029 maturity date	500,755	502,525
	Advocate Health Corp	Corporate Bonds 3.829% interest; 8/15/2028 maturity date	671,538	676,767
	AEP Transmission Co LLC	Corporate Bonds 3.650% interest; 4/1/2050 maturity date	447,719	451,425
	Aercap Ireland Cap/Globa	Corporate Bonds 3.850% interest; 10/29/2041 maturity date	314,524	313,060
	Agree Ltd Partnership	Corporate Bonds 5.625% interest; 6/15/2034 maturity date	592,512	601,844
	Alexandria Real Estate	Corporate Bonds 3.000% interest; 5/18/2051 maturity date	680,870	691,504
	Altria Group Inc	Corporate Bonds 3.400% interest; 2/4/2041 maturity date	362,695	361,020
	Amazon.com Inc	Corporate Bonds 2.700% interest; 6/3/2060 maturity date	526,734	516,285
	Ameren Illinois Co	Corporate Bonds 3.850% interest; 9/1/2032 maturity date	226,258	229,340
	American Water Capital	Corporate Bonds 3.750% interest; 9/1/2047 maturity date	452,214	444,846
	Anheuser-Busch Inbev Wor	Corporate Bonds 5.800% interest; 1/23/2059 maturity date	258,973	254,568
	Apple Inc	Corporate Bonds 2.375% interest; 2/8/2041 maturity date	237,374	237,305
	Apple Inc	Corporate Bonds 3.250% interest; 8/8/2029 maturity date	374,636	377,968
	Arch Capital Finance LLC	Corporate Bonds 5.031% interest; 12/15/2046 maturity date	693,000	689,781
	AT&T Inc	Corporate Bonds 3.650% interest; 9/15/2059 maturity date	400,788	397,422
	Avalonbay Communities	Corporate Bonds 5.300% interest; 12/7/2033 maturity date	922,439	931,218
	BAE Systems Holdings Inc	Corporate Bonds 4.750% interest; 10/7/2044 maturity date	573,131	578,897
	Bank Of America	Corporate Bonds 5.526% interest; 8/18/2026 maturity date	453,731	455,940
	Bank Of NY Mellon Corp	Corporate Bonds Variable interest; 7/26/2030 maturity date	244,363	246,928
	BAT Capital Corp	Corporate Bonds 3.734% interest; 9/25/2040 maturity date	331,709	339,800
	Becton Dickinson and Co	Corporate Bonds 4.669% interest; 6/6/2047 maturity date	411,084	406,553
	Berkshire Hathaway Energy	Corporate Bonds 3.800% interest; 7/15/2048 maturity date	914,200	927,225
	Berkshire Hathaway Fin	Corporate Bonds 4.300% interest; 5/15/2043 maturity date	122,293	121,141
	Berkshire Hathaway Fin	Corporate Bonds 3.850% interest; 3/15/2052 maturity date	592,361	582,913
	BP Cap Markets America	Corporate Bonds 3.060% interest; 6/17/2041 maturity date	912,782	908,926
	Broadcom Inc	Corporate Bonds 3.060% interest; 6/17/2041 maturity date	141,669	143,531
	Broadcom Inc	Corporate Bonds 3.750% interest; 2/15/2051 maturity date	371,455	372,115

Retirement Plan for Employees of Yakima Valley Memorial Hospital
Employer Identification Number: 91-0567263 – Plan Number: #001
Schedule H, Line 4(i) – Schedule of Assets (Held at End of Year)
December 31, 2024

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
	Camden Ppty Trust	Corporate Bonds 4.900% interest; 1/15/2034 maturity date	406,066	412,543
	Cargill Inc	Corporate Bonds 3.125% interest; 5/25/2051 maturity date	433,186	427,180
	Centerpoint Energy Res	Corporate Bonds 1.750% interest; 10/1/2030 maturity date	468,752	482,023
	Charles Schwab Corp	Corporate Bonds 1.950% interest; 12/1/2031 maturity date	919,414	938,078
	Cigna Corp	Corporate Bonds 3.200% interest; 3/15/2040 maturity date	397,116	395,858
	Cisco Systems Inc	Corporate Bonds 5.050% interest; 2/26/2034 maturity date	499,040	498,195
	Cme Group Inc	Corporate Bonds 2.650% interest; 3/15/2032 maturity date	218,237	219,741
	Coca-Cola Co	Corporate Bonds 1.375% interest; 3/15/2031 maturity date	401,140	409,235
	Comcast Corp	Corporate Bonds 2.937% interest; 11/1/2056 maturity date	299,240	291,220
	Comcast Corp	Corporate Bonds 2.987% interest; 11/1/2063 maturity date	349,614	338,628
	Commonwealth Edison Co	Corporate Bonds 3.675% interest; 6/15/2046 maturity date	620,189	627,304
	Conocophillips Company	Corporate Bonds 3.758% interest; 3/15/2042 maturity date	903,474	902,263
	Cooperatieve Centrale	Corporate Bonds 4.800% interest; 1/9/2029 maturity date	495,375	499,255
	Csx Corp	Corporate Bonds 6.220% interest; 4/30/2040 maturity date	346,658	347,646
	Dollar Tree Inc	Corporate Bonds 3.375% interest; 12/1/2051 maturity date	307,453	301,164
	Duke University	Corporate Bonds 2.832% interest; 10/1/2055 maturity date	456,267	434,777
	Ecolab Inc	Corporate Bonds 2.750% interest; 8/18/2055 maturity date	449,610	440,250
	Elevance Health Inc	Corporate Bonds 5.150% interest; 6/15/2029 maturity date	400,984	402,184
	Eli Lilly & Co	Corporate Bonds 4.700% interest; 2/9/2034 maturity date	489,150	484,655
	Eli Lilly & Co	Corporate Bonds 5.100% interest; 2/9/2064 maturity date	404,184	388,357
	Entergy Mississippi LLC	Corporate Bonds 3.500% interest; 6/1/2051 maturity date	501,258	503,701
	Enterprise Products	Corporate Bonds 3.300% interest; 2/15/2053 maturity date	605,007	591,633
	Equinor Asa	Corporate Bonds 3.625% interest; 4/6/2040 maturity date	402,575	403,965
	Essential Utilities Inc	Corporate Bonds 2.400% interest; 5/1/2031 maturity date	686,762	708,915
	Essex Portfolio LP	Corporate Bonds 1.650% interest; 1/15/2031 maturity date	182,323	187,080
	Extra Space Storage LP	Corporate Bonds 5.500% interest; 7/1/2030 maturity date	403,004	406,960

Retirement Plan for Employees of Yakima Valley Memorial Hospital
Employer Identification Number: 91-0567263 – Plan Number: #001
Schedule H, Line 4(i) – Schedule of Assets (Held at End of Year)
December 31, 2024

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
	Florida Power & Light	Corporate Bonds 5.650% interest; 2/1/2037 maturity date	918,027	920,277
	Fox Corp	Corporate Bonds 5.476% interest; 1/25/2039 maturity date	309,524	308,854
	GATX Corp	Corporate Bonds 3.500% interest; 6/1/2032 maturity date	688,216	701,429
	General Motors Finl Co	Corporate Bonds 2.700% interest; 6/10/2031 maturity date	691,088	707,487
	Gilead Sciences Inc	Corporate Bonds 4.800% interest; 4/1/2044 maturity date	537,654	536,976
	Goldman Sachs Group Inc	Corporate Bonds 6.750% interest; 10/1/2037 maturity date	685,476	679,806
	Goldman Sachs Group Inc	Corporate Bonds 2.600% interest; 2/7/2030 maturity date	227,942	230,305
	Haleon US Capital LLC	Corporate Bonds 3.375% interest; 3/24/2029 maturity date	292,468	296,207
	Hartford Finl Svcs Group	Corporate Bonds 2.800% interest; 8/19/2029 maturity date	560,631	573,785
	Home Depot Inc	Corporate Bonds 2.375% interest; 3/15/2051 maturity date	400,372	396,067
	Home Depot Inc	Corporate Bonds 5.400% interest; 6/25/2064 maturity date	193,898	191,708
	Honeywell Intl Inc	Corporate Bonds 4.250% interest; 1/15/2029 maturity date	391,584	394,516
	Johns Hopkins University	Corporate Bonds 4.705% interest; 7/1/2032 maturity date	686,000	684,208
	Johnson & Johnson	Corporate Bonds 3.400% interest; 1/15/2038 maturity date	627,848	627,203
	JP Morgan Chase Bank	Corporate Bonds 6.400% interest; 8/15/2038 maturity date	740,317	731,285
	JP Morgan Chase & Co	Corporate Bonds 5.110% interest; 12/8/2026 maturity date	750,735	757,898
	Kaiser Foundation Hospital	Corporate Bonds 2.810% interest; 6/1/2041 maturity date	358,210	353,700
	Kenvue Inc	Corporate Bonds 5.220% interest; 3/22/2063 maturity date	187,630	184,746
	Keurig Dr Pepper Inc	Corporate Bonds 3.800% interest; 5/1/2050 maturity date	370,940	367,840
	Kinder Morgan Inc	Corporate Bonds 5.200% interest; 6/1/2033 maturity date	688,721	693,599
	Kraft Heinz Foods Co	Corporate Bonds 5.200% interest; 7/15/2045 maturity date	411,071	406,607
	Lockheed Martin Corp	Corporate Bonds 4.070% interest; 12/15/2042 maturity date	695,308	691,730
	Lowe's Cos Inc	Corporate Bonds 3.700% interest; 4/15/2046 maturity date	681,188	688,098
	Mass Institute Of Tech	Corporate Bonds 2.989% interest; 7/1/2050 maturity date	490,735	470,540
	Mcdonald's Corp	Corporate Bonds 3.700% interest; 2/15/2042 maturity date	358,391	359,904
	Merck & Co Inc	Corporate Bonds 2.900% interest; 12/10/2061 maturity date	368,206	355,564
	Merrill Lynch & Co	Corporate Bonds 6.110% interest; 1/29/2037 maturity date	936,072	932,292
	Meta Platforms Inc	Corporate Bonds 3.850% interest; 8/15/2032 maturity date	673,402	673,772
	Metlife Inc	Corporate Bonds 4.125% interest; 8/13/2042 maturity date	474,093	477,043
	Microsoft Corp	Corporate Bonds 2.675% interest; 6/1/2060 maturity date	422,275	409,969

Retirement Plan for Employees of Yakima Valley Memorial Hospital
Employer Identification Number: 91-0567263 – Plan Number: #001
Schedule H, Line 4(i) – Schedule of Assets (Held at End of Year)
December 31, 2024

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
	Mid-America Apartments	Corporate Bonds 1.700% interest; 2/15/2031 maturity date	917,008	942,747
	Morgan Stanley	Corporate Bonds 7/22/2038 maturity date	905,520	910,067
	Morgan Stanley Bk	Corporate Bonds 5.882% interest; 10/30/2026 maturity date	456,228	459,450
	Nestle Holdings Inc	Corporate Bonds 3.900% interest rate; 9/24/2038 maturity date	431,300	430,815
	New York Life Global Fdg	Corporate Bonds 4.900% interest; 6/13/2028 maturity date	716,479	723,247
	Nisource Finance Corp	Corporate Bonds 3.950% interest; 3/30/2048 maturity date	298,296	304,384
	Nnn Reit Inc	Corporate Bonds 5.600% interest; 10/15/2033 maturity date	597,006	605,088
	Norfolk Southern Corp	Corporate Bonds 3.700% interest; 3/15/2053 maturity date	258,689	258,725
	Northrop Grumman Corp	Corporate Bonds 5.150% interest; 6/1/2040 maturity date	309,670	310,937
	Northwestern University	Corporate Bonds 2.640% interest; 12/1/2050 maturity date	650,770	621,020
	Nvidia Corp	Corporate Bonds 2.850% interest; 4/1/2030 maturity date	589,303	595,673
	Nvidia Corp	Corporate Bonds 3.500% interest; 4/1/2040 maturity date	189,421	190,205
	Oglethorpe Power Corp	Corporate Bonds 5.950% interest; 11/1/2039 maturity date	687,081	696,679
	Oracle Corp	Corporate Bonds 6.125% interest; 7/8/2039 maturity date	362,128	362,551
	Peco Energy Co	Corporate Bonds 5.950% interest; 10/1/2036 maturity date	288,406	287,900
	Pepsico Inc	Corporate Bonds 4.650% interest; 2/15/2053 maturity date	291,337	283,712
	PNC Bank NA	Corporate Bonds 2.700% interest; 10/22/2029 maturity date	545,225	560,781
	Pres & Fellows Of Harvard	Corporate Bonds 4.875% interest; 10/15/2040 maturity date	968,190	948,200
	Princeton University	Corporate Bonds 2.516% interest; 7/1/2050 maturity date	451,227	435,232
	Procter & Gamble Co	Corporate Bonds 5.550% interest; 3/5/2037 maturity date	448,039	445,107
	Progress Energy Carolina	Corporate Bonds 4.100% interest; 5/15/2042 maturity date	913,961	923,794
	Prologis LP	Corporate Bonds 3.000% interest; 4/15/2050 maturity date	678,534	676,139
	Public Service Colorado	Corporate Bonds 3.800% interest; 6/15/2047 maturity date	510,272	519,141
	Public Storage	Corporate Bonds 5.125% interest; 1/15/2029 maturity date	504,270	506,005
	Puget Sound Energy Inc	Corporate Bonds 4.223% interest; 6/15/2048 maturity date	157,320	160,478
	Puget Sound Energy Inc	Corporate Bonds 2.893% interest; 9/15/2051 maturity date	306,660	305,335

