

<p>Form 5500</p> <p>Department of the Treasury Internal Revenue Service</p> <hr/> <p>Department of Labor Employee Benefits Security Administration</p> <hr/> <p>Pension Benefit Guaranty Corporation</p>	<p>Annual Return/Report of Employee Benefit Plan</p> <p>This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code).</p> <p>▶ Complete all entries in accordance with the instructions to the Form 5500.</p>	<p>OMB Nos. 1210-0110 1210-0089</p> <hr/> <p style="font-size: 24pt; font-weight: bold;">2024</p> <hr/> <p>This Form is Open to Public Inspection</p>
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Part I Annual Report Identification Information
 For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

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

a single-employer plan a DFE (specify) _____

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

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

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

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

special extension (enter description)

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

Part II Basic Plan Information—enter all requested information

<p>1a Name of plan <u>TIDALHEALTH PENSION PLAN</u></p>	<p>1b Three-digit plan number (PN) ▶ <u>001</u></p>
<p>2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) <u>TIDALHEALTH, INC.</u></p> <p><u>100 EAST CARROLL STREET</u> <u>SALISBURY, MD 21801-5422</u></p>	<p>1c Effective date of plan <u>01/01/1972</u></p> <p>2b Employer Identification Number (EIN) <u>52-2132761</u></p> <p>2c Plan Sponsor's telephone number <u>410-546-6400</u></p> <p>2d Business code (see instructions) <u>622000</u></p>

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

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

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

3a Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor	3b Administrator's EIN	
	3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN	
	4d PN	
5 Total number of participants at the beginning of the plan year	5	5592
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)	4540
	6a(2)	4926
	6b	127
	6c	922
	6d	5975
	6e	6
	6f	5981
	6g(1)	
6g(2)		
6h		630
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 1C 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 _____
 - (4) **C** (Service Provider Information)
 - (5) **D** (DFE/Participating Plan Information)
 - (6) **G** (Financial Transaction Schedules)

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

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

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

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

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

Receipt Confirmation Code _____

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

▶ **Round off amounts to nearest dollar.**

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

A Name of plan <u>TIDALHEALTH PENSION PLAN</u>	B Three-digit plan number (PN) ▶	<u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF <u>TIDALHEALTH, INC.</u>	D Employer Identification Number (EIN) <u>52-2132761</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>158188529</u>	
b Actuarial value	2b	<u>164828264</u>	
3 Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment	<u>120</u>	<u>11232077</u>	<u>11232077</u>
b For terminated vested participants	<u>932</u>	<u>21247182</u>	<u>21247182</u>
c For active participants	<u>4881</u>	<u>117372512</u>	<u>119190335</u>
d Total	<u>5933</u>	<u>149851771</u>	<u>151669594</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>5.14 %</u>	
6 Target normal cost			
a Present value of current plan year accruals	6a	<u>11450019</u>	
b Expected plan-related expenses	6b	<u>836300</u>	
c Target normal cost	6c	<u>12286319</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>GREGORY STUMP</u> Type or print name of actuary <u>BOOMERSHINE CONSULTING GROUP</u> Firm name <u>3300 NORTH RIDGE ROAD</u> <u>SUITE 300</u> <u>ELLCOTT CITY, MD 21043</u> Address of the firm	_____ Date <u>20-06998</u> Most recent enrollment number <u>410-418-5525</u> Telephone number (including area code)
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If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions

Part II Beginning of Year Carryover and Prefunding Balances		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	0
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)		
9	Amount remaining (line 7 minus line 8)	0	0
10	Interest on line 9 using prior year's actual return of <u>13.48</u> %	0	0
11	Prior year's excess contributions to be added to prefunding balance:		
a	Present value of excess contributions (line 38a from prior year)		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>5.19</u> %		
b(2)	Interest on line 38b from prior year Schedule SB, using prior year's actual return		
c	Total available at beginning of current plan year to add to prefunding balance		0
d	Portion of (c) to be added to prefunding balance		
12	Other reductions in balances due to elections or deemed elections		
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	0

Part III Funding Percentages			
14	Funding target attainment percentage	14	108.67 %
15	Adjusted funding target attainment percentage	15	108.67 %
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	116.42 %
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	
b Contributions made to avoid restrictions adjusted to valuation date	19b	
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	

20 Quarterly contributions and liquidity shortfalls:

a Did the plan have a "funding shortfall" for the prior year? Yes No

b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? Yes No

c If line 20a is "Yes," see instructions and complete the following table as applicable:

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

Part V Assumptions Used to Determine Funding Target and Target Normal Cost				
21 Discount rate:				
a Segment rates:	1st segment: 4.75 %	2nd segment: 4.96 %	3rd segment: 5.59 %	<input type="checkbox"/> N/A, full yield curve used
b Applicable month (enter code)				21b 0
22 Weighted average retirement age				22 58
23 Mortality table(s) (see instructions)	<input type="checkbox"/> Prescribed - combined	<input checked="" type="checkbox"/> Prescribed - separate	<input type="checkbox"/> Substitute	

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

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years				
28 Unpaid minimum required contributions for all prior years				28
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a).....				29
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 12286319
b Excess assets, if applicable, but not greater than line 31a				31b 12286319
32 Amortization installments:	Outstanding Balance		Installment	
a Net shortfall amortization installment				
b Waiver amortization installment				
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount				33
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33).....				34 0
	Carryover balance	Prefunding balance	Total balance	
35 Balances elected for use to offset funding requirement			0	
36 Additional cash requirement (line 34 minus line 35)				36 0
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)				37
38 Present value of excess contributions for current year (see instructions)				
a Total (excess, if any, of line 37 over line 36)				38a 0
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances				38b
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)				39 0
40 Unpaid minimum required contributions for all years				40 0

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

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

A Name of plan TIDALHEALTH PENSION PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 TIDALHEALTH, INC.	D Employer Identification Number (EIN) 52-2132761	

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

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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)

MORGAN STANLEY SMITH BARNEY LLC

11-3658445

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
19 27 33 49 50 72 99	INVESTMENT ADVISORY	297975	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)

WASATCH ADVISORS

87-0319391

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51 52	INVESTMENT MGMT	101794	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	0	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

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

HAMLIN CAPITAL MANAGEMENT LLC

52-2344187

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28	INVESTMENT MGMT	58194	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

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

LOOMIS, SAYLES, & COMPANY

04-3200030

(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?
51	INVESTMENT MGMT	39990	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)

WINSLOW CAPITAL MANAGEMENT

90-0860898

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 52	INVESTMENT MGMT	28100	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)

FRANKLIN TEMPLETON PPG, LLC

13-2670997

(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?
51 52	INVESTMENT MGMT	26796	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"/>

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)

CONGRESS ASSET MGMT CO.

04-2848965

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51 52	INVESTMENT MGMT	20672	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)

BROWN ADVISORY

26-4560299

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51 52	INVESTMENT MGMT	16688	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)

ATLANTA SOSNOFF MANAGEMENT

20-0461080

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27	INVESTMENT ADVISORY	15869	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

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

PNC BANK

22-1146430

(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 51 52	TRUSTEE	15077	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	0	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

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

NEW CENTURY ADVISORS

27-0004136

(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?
51 52	INVESTMENT MBMT	13099	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)

HARDING LOEVNER

27-0684167

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51	INVESTMENT MGMT	11343	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

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

POLEN CAPITAL MANAGEMENT

26-0319356

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51	INVESTMNET MGMT	6149	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)

CLEARBRIDGE ADVISORS

47-0936930

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51	INVESTMENT MGMT	5859	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

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

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024	
A Name of plan TIDALHEALTH PENSION PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 TIDALHEALTH, INC.	D Employer Identification Number (EIN) 52-2132761

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

		(a) Beginning of Year	(b) End of Year
Assets			
a Total noninterest-bearing cash	1a		33964
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		
(2) Participant contributions	1b(2)		
(3) Other	1b(3)	465007	350380
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	6134854	4188815
(2) U.S. Government securities	1c(2)	21275959	27501527
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	
(B) All other	1c(3)(B)	16827810	19153926
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	70616430	60567830
(5) Partnership/joint venture interests	1c(5)	18503628	16488818
(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)	4236789	13071326
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other.....	1c(15)	20265473	21998890

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	158325950	163355476
Liabilities			
g Benefit claims payable.....	1g		
h Operating payables.....	1h		
i Acquisition indebtedness.....	1i	137422	34919
j Other liabilities.....	1j		
k Total liabilities (add all amounts in lines 1g through 1j).....	1k	137422	34919
Net Assets			
l Net assets (subtract line 1k from line 1f).....	1l	158188528	163320557

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)	157741	
(B) U.S. Government securities.....	2b(1)(B)	923624	
(C) Corporate debt instruments.....	2b(1)(C)	743054	
(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)		1824419
(2) Dividends:			
(A) Preferred stock.....	2b(2)(A)		
(B) Common stock.....	2b(2)(B)	985148	
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)	220415	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		1205563
(3) Rents.....	2b(3)		
(4) Net gain (loss) on sale of assets:			
(A) Aggregate proceeds.....	2b(4)(A)	141544939	
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)	138116959	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result.....	2b(4)(C)		3427980
(5) Unrealized appreciation (depreciation) of assets:			
(A) Real estate.....	2b(5)(A)		
(B) Other.....	2b(5)(B)	10762992	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total	2d		17220954

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	11514124	
(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)		11514124
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)	418112	
(6) Bank or trust company trustee/custodial fees	2i(6)	156689	
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)		
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		574801
j Total expenses. Add all expense amounts in column (b) and enter total	2j		12088925

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		5132029
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: **SC&H ATTEST SERVICES, P.C.**

(2) EIN: **52-1743645**

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		2000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	X		
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
l Has the plan failed to provide any benefit when due under the plan?		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			

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

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

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

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

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year 557154.

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

A Name of plan <u>TIDALHEALTH PENSION PLAN</u>	B Three-digit plan number (PN) ▶	<u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>TIDALHEALTH, INC.</u>	D Employer Identification Number (EIN) <u>52-2132761</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	
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): <u>22-1146430</u>		
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	<u>255</u>

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.)
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4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	<input type="checkbox"/> 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?.....	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input checked="" type="checkbox"/> 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?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input checked="" type="checkbox"/> N/A

Part III	Amendments
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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.....	<input type="checkbox"/> Increase	<input type="checkbox"/> Decrease	<input type="checkbox"/> Both	<input checked="" type="checkbox"/> No
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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?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
11 a Does the ESOP hold any preferred stock?	<input type="checkbox"/> Yes	<input type="checkbox"/> 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.)	<input type="checkbox"/> Yes	<input type="checkbox"/> No
12 Does the ESOP hold any stock that is not readily tradable on an established securities market?	<input type="checkbox"/> Yes	<input type="checkbox"/> 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: 45.00 % Private Equity: _____% Investment-Grade Debt and Interest Rate Hedging Assets: 29.00 %
 High-Yield Debt: _____% Real Assets: _____% Cash or Cash Equivalents: 3.00 % Other: 23.00 %

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

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

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

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

Part VII IRS Compliance Questions

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

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

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



INDEPENDENT AUDITORS' REPORT

To the TidalHealth Pension Plan
Retirement Plan Administrative Committee and its Participants:

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

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

Management, having determined it is permissible in the circumstances, has elected to have the audits of the 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 a bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained certifications from 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 5 to the financial statements, is complete and accurate.

Opinion

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

- the amounts and disclosures in the financial statements referred to above, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.
- the information in the financial statements referred to above 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 institutions that management determined meet 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. Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of TidalHealth Pension Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of the 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 TidalHealth Pension Plan's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

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

Auditors' Responsibilities for the Audit of the Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' 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 auditing standards generally accepted in the United States of America 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 auditing standards generally accepted in the United States of America, 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 TidalHealth Pension Plan's internal control. Accordingly, no such opinion is expressed.
- evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about TidalHealth Pension Plan's ability to continue as a going concern for a reasonable period of time.

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

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

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

Supplemental Schedules Required by ERISA

The supplemental schedule of assets (held at end of year) as of December 31, 2024 and the schedule of reportable transactions for the year ended December 31, 2024 are presented for the purpose of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. 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, is presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.
- the information in the supplemental schedules related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

JC + H Attest Services, P.C.

October 14, 2025

2024 Schedule SB, Line 22 – Description of Weighted Average Retirement Age

Plan Name: TidalHealth Pension Plan

EIN: 52-2132761

Plan No.: 001

Age (Input)	Rate (Input)	Number Retiring (Calc)	Number Remaining (Calc)	Age- Weighted (Calc)
20	0.00%	0.000000	1.000000	0.000000
21	0.00%	0.000000	1.000000	0.000000
22	0.00%	0.000000	1.000000	0.000000
23	0.00%	0.000000	1.000000	0.000000
24	0.00%	0.000000	1.000000	0.000000
25	1.25%	0.012500	0.987500	0.312500
26	1.25%	0.012344	0.975156	0.320938
27	1.25%	0.012189	0.962967	0.329115
28	1.25%	0.012037	0.950930	0.337038
29	1.25%	0.011887	0.939043	0.344712
30	1.25%	0.011738	0.927305	0.352141
31	1.25%	0.011591	0.915714	0.359331
32	1.25%	0.011446	0.904267	0.366285
33	1.25%	0.011303	0.892964	0.373010
34	1.25%	0.011162	0.881802	0.379510
35	1.25%	0.011023	0.870779	0.385788
36	1.25%	0.010885	0.859895	0.391851
37	1.25%	0.010749	0.849146	0.397701
38	1.25%	0.010614	0.838532	0.403344
39	1.25%	0.010482	0.828050	0.408784
40	1.25%	0.010351	0.817699	0.414025
41	1.25%	0.010221	0.807478	0.419071
42	1.25%	0.010093	0.797385	0.423926
43	1.25%	0.009967	0.787417	0.428594
44	1.25%	0.009843	0.777575	0.433080
45	1.25%	0.009720	0.767855	0.437386
46	1.25%	0.009598	0.758257	0.441517
47	1.25%	0.009478	0.748779	0.445476
48	1.25%	0.009360	0.739419	0.449267
49	1.25%	0.009243	0.730176	0.452894
50	1.25%	0.009127	0.721049	0.456360
51	1.25%	0.009013	0.712036	0.459669
52	1.25%	0.008900	0.703135	0.462823
53	1.25%	0.008789	0.694346	0.465827
54	1.25%	0.008679	0.685667	0.468684
55	1.25%	0.008571	0.677096	0.471396
56	1.25%	0.008464	0.668632	0.473967
57	1.25%	0.008358	0.660274	0.476400
58	1.25%	0.008253	0.652021	0.478699
59	1.25%	0.008150	0.643871	0.480865
60	2.50%	0.016097	0.627774	0.965806
61	5.00%	0.031389	0.596385	1.914710
62	7.50%	0.044729	0.551656	2.773191
63	7.50%	0.041374	0.510282	2.606576
64	7.50%	0.038271	0.472011	2.449354
65	15.00%	0.070802	0.401209	4.602107
66	15.00%	0.060181	0.341028	3.971972
67	15.00%	0.051154	0.289874	3.427330
68	15.00%	0.043481	0.246393	2.956712
69	15.00%	0.036959	0.209434	2.550164
70	20.00%	0.041887	0.167547	2.932073
71	20.00%	0.033509	0.134038	2.379168
72	20.00%	0.026808	0.107230	1.930142
73	20.00%	0.021446	0.085784	1.565559
74	20.00%	0.017157	0.068627	1.269604
75	100.00%	0.068627	0.000000	5.147044