Retirement Plan for Employees of Yakima Valley Memorial Hospital
Employer Identification Number: 91-0567263 – Plan Number: #001
Schedule H, Line 4(i) – Schedule of Assets (Held at End of Year)
December 31, 2024

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
	Realty Income Corp	Corporate Bonds 1.800% interest; 3/15/2033 maturity date	318,703	325,214
	Regency Centers LP	Corporate Bonds 4.400% interest; 2/1/2047 maturity date	584,883	600,768
	Regency Centers LP	Corporate Bonds 2.950% interest; 9/15/2029 maturity date	359,072	366,668
	Roche Holding Inc	Corporate Bonds 4.000% interest; 11/28/2044 maturity date	331,308	327,016
	Roche Holdings Inc	Corporate Bonds 4.985% interest; 3/8/2034 maturity date	420,933	420,950
	Rogers Communications In	Corporate Bonds 4.500% interest; 3/15/2043 maturity date	599,918	597,838
	Royal Bank Of Canada	Corporate Bonds 5.150% interest; 2/1/2034 maturity date	396,624	394,984
	S&P Global Inc	Corporate Bonds 2.300% interest rate; 8/15/2060 maturity date	201,888	200,328
	Shell International Fin	Corporate Bonds 3.625% interest; 8/21/2042 maturity date	665,661	661,946
	Simon Property Group LP	Corporate Bonds 4.250% interest; 10/1/2044 maturity date	894,560	913,208
	Stanford University	Corporate Bonds 1.289% interest; 6/1/2027 maturity date	543,990	552,792
	Starbucks Corp	Corporate Bonds 3.500% interest; 11/15/2050 maturity date	315,297	310,878
	State Street Corp	Corporate Bonds variable interest; 11/4/2026 maturity date	603,006	604,764
	Sun Communities Oper LP	Corporate Bonds 4.200% interest; 4/15/2032 maturity date	734,097	748,652
	Sutter Health	Corporate Bonds 3.161% interest; 8/15/2040 maturity date	299,615	277,012
	Target Corp	Corporate Bonds 4.000% interest; 7/1/2042 maturity date	418,965	417,995
	Thermo Fisher Scientific	Corporate Bonds 2.800% interest; 10/15/2041 maturity date	495,894	492,233
	T-Mobile USA Inc	Corporate Bonds 3.600% interest; 11/15/2060 maturity date	269,016	263,972
	Toyota Motor Credit Corp	Corporate Bonds 5.100% interest; 3/21/31 maturity date	510,199	511,703
	UBS Group Ag	Corporate Bonds 7.125% interest; 7/15/2032 maturity date	894,805	902,776
	UDR Inc	Corporate Bonds 2.100% interest; 6/15/2033 maturity date	682,236	693,315
	Union Pac Corp	Corporate Bonds 2.973% interest; 9/16/2062 maturity date	530,676	517,833
	United Parcel Service	Corporate Bonds 3.625% interest; 10/1/2042 maturity date	313,328	311,532
	Unitedhealth Group Inc	Corporate Bonds 3.500% interest; 8/15/2039 maturity date	531,901	521,981
	Unitedhealth Group Inc	Corporate Bonds 3.125% interest; 5/15/2060 maturity date	172,398	163,628

Retirement Plan for Employees of Yakima Valley Memorial Hospital
Employer Identification Number: 91-0567263 – Plan Number: #001
Schedule H, Line 4(i) – Schedule of Assets (Held at End of Year)
December 31, 2024

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
	Verizon Communications	Corporate Bonds 3.000% interest; 11/20/2060 maturity date	520,234	503,391
	Verizon Communications	Corporate Bonds 2.987% interest; 10/30/2056 maturity date	155,866	151,223
	Virginia Elec & Power Co	Corporate Bonds 3.800% interest; 9/15/2047 maturity date	517,808	528,271
	Visa Inc	Corporate Bonds 2.050% interest; 4/15/2030 maturity date	644,850	655,868
	Vodafone Group Plc	Corporate Bonds 5.250% interest; 5/30/2048 maturity date	394,830	398,008
	Walmart Inc	Corporate Bonds 2.500% interest; 9/22/2041 maturity date	533,626	533,518
	Walt Disney Company	Corporate Bonds 3.800% interest; 3/22/2030 maturity date	449,697	454,637
	Wells Fargo & Company	Corporate Bonds 4.650% interest; 11/4/2044 maturity date	358,985	357,735
	Wells Fargo Bank Natl	Corporate Bonds 5.450% interest; 8/7/2026 maturity date	451,836	455,333
	Williams Companies Inc	Corporate Bonds 2.600% interest; 3/15/2031 maturity date	109,642	111,946
	Wk Kellogg Foundation Tr	Corporate Bonds 2.443% interest; 10/1/2050 maturity date	366,360	353,622
	Wyeth	Corporate Bonds 5.950% interest; 4/1/2037 maturity date	551,423	548,074
	Yale University	Corporate Bonds 1.482% interest; 4/15/2030 maturity date	835,070	850,450
	Allspring Government Money Market Fund	2,829,383.68 shares	2,829,384	2,829,384
	US Treasury Sec Stripped Zero Coupon	8/15/2034 maturity date	1,374,435	1,373,697
	US Treasury Sec Stripped Zero Coupon	8/15/2035 maturity date	1,372,781	1,370,483
	US Treasury Sec Stripped Zero Coupon	5/15/2029 maturity date	195,480	198,943
	US Treasury Sec Stripped Zero Coupon	2/15/2025 maturity date	86,165	88,549
	US Treasury Sec Stripped Zero Coupon	5/15/2025 maturity date	1,393,843	1,433,840
	US Treasury Sec Stripped Zero Coupon	11/15/2034 maturity date	1,375,014	1,373,630
	US Treasury Sec Stripped Zero Coupon	5/15/2034 maturity date	857,457	857,738
	US Treasury Sec Stripped Zero Coupon	11/15/2035 maturity date	993,477	992,010
	US Treasury Sec Stripped Zero Coupon	2/15/2035 maturity date	39,560	39,507
	Fidelity International Index Fund	Mutual fund - 91,222 shares	4,522,143	4,336,701
	Fidelity Total Market Index Fund	Mutual fund - 44,652 shares	6,673,024	7,201,076

Retirement Plan for Employees of Yakima Valley Memorial Hospital
Employer Identification Number: 91-0567263 – Plan Number: #001
Schedule H, Line 4(i) – Schedule of Assets (Held at End of Year)
December 31, 2024

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
	United States Treasury Bond	4.625% interest rate; 5/15/2044 maturity date	250,021	242,365
	United States Treasury Bond	4.625% interest rate; 11/15/2044 maturity date	246,814	237,554
	United States Treasury Note	5.000% interest rate; 8/31/2025 maturity date	1,294,347	1,301,255
	United States Treasury Note	4.250% interest rate; 6/30/2031 maturity date	298,888	296,229
	United States Treasury Note	4.250% interest rate; 6/30/2029 maturity date	498,654	497,230
	United States Treasury Note	4.625% interest rate; 6/30/2026 maturity date	399,501	402,144
	United States Treasury Bond	4.500% interest rate; 8/15/2029 maturity date	502,111	486,685
	United States Treasury Bond	0.000% interest rate; 5/15/2037 maturity date	692,206	690,115
	United States Treasury Bond	0.000% interest rate; 5/15/2039 maturity date	224,094	221,688
	United States Treasury Note	2.750% interest rate; 8/31/2025 maturity date	1,383,784	1,406,070
	United States Treasury Note	2.375% interest rate; 5/15/2027 maturity date	873,049	887,761
	United States Treasury Note	0.500% interest rate; 6/30/2027 maturity date	1,390,838	1,426,873
	United States Treasury Note	0.375% interest rate; 7/31/2027 maturity date	710,101	729,080
	United States Treasury Note	0.250% interest rate; 8/31/2025 maturity date	1,396,357	1,436,544
			<u>\$ 104,800,785</u>	<u>\$ 105,340,534</u>

Retirement Plan for Employees of Yakima Valley Memorial Hospital
Employer Identification Number: 91-0567263 – Plan Number: #001
Schedule H, Line 4(j) – Schedule of Reportable Transactions
Year Ended December 31, 2024

(a) Identity of Party Involved	(b) Description of Asset	(c) Purchase Price	(d) Selling Price	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
Category III series of transactions in excess of 5% of plan assets						
Allspring Government	Money Market Fund 176 purchases, 148,242,764.14 shares	\$ 148,242,764	\$ -	\$ -	\$ 148,242,764	\$ -
Allspring Government	Money Market Fund 122 sales, 145,413,380.46 shares	-	145,413,380	145,413,380	-	-
United States Treasury Bonds	US Treasury Bonds & Notes 10 purchases, 49,319,000 shares	48,285,984	-	-	48,285,984	-
United States Treasury Bonds	US Treasury Bonds & Notes 6 sales, 46,610,000 shares	-	44,992,340	46,370,737	-	(1,378,397)
United States Treasury Notes	US Treasury Bonds & Notes 13 purchases, 53,887,000 shares	53,913,869	-	-	53,913,869	-
United States Treasury Notes	US Treasury Bonds & Notes 7 sales, 45,200,000 shares	-	45,331,220	45,668,351	-	(337,131)
Schwab US Treasury M	Money Market Fund 6 purchases, 546,768 shares	546,768	-	-	546,768	-
Schwab US Treasury M	Money Market Fund 5 sales, 15,446,526 shares	-	15,446,526	15,446,526	-	-

Retirement Plan for Employees of Yakima Valley Memorial Hospital
Employer Identification Number: 91-0567263 – Plan Number: #001
Schedule H, Line 4(j) – Schedule of Reportable Transactions
Year Ended December 31, 2024

(a) Identity of Party Involved	(b) Description of Asset	(c) Purchase Price	(d) Selling Price	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
Category I individual transaction in excess of 5% of plan assets						
Allspring Government	Money Market Fund 1 purchase, 13,696,006.08 shares	13,969,006	-	-	13,969,006	-
Allspring Government	Money Market Fund 1 purchase, 71,185,248.87 shares	71,185,249	-	-	71,185,249	-
Allspring Government	Money Market Fund 1 purchase, 19,267,810.47 shares	19,267,810	-	-	19,267,810	-
Allspring Government	Money Market Fund 1 purchase, 5,902,002.62 shares	5,902,003	-	-	5,902,003	-
Fidelity Total Market Index Fund	Mutual Fund 1 purchase, 44,203.335 shares	6,600,000	-	-	6,600,000	-
United States Treasury Bonds	US Treasury Bonds & Notes 1 purchase, 15,600,000 shares	15,222,859	-	-	15,222,859	-
United States Treasury Bonds	US Treasury Bonds & Notes 1 purchase, 15,000,000 shares	15,250,255	-	-	15,250,255	-

Retirement Plan for Employees of Yakima Valley Memorial Hospital
Employer Identification Number: 91-0567263 – Plan Number: #001
Schedule H, Line 4(j) – Schedule of Reportable Transactions
Year Ended December 31, 2024

(a) Identity of Party Involved	(b) Description of Asset	(c) Purchase Price	(d) Selling Price	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
United States Treasury Notes	US Treasury Bonds & Notes 1 purchase, 14,500,000 shares	14,641,660	-	-	14,641,660	-
United States Treasury Notes	US Treasury Bonds & Notes 1 purchase, 11,000,000 shares	11,029,256	-	-	11,029,256	-
United States Treasury Notes	US Treasury Bonds & Notes 1 purchase, 9,400,000 shares	9,496,235	-	-	9,496,235	-
United States Treasury Notes	US Treasury Bonds & Notes 1 purchase, 9,200,000 shares	9,403,802	-	-	9,403,802	-
United States Treasury Bonds	US Treasury Bonds & Notes 1 purchase, 15,500,000 shares	15,390,472	-	-	15,390,472	-
Allspring Government	Money Market Fund 1 sale, 13,696,006.08 shares	-	13,969,006	13,969,006	-	-
Allspring Government	Money Market Fund 1 sale, 12,667,810.47 shares	-	12,667,810	12,667,810	-	-
Allspring Government	Money Market Fund 1 sale, 90,978,092.61 shares	-	90,978,093	90,978,093	-	-
Allspring Government	Money Market Fund 1 sale, 6,600,000 shares	-	6,600,000	6,600,000	-	-

Retirement Plan for Employees of Yakima Valley Memorial Hospital
Employer Identification Number: 91-0567263 – Plan Number: #001
Schedule H, Line 4(j) – Schedule of Reportable Transactions
Year Ended December 31, 2024

(a) Identity of Party Involved	(b) Description of Asset	(c) Purchase Price	(d) Selling Price	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
United States Treasury Bonds	US Treasury Bonds & Notes 1 sale, 15,600,000 shares	-	14,670,031	15,222,859	-	(552,828)
United States Treasury Bonds	US Treasury Bonds & Notes 1 sale, 15,000,000 shares	-	14,819,471	15,250,255	-	(430,784)
United States Treasury Notes	US Treasury Bonds & Notes 1 sale, 14,500,000 shares	-	14,431,973	14,641,660	-	(209,687)
United States Treasury Notes	US Treasury Bonds & Notes 1 sale, 11,000,000 shares	-	11,024,026	11,029,256	-	(5,230)
United States Treasury Notes	US Treasury Bonds & Notes 1 sale, 9,400,000 shares	-	9,449,906	9,496,235	-	(46,329)
United States Treasury Notes	US Treasury Bonds & Notes 1 sale, 9,200,000 shares	-	9,321,791	9,403,802	-	(82,011)
United States Treasury Bonds	US Treasury Bonds & Notes 1 sale, 15,500,000 shares	-	14,994,977	15,390,472	-	(395,495)

Retirement Plan for Employees of Yakima Valley Memorial Hospital
Employer Identification Number: 91-0567263 – Plan Number: #001
Schedule H, Line 4(j) – Schedule of Reportable Transactions
Year Ended December 31, 2024

(a) Identity of Party Involved	(b) Description of Asset	(c) Purchase Price	(d) Selling Price	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
Vanguard Long-Term Bond Etf	Exchange Traded Fund 1 sale, 997,355 shares	-	71,185,249	75,160,584	-	(3,975,335)
Vanguard Total International Stock	Exchange Traded Fund 1 sale, 97,000 shares	-	5,902,003	4,972,220	-	929,783
Vanguard Total Stock Market Etf	Exchange Traded Fund 1 sale, 71,600 shares	-	19,267,810	14,673,704	-	4,594,106
Schwab US Treasury M	Money Market Fund 1 sale, 13,416,525.59	-	13,416,526	13,416,526	-	-

Baker Tilly Advisory Group, LP and Baker Tilly US, LLP, trading as Baker Tilly, are members of the global network of Baker Tilly International Ltd., the members of which are separate and independent legal entities. Baker Tilly US, LLP is a licensed CPA firm that provides assurance services to its clients. Baker Tilly Advisory Group, LP and its subsidiary entities provide tax and consulting services to their clients and are not licensed CPA firms.

Exhibit 29

Active Participants by Age and Service

The number of active participants, summarized by attained age and years of credited service as of January 1, 2024, is shown below.

Age	Years of Credited Service										Total	
	0	1–4	5–9	10–14	15–19	20–24	25–29	30–34	35–39	40+		
0–24	-	-	-	-	-	-	-	-	-	-	-	-
25–29	-	-	-	-	-	-	-	-	-	-	-	-
30–34	-	-	-	-	-	-	-	-	-	-	-	-
35–39	7	12	1	-	-	-	-	-	-	-	-	20
40–44	5	29	14	-	-	-	-	-	-	-	-	48
45–49	6	36	31	10	2	-	-	-	-	-	-	85
50–54	4	22	26	16	7	-	-	-	-	-	-	75
55–59	2	20	19	17	15	14	4	-	-	-	-	91
60–64	2	15	25	13	20	2	6	-	-	-	-	83
65–69	1	4	6	2	3	1	3	1	-	-	-	21
70+	-	-	2	-	-	-	-	-	-	-	-	2
Total	27	138	124	58	47	17	13	1	-	-	-	425

Appendix A – Summary of Actuarial Methods

The ultimate cost of a pension plan is the excess of actual benefits and administrative expenses paid over actual net investment return on plan assets during the plan's existence until the last payment has been made to the last participant. A plan's "actuarial cost method" determines the expected incidence of actuarial costs by allocating portions of the ultimate cost to each plan year. The cost method is thus a budgeting tool to help ensure that a plan will be adequately and systematically funded and accounted for. Annual contributions and accounting expense are also affected by a plan's "asset valuation method" (as well as plan provisions, actuarial assumptions, and actual plan demographic and investment experience each year).

Actuarial Cost Method

The actuarial cost method used for determining the Plan's ERISA funding requirements and the FASB ASC Topic 960 values is the Unit Credit method. Under this method, an accrued benefit is determined at each active participant's assumed retirement age based on compensation and service at both the beginning and the end of the current year. The Plan's Normal Cost is the sum of the present value of the excess of each active participant's accrued benefit at the end of the current year over that at the beginning of the current year. The Plan's accrued liability is the sum of (a) the present value of each active participant's accrued benefit at the beginning of the current year plus (b) the present value of each inactive participant's benefits. This method is prescribed for ERISA funding requirements by the Pension Protection Act of 2006.

The actuarial cost method used for determining the Plan Sponsor's FASB ASC Topic 715 accounting requirements is the Projected Unit Credit method, as required by FASB. Under this method, a projected benefit is determined at each active participant's assumed retirement age assuming future compensation increases. The Plan's Normal Cost is the sum of the present value of the portion of each active participant's projected benefit attributable to the current year of service. The Plan's accrued liability is the sum of (a) the present value of the portion of each active participant's projected benefit attributable to all prior years of service plus (b) the present value of each inactive participant's benefits.

Asset Valuation Method

The Actuarial Value of Assets used for determining the Plan's ERISA funding requirements is based on the permitted three-year asset smoothing as defined under IRS Notice 2009-22 (adopted January 1, 2009). Under this method, the Actuarial Value of Assets equals the Market Value of Assets minus one-third and two-thirds, respectively, of the investment gain or loss for each of the two immediately preceding plan years, but it must be within 90% to 110% of the Market Value of Assets. The Market Value of Assets is equal to the Fair Value of Assets as of the valuation date plus the discounted value of employer contributions made after the valuation date. These contributions are discounted to the valuation date using the Effective Interest Rate for the prior plan year. The expected investment return for a plan year is based on the lesser of the expected rate of return on plan assets or the applicable statutory interest rate for the year.

The Market-Related Value of Assets used for determining the Plan Sponsor's FASB ASC Topic 715 accounting requirements is equal to the Fair Value of Assets (without inclusion of any receivable contributions).

PBGC Variable-Rate Premium Method

The alternative method is used for the PBGC variable-rate premium calculation (adopted January 1, 2020).

Amortization Method

For the Plan's ERISA funding requirements, incremental Funding Shortfall amounts are amortized over a 15-year period, and the related shortfall amortization payment is determined on the first valuation date following the plan year in which it arises based on the segment rates used for ERISA minimum funding purposes on that date, as prescribed under IRC Section 430.

For FASB ASC Topic 715 accounting purposes, cumulative unrecognized net gains or losses in excess of 10% of the greater of (a) the Market-Related Value of Assets and (b) the Projected Benefit Obligation are amortized over the average future service of active participants.

Changes in Actuarial Methods Since Prior Valuation

None.

Appendix B – Summary of Actuarial Assumptions

Many of the factors affecting the Plan's costs are variables which cannot be predicted with certainty. The following actuarial assumptions have either been prescribed by statute and regulation or selected to reasonably anticipate future experience with respect to these variables. For non-prescribed assumptions, we monitor the economic and demographic experience of the Plan each year for material gains and losses arising from the assumptions and recommend adjustments accordingly. Other actuarial assumptions could also be reasonable and would yield different results.

ECONOMIC ASSUMPTIONS

Interest Rates

ERISA minimum funding, maximum deductible, and PBGC premium: The January 1, 2024 Funding Target was calculated using the PPA yield curve (published monthly by the IRS) for January 2024 (based on December 2023 rates). The equivalent effective interest rate is 5.12% per year. The funding interest rates are prescribed under IRS regulations based on the Plan Sponsor's interest rate election. The PBGC interest rates are based on the Plan Sponsor's elected method for determining the premium funding target.

FASB ASC Topic 715: 5.25% per year (adopted December 31, 2023). This discount rate represents the theoretical rate at which the liabilities could be settled in the bond market as of December 31, 2023. It is based on the Milliman Bond Matching Model as described in the actuary's letter dated January 8, 2024.

FASB ASC Topic 960: 5.50% per year (adopted January 1, 2024). This represents the expected long-term geometric mean return on assets based on the Plan's investment policy, including target asset allocation, and the actuary's capital market expectations.

Asset Returns

ERISA minimum funding and maximum deductible: 5.50% per year (adopted January 1, 2024). This represents the expected long-term geometric mean return on assets based on the Plan's investment policy, including target asset allocation, and the actuary's capital market expectations.

FASB ASC Topic 715: 5.75% per year (adopted December 31, 2022). This represents the expected long-term arithmetic mean return on assets (net of expenses) based on the Plan's investment policy, including target asset allocation, and the Plan Sponsor's capital market expectations.

Pay Increases

Not applicable. Benefit accruals are frozen.

Maximum Benefit and Annual Compensation Limitation Increases

Not applicable. Benefit accruals are frozen.

Postretirement Benefit Increases

None. The Plan does not provide for automatic postretirement benefit increases.

Administrative Expenses

An allowance of \$150,000 for administrative expenses has been included in the Target Normal Cost, reflecting the actual administrative expenses paid from the Plan's trust during the previous year and the estimated PBGC premium for the current year (adopted January 1, 2022 and updated annually).

DEMOGRAPHIC ASSUMPTIONS

We believe the demographic assumptions shown below are reasonable for the contingencies they are measuring and are not anticipated to produce significant cumulative actuarial gains or losses over the measurement period. Except where noted, all demographic assumptions are based on the actuary's judgment, continued review of experience, and periodic formal experience studies. The most recent study is Milliman's 2015 Demographic Experience Study ("2015 Study").

Decrement Timing

Decrements are assumed to occur at the beginning of the year.

Mortality

ERISA minimum funding, maximum deductible, and PBGC premium: Non-Annuitant and Annuitant Generational Mortality Tables, gender-distinct, as prescribed by IRC Section 430(h)(3)(A) for IRS funding requirements (adopted January 1, 2024 and updated annually). The mortality assumption is based on IRS and PBGC regulations.

FASB ASC Topics 715 and 960: Pri-2012 Mortality Tables, gender-distinct, projected forward using Scale MP-2021 on a generational basis, with Employee rates before benefit commencement and Retiree, Disabled, or Contingent Survivor rates (as appropriate) after benefit commencement (adopted December 31, 2021 for FASB ASC Topic 715 and January 1, 2022 for FASB ASC Topic 960). This represents the most current mortality experience published by the Society of Actuaries as of the valuation date.

Retirement

The retirement assumption is based on the 2015 study. Annual rates are shown below for active and terminated vested participants who are eligible to retire (adopted January 1, 2015).

Age	Rate
55-60	5%
61	10%
62-64	20%
65+	100%

Termination

The termination assumption is based on the 2015 study. Annual rates are shown below (adopted January 1, 2015).

Years of Service	Rate
1	9.5%
2	9.0%
3	8.5%
4	8.0%
5	7.5%
6	7.0%
7	6.5%
8	6.0%
9	5.5%
10	5.0%
11	4.5%
12	4.0%
13	3.5%
14	3.0%
15+	2.5%

Disability

Sample annual rates are shown below (adopted November 1, 1965).

Age	Rate
30	0.08%
35	0.10%
40	0.11%
45	0.16%
50	0.24%
55	0.40%
60	0.84%

Form of Payment

For participants in pay status: Actual forms of payment are included in the census data.

For participants not in pay status: The percentages of participants assumed to elect a single life annuity or a joint and survivor annuity form of payment are shown below (adopted January 1, 2016). These percentages are based on plan experience.

Form of Payment	Single Life	50% J&S	100% J&S
Active retirements	85%	5%	10%
Current terminated vested retirements	85%	5%	10%
Future terminated vested retirements	85%	5%	10%
Future disability retirements	85%	5%	10%
Future pre-retirement deaths	0%	0%	100%

Marital Characteristics

For participants in pay status: Actual birth dates of spouses are included in the census data, where relevant.

For participants not in pay status: 100% of participants are assumed to be married to a spouse of the opposite sex. Males are assumed to be three years older than females (adopted January 1, 1988). This assumption is based on plan experience with a provision for adverse deviation.