Sum = 57.943488 = Weighted Average Retirement Age

"Schedule SB, Part V - Statement of Actuarial Assumptions/Methods"

Most of the non-prescribed assumptions are based on an assumption review completed in 2022. See the assumption review report for support of the assumptions. Prescribed assumptions were updated accordingly.

A non-prescribed demographic assumption that changed from last year is the mortality for actuarial equivalence for reducing the benefit for early retirement prior to age 55 and increasing the benefit for late retirement. This changed from the IRS 2023 Lump Sum mortality to the IRS 2024 Lump Sum mortality, to reflect the actual mortality used for actuarial equivalence in 2024, which is the mortality table required under section 417(e)(3) of the Code; i.e. the mortality table required to determine minimum lump sums payable in 2024.

A non-prescribed economic assumption that changed is the interest rate for actuarial equivalence. Actual rates are the 417(e)(3) segment rates in effect for the plan year; however, because the adjusted funding segment rates are required to be used to value lump sums under the annuity substitution method, the same rates are used for actuarial equivalence. Therefore, the rates changed from the January 1, 2023 adjusted funding segment rates to the January 1, 2024 adjusted funding segment rates.

All non-prescribed assumption changes resulted in a very small increase in the ERISA funding liability.

1. ACTUARIAL ASSUMPTIONS:

	<u>1/1/2024</u>	<u>1/1/2023</u>
(a) Interest Rates		
IIJA 1st Segment	4.75%	4.75%
IIJA 2nd Segment	4.96%	5.00%
IIJA 3rd Segment	5.59%	5.74%
IIJA Effective Interest Rate	5.14%	5.19%

(b) Mortality Before and After Retirement:

IRS 2024 M/F Annuitant/Non-Annuitant Mortality (IRS 2023 M/F Annuitant/Non-Annuitant Mortality last year)

(c) Salary Scale: Graded scale based on service

<u>Service</u>	<u>Salary Increase</u>
<5	12.00%
5 < 20	4.50%
20+	2.50%

(d) Wage Base increase: 3.00% compounded annually

(e) Interest Rate for Cash Balance Account Interest Credits: 4.00% per annum (minimum rate)

(f) Assumptions for Converting Prior Plan frozen benefit to lump sum, and cash balance accounts to annuity:

IRS 2024 Lump Sum mortality (IRS 2023 Lump Sum mortality last year)
 January, 2024 funding segment rates (January, 2023 funding segment rates last year)

(g) Actuarial Equivalence for Early (prior to age 55) and Late retirement:

IRS 2024 Lump Sum mortality (IRS 2023 Lump Sum mortality last year)
 January, 2024 funding segment rates (January, 2023 funding segment rates last year)

(h) Terminated Vested Benefits: Benefits payable at age 56 (or current age if older), based on valuation assumptions.

2024 Schedule SB
 Plan Name: TidalHealth Pension Plan
 EIN: 52-2132761
 Plan No.: 001

"Schedule SB, Part V - Statement of Actuarial Assumptions/Methods"

(i) Disablement: None

(j) 90% of benefits are assumed to be paid as a lump sum and 10% as an annuity, immediately upon retirement and death, and deferred to age 56 for vested termination.

(k) Retirement: Rates of retirement from active service:

<u>Age</u>	<u>Rate</u>
<24	0.00%
25<60	1.25%
60	2.50%
61	5.00%
62<65	7.50%
65<70	15.00%
70<75	20.00%
75+	100.00%

(l) Turnover Before Retirement:

<u>Service</u>	<u>Rate</u>	<u>Service</u>	<u>Rate</u>
<1	30.0%	5 <10	8.5%
1	25.0%	10 <15	5.0%
2	20.0%	15+	3.0%
3<5	12.5%		

(m) Beneficiary assumption: Each employee is assumed to have an eligible beneficiary. Females are assumed to be 3 years younger than males.

2. ACTUARIAL COST METHOD AND DEFINITIONS:

The actuarial cost method used in the funding valuation is the Unit Credit method. The actuarial present value of the benefits accruing during the year is the Target Normal Cost for the participant. The Plan's Target Normal Cost is the sum of each participant's Target Normal Cost. The actuarial present value of the benefits accrued in prior years is the Funding Target of the participant. The Plan's Funding Target is the sum of each participant's Funding Target.

Funding Target (FT) is defined as the present value of all benefits that have been accrued as of the valuation date.

Target Normal Cost (TNC) is defined as the present value of all benefits that have accrued or are expected to be accrued during the plan year. Target Normal Cost also includes the plan-related expenses estimated to be paid from Plan assets during the Plan Year.

Funding Shortfall is the excess (if any) of the Plan's Funding Target over the Plan's Asset Value, reduced by the Prefunding Balance and the Carryover Balance. Any experience gains or losses resulting from actual Plan experience, either more or less favorable than either more or less favorable than result in a decrease or increase in the Funding Shortfall.

2024 Schedule SB

Plan Name: TidalHealth Pension Plan

EIN: 52-2132761

Plan No.: 001

"Schedule SB, Part V - Statement of Actuarial Assumptions/Methods"

Prefunding Balance can be increased annually by contributions made above the Minimum Required Contribution. It is increased with interest (actual return on assets) and reduced if used to satisfy the Minimum Required Contribution.

Effective Interest rate - This is the single interest rate that, if applied in calculating the present value of liabilities, would result in an amount equal to the FT. This interest rate is used to adjust contributions made on a date other than the valuation date.

3. ACTUARIAL ASSET METHOD:

The Plan Value of Assets is derived by taking the average of the fair market value of assets on the valuation date and the adjusted fair market value of assets on the two prior valuation dates, subject to a 90% - 110% of fair market value of assets corridor.

4. PARTICIPANT DATA:

Census data as of January 1, 2024 was used.