For beneficiaries: Actual birth dates are included in the census data, where relevant.

Benefits Not Valued

All plan benefits are valued.

Special Data Adjustments

None.

Retirement Plan for Employees of Yakima Valley Memorial Hospital
Employer Identification Number: 91-0567263 – Plan Number: #001
Schedule H, Line 4(j) – Schedule of Reportable Transactions
Year Ended December 31, 2024

(a) Identity of Party Involved	(b) Description of Asset	(c) Purchase Price	(d) Selling Price	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
Category III series of transactions in excess of 5% of plan assets						
Allspring Government	Money Market Fund 176 purchases, 148,242,764.14 shares	\$ 148,242,764	\$ -	\$ -	\$ 148,242,764	\$ -
Allspring Government	Money Market Fund 122 sales, 145,413,380.46 shares	-	145,413,380	145,413,380	-	-
United States Treasury Bonds	US Treasury Bonds & Notes 10 purchases, 49,319,000 shares	48,285,984	-	-	48,285,984	-
United States Treasury Bonds	US Treasury Bonds & Notes 6 sales, 46,610,000 shares	-	44,992,340	46,370,737	-	(1,378,397)
United States Treasury Notes	US Treasury Bonds & Notes 13 purchases, 53,887,000 shares	53,913,869	-	-	53,913,869	-
United States Treasury Notes	US Treasury Bonds & Notes 7 sales, 45,200,000 shares	-	45,331,220	45,668,351	-	(337,131)
Schwab US Treasury M	Money Market Fund 6 purchases, 546,768 shares	546,768	-	-	546,768	-
Schwab US Treasury M	Money Market Fund 5 sales, 15,446,526 shares	-	15,446,526	15,446,526	-	-

Retirement Plan for Employees of Yakima Valley Memorial Hospital
Employer Identification Number: 91-0567263 – Plan Number: #001
Schedule H, Line 4(j) – Schedule of Reportable Transactions
Year Ended December 31, 2024

(a) Identity of Party Involved	(b) Description of Asset	(c) Purchase Price	(d) Selling Price	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
Category I individual transaction in excess of 5% of plan assets						
Allspring Government	Money Market Fund 1 purchase, 13,696,006.08 shares	13,969,006	-	-	13,969,006	-
Allspring Government	Money Market Fund 1 purchase, 71,185,248.87 shares	71,185,249	-	-	71,185,249	-
Allspring Government	Money Market Fund 1 purchase, 19,267,810.47 shares	19,267,810	-	-	19,267,810	-
Allspring Government	Money Market Fund 1 purchase, 5,902,002.62 shares	5,902,003	-	-	5,902,003	-
Fidelity Total Market Index Fund	Mutual Fund 1 purchase, 44,203.335 shares	6,600,000	-	-	6,600,000	-
United States Treasury Bonds	US Treasury Bonds & Notes 1 purchase, 15,600,000 shares	15,222,859	-	-	15,222,859	-
United States Treasury Bonds	US Treasury Bonds & Notes 1 purchase, 15,000,000 shares	15,250,255	-	-	15,250,255	-

Retirement Plan for Employees of Yakima Valley Memorial Hospital
Employer Identification Number: 91-0567263 – Plan Number: #001
Schedule H, Line 4(j) – Schedule of Reportable Transactions
Year Ended December 31, 2024

(a) Identity of Party Involved	(b) Description of Asset	(c) Purchase Price	(d) Selling Price	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
United States Treasury Notes	US Treasury Bonds & Notes 1 purchase, 14,500,000 shares	14,641,660	-	-	14,641,660	-
United States Treasury Notes	US Treasury Bonds & Notes 1 purchase, 11,000,000 shares	11,029,256	-	-	11,029,256	-
United States Treasury Notes	US Treasury Bonds & Notes 1 purchase, 9,400,000 shares	9,496,235	-	-	9,496,235	-
United States Treasury Notes	US Treasury Bonds & Notes 1 purchase, 9,200,000 shares	9,403,802	-	-	9,403,802	-
United States Treasury Bonds	US Treasury Bonds & Notes 1 purchase, 15,500,000 shares	15,390,472	-	-	15,390,472	-
Allspring Government	Money Market Fund 1 sale, 13,696,006.08 shares	-	13,969,006	13,969,006	-	-
Allspring Government	Money Market Fund 1 sale, 12,667,810.47 shares	-	12,667,810	12,667,810	-	-
Allspring Government	Money Market Fund 1 sale, 90,978,092.61 shares	-	90,978,093	90,978,093	-	-
Allspring Government	Money Market Fund 1 sale, 6,600,000 shares	-	6,600,000	6,600,000	-	-

Retirement Plan for Employees of Yakima Valley Memorial Hospital
Employer Identification Number: 91-0567263 – Plan Number: #001
Schedule H, Line 4(j) – Schedule of Reportable Transactions
Year Ended December 31, 2024

(a) Identity of Party Involved	(b) Description of Asset	(c) Purchase Price	(d) Selling Price	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
United States Treasury Bonds	US Treasury Bonds & Notes 1 sale, 15,600,000 shares	-	14,670,031	15,222,859	-	(552,828)
United States Treasury Bonds	US Treasury Bonds & Notes 1 sale, 15,000,000 shares	-	14,819,471	15,250,255	-	(430,784)
United States Treasury Notes	US Treasury Bonds & Notes 1 sale, 14,500,000 shares	-	14,431,973	14,641,660	-	(209,687)
United States Treasury Notes	US Treasury Bonds & Notes 1 sale, 11,000,000 shares	-	11,024,026	11,029,256	-	(5,230)
United States Treasury Notes	US Treasury Bonds & Notes 1 sale, 9,400,000 shares	-	9,449,906	9,496,235	-	(46,329)
United States Treasury Notes	US Treasury Bonds & Notes 1 sale, 9,200,000 shares	-	9,321,791	9,403,802	-	(82,011)
United States Treasury Bonds	US Treasury Bonds & Notes 1 sale, 15,500,000 shares	-	14,994,977	15,390,472	-	(395,495)

Retirement Plan for Employees of Yakima Valley Memorial Hospital
Employer Identification Number: 91-0567263 – Plan Number: #001
Schedule H, Line 4(j) – Schedule of Reportable Transactions
Year Ended December 31, 2024

(a) Identity of Party Involved	(b) Description of Asset	(c) Purchase Price	(d) Selling Price	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
Vanguard Long-Term Bond Etf	Exchange Traded Fund 1 sale, 997,355 shares	-	71,185,249	75,160,584	-	(3,975,335)
Vanguard Total International Stock	Exchange Traded Fund 1 sale, 97,000 shares	-	5,902,003	4,972,220	-	929,783
Vanguard Total Stock Market Etf	Exchange Traded Fund 1 sale, 71,600 shares	-	19,267,810	14,673,704	-	4,594,106
Schwab US Treasury M	Money Market Fund 1 sale, 13,416,525.59	-	13,416,526	13,416,526	-	-

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

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 RETIREMENT PLAN FOR EMPLOYEES OF YAKIMA VALLEY MEMORIAL HOSPITAL	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF YAKIMA VALLEY MEMORIAL HOSPITAL	D Employer Identification Number (EIN) 91-0567263	
E Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B	F Prior year plan size: <input type="checkbox"/> 100 or fewer <input type="checkbox"/> 101-500 <input checked="" type="checkbox"/> More than 500	

Part I Basic Information

1	Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2024</u>		
2	Assets:		
	a Market value	2a	113,327,633
	b Actuarial value	2b	118,633,870
3	Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target
	a For retired participants and beneficiaries receiving payment	800	79,500,281
	b For terminated vested participants	267	11,462,980
	c For active participants	425	20,756,317
	d Total	1,492	111,719,578
4	If the plan is in at-risk status, check the box and complete lines (a) and (b)..... <input type="checkbox"/>		
	a Funding target disregarding prescribed at-risk assumptions	4a	
	b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b	
5	Effective interest rate	5	5.12%
6	Target normal cost		
	a Present value of current plan year accruals	6a	0
	b Expected plan-related expenses	6b	150,000
	c Target normal cost	6c	150,000

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

SIGN HERE	 Signature of actuary	<u>09/29/2025</u> Date
	MAHRUKH MAIVALVALA Type or print name of actuary	<u>2305999</u> Most recent enrollment number
	MILLIMAN, INC. Firm name	<u>206-624-7940</u> Telephone number (including area code)
	1301 FIFTH AVENUE, SUITE 3800 SEATTLE WA 98101-2605 Address of the firm	

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

Part II Beginning of Year Carryover and Prefunding Balances	(a) Carryover balance	(b) Prefunding balance
7 Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	5,170,553
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	5,170,553
10 Interest on line 9 using prior year's actual return of <u>9.21%</u>	0	476,208
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>5.07%</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	5,646,761

Part III Funding Percentages		
14 Funding target attainment percentage	14	100.93 %
15 Adjusted funding target attainment percentage	15	105.97 %
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	100.83 %
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: %	2nd segment: %	3rd segment: %	<input checked="" type="checkbox"/> N/A, full yield curve used
b Applicable month (enter code).....				21b
22 Weighted average retirement age				22 62
23 Mortality table(s) (see instructions)	<input type="checkbox"/> Prescribed - combined	<input checked="" type="checkbox"/> Prescribed - separate	<input type="checkbox"/> Substitute	

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

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years				
28 Unpaid minimum required contributions for all prior years				0
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a).....				0
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29)				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 150,000
b Excess assets, if applicable, but not greater than line 31a				31b 150,000
32 Amortization installments:	Outstanding Balance		Installment	
a Net shortfall amortization installment	0		0	
b Waiver amortization installment	0		0	
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount				33
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)....				34 0
	Carryover balance	Prefunding balance		Total balance
35 Balances elected for use to offset funding requirement	0	0		0
36 Additional cash requirement (line 34 minus line 35).....				36 0
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c).....				37 0
38 Present value of excess contributions for current year (see instructions)				
a Total (excess, if any, of line 37 over line 36)				38a 0
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances				38b 0
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37).....				39 0
40 Unpaid minimum required contributions for all years				40 0

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

Weighted Average Retirement Age

The weighted average retirement age for active participants is 62. This equals the sum, over all retirement ages, of the retirement age multiplied by the probability of retiring at that age, as shown in the following table.

(a) Possible Retirement Age "r"	(b) Assumed Rate of Retirement at Age "r"	(c) Probability of Person Age 55 Still Working at "r"	(d) (b) x (c) = Probability of Person Age 55 Retiring at "r"	(e) (a) x (d) = Component of Weighted Average Retirement Age
55	0.0500	1.0000	0.0500	2.7500
56	0.0500	0.9500	0.0475	2.6600
57	0.0500	0.9025	0.0451	2.5721
58	0.0500	0.8574	0.0429	2.4864
59	0.0500	0.8145	0.0407	2.4028
60	0.0500	0.7738	0.0387	2.3213
61	0.1000	0.7351	0.0735	4.4841
62	0.2000	0.6616	0.1323	8.2036
63	0.2000	0.5293	0.1059	6.6688
64	0.2000	0.4234	0.0847	5.4197
65	1.0000	0.3387	0.3387	<u>22.0175</u>
Weighted Average Retirement Age:				61.9863
Rounded to Nearest Age:				62

Appendix A – Summary of Actuarial Methods

The ultimate cost of a pension plan is the excess of actual benefits and administrative expenses paid over actual net investment return on plan assets during the plan's existence until the last payment has been made to the last participant. A plan's "actuarial cost method" determines the expected incidence of actuarial costs by allocating portions of the ultimate cost to each plan year. The cost method is thus a budgeting tool to help ensure that a plan will be adequately and systematically funded and accounted for. Annual contributions and accounting expense are also affected by a plan's "asset valuation method" (as well as plan provisions, actuarial assumptions, and actual plan demographic and investment experience each year).

Actuarial Cost Method

The actuarial cost method used for determining the Plan's ERISA funding requirements and the FASB ASC Topic 960 values is the Unit Credit method. Under this method, an accrued benefit is determined at each active participant's assumed retirement age based on compensation and service at both the beginning and the end of the current year. The Plan's Normal Cost is the sum of the present value of the excess of each active participant's accrued benefit at the end of the current year over that at the beginning of the current year. The Plan's accrued liability is the sum of (a) the present value of each active participant's accrued benefit at the beginning of the current year plus (b) the present value of each inactive participant's benefits. This method is prescribed for ERISA funding requirements by the Pension Protection Act of 2006.

The actuarial cost method used for determining the Plan Sponsor's FASB ASC Topic 715 accounting requirements is the Projected Unit Credit method, as required by FASB. Under this method, a projected benefit is determined at each active participant's assumed retirement age assuming future compensation increases. The Plan's Normal Cost is the sum of the present value of the portion of each active participant's projected benefit attributable to the current year of service. The Plan's accrued liability is the sum of (a) the present value of the portion of each active participant's projected benefit attributable to all prior years of service plus (b) the present value of each inactive participant's benefits.