2024 Schedule SB

Plan Name: TidalHealth Pension Plan

EIN: 52-2132761

Plan No.: 001

"Schedule SB, Part V - Summary of Plan Provisions"

1. **EFFECTIVE DATE:** The Plan was originally established on January 1, 1972 and was amended and restated January 1, 1984 and amended and restated on January 1, 1989, January 1, 1991, January 1, 1997, January 1, 2008, January 1, 2013, and January 1, 2020.
2. **VALUATION DATE:** January 1.
3. **PLAN YEAR:** January 1 through December 31.
4. **ELIGIBILITY:** Plan participants in the Pension Plan or the Savings Plan on December 31, 1990 became participants on January 1, 1991. Prior to January 1, 2020, each other employee became a participant on his date of hire if he worked at least one hour in a benefits eligible position in the plan year of hire. If he did not work at least one hour in a benefits eligible position during the plan year of hire, then he became a participant retroactive to the beginning of the plan year in which he worked at least one hour in a benefits eligible position. Effective January 1, 2020, each employee becomes a participant on his date of hire.
5. **YEARS OF SERVICE:**
 - (a) **Benefit Service Credit:** An employee must complete at least 975 hours of service during a Plan Year to receive the service credit for that Plan Year. For service after January 1, 1991, in the year of hire and termination, one twelfth (1/12) of a year of credited service is given for each complete calendar month worked, if the employee worked at an average rate of at least 975 hours for the year. "Benefit Service Credit" is service defined for the Base Accrual and Additional Accrual Percentages. Employees of acquired facilities who participate in the Plan are credited with retroactive service from date of hire (based on amendment specific methodology). No retroactive benefits are granted.
 - (b) **Matching Service Credit:** An employee will be credited with elapsed time from date of employment to date of termination. "Matching Service Credit" is defined for vesting in the Matching account, for those participants that have such an account.
 - (c) **Vesting Service Credit:** An employee will be credited with a Year of Vesting Service Credit for each Plan Year in which at least 975 hours of service are completed. Employees of acquired facilities who participate in the Plan are credited with retroactive service from date of hire (based on amendment specific methodology).
6. **COMPENSATION:** Total wages and salary paid to an employee during the Plan Year, including any pre-tax contributions to a 403(b) annuity or a cafeteria plan. Compensation was limited to \$200,000 (as indexed by law) in any Plan Year prior to 1994. Beginning in 1994, compensation is limited to \$150,000 as indexed by law. Beginning in 2024, compensation is limited to \$345,000 as indexed by law.
7. **RETIREMENT DATES:**
 - (a) **Normal Retirement:** The first day of the month coincident with or next following age sixty-five (65).
 - (b) **Postponed Retirement:** A participant may continue to work past his Normal Retirement Date. His Postponed Retirement Date shall become the first day of the month coincident with or next following the actual date he terminates employment.
 - (c) **Disability Retirement:** A participant with a vested interest and who has attained age 45 may retire on the first day of any month coincident with or next following the date his employment has terminated on account of a disability (a) which renders him permanently and totally disabled, which entitles him to receive benefits under the Social Security Act.

2024 Schedule SB

Plan Name: TidalHealth Pension Plan

EIN: 52-2132761

Plan No.: 001

"Schedule SB, Part V - Summary of Plan Provisions"

(Continued)

(d) Termination of Employment Benefit: A participant with a vested interest who terminates employment for any reason other than death or retirement is eligible to commence benefits on a date elected by the participant but following the date he terminates employment.

8. RETIREMENT BENEFITS:

(a) Normal Retirement: The participant's accrued benefit on and after 1/1/91 is equal to the sum of

(1), (2) and (3):

(1) The accrued benefit earned under the prior plan formula as of 12/31/90.

(2) Savings Plan account balance as of December 31, 1990 plus interest*, converted to a single-life annuity.

(3) The sum of (i), (ii) and (iii) below for each Plan Year after December 31, 1990 plus interest*, converted to a single life annuity.

(i) The sum of (a) and (b) below for each plan year in which the participant earns a full or partial year of Benefit Service Credit:

(a) Base Accrual: An allocation is based on the percent of compensation for the Plan Year using the table below:

(b) Excess Base Accrual: An allocation is based on the percent of compensation in excess of the Social Security Taxable Wage Base for the Plan Year using the table below:

*Interest on (2) and (3) is credited annually at a rate equal to the average annual yield of 26-week (52-week prior to 2002) Treasury Bills for the preceding Plan Year with a minimum of 4.0%. Interest allocations continue until benefit payments commence.

<u>Years of Benefit Service Credit</u> <u>as of end of Plan Year</u>	<u>% of Compensation</u>
Less than 5	2.5%
5 but less than 10	3%
10 but less than 15	4%
15 but less than 20	5%
20 but less than 25	6%
25 but less than 30	7%
30 but less than 35	8%
35 but less than 40	9%
40 or more	10%

The allocation percentage prior to January 1, 1999 for service less than 5 years was 2.44%.

(ii) The sum of (a) and (b) below for participants as of 12/31/90 who were at least age 40 on 12/31/90 for each plan year in which the participant earns a full or partial year of Benefit Service Credit:

2024 Schedule SB
 Plan Name: TidalHealth Pension Plan
 EIN: 52-2132761
 Plan No.: 001

"Schedule SB, Part V - Summary of Plan Provisions"
(Continued)

(a) Additional Accrual: An additional allocation is based on the percent of compensation each year from the following exact age table:

(b) Excess Additional Accrual: An additional allocation is based on the percent of compensation each year in excess of the Social Security Taxable Wage Base from the following table:

<u>Exact Age at 12/31/90</u>	<u>% of Compensation</u>	<u>Exact Age at 12/31/90</u>	<u>% of Compensation</u>
40	0.6%	52	3.0%
41	0.8%	53	3.4%
42	1.0%	54	3.8%
43	1.2%	55	4.2%
44	1.4%	56	4.6%
45	1.6%	57	5.0%
46	1.8%	58	5.6%
47	2.0%	59	6.2%
48	2.2%	60	6.8%
49	2.4%	61	7.4%
50	2.6%	62	8.0%
51	2.8%	63	8.6%
		64 and over	9.2%

(iii) Matching TSA Accrual Percentage: The matching percentage is based on the Participant's TSA contribution, but not considering TSA contributions in excess of 4% of compensation.

	<u>Years of Matching Service</u>	
	<u>Less than 15</u>	<u>15 or More</u>
Matching Percentage	50%	75%

A Participant receives a Matching TSA allocation for the Plan Year if he is employed on the last day of the Plan Year, regardless of his number of hours of service.

Effective January 1, 2009, annual Matching allocations are made in the participant's TSA account.

The account balances, with the exception of the accrued benefit as of 12/31/90 under the Pension Plan, are converted to a single-life annuity benefit based on interest and mortality rates described in the Plan for the age at retirement. The accrued benefits from the Pension Plan as of 12/31/90 are determined under the terms of that plan.

(b) Postponed Retirement: The greater of the accrued benefit as of Normal Retirement Date, actuarially increased for payment deferred beyond Normal Retirement Date, or a benefit based on compensation and service to actual retirement date.

(c) Disability Retirement: The present value of the participant's vested interest determined as of the date of disability retirement, reduced for commencement prior to Normal Retirement.

2024 Schedule SB

Plan Name: TidalHealth Pension Plan

EIN: 52-2132761

Plan No.: 001

"Schedule SB, Part V - Summary of Plan Provisions"

(Continued)

(d) Termination of Employment Benefit: The present value of the participant's vested interest determined as of the date payments commence, reduced for commencement prior to Normal Retirement.

9. OPTIONAL FORMS OF RECEIVING BENEFIT PAYMENTS:

(a) Life Annuity: Monthly payments will be made to the participant during his lifetime. After his death, no further payments will be made. This is the automatic option for a single participant.

(b) Joint and Survivor: Reduced monthly payments will be made to the participant during his lifetime. After his death, payments of 100%, 75%, 66-2/3% or 50% will continue to his designated beneficiary, if still living, for life. The Joint and 50% Survivor benefit is the automatic option for an employee who has been married at least 1 year at the time of retirement.

(c) Ten Years Certain and Continuous: Reduced monthly payments will be made to the participant during his lifetime. If he dies within 10 years after commencement of his benefit, payments will be continued to his designated beneficiary for the balance of the 10-year period.