Asset Valuation Method

The Actuarial Value of Assets used for determining the Plan's ERISA funding requirements is based on the permitted three-year asset smoothing as defined under IRS Notice 2009-22 (adopted January 1, 2009). Under this method, the Actuarial Value of Assets equals the Market Value of Assets minus one-third and two-thirds, respectively, of the investment gain or loss for each of the two immediately preceding plan years, but it must be within 90% to 110% of the Market Value of Assets. The Market Value of Assets is equal to the Fair Value of Assets as of the valuation date plus the discounted value of employer contributions made after the valuation date. These contributions are discounted to the valuation date using the Effective Interest Rate for the prior plan year. The expected investment return for a plan year is based on the lesser of the expected rate of return on plan assets or the applicable statutory interest rate for the year.

The Market-Related Value of Assets used for determining the Plan Sponsor's FASB ASC Topic 715 accounting requirements is equal to the Fair Value of Assets (without inclusion of any receivable contributions).

PBGC Variable-Rate Premium Method

The alternative method is used for the PBGC variable-rate premium calculation (adopted January 1, 2020).

Amortization Method

For the Plan's ERISA funding requirements, incremental Funding Shortfall amounts are amortized over a 15-year period, and the related shortfall amortization payment is determined on the first valuation date following the plan year in which it arises based on the segment rates used for ERISA minimum funding purposes on that date, as prescribed under IRC Section 430.

For FASB ASC Topic 715 accounting purposes, cumulative unrecognized net gains or losses in excess of 10% of the greater of (a) the Market-Related Value of Assets and (b) the Projected Benefit Obligation are amortized over the average future service of active participants.

Changes in Actuarial Methods Since Prior Valuation

None.

Appendix B – Summary of Actuarial Assumptions

Many of the factors affecting the Plan's costs are variables which cannot be predicted with certainty. The following actuarial assumptions have either been prescribed by statute and regulation or selected to reasonably anticipate future experience with respect to these variables. For non-prescribed assumptions, we monitor the economic and demographic experience of the Plan each year for material gains and losses arising from the assumptions and recommend adjustments accordingly. Other actuarial assumptions could also be reasonable and would yield different results.

ECONOMIC ASSUMPTIONS

Interest Rates

ERISA minimum funding, maximum deductible, and PBGC premium: The January 1, 2024 Funding Target was calculated using the PPA yield curve (published monthly by the IRS) for January 2024 (based on December 2023 rates). The equivalent effective interest rate is 5.12% per year. The funding interest rates are prescribed under IRS regulations based on the Plan Sponsor's interest rate election. The PBGC interest rates are based on the Plan Sponsor's elected method for determining the premium funding target.

FASB ASC Topic 715: 5.25% per year (adopted December 31, 2023). This discount rate represents the theoretical rate at which the liabilities could be settled in the bond market as of December 31, 2023. It is based on the Milliman Bond Matching Model as described in the actuary's letter dated January 8, 2024.

FASB ASC Topic 960: 5.50% per year (adopted January 1, 2024). This represents the expected long-term geometric mean return on assets based on the Plan's investment policy, including target asset allocation, and the actuary's capital market expectations.

Asset Returns

ERISA minimum funding and maximum deductible: 5.50% per year (adopted January 1, 2024). This represents the expected long-term geometric mean return on assets based on the Plan's investment policy, including target asset allocation, and the actuary's capital market expectations.

FASB ASC Topic 715: 5.75% per year (adopted December 31, 2022). This represents the expected long-term arithmetic mean return on assets (net of expenses) based on the Plan's investment policy, including target asset allocation, and the Plan Sponsor's capital market expectations.

Pay Increases

Not applicable. Benefit accruals are frozen.

Maximum Benefit and Annual Compensation Limitation Increases

Not applicable. Benefit accruals are frozen.

Postretirement Benefit Increases

None. The Plan does not provide for automatic postretirement benefit increases.

Administrative Expenses

An allowance of \$150,000 for administrative expenses has been included in the Target Normal Cost, reflecting the actual administrative expenses paid from the Plan's trust during the previous year and the estimated PBGC premium for the current year (adopted January 1, 2022 and updated annually).

DEMOGRAPHIC ASSUMPTIONS

We believe the demographic assumptions shown below are reasonable for the contingencies they are measuring and are not anticipated to produce significant cumulative actuarial gains or losses over the measurement period. Except where noted, all demographic assumptions are based on the actuary's judgment, continued review of experience, and periodic formal experience studies. The most recent study is Milliman's 2015 Demographic Experience Study ("2015 Study").

Decrement Timing

Decrements are assumed to occur at the beginning of the year.

Mortality

ERISA minimum funding, maximum deductible, and PBGC premium: Non-Annuitant and Annuitant Generational Mortality Tables, gender-distinct, as prescribed by IRC Section 430(h)(3)(A) for IRS funding requirements (adopted January 1, 2024 and updated annually). The mortality assumption is based on IRS and PBGC regulations.

FASB ASC Topics 715 and 960: Pri-2012 Mortality Tables, gender-distinct, projected forward using Scale MP-2021 on a generational basis, with Employee rates before benefit commencement and Retiree, Disabled, or Contingent Survivor rates (as appropriate) after benefit commencement (adopted December 31, 2021 for FASB ASC Topic 715 and January 1, 2022 for FASB ASC Topic 960). This represents the most current mortality experience published by the Society of Actuaries as of the valuation date.

Retirement

The retirement assumption is based on the 2015 study. Annual rates are shown below for active and terminated vested participants who are eligible to retire (adopted January 1, 2015).

Age	Rate
55-60	5%
61	10%
62-64	20%
65+	100%

Termination

The termination assumption is based on the 2015 study. Annual rates are shown below (adopted January 1, 2015).

Years of Service	Rate
1	9.5%
2	9.0%
3	8.5%
4	8.0%
5	7.5%
6	7.0%
7	6.5%
8	6.0%
9	5.5%
10	5.0%
11	4.5%
12	4.0%
13	3.5%
14	3.0%
15+	2.5%

Disability

Sample annual rates are shown below (adopted November 1, 1965).

Age	Rate
30	0.08%
35	0.10%
40	0.11%
45	0.16%
50	0.24%
55	0.40%
60	0.84%

Form of Payment

For participants in pay status: Actual forms of payment are included in the census data.

For participants not in pay status: The percentages of participants assumed to elect a single life annuity or a joint and survivor annuity form of payment are shown below (adopted January 1, 2016). These percentages are based on plan experience.

Form of Payment	Single Life	50% J&S	100% J&S
Active retirements	85%	5%	10%
Current terminated vested retirements	85%	5%	10%
Future terminated vested retirements	85%	5%	10%
Future disability retirements	85%	5%	10%
Future pre-retirement deaths	0%	0%	100%

Marital Characteristics

For participants in pay status: Actual birth dates of spouses are included in the census data, where relevant.

For participants not in pay status: 100% of participants are assumed to be married to a spouse of the opposite sex. Males are assumed to be three years older than females (adopted January 1, 1988). This assumption is based on plan experience with a provision for adverse deviation.

For beneficiaries: Actual birth dates are included in the census data, where relevant.

Benefits Not Valued

All plan benefits are valued.

Special Data Adjustments

None.

Appendix C – Summary of Principal Plan Provisions

This summary of plan provisions is intended to only describe the essential features of the Plan. All eligibility requirements and benefit amounts shall be determined in strict accordance with the plan document itself.

Accrued Benefit: In general, the monthly accrued benefit is a life annuity equal to 1.25% of a participant's Average Monthly Earnings multiplied by the participant's years of Benefit Service.

Actuarially Equivalent: Equality in value such that the present value of the amount under any form of payment is essentially the same as the present value of the amount under the normal form of annuity payment for single participants. For purposes other than determining lump-sum amounts, actuarially equivalent factors are based on a 7% interest rate and the 1984 Unisex Pensioners Mortality Table without a setback for members and set back three years for spouses. For purposes of determining lump-sum amounts, actuarially equivalent factors are based on the applicable mortality table in effect under IRC Section 417(e)(3) for the plan year of distribution and the statutory three-tier segment interest rates in effect for the second month prior to the plan year of distribution (i.e., annual stability period with a two-month lookback period).

Average Monthly Earnings: The annual average of total Basic Earnings received during the five consecutive plan years for which Basic Earnings were highest, divided by 12. Average Monthly Earnings were frozen as of the applicable freeze date.

Basic Earnings: The amount of annual compensation paid to an active participant during a plan year before any payroll deduction, but excluding extra pay, overtime pay, commissions, bonuses, and contributions by the Hospital for Social Security, group insurance, pension benefits or any other purpose.

Benefit Service: In general, the number of plan years in which a participant works 1,000 or more hours. Service prior to participation is excluded. Benefit Service was frozen as of the applicable freeze date.

Plan Effective Date: November 1, 1965, as amended through January 1, 2024.

Plan Year: The 12-month period beginning January 1 and ending December 31.

Vesting Service: In general, the number of plan years in which an employee works 1,000 or more hours.

Eligibility for Participation

All employees were eligible to participate following the attainment of age 21 and the completion of one year of employment during which the employee worked at least 1,000 hours.

Effective May 31, 2008, all employees (except retirees) were given a one-time choice to receive future benefit accruals under this pension plan or under an enhanced 401(k) plan. For those who elected the enhanced 401(k) plan, benefit accruals under this plan were frozen as of May 31, 2008. For those who elected (or were deemed to have elected) the pension plan, benefit accruals under this plan continued.

However, benefit accruals were subsequently frozen for all non-union employees as of December 31, 2010 and for all union employees as of December 31, 2011.

Normal Retirement

Normal Retirement Date: The first day of the month coincident with or next following attainment of age 65.

Normal Retirement Benefit: The Accrued Benefit.

Late Retirement

Late Retirement Date: The first day of the month following the date of termination of service if it occurs after the Normal Retirement Date.

Late Retirement Benefit: The greater of (a) the Accrued Benefit determined as of the Late Retirement Date or (b) the Accrued Benefit determined as of the Normal Retirement Date (or the first day of any plan year following the Normal Retirement Date) and actuarially increased to the Late Retirement Date.

Early Retirement

Early Retirement Date: The first day of the month coincident with or next following the attainment of age 55 and completion of five years of Vesting Service.

In-service distributions are allowed for participants who have attained age 59½ and completed five years of Vesting Service.

Early Retirement Benefit: The Accrued Benefit reduced by 1/180 for each of the first 60 months and by 1/360 for each of the next 60 months by which the Early Retirement Date precedes the Normal Retirement Date.

Vested Termination

Vested Termination Date: The date of termination of service other than for reasons of retirement or death, following completion of five years of Vesting Service.

Vested Termination Benefit: The Accrued Benefit, multiplied by the vested percentage below, payable at the Normal Retirement Date, or payable as of the first day of any month coincident with or next following attainment of age 55 if at least five years of Vesting Service have been completed (reduced by 1/180 for each of the first 60 months and by 1/360 for each of the next 60 months by which the benefit commencement date precedes the Normal Retirement Date).

Years of Vesting Service	Vested Percentage
Less than 5	0%
5 or more	100%

Survivor's Benefit

If an active or terminated participant has at least five years of Vesting Service, his surviving spouse will receive a life annuity commencing not earlier than the date the participant would have attained age 55. The spouse shall receive the benefit she would have received had the participant terminated employment on the day prior to his death with a 100% joint and survivor annuity option.

Disability

An employee who is totally and permanently disabled may be eligible for a disability retirement benefit after six months of such disability if he is at least age 55 and has completed five years of Vesting Service. The benefit is the Normal Retirement Benefit earned to the first day of the month following approval by the Retirement Committee.

Forms of Payment

Normal Forms: Life annuity if single, actuarially equivalent joint and 100% survivor annuity if married.

Optional Forms: Life annuity; joint and 50% or 100% survivor annuity; Social Security adjustment option; lump sum. All optional forms are actuarially equivalent.

Changes in Principal Plan Provisions Since Prior Valuation

Effective January 1, 2024 the Plan was amended to lower the in-service distribution eligibility age from age 62 to age 59½ and to allow a lump sum optional form of payment.

CHANGES IN ACTUARIAL ASSUMPTIONS SINCE PRIOR VALUATION

Interest rates for ERISA minimum funding, maximum deductible, and PBGC premium: Effective January 1, 2024, the interest rates used to determine the minimum funding requirements, maximum deductible, and PBGC premium were updated based on the PPA corporate bond yield curve applicable for January 2024 (based on December 2023 rates). The interest rates were updated to comply with IRS and PBGC requirements based on the Plan Sponsor's interest rate election.

Interest rate for FASB ASC Topic 715: Effective December 31, 2023, the FASB ASC Topic 715 discount rate was changed from 5.50% to 5.25% per year. The discount rate was changed to reflect interest rates currently available on high-quality fixed income investments.

Interest rate for FASB ASC Topic 960 and asset return for IRS funding: Effective January 1, 2024, the FASB 960 interest rate and the asset return for IRS funding were changed from 6.00% to 5.50% per year. The interest rate and asset return assumption were changed to reflect the actuary's capital market expectations.

Administrative Expenses: Effective January 1, 2024, the administrative expense load was lowered from \$393,000 to \$150,000. The expense load was updated to reflect actual administrative expenses paid from the Plan's trust during the previous year and estimated PBGC premiums for the current year.

Mortality for ERISA minimum funding, maximum deductible, and PBGC premium: Effective January 1, 2024, the mortality assumption was updated from the non-annuitant and annuitant static tables applicable for 2023 to the statutory generational tables for 2024 as prescribed by IRC Section 430(h)(3)(A). The mortality assumption was updated to comply with IRS and PBGC requirements.

Exhibit 29

Active Participants by Age and Service

The number of active participants, summarized by attained age and years of credited service as of January 1, 2024, is shown below.

Age	Years of Credited Service										Total	
	0	1–4	5–9	10–14	15–19	20–24	25–29	30–34	35–39	40+		
0–24	-	-	-	-	-	-	-	-	-	-	-	-
25–29	-	-	-	-	-	-	-	-	-	-	-	-
30–34	-	-	-	-	-	-	-	-	-	-	-	-
35–39	7	12	1	-	-	-	-	-	-	-	-	20
40–44	5	29	14	-	-	-	-	-	-	-	-	48
45–49	6	36	31	10	2	-	-	-	-	-	-	85
50–54	4	22	26	16	7	-	-	-	-	-	-	75
55–59	2	20	19	17	15	14	4	-	-	-	-	91
60–64	2	15	25	13	20	2	6	-	-	-	-	83
65–69	1	4	6	2	3	1	3	1	-	-	-	21
70+	-	-	2	-	-	-	-	-	-	-	-	2
Total	27	138	124	58	47	17	13	1	-	-	-	425

Schedule of Projection of Expected Benefit Payments

The following table provides the projected benefit payments underlying the Funding Target using Standard Assumptions in each of the next fifty years starting with the current plan year of this filing assuming (1) no additional accruals, (2) experience (e.g., termination, mortality, and retirement) is in line with valuation assumptions, and (3) no new entrants are covered by the plan.

Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
2024	446,527	286,367	8,039,890	8,772,784
2025	654,163	443,615	7,818,772	8,916,550
2026	806,190	508,866	7,583,882	8,898,938
2027	945,472	586,547	7,347,099	8,879,118
2028	1,056,762	644,065	7,096,196	8,797,024
2029	1,186,221	682,116	6,850,713	8,719,050
2030	1,292,832	720,031	6,591,749	8,604,611
2031	1,352,059	750,277	6,319,312	8,421,648
2032	1,408,404	786,587	6,039,031	8,234,021
2033	1,482,293	824,590	5,745,485	8,052,368
2034	1,520,969	847,337	5,435,925	7,804,230
2035	1,560,967	859,787	5,120,788	7,541,541
2036	1,586,474	865,598	4,796,442	7,248,513
2037	1,604,594	874,093	4,466,986	6,945,673
2038	1,612,068	872,409	4,134,221	6,618,699
2039	1,619,126	866,788	3,801,053	6,286,966
2040	1,625,581	865,947	3,470,433	5,961,962
2041	1,619,341	852,737	3,145,292	5,617,370
2042	1,606,353	840,039	2,828,473	5,274,866
2043	1,587,528	824,582	2,522,662	4,934,772
2044	1,558,544	805,225	2,230,353	4,594,122
2045	1,521,405	779,764	1,953,786	4,254,955
2046	1,478,397	753,722	1,694,901	3,927,021
2047	1,429,967	723,279	1,455,307	3,608,553
2048	1,376,045	690,280	1,236,204	3,302,528
2049	1,318,614	655,893	1,038,364	3,012,871
2050	1,256,892	619,305	862,077	2,738,274
2051	1,190,566	582,140	707,138	2,479,844
2052	1,122,054	544,180	572,878	2,239,113
2053	1,051,916	506,191	458,229	2,016,336
2054	981,069	467,852	361,792	1,810,713
2055	910,149	430,060	281,910	1,622,119

EIN 91-0567263, PN 001, Retirement Plan for Employees of the Yakima Valley Memorial Hospital
 Schedule SB, Line 26b – Schedule of Projection of Expected Benefit Payments

Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
2056	839,810	393,151	216,770	1,449,731
2057	770,687	357,425	164,482	1,292,594
2058	703,373	323,135	123,173	1,149,681
2059	638,417	290,503	91,055	1,019,974
2060	576,293	259,707	66,473	902,473
2061	517,389	230,878	47,949	796,216
2062	462,006	204,101	34,198	700,305
2063	410,327	179,427	24,132	613,886
2064	362,450	156,863	16,862	536,175
2065	318,394	136,384	11,675	466,454
2066	278,106	117,927	8,015	404,049
2067	241,482	101,399	5,458	348,339
2068	208,380	86,687	3,687	298,753
2069	178,635	73,673	2,470	254,778
2070	152,068	62,231	1,640	215,939
2071	128,487	52,232	1,078	181,797
2072	107,699	43,549	701	151,949
2073	89,505	36,058	449	126,012

Weighted Average Retirement Age

The weighted average retirement age for active participants is 62. This equals the sum, over all retirement ages, of the retirement age multiplied by the probability of retiring at that age, as shown in the following table.

(a) Possible Retirement Age "r"	(b) Assumed Rate of Retirement at Age "r"	(c) Probability of Person Age 55 Still Working at "r"	(d) (b) x (c) = Probability of Person Age 55 Retiring at "r"	(e) (a) x (d) = Component of Weighted Average Retirement Age
55	0.0500	1.0000	0.0500	2.7500
56	0.0500	0.9500	0.0475	2.6600
57	0.0500	0.9025	0.0451	2.5721
58	0.0500	0.8574	0.0429	2.4864
59	0.0500	0.8145	0.0407	2.4028
60	0.0500	0.7738	0.0387	2.3213
61	0.1000	0.7351	0.0735	4.4841
62	0.2000	0.6616	0.1323	8.2036
63	0.2000	0.5293	0.1059	6.6688
64	0.2000	0.4234	0.0847	5.4197
65	1.0000	0.3387	0.3387	<u>22.0175</u>
Weighted Average Retirement Age:				61.9863
Rounded to Nearest Age:				62

Schedule of Projection of Expected Benefit Payments

The following table provides the projected benefit payments underlying the Funding Target using Standard Assumptions in each of the next fifty years starting with the current plan year of this filing assuming (1) no additional accruals, (2) experience (e.g., termination, mortality, and retirement) is in line with valuation assumptions, and (3) no new entrants are covered by the plan.

Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
2024	446,527	286,367	8,039,890	8,772,784
2025	654,163	443,615	7,818,772	8,916,550
2026	806,190	508,866	7,583,882	8,898,938
2027	945,472	586,547	7,347,099	8,879,118
2028	1,056,762	644,065	7,096,196	8,797,024
2029	1,186,221	682,116	6,850,713	8,719,050
2030	1,292,832	720,031	6,591,749	8,604,611
2031	1,352,059	750,277	6,319,312	8,421,648
2032	1,408,404	786,587	6,039,031	8,234,021
2033	1,482,293	824,590	5,745,485	8,052,368
2034	1,520,969	847,337	5,435,925	7,804,230
2035	1,560,967	859,787	5,120,788	7,541,541
2036	1,586,474	865,598	4,796,442	7,248,513
2037	1,604,594	874,093	4,466,986	6,945,673
2038	1,612,068	872,409	4,134,221	6,618,699
2039	1,619,126	866,788	3,801,053	6,286,966
2040	1,625,581	865,947	3,470,433	5,961,962
2041	1,619,341	852,737	3,145,292	5,617,370
2042	1,606,353	840,039	2,828,473	5,274,866
2043	1,587,528	824,582	2,522,662	4,934,772
2044	1,558,544	805,225	2,230,353	4,594,122
2045	1,521,405	779,764	1,953,786	4,254,955
2046	1,478,397	753,722	1,694,901	3,927,021
2047	1,429,967	723,279	1,455,307	3,608,553
2048	1,376,045	690,280	1,236,204	3,302,528
2049	1,318,614	655,893	1,038,364	3,012,871
2050	1,256,892	619,305	862,077	2,738,274
2051	1,190,566	582,140	707,138	2,479,844
2052	1,122,054	544,180	572,878	2,239,113
2053	1,051,916	506,191	458,229	2,016,336
2054	981,069	467,852	361,792	1,810,713
2055	910,149	430,060	281,910	1,622,119

EIN 91-0567263, PN 001, Retirement Plan for Employees of the Yakima Valley Memorial Hospital
 Schedule SB, Line 26b – Schedule of Projection of Expected Benefit Payments

Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
2056	839,810	393,151	216,770	1,449,731
2057	770,687	357,425	164,482	1,292,594
2058	703,373	323,135	123,173	1,149,681
2059	638,417	290,503	91,055	1,019,974
2060	576,293	259,707	66,473	902,473
2061	517,389	230,878	47,949	796,216
2062	462,006	204,101	34,198	700,305
2063	410,327	179,427	24,132	613,886
2064	362,450	156,863	16,862	536,175
2065	318,394	136,384	11,675	466,454
2066	278,106	117,927	8,015	404,049
2067	241,482	101,399	5,458	348,339
2068	208,380	86,687	3,687	298,753
2069	178,635	73,673	2,470	254,778
2070	152,068	62,231	1,640	215,939
2071	128,487	52,232	1,078	181,797
2072	107,699	43,549	701	151,949
2073	89,505	36,058	449	126,012

Appendix C – Summary of Principal Plan Provisions

This summary of plan provisions is intended to only describe the essential features of the Plan. All eligibility requirements and benefit amounts shall be determined in strict accordance with the plan document itself.

Accrued Benefit: In general, the monthly accrued benefit is a life annuity equal to 1.25% of a participant's Average Monthly Earnings multiplied by the participant's years of Benefit Service.

Actuarially Equivalent: Equality in value such that the present value of the amount under any form of payment is essentially the same as the present value of the amount under the normal form of annuity payment for single participants. For purposes other than determining lump-sum amounts, actuarially equivalent factors are based on a 7% interest rate and the 1984 Unisex Pensioners Mortality Table without a setback for members and set back three years for spouses. For purposes of determining lump-sum amounts, actuarially equivalent factors are based on the applicable mortality table in effect under IRC Section 417(e)(3) for the plan year of distribution and the statutory three-tier segment interest rates in effect for the second month prior to the plan year of distribution (i.e., annual stability period with a two-month lookback period).

Average Monthly Earnings: The annual average of total Basic Earnings received during the five consecutive plan years for which Basic Earnings were highest, divided by 12. Average Monthly Earnings were frozen as of the applicable freeze date.

Basic Earnings: The amount of annual compensation paid to an active participant during a plan year before any payroll deduction, but excluding extra pay, overtime pay, commissions, bonuses, and contributions by the Hospital for Social Security, group insurance, pension benefits or any other purpose.

Benefit Service: In general, the number of plan years in which a participant works 1,000 or more hours. Service prior to participation is excluded. Benefit Service was frozen as of the applicable freeze date.

Plan Effective Date: November 1, 1965, as amended through January 1, 2024.

Plan Year: The 12-month period beginning January 1 and ending December 31.

Vesting Service: In general, the number of plan years in which an employee works 1,000 or more hours.

Eligibility for Participation

All employees were eligible to participate following the attainment of age 21 and the completion of one year of employment during which the employee worked at least 1,000 hours.

Effective May 31, 2008, all employees (except retirees) were given a one-time choice to receive future benefit accruals under this pension plan or under an enhanced 401(k) plan. For those who elected the enhanced 401(k) plan, benefit accruals under this plan were frozen as of May 31, 2008. For those who elected (or were deemed to have elected) the pension plan, benefit accruals under this plan continued.

However, benefit accruals were subsequently frozen for all non-union employees as of December 31, 2010 and for all union employees as of December 31, 2011.

Normal Retirement

Normal Retirement Date: The first day of the month coincident with or next following attainment of age 65.

Normal Retirement Benefit: The Accrued Benefit.

Late Retirement

Late Retirement Date: The first day of the month following the date of termination of service if it occurs after the Normal Retirement Date.

Late Retirement Benefit: The greater of (a) the Accrued Benefit determined as of the Late Retirement Date or (b) the Accrued Benefit determined as of the Normal Retirement Date (or the first day of any plan year following the Normal Retirement Date) and actuarially increased to the Late Retirement Date.