(d) Lump Sum Distribution: The participant will receive the Actuarial Equivalent of his entire Accrued Benefit in one lump sum on the participant's payment date (only available if the present value of the benefit is \$7,000 or less).

10. PRE-RETIREMENT DEATH BENEFITS: The present value of the vested accrued benefit payable to the designated beneficiary in the form of a lump sum payment. If the participant was married for the one-year period preceding death, the surviving spouse will receive a Qualified Pre-Retirement Survivor Annuity, the actuarially equivalent life annuity of the present value of the vested interest at death, unless waived.

11. VESTING: Effective January 1, 2008, a Participant who works at least 1 hour of service will be 100% vested in his Base and Additional Accruals after completing 3 Years of Vesting Service and 100% vested in his Matching TSA Accruals after completing 3 Years of Matching Service. A participant will automatically become 100% vested in his accrued benefit upon attainment of Normal Retirement or upon death if he is still employed by the hospital.

Special Rule: All Savings Plan accounts became fully vested on 12/31/90. Any Participant with a Savings Plan account at 12/31/90 will be fully vested in future Matching TSA Accruals as well.

12. CONTRIBUTION: The Hospital pays the entire cost of the Plan.

CHANGES IN BENEFIT PROVISIONS

There have been no changes in Plan provisions since the prior valuation.

2024 Schedule SB

Plan Name: TidalHealth Pension Plan

EIN: 52-2132761

Plan No.: 001

"Schedule SB, Line 24 - Change in Actuarial Assumptions"

Actuarial Equivalence

The mortality used for actuarial equivalence for reducing the benefit for early retirement prior to age 55 and increasing the benefit for late retirement, changed from the IRS 2023 Lump Sum mortality to the IRS 2024 Lump Sum mortality. This change was made to reflect the actual mortality used for actuarial equivalence in 2024, which is the mortality table required under section 417(e)(3) of the Code, i.e. the mortality table required to determine minimum lump sums payable in the 2024 plan year. The interest rate for actuarial equivalence changed from the January 1, 2023 funding segment rates to the January 1, 2024 funding segment rates; i.e. the interest rates required to be used to value lump sums using the annuity substitution rule for 2024 valuations.

All non-prescribed assumption changes reduced the Funding Target by less than \$5 million, so no approval is required.

2023 Schedule SB
Plan Name: TidalHealth Pension Plan
EIN: 52-2132761
Plan No.: 001

Schedule SB, Line 26a -- Schedule of Active Participant Data

Attained Age	No.	YEARS OF CREDITED SERVICE																		
		Under 1 Avg. Comp. Avg. Cash Bal.	No.	1 to 4 Avg. Comp. Avg. Cash Bal.	No.	5 to 9 Avg. Comp. Avg. Cash Bal.	No.	10 to 14 Avg. Comp. Avg. Cash Bal.	No.	15 to 19 Avg. Comp. Avg. Cash Bal.	No.	20 to 24 Avg. Comp. Avg. Cash Bal.	No.	25 to 29 Avg. Comp. Avg. Cash Bal.	No.	30 to 34 Avg. Comp. Avg. Cash Bal.	No.	35 to 39 Avg. Comp. Avg. Cash Bal.	No.	40 & up Avg. Comp. Avg. Cash Bal.
Under 25	195	9,428 172	236	39,900 1,967	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
25 to 29	113	15,098 350	315	48,865 2,910	122	59,534 8,025	7	0	0	0	0	0	0	0	0	0	0	0	0	0
30 to 34	116	21,969 651	279	75,022 5,119	183	61,354 10,610	53	73,685 17,463	3	0	0	0	0	0	0	0	0	0	0	0
35 to 39	76	14,414 270	216	77,855 5,137	138	81,634 15,122	83	81,537 25,098	47	79,420 33,965	1	0	0	0	0	0	0	0	0	0
40 to 44	66	21,233 353	153	67,167 4,650	114	101,694 16,886	74	85,273 22,754	56	69,280 32,501	34	106,021 63,561	1	0	0	0	0	0	0	0
45 to 49	59	20,938 497	122	74,451 4,022	77	95,618 18,375	50	100,122 25,310	42	92,458 48,559	40	108,807 67,299	18	1	0	0	0	0	0	0
50 to 54	47	17,495 459	118	76,424 5,102	97	67,861 12,733	55	88,202 26,730	65	103,331 50,715	53	89,211 75,637	36	87,781 94,494	25	92,283 89,555	3	0	0	0
55 to 59	44	21,288 473	115	79,771 5,606	87	76,771 13,184	56	95,626 25,912	67	80,880 40,072	52	101,902 68,034	36	90,366 107,024	37	92,372 140,175	23	86,715 156,746	6	6
60 to 64	31	17,637 334	78	67,215 4,127	65	71,325 11,868	55	85,433 23,748	67	74,138 46,610	43	87,862 62,822	40	133,242 118,383	38	103,427 96,575	31	78,262 149,176	32	92,973 206,076
65 to 69	19		32	85,965 5,598	28	88,902 17,398	16		30	92,781 64,718	18		7		11		11		24	87,088 220,464
70 & Up	15		12		15		5		19		10		3		3		2		5	

**SCHEDULE SB
(Form 5500)**

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration
Pension Benefit Guaranty Corporation

**Single-Employer Defined Benefit Plan
Actuarial Information**

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500 or 5500-SF.**

OMB No. 1210-0110

2024

This Form is Open to Public Inspection

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

▶ **Round off amounts to nearest dollar.**

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

A Name of plan TidalHealth Pension Plan	B Three-digit plan number (PN) ▶	001
--	---	-----

C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF TidalHealth, Inc	D Employer Identification Number (EIN) 52-2132761
--	---

E Type of plan: Single Multiple-A Multiple-B **F** Prior year plan size: 100 or fewer 101-500 More than 500

Part I Basic Information

1 Enter the valuation date: Month 1 Day 1 Year 2024

2 Assets:	
a Market value	2a 158,188,529
b Actuarial value	2b 164,828,264

3 Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment	120	11,232,077	11,232,077
b For terminated vested participants	932	21,247,182	21,247,182
c For active participants	4,881	117,372,512	119,190,335
d Total	5,933	149,851,771	151,669,594

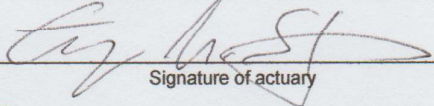
4 If the plan is in at-risk status, check the box and complete lines (a) and (b).....

a Funding target disregarding prescribed at-risk assumptions	4a
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b

5 Effective interest rate **5** 5.14 %

6 Target normal cost	
a Present value of current plan year accruals	6a 11,450,019
b Expected plan-related expenses	6b 836,300
c Target normal cost	6c 12,286,319

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

SIGN HERE		<u>9/30/2025</u>
	Signature of actuary	Date
Gregory Stump	Type or print name of actuary	23-06998
		Most recent enrollment number
Boomershine Consulting Group	Firm name	(410) 418-5525
		Telephone number (including area code)
3300 North Ridge Road Suite 300 Ellicott City MD 21043	Address of the firm	

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

Part II Beginning of Year Carryover and Prefunding Balances		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	0
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)		
9	Amount remaining (line 7 minus line 8)	0	0
10	Interest on line 9 using prior year's actual return of <u>13.48%</u>	0	0
11	Prior year's excess contributions to be added to prefunding balance:		
a	Present value of excess contributions (line 38a from prior year)		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>5.19%</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	0