Early Retirement

Early Retirement Date: The first day of the month coincident with or next following the attainment of age 55 and completion of five years of Vesting Service.

In-service distributions are allowed for participants who have attained age 59½ and completed five years of Vesting Service.

Early Retirement Benefit: The Accrued Benefit reduced by 1/180 for each of the first 60 months and by 1/360 for each of the next 60 months by which the Early Retirement Date precedes the Normal Retirement Date.

Vested Termination

Vested Termination Date: The date of termination of service other than for reasons of retirement or death, following completion of five years of Vesting Service.

Vested Termination Benefit: The Accrued Benefit, multiplied by the vested percentage below, payable at the Normal Retirement Date, or payable as of the first day of any month coincident with or next following attainment of age 55 if at least five years of Vesting Service have been completed (reduced by 1/180 for each of the first 60 months and by 1/360 for each of the next 60 months by which the benefit commencement date precedes the Normal Retirement Date).

Years of Vesting Service	Vested Percentage
Less than 5	0%
5 or more	100%

Survivor's Benefit

If an active or terminated participant has at least five years of Vesting Service, his surviving spouse will receive a life annuity commencing not earlier than the date the participant would have attained age 55. The spouse shall receive the benefit she would have received had the participant terminated employment on the day prior to his death with a 100% joint and survivor annuity option.

Disability

An employee who is totally and permanently disabled may be eligible for a disability retirement benefit after six months of such disability if he is at least age 55 and has completed five years of Vesting Service. The benefit is the Normal Retirement Benefit earned to the first day of the month following approval by the Retirement Committee.

Forms of Payment

Normal Forms: Life annuity if single, actuarially equivalent joint and 100% survivor annuity if married.

Optional Forms: Life annuity; joint and 50% or 100% survivor annuity; Social Security adjustment option; lump sum. All optional forms are actuarially equivalent.

Changes in Principal Plan Provisions Since Prior Valuation

Effective January 1, 2024 the Plan was amended to lower the in-service distribution eligibility age from age 62 to age 59½ and to allow a lump sum optional form of payment.

Retirement Plan for Employees of Yakima Valley Memorial Hospital
Employer Identification Number: 91-0567263 – Plan Number: #001
Schedule H, Line 4(i) – Schedule of Assets (Held at End of Year)
December 31, 2024

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
	Abbott Laboratories	Corporate Bonds 6.150% interest; 11/30/2037 maturity date	\$ 380,608	\$ 381,434
	Abbvie Inc	Corporate Bonds 4.700% interest; 5/15/2045 maturity date	539,202	529,403
	Adobe Inc	Corporate Bonds 4.800% interest; 4/4/2029 maturity date	500,755	502,525
	Advocate Health Corp	Corporate Bonds 3.829% interest; 8/15/2028 maturity date	671,538	676,767
	AEP Transmission Co LLC	Corporate Bonds 3.650% interest; 4/1/2050 maturity date	447,719	451,425
	Aercap Ireland Cap/Globa	Corporate Bonds 3.850% interest; 10/29/2041 maturity date	314,524	313,060
	Agree Ltd Partnership	Corporate Bonds 5.625% interest; 6/15/2034 maturity date	592,512	601,844
	Alexandria Real Estate	Corporate Bonds 3.000% interest; 5/18/2051 maturity date	680,870	691,504
	Altria Group Inc	Corporate Bonds 3.400% interest; 2/4/2041 maturity date	362,695	361,020
	Amazon.com Inc	Corporate Bonds 2.700% interest; 6/3/2060 maturity date	526,734	516,285
	Ameren Illinois Co	Corporate Bonds 3.850% interest; 9/1/2032 maturity date	226,258	229,340
	American Water Capital	Corporate Bonds 3.750% interest; 9/1/2047 maturity date	452,214	444,846
	Anheuser-Busch Inbev Wor	Corporate Bonds 5.800% interest; 1/23/2059 maturity date	258,973	254,568
	Apple Inc	Corporate Bonds 2.375% interest; 2/8/2041 maturity date	237,374	237,305
	Apple Inc	Corporate Bonds 3.250% interest; 8/8/2029 maturity date	374,636	377,968
	Arch Capital Finance LLC	Corporate Bonds 5.031% interest; 12/15/2046 maturity date	693,000	689,781
	AT&T Inc	Corporate Bonds 3.650% interest; 9/15/2059 maturity date	400,788	397,422
	Avalonbay Communities	Corporate Bonds 5.300% interest; 12/7/2033 maturity date	922,439	931,218
	BAE Systems Holdings Inc	Corporate Bonds 4.750% interest; 10/7/2044 maturity date	573,131	578,897
	Bank Of America	Corporate Bonds 5.526% interest; 8/18/2026 maturity date	453,731	455,940
	Bank Of NY Mellon Corp	Corporate Bonds Variable interest; 7/26/2030 maturity date	244,363	246,928
	BAT Capital Corp	Corporate Bonds 3.734% interest; 9/25/2040 maturity date	331,709	339,800
	Becton Dickinson and Co	Corporate Bonds 4.669% interest; 6/6/2047 maturity date	411,084	406,553
	Berkshire Hathaway Energy	Corporate Bonds 3.800% interest; 7/15/2048 maturity date	914,200	927,225
	Berkshire Hathaway Fin	Corporate Bonds 4.300% interest; 5/15/2043 maturity date	122,293	121,141
	Berkshire Hathaway Fin	Corporate Bonds 3.850% interest; 3/15/2052 maturity date	592,361	582,913
	BP Cap Markets America	Corporate Bonds 3.060% interest; 6/17/2041 maturity date	912,782	908,926
	Broadcom Inc	Corporate Bonds 3.060% interest; 6/17/2041 maturity date	141,669	143,531
	Broadcom Inc	Corporate Bonds 3.750% interest; 2/15/2051 maturity date	371,455	372,115

Retirement Plan for Employees of Yakima Valley Memorial Hospital
Employer Identification Number: 91-0567263 – Plan Number: #001
Schedule H, Line 4(i) – Schedule of Assets (Held at End of Year)
December 31, 2024

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
	Camden Ppty Trust	Corporate Bonds 4.900% interest; 1/15/2034 maturity date	406,066	412,543
	Cargill Inc	Corporate Bonds 3.125% interest; 5/25/2051 maturity date	433,186	427,180
	Centerpoint Energy Res	Corporate Bonds 1.750% interest; 10/1/2030 maturity date	468,752	482,023
	Charles Schwab Corp	Corporate Bonds 1.950% interest; 12/1/2031 maturity date	919,414	938,078
	Cigna Corp	Corporate Bonds 3.200% interest; 3/15/2040 maturity date	397,116	395,858
	Cisco Systems Inc	Corporate Bonds 5.050% interest; 2/26/2034 maturity date	499,040	498,195
	Cme Group Inc	Corporate Bonds 2.650% interest; 3/15/2032 maturity date	218,237	219,741
	Coca-Cola Co	Corporate Bonds 1.375% interest; 3/15/2031 maturity date	401,140	409,235
	Comcast Corp	Corporate Bonds 2.937% interest; 11/1/2056 maturity date	299,240	291,220
	Comcast Corp	Corporate Bonds 2.987% interest; 11/1/2063 maturity date	349,614	338,628
	Commonwealth Edison Co	Corporate Bonds 3.675% interest; 6/15/2046 maturity date	620,189	627,304
	Conocophillips Company	Corporate Bonds 3.758% interest; 3/15/2042 maturity date	903,474	902,263
	Cooperatieve Centrale	Corporate Bonds 4.800% interest; 1/9/2029 maturity date	495,375	499,255
	Csx Corp	Corporate Bonds 6.220% interest; 4/30/2040 maturity date	346,658	347,646
	Dollar Tree Inc	Corporate Bonds 3.375% interest; 12/1/2051 maturity date	307,453	301,164
	Duke University	Corporate Bonds 2.832% interest; 10/1/2055 maturity date	456,267	434,777
	Ecolab Inc	Corporate Bonds 2.750% interest; 8/18/2055 maturity date	449,610	440,250
	Elevance Health Inc	Corporate Bonds 5.150% interest; 6/15/2029 maturity date	400,984	402,184
	Eli Lilly & Co	Corporate Bonds 4.700% interest; 2/9/2034 maturity date	489,150	484,655
	Eli Lilly & Co	Corporate Bonds 5.100% interest; 2/9/2064 maturity date	404,184	388,357
	Entergy Mississippi LLC	Corporate Bonds 3.500% interest; 6/1/2051 maturity date	501,258	503,701
	Enterprise Products	Corporate Bonds 3.300% interest; 2/15/2053 maturity date	605,007	591,633
	Equinor Asa	Corporate Bonds 3.625% interest; 4/6/2040 maturity date	402,575	403,965
	Essential Utilities Inc	Corporate Bonds 2.400% interest; 5/1/2031 maturity date	686,762	708,915
	Essex Portfolio LP	Corporate Bonds 1.650% interest; 1/15/2031 maturity date	182,323	187,080
	Extra Space Storage LP	Corporate Bonds 5.500% interest; 7/1/2030 maturity date	403,004	406,960

Retirement Plan for Employees of Yakima Valley Memorial Hospital
Employer Identification Number: 91-0567263 – Plan Number: #001
Schedule H, Line 4(i) – Schedule of Assets (Held at End of Year)
December 31, 2024

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
	Florida Power & Light	Corporate Bonds 5.650% interest; 2/1/2037 maturity date	918,027	920,277
	Fox Corp	Corporate Bonds 5.476% interest; 1/25/2039 maturity date	309,524	308,854
	GATX Corp	Corporate Bonds 3.500% interest; 6/1/2032 maturity date	688,216	701,429
	General Motors Finl Co	Corporate Bonds 2.700% interest; 6/10/2031 maturity date	691,088	707,487
	Gilead Sciences Inc	Corporate Bonds 4.800% interest; 4/1/2044 maturity date	537,654	536,976
	Goldman Sachs Group Inc	Corporate Bonds 6.750% interest; 10/1/2037 maturity date	685,476	679,806
	Goldman Sachs Group Inc	Corporate Bonds 2.600% interest; 2/7/2030 maturity date	227,942	230,305
	Haleon US Capital LLC	Corporate Bonds 3.375% interest; 3/24/2029 maturity date	292,468	296,207
	Hartford Finl Svcs Group	Corporate Bonds 2.800% interest; 8/19/2029 maturity date	560,631	573,785
	Home Depot Inc	Corporate Bonds 2.375% interest; 3/15/2051 maturity date	400,372	396,067
	Home Depot Inc	Corporate Bonds 5.400% interest; 6/25/2064 maturity date	193,898	191,708
	Honeywell Intl Inc	Corporate Bonds 4.250% interest; 1/15/2029 maturity date	391,584	394,516
	Johns Hopkins University	Corporate Bonds 4.705% interest; 7/1/2032 maturity date	686,000	684,208
	Johnson & Johnson	Corporate Bonds 3.400% interest; 1/15/2038 maturity date	627,848	627,203
	JP Morgan Chase Bank	Corporate Bonds 6.400% interest; 8/15/2038 maturity date	740,317	731,285
	JP Morgan Chase & Co	Corporate Bonds 5.110% interest; 12/8/2026 maturity date	750,735	757,898
	Kaiser Foundation Hospital	Corporate Bonds 2.810% interest; 6/1/2041 maturity date	358,210	353,700
	Kenvue Inc	Corporate Bonds 5.220% interest; 3/22/2063 maturity date	187,630	184,746
	Keurig Dr Pepper Inc	Corporate Bonds 3.800% interest; 5/1/2050 maturity date	370,940	367,840
	Kinder Morgan Inc	Corporate Bonds 5.200% interest; 6/1/2033 maturity date	688,721	693,599
	Kraft Heinz Foods Co	Corporate Bonds 5.200% interest; 7/15/2045 maturity date	411,071	406,607
	Lockheed Martin Corp	Corporate Bonds 4.070% interest; 12/15/2042 maturity date	695,308	691,730
	Lowe's Cos Inc	Corporate Bonds 3.700% interest; 4/15/2046 maturity date	681,188	688,098
	Mass Institute Of Tech	Corporate Bonds 2.989% interest; 7/1/2050 maturity date	490,735	470,540
	Mcdonald's Corp	Corporate Bonds 3.700% interest; 2/15/2042 maturity date	358,391	359,904
	Merck & Co Inc	Corporate Bonds 2.900% interest; 12/10/2061 maturity date	368,206	355,564
	Merrill Lynch & Co	Corporate Bonds 6.110% interest; 1/29/2037 maturity date	936,072	932,292
	Meta Platforms Inc	Corporate Bonds 3.850% interest; 8/15/2032 maturity date	673,402	673,772
	Metlife Inc	Corporate Bonds 4.125% interest; 8/13/2042 maturity date	474,093	477,043
	Microsoft Corp	Corporate Bonds 2.675% interest; 6/1/2060 maturity date	422,275	409,969