Part III Funding Percentages			
14	Funding target attainment percentage.....	14	108.67%
15	Adjusted funding target attainment percentage	15	108.67%
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	116.42%
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage.....	17	%

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

19	Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:	
a	Contributions allocated toward unpaid minimum required contributions from prior years.....	19a 0
b	Contributions made to avoid restrictions adjusted to valuation date	19b 0
c	Contributions allocated toward minimum required contribution for current year adjusted to valuation date.....	19c 0
20	Quarterly contributions and liquidity shortfalls:	
a	Did the plan have a "funding shortfall" for the prior year?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
b	If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner?.....	<input type="checkbox"/> Yes <input type="checkbox"/> No
c	If line 20a is "Yes," see instructions and complete the following table as applicable:	
Liquidity shortfall as of end of quarter of this plan year		
(1) 1st	(2) 2nd	(3) 3rd

Part V Assumptions Used to Determine Funding Target and Target Normal Cost				
21 Discount rate:				
a Segment rates:	1st segment: 4.75 %	2nd segment: 4.96 %	3rd segment: 5.59 %	<input type="checkbox"/> N/A, full yield curve used
b Applicable month (enter code)				21b 0
22 Weighted average retirement age				22 58
23 Mortality table(s) (see instructions)	<input type="checkbox"/> Prescribed - combined <input checked="" type="checkbox"/> Prescribed - separate <input type="checkbox"/> Substitute			

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

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years				
28 Unpaid minimum required contributions for all prior years				28
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 12,286,319
b Excess assets, if applicable, but not greater than line 31a				31b 12,286,319
32 Amortization installments:	Outstanding Balance		Installment	
a Net shortfall amortization installment				
b Waiver amortization installment				
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount				33
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33).....				34 0
	Carryover balance	Prefunding balance	Total balance	
35 Balances elected for use to offset funding requirement			0	
36 Additional cash requirement (line 34 minus line 35)				36 0
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)				37 0
38 Present value of excess contributions for current year (see instructions)				
a Total (excess, if any, of line 37 over line 36)				38a 0
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances.....				38b
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)				39 0
40 Unpaid minimum required contributions for all years				40 0

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

2024 Schedule SB, Line 22 – Description of Weighted Average Retirement Age

Plan Name: TidalHealth Pension Plan

EIN: 52-2132761

Plan No.: 001

Age (Input)	Rate (Input)	Number Retiring (Calc)	Number Remaining (Calc)	Age- Weighted (Calc)
20	0.00%	0.000000	1.000000	0.000000
21	0.00%	0.000000	1.000000	0.000000
22	0.00%	0.000000	1.000000	0.000000
23	0.00%	0.000000	1.000000	0.000000
24	0.00%	0.000000	1.000000	0.000000
25	1.25%	0.012500	0.987500	0.312500
26	1.25%	0.012344	0.975156	0.320938
27	1.25%	0.012189	0.962967	0.329115
28	1.25%	0.012037	0.950930	0.337038
29	1.25%	0.011887	0.939043	0.344712
30	1.25%	0.011738	0.927305	0.352141
31	1.25%	0.011591	0.915714	0.359331
32	1.25%	0.011446	0.904267	0.366285
33	1.25%	0.011303	0.892964	0.373010
34	1.25%	0.011162	0.881802	0.379510
35	1.25%	0.011023	0.870779	0.385788
36	1.25%	0.010885	0.859895	0.391851
37	1.25%	0.010749	0.849146	0.397701
38	1.25%	0.010614	0.838532	0.403344
39	1.25%	0.010482	0.828050	0.408784
40	1.25%	0.010351	0.817699	0.414025
41	1.25%	0.010221	0.807478	0.419071
42	1.25%	0.010093	0.797385	0.423926
43	1.25%	0.009967	0.787417	0.428594
44	1.25%	0.009843	0.777575	0.433080
45	1.25%	0.009720	0.767855	0.437386
46	1.25%	0.009598	0.758257	0.441517
47	1.25%	0.009478	0.748779	0.445476
48	1.25%	0.009360	0.739419	0.449267
49	1.25%	0.009243	0.730176	0.452894
50	1.25%	0.009127	0.721049	0.456360
51	1.25%	0.009013	0.712036	0.459669
52	1.25%	0.008900	0.703135	0.462823
53	1.25%	0.008789	0.694346	0.465827
54	1.25%	0.008679	0.685667	0.468684
55	1.25%	0.008571	0.677096	0.471396
56	1.25%	0.008464	0.668632	0.473967
57	1.25%	0.008358	0.660274	0.476400
58	1.25%	0.008253	0.652021	0.478699
59	1.25%	0.008150	0.643871	0.480865
60	2.50%	0.016097	0.627774	0.965806
61	5.00%	0.031389	0.596385	1.914710
62	7.50%	0.044729	0.551656	2.773191
63	7.50%	0.041374	0.510282	2.606576
64	7.50%	0.038271	0.472011	2.449354
65	15.00%	0.070802	0.401209	4.602107
66	15.00%	0.060181	0.341028	3.971972
67	15.00%	0.051154	0.289874	3.427330
68	15.00%	0.043481	0.246393	2.956712
69	15.00%	0.036959	0.209434	2.550164
70	20.00%	0.041887	0.167547	2.932073
71	20.00%	0.033509	0.134038	2.379168
72	20.00%	0.026808	0.107230	1.930142
73	20.00%	0.021446	0.085784	1.565559
74	20.00%	0.017157	0.068627	1.269604
75	100.00%	0.068627	0.000000	5.147044

Sum = 57.943488 = Weighted Average Retirement Age

2024 Schedule SB
Plan Name: TidalHealth Pension Plan
EIN: 52-2132761
Plan No.: 001

"Schedule SB, Line 24 - Change in Actuarial Assumptions"

Actuarial Equivalence

The mortality used for actuarial equivalence for reducing the benefit for early retirement prior to age 55 and increasing the benefit for late retirement, changed from the IRS 2023 Lump Sum mortality to the IRS 2024 Lump Sum mortality. This change was made to reflect the actual mortality used for actuarial equivalence in 2024, which is the mortality table required under section 417(e)(3) of the Code, i.e. the mortality table required to determine minimum lump sums payable in the 2024 plan year. The interest rate for actuarial equivalence changed from the January 1, 2023 funding segment rates to the January 1, 2024 funding segment rates; i.e. the interest rates required to be used to value lump sums using the annuity substitution rule for 2024 valuations.

All non-prescribed assumption changes reduced the Funding Target by less than \$5 million, so no approval is required.

2024 Schedule SB
 Plan Name: TidalHealth Pension Plan
 EIN: 52-2132761
 Plan No.: 001

"Schedule SB, Part V - Statement of Actuarial Assumptions/Methods"

Most of the non-prescribed assumptions are based on an assumption review completed in 2022. See the assumption review report for support of the assumptions. Prescribed assumptions were updated accordingly.

A non-prescribed demographic assumption that changed from last year is the mortality for actuarial equivalence for reducing the benefit for early retirement prior to age 55 and increasing the benefit for late retirement. This changed from the IRS 2023 Lump Sum mortality to the IRS 2024 Lump Sum mortality, to reflect the actual mortality used for actuarial equivalence in 2024, which is the mortality table required under section 417(e)(3) of the Code; i.e. the mortality table required to determine minimum lump sums payable in 2024.

A non-prescribed economic assumption that changed is the interest rate for actuarial equivalence. Actual rates are the 417(e)(3) segment rates in effect for the plan year; however, because the adjusted funding segment rates are required to be used to value lump sums under the annuity substitution method, the same rates are used for actuarial equivalence. Therefore, the rates changed from the January 1, 2023 adjusted funding segment rates to the January 1, 2024 adjusted funding segment rates.

All non-prescribed assumption changes resulted in a very small increase in the ERISA funding liability.

1. ACTUARIAL ASSUMPTIONS:

	<u>1/1/2024</u>	<u>1/1/2023</u>
(a) Interest Rates		
IIJA 1st Segment	4.75%	4.75%
IIJA 2nd Segment	4.96%	5.00%
IIJA 3rd Segment	5.59%	5.74%
IIJA Effective Interest Rate	5.14%	5.19%

(b) Mortality Before and After Retirement:

IRS 2024 M/F Annuitant/Non-Annuitant Mortality (IRS 2023 M/F Annuitant/Non-Annuitant Mortality last year)

(c) Salary Scale: Graded scale based on service

<u>Service</u>	<u>Salary Increase</u>
<5	12.00%
5 < 20	4.50%
20+	2.50%

(d) Wage Base increase: 3.00% compounded annually

(e) Interest Rate for Cash Balance Account Interest Credits: 4.00% per annum (minimum rate)

(f) Assumptions for Converting Prior Plan frozen benefit to lump sum, and cash balance accounts to annuity:

IRS 2024 Lump Sum mortality (IRS 2023 Lump Sum mortality last year)
 January, 2024 funding segment rates (January, 2023 funding segment rates last year)

(g) Actuarial Equivalence for Early (prior to age 55) and Late retirement:

IRS 2024 Lump Sum mortality (IRS 2023 Lump Sum mortality last year)
 January, 2024 funding segment rates (January, 2023 funding segment rates last year)

(h) Terminated Vested Benefits: Benefits payable at age 56 (or current age if older), based on valuation assumptions.

2024 Schedule SB

Plan Name: TidalHealth Pension Plan

EIN: 52-2132761

Plan No.: 001

"Schedule SB, Part V - Statement of Actuarial Assumptions/Methods"

(i) Disablement: None

(j) 90% of benefits are assumed to be paid as a lump sum and 10% as an annuity, immediately upon retirement and death, and deferred to age 56 for vested termination.

(k) Retirement: Rates of retirement from active service:

<u>Age</u>	<u>Rate</u>
<24	0.00%
25<60	1.25%
60	2.50%
61	5.00%
62<65	7.50%
65<70	15.00%
70<75	20.00%
75+	100.00%

(l) Turnover Before Retirement:

<u>Service</u>	<u>Rate</u>	<u>Service</u>	<u>Rate</u>
<1	30.0%	5 <10	8.5%
1	25.0%	10 <15	5.0%
2	20.0%	15+	3.0%
3<5	12.5%		

(m) Beneficiary assumption: Each employee is assumed to have an eligible beneficiary. Females are assumed to be 3 years younger than males.

2. ACTUARIAL COST METHOD AND DEFINITIONS:

The actuarial cost method used in the funding valuation is the Unit Credit method. The actuarial present value of the benefits accruing during the year is the Target Normal Cost for the participant. The Plan's Target Normal Cost is the sum of each participant's Target Normal Cost. The actuarial present value of the benefits accrued in prior years is the Funding Target of the participant. The Plan's Funding Target is the sum of each participant's Funding Target.

Funding Target (FT) is defined as the present value of all benefits that have been accrued as of the valuation date.

Target Normal Cost (TNC) is defined as the present value of all benefits that have accrued or are expected to be accrued during the plan year. Target Normal Cost also includes the plan-related expenses estimated to be paid from Plan assets during the Plan Year.

Funding Shortfall is the excess (if any) of the Plan's Funding Target over the Plan's Asset Value, reduced by the Prefunding Balance and the Carryover Balance. Any experience gains or losses resulting from actual Plan experience, either more or less favorable than either more or less favorable than result in a decrease or increase in the Funding Shortfall.

2024 Schedule SB

Plan Name: TidalHealth Pension Plan

EIN: 52-2132761

Plan No.: 001

"Schedule SB, Part V - Statement of Actuarial Assumptions/Methods"

Prefunding Balance can be increased annually by contributions made above the Minimum Required Contribution. It is increased with interest (actual return on assets) and reduced if used to satisfy the Minimum Required Contribution.

Effective Interest rate - This is the single interest rate that, if applied in calculating the present value of liabilities, would result in an amount equal to the FT. This interest rate is used to adjust contributions made on a date other than the valuation date.

3. ACTUARIAL ASSET METHOD:

The Plan Value of Assets is derived by taking the average of the fair market value of assets on the valuation date and the adjusted fair market value of assets on the two prior valuation dates, subject to a 90% - 110% of fair market value of assets corridor.

4. PARTICIPANT DATA:

Census data as of January 1, 2024 was used.

2024 Schedule SB

Plan Name: TidalHealth Pension Plan

EIN: 52-2132761

Plan No.: 001

"Schedule SB, Part V - Summary of Plan Provisions"

1. **EFFECTIVE DATE:** The Plan was originally established on January 1, 1972 and was amended and restated January 1, 1984 and amended and restated on January 1, 1989, January 1, 1991, January 1, 1997, January 1, 2008, January 1, 2013, and January 1, 2020.
2. **VALUATION DATE:** January 1.
3. **PLAN YEAR:** January 1 through December 31.
4. **ELIGIBILITY:** Plan participants in the Pension Plan or the Savings Plan on December 31, 1990 became participants on January 1, 1991. Prior to January 1, 2020, each other employee became a participant on his date of hire if he worked at least one hour in a benefits eligible position in the plan year of hire. If he did not work at least one hour in a benefits eligible position during the plan year of hire, then he became a participant retroactive to the beginning of the plan year in which he worked at least one hour in a benefits eligible position. Effective January 1, 2020, each employee becomes a participant on his date of hire.
5. **YEARS OF SERVICE:**
 - (a) **Benefit Service Credit:** An employee must complete at least 975 hours of service during a Plan Year to receive the service credit for that Plan Year. For service after January 1, 1991, in the year of hire and termination, one twelfth (1/12) of a year of credited service is given for each complete calendar month worked, if the employee worked at an average rate of at least 975 hours for the year. "Benefit Service Credit" is service defined for the Base Accrual and Additional Accrual Percentages. Employees of acquired facilities who participate in the Plan are credited with retroactive service from date of hire (based on amendment specific methodology). No retroactive benefits are granted.
 - (b) **Matching Service Credit:** An employee will be credited with elapsed time from date of employment to date of termination. "Matching Service Credit" is defined for vesting in the Matching account, for those participants that have such an account.
 - (c) **Vesting Service Credit:** An employee will be credited with a Year of Vesting Service Credit for each Plan Year in which at least 975 hours of service are completed. Employees of acquired facilities who participate in the Plan are credited with retroactive service from date of hire (based on amendment specific methodology).
6. **COMPENSATION:** Total wages and salary paid to an employee during the Plan Year, including any pre-tax contributions to a 403(b) annuity or a cafeteria plan. Compensation was limited to \$200,000 (as indexed by law) in any Plan Year prior to 1994. Beginning in 1994, compensation is limited to \$150,000 as indexed by law. Beginning in 2024, compensation is limited to \$345,000 as indexed by law.
7. **RETIREMENT DATES:**
 - (a) **Normal Retirement:** The first day of the month coincident with or next following age sixty-five (65).
 - (b) **Postponed Retirement:** A participant may continue to work past his Normal Retirement Date. His Postponed Retirement Date shall become the first day of the month coincident with or next following the actual date he terminates employment.
 - (c) **Disability Retirement:** A participant with a vested interest and who has attained age 45 may retire on the first day of any month coincident with or next following the date his employment has terminated on account of a disability (a) which renders him permanently and totally disabled, which entitles him to receive benefits under the Social Security Act.