Retirement Plan for Employees of Yakima Valley Memorial Hospital
Employer Identification Number: 91-0567263 – Plan Number: #001
Schedule H, Line 4(i) – Schedule of Assets (Held at End of Year)
December 31, 2024

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
	Mid-America Apartments	Corporate Bonds 1.700% interest; 2/15/2031 maturity date	917,008	942,747
	Morgan Stanley	Corporate Bonds 7/22/2038 maturity date	905,520	910,067
	Morgan Stanley Bk	Corporate Bonds 5.882% interest; 10/30/2026 maturity date	456,228	459,450
	Nestle Holdings Inc	Corporate Bonds 3.900% interest rate; 9/24/2038 maturity date	431,300	430,815
	New York Life Global Fdg	Corporate Bonds 4.900% interest; 6/13/2028 maturity date	716,479	723,247
	Nisource Finance Corp	Corporate Bonds 3.950% interest; 3/30/2048 maturity date	298,296	304,384
	Nnn Reit Inc	Corporate Bonds 5.600% interest; 10/15/2033 maturity date	597,006	605,088
	Norfolk Southern Corp	Corporate Bonds 3.700% interest; 3/15/2053 maturity date	258,689	258,725
	Northrop Grumman Corp	Corporate Bonds 5.150% interest; 6/1/2040 maturity date	309,670	310,937
	Northwestern University	Corporate Bonds 2.640% interest; 12/1/2050 maturity date	650,770	621,020
	Nvidia Corp	Corporate Bonds 2.850% interest; 4/1/2030 maturity date	589,303	595,673
	Nvidia Corp	Corporate Bonds 3.500% interest; 4/1/2040 maturity date	189,421	190,205
	Oglethorpe Power Corp	Corporate Bonds 5.950% interest; 11/1/2039 maturity date	687,081	696,679
	Oracle Corp	Corporate Bonds 6.125% interest; 7/8/2039 maturity date	362,128	362,551
	Peco Energy Co	Corporate Bonds 5.950% interest; 10/1/2036 maturity date	288,406	287,900
	Pepsico Inc	Corporate Bonds 4.650% interest; 2/15/2053 maturity date	291,337	283,712
	PNC Bank NA	Corporate Bonds 2.700% interest; 10/22/2029 maturity date	545,225	560,781
	Pres & Fellows Of Harvard	Corporate Bonds 4.875% interest; 10/15/2040 maturity date	968,190	948,200
	Princeton University	Corporate Bonds 2.516% interest; 7/1/2050 maturity date	451,227	435,232
	Procter & Gamble Co	Corporate Bonds 5.550% interest; 3/5/2037 maturity date	448,039	445,107
	Progress Energy Carolina	Corporate Bonds 4.100% interest; 5/15/2042 maturity date	913,961	923,794
	Prologis LP	Corporate Bonds 3.000% interest; 4/15/2050 maturity date	678,534	676,139
	Public Service Colorado	Corporate Bonds 3.800% interest; 6/15/2047 maturity date	510,272	519,141
	Public Storage	Corporate Bonds 5.125% interest; 1/15/2029 maturity date	504,270	506,005
	Puget Sound Energy Inc	Corporate Bonds 4.223% interest; 6/15/2048 maturity date	157,320	160,478
	Puget Sound Energy Inc	Corporate Bonds 2.893% interest; 9/15/2051 maturity date	306,660	305,335

Retirement Plan for Employees of Yakima Valley Memorial Hospital
Employer Identification Number: 91-0567263 – Plan Number: #001
Schedule H, Line 4(i) – Schedule of Assets (Held at End of Year)
December 31, 2024

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
	Realty Income Corp	Corporate Bonds 1.800% interest; 3/15/2033 maturity date	318,703	325,214
	Regency Centers LP	Corporate Bonds 4.400% interest; 2/1/2047 maturity date	584,883	600,768
	Regency Centers LP	Corporate Bonds 2.950% interest; 9/15/2029 maturity date	359,072	366,668
	Roche Holding Inc	Corporate Bonds 4.000% interest; 11/28/2044 maturity date	331,308	327,016
	Roche Holdings Inc	Corporate Bonds 4.985% interest; 3/8/2034 maturity date	420,933	420,950
	Rogers Communications In	Corporate Bonds 4.500% interest; 3/15/2043 maturity date	599,918	597,838
	Royal Bank Of Canada	Corporate Bonds 5.150% interest; 2/1/2034 maturity date	396,624	394,984
	S&P Global Inc	Corporate Bonds 2.300% interest rate; 8/15/2060 maturity date	201,888	200,328
	Shell International Fin	Corporate Bonds 3.625% interest; 8/21/2042 maturity date	665,661	661,946
	Simon Property Group LP	Corporate Bonds 4.250% interest; 10/1/2044 maturity date	894,560	913,208
	Stanford University	Corporate Bonds 1.289% interest; 6/1/2027 maturity date	543,990	552,792
	Starbucks Corp	Corporate Bonds 3.500% interest; 11/15/2050 maturity date	315,297	310,878
	State Street Corp	Corporate Bonds variable interest; 11/4/2026 maturity date	603,006	604,764
	Sun Communities Oper LP	Corporate Bonds 4.200% interest; 4/15/2032 maturity date	734,097	748,652
	Sutter Health	Corporate Bonds 3.161% interest; 8/15/2040 maturity date	299,615	277,012
	Target Corp	Corporate Bonds 4.000% interest; 7/1/2042 maturity date	418,965	417,995
	Thermo Fisher Scientific	Corporate Bonds 2.800% interest; 10/15/2041 maturity date	495,894	492,233
	T-Mobile USA Inc	Corporate Bonds 3.600% interest; 11/15/2060 maturity date	269,016	263,972
	Toyota Motor Credit Corp	Corporate Bonds 5.100% interest; 3/21/31 maturity date	510,199	511,703
	UBS Group Ag	Corporate Bonds 7.125% interest; 7/15/2032 maturity date	894,805	902,776
	UDR Inc	Corporate Bonds 2.100% interest; 6/15/2033 maturity date	682,236	693,315
	Union Pac Corp	Corporate Bonds 2.973% interest; 9/16/2062 maturity date	530,676	517,833
	United Parcel Service	Corporate Bonds 3.625% interest; 10/1/2042 maturity date	313,328	311,532
	Unitedhealth Group Inc	Corporate Bonds 3.500% interest; 8/15/2039 maturity date	531,901	521,981
	Unitedhealth Group Inc	Corporate Bonds 3.125% interest; 5/15/2060 maturity date	172,398	163,628

Retirement Plan for Employees of Yakima Valley Memorial Hospital
Employer Identification Number: 91-0567263 – Plan Number: #001
Schedule H, Line 4(i) – Schedule of Assets (Held at End of Year)
December 31, 2024

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
	Verizon Communications	Corporate Bonds 3.000% interest; 11/20/2060 maturity date	520,234	503,391
	Verizon Communications	Corporate Bonds 2.987% interest; 10/30/2056 maturity date	155,866	151,223
	Virginia Elec & Power Co	Corporate Bonds 3.800% interest; 9/15/2047 maturity date	517,808	528,271
	Visa Inc	Corporate Bonds 2.050% interest; 4/15/2030 maturity date	644,850	655,868
	Vodafone Group Plc	Corporate Bonds 5.250% interest; 5/30/2048 maturity date	394,830	398,008
	Walmart Inc	Corporate Bonds 2.500% interest; 9/22/2041 maturity date	533,626	533,518
	Walt Disney Company	Corporate Bonds 3.800% interest; 3/22/2030 maturity date	449,697	454,637
	Wells Fargo & Company	Corporate Bonds 4.650% interest; 11/4/2044 maturity date	358,985	357,735
	Wells Fargo Bank Natl	Corporate Bonds 5.450% interest; 8/7/2026 maturity date	451,836	455,333
	Williams Companies Inc	Corporate Bonds 2.600% interest; 3/15/2031 maturity date	109,642	111,946
	Wk Kellogg Foundation Tr	Corporate Bonds 2.443% interest; 10/1/2050 maturity date	366,360	353,622
	Wyeth	Corporate Bonds 5.950% interest; 4/1/2037 maturity date	551,423	548,074
	Yale University	Corporate Bonds 1.482% interest; 4/15/2030 maturity date	835,070	850,450
	Allspring Government Money Market Fund	2,829,383.68 shares	2,829,384	2,829,384
	US Treasury Sec Stripped Zero Coupon	8/15/2034 maturity date	1,374,435	1,373,697
	US Treasury Sec Stripped Zero Coupon	8/15/2035 maturity date	1,372,781	1,370,483
	US Treasury Sec Stripped Zero Coupon	5/15/2029 maturity date	195,480	198,943
	US Treasury Sec Stripped Zero Coupon	2/15/2025 maturity date	86,165	88,549
	US Treasury Sec Stripped Zero Coupon	5/15/2025 maturity date	1,393,843	1,433,840
	US Treasury Sec Stripped Zero Coupon	11/15/2034 maturity date	1,375,014	1,373,630
	US Treasury Sec Stripped Zero Coupon	5/15/2034 maturity date	857,457	857,738
	US Treasury Sec Stripped Zero Coupon	11/15/2035 maturity date	993,477	992,010
	US Treasury Sec Stripped Zero Coupon	2/15/2035 maturity date	39,560	39,507
	Fidelity International Index Fund	Mutual fund - 91,222 shares	4,522,143	4,336,701
	Fidelity Total Market Index Fund	Mutual fund - 44,652 shares	6,673,024	7,201,076

Retirement Plan for Employees of Yakima Valley Memorial Hospital
Employer Identification Number: 91-0567263 – Plan Number: #001
Schedule H, Line 4(i) – Schedule of Assets (Held at End of Year)
December 31, 2024

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
	United States Treasury Bond	4.625% interest rate; 5/15/2044 maturity date	250,021	242,365
	United States Treasury Bond	4.625% interest rate; 11/15/2044 maturity date	246,814	237,554
	United States Treasury Note	5.000% interest rate; 8/31/2025 maturity date	1,294,347	1,301,255
	United States Treasury Note	4.250% interest rate; 6/30/2031 maturity date	298,888	296,229
	United States Treasury Note	4.250% interest rate; 6/30/2029 maturity date	498,654	497,230
	United States Treasury Note	4.625% interest rate; 6/30/2026 maturity date	399,501	402,144
	United States Treasury Bond	4.500% interest rate; 8/15/2029 maturity date	502,111	486,685
	United States Treasury Bond	0.000% interest rate; 5/15/2037 maturity date	692,206	690,115
	United States Treasury Bond	0.000% interest rate; 5/15/2039 maturity date	224,094	221,688
	United States Treasury Note	2.750% interest rate; 8/31/2025 maturity date	1,383,784	1,406,070
	United States Treasury Note	2.375% interest rate; 5/15/2027 maturity date	873,049	887,761
	United States Treasury Note	0.500% interest rate; 6/30/2027 maturity date	1,390,838	1,426,873
	United States Treasury Note	0.375% interest rate; 7/31/2027 maturity date	710,101	729,080
	United States Treasury Note	0.250% interest rate; 8/31/2025 maturity date	1,396,357	1,436,544
			<u>\$ 104,800,785</u>	<u>\$ 105,340,534</u>

CHANGES IN ACTUARIAL ASSUMPTIONS SINCE PRIOR VALUATION

Interest rates for ERISA minimum funding, maximum deductible, and PBGC premium: Effective January 1, 2024, the interest rates used to determine the minimum funding requirements, maximum deductible, and PBGC premium were updated based on the PPA corporate bond yield curve applicable for January 2024 (based on December 2023 rates). The interest rates were updated to comply with IRS and PBGC requirements based on the Plan Sponsor's interest rate election.

Interest rate for FASB ASC Topic 715: Effective December 31, 2023, the FASB ASC Topic 715 discount rate was changed from 5.50% to 5.25% per year. The discount rate was changed to reflect interest rates currently available on high-quality fixed income investments.

Interest rate for FASB ASC Topic 960 and asset return for IRS funding: Effective January 1, 2024, the FASB 960 interest rate and the asset return for IRS funding were changed from 6.00% to 5.50% per year. The interest rate and asset return assumption were changed to reflect the actuary's capital market expectations.

Administrative Expenses: Effective January 1, 2024, the administrative expense load was lowered from \$393,000 to \$150,000. The expense load was updated to reflect actual administrative expenses paid from the Plan's trust during the previous year and estimated PBGC premiums for the current year.

Mortality for ERISA minimum funding, maximum deductible, and PBGC premium: Effective January 1, 2024, the mortality assumption was updated from the non-annuitant and annuitant static tables applicable for 2023 to the statutory generational tables for 2024 as prescribed by IRC Section 430(h)(3)(A). The mortality assumption was updated to comply with IRS and PBGC requirements.