2024 Schedule SB

Plan Name: TidalHealth Pension Plan

EIN: 52-2132761

Plan No.: 001

"Schedule SB, Part V - Summary of Plan Provisions"

(Continued)

(d) Termination of Employment Benefit: A participant with a vested interest who terminates employment for any reason other than death or retirement is eligible to commence benefits on a date elected by the participant but following the date he terminates employment.

8. RETIREMENT BENEFITS:

(a) Normal Retirement: The participant's accrued benefit on and after 1/1/91 is equal to the sum of

(1), (2) and (3):

(1) The accrued benefit earned under the prior plan formula as of 12/31/90.

(2) Savings Plan account balance as of December 31, 1990 plus interest*, converted to a single-life annuity.

(3) The sum of (i), (ii) and (iii) below for each Plan Year after December 31, 1990 plus interest*, converted to a single life annuity.

(i) The sum of (a) and (b) below for each plan year in which the participant earns a full or partial year of Benefit Service Credit:

(a) Base Accrual: An allocation is based on the percent of compensation for the Plan Year using the table below:

(b) Excess Base Accrual: An allocation is based on the percent of compensation in excess of the Social Security Taxable Wage Base for the Plan Year using the table below:

*Interest on (2) and (3) is credited annually at a rate equal to the average annual yield of 26-week (52-week prior to 2002) Treasury Bills for the preceding Plan Year with a minimum of 4.0%. Interest allocations continue until benefit payments commence.

<u>Years of Benefit Service Credit</u> <u>as of end of Plan Year</u>	<u>% of Compensation</u>
Less than 5	2.5%
5 but less than 10	3%
10 but less than 15	4%
15 but less than 20	5%
20 but less than 25	6%
25 but less than 30	7%
30 but less than 35	8%
35 but less than 40	9%
40 or more	10%

The allocation percentage prior to January 1, 1999 for service less than 5 years was 2.44%.

(ii) The sum of (a) and (b) below for participants as of 12/31/90 who were at least age 40 on 12/31/90 for each plan year in which the participant earns a full or partial year of Benefit Service Credit:

2024 Schedule SB
 Plan Name: TidalHealth Pension Plan
 EIN: 52-2132761
 Plan No.: 001

"Schedule SB, Part V - Summary of Plan Provisions"
(Continued)

(a) Additional Accrual: An additional allocation is based on the percent of compensation each year from the following exact age table:

(b) Excess Additional Accrual: An additional allocation is based on the percent of compensation each year in excess of the Social Security Taxable Wage Base from the following table:

<u>Exact Age at 12/31/90</u>	<u>% of Compensation</u>	<u>Exact Age at 12/31/90</u>	<u>% of Compensation</u>
40	0.6%	52	3.0%
41	0.8%	53	3.4%
42	1.0%	54	3.8%
43	1.2%	55	4.2%
44	1.4%	56	4.6%
45	1.6%	57	5.0%
46	1.8%	58	5.6%
47	2.0%	59	6.2%
48	2.2%	60	6.8%
49	2.4%	61	7.4%
50	2.6%	62	8.0%
51	2.8%	63	8.6%
		64 and over	9.2%

(iii) Matching TSA Accrual Percentage: The matching percentage is based on the Participant's TSA contribution, but not considering TSA contributions in excess of 4% of compensation.

	<u>Years of Matching Service</u>	
	<u>Less than 15</u>	<u>15 or More</u>
Matching Percentage	50%	75%

A Participant receives a Matching TSA allocation for the Plan Year if he is employed on the last day of the Plan Year, regardless of his number of hours of service.

Effective January 1, 2009, annual Matching allocations are made in the participant's TSA account.

The account balances, with the exception of the accrued benefit as of 12/31/90 under the Pension Plan, are converted to a single-life annuity benefit based on interest and mortality rates described in the Plan for the age at retirement. The accrued benefits from the Pension Plan as of 12/31/90 are determined under the terms of that plan.

(b) Postponed Retirement: The greater of the accrued benefit as of Normal Retirement Date, actuarially increased for payment deferred beyond Normal Retirement Date, or a benefit based on compensation and service to actual retirement date.

(c) Disability Retirement: The present value of the participant's vested interest determined as of the date of disability retirement, reduced for commencement prior to Normal Retirement.

2024 Schedule SB

Plan Name: TidalHealth Pension Plan

EIN: 52-2132761

Plan No.: 001

"Schedule SB, Part V - Summary of Plan Provisions"

(Continued)

(d) Termination of Employment Benefit: The present value of the participant's vested interest determined as of the date payments commence, reduced for commencement prior to Normal Retirement.

9. OPTIONAL FORMS OF RECEIVING BENEFIT PAYMENTS:

(a) Life Annuity: Monthly payments will be made to the participant during his lifetime. After his death, no further payments will be made. This is the automatic option for a single participant.

(b) Joint and Survivor: Reduced monthly payments will be made to the participant during his lifetime. After his death, payments of 100%, 75%, 66-2/3% or 50% will continue to his designated beneficiary, if still living, for life. The Joint and 50% Survivor benefit is the automatic option for an employee who has been married at least 1 year at the time of retirement.

(c) Ten Years Certain and Continuous: Reduced monthly payments will be made to the participant during his lifetime. If he dies within 10 years after commencement of his benefit, payments will be continued to his designated beneficiary for the balance of the 10-year period.

(d) Lump Sum Distribution: The participant will receive the Actuarial Equivalent of his entire Accrued Benefit in one lump sum on the participant's payment date (only available if the present value of the benefit is \$7,000 or less).

10. PRE-RETIREMENT DEATH BENEFITS: The present value of the vested accrued benefit payable to the designated beneficiary in the form of a lump sum payment. If the participant was married for the one-year period preceding death, the surviving spouse will receive a Qualified Pre-Retirement Survivor Annuity, the actuarially equivalent life annuity of the present value of the vested interest at death, unless waived.

11. VESTING: Effective January 1, 2008, a Participant who works at least 1 hour of service will be 100% vested in his Base and Additional Accruals after completing 3 Years of Vesting Service and 100% vested in his Matching TSA Accruals after completing 3 Years of Matching Service. A participant will automatically become 100% vested in his accrued benefit upon attainment of Normal Retirement or upon death if he is still employed by the hospital.

Special Rule: All Savings Plan accounts became fully vested on 12/31/90. Any Participant with a Savings Plan account at 12/31/90 will be fully vested in future Matching TSA Accruals as well.

12. CONTRIBUTION: The Hospital pays the entire cost of the Plan.

CHANGES IN BENEFIT PROVISIONS

There have been no changes in Plan provisions since the prior valuation.

2024 Schedule SB, Line 26b - Schedule of Projection of Expected Benefit Payments

Plan Name: TidalHealth Pension Plan

EIN: 52-2132761

Plan No.: 001

Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
2024	9,248,564	11,421,262	968,543	21,638,369
2025	8,727,546	594,750	953,472	10,275,768
2026	9,185,897	624,710	937,487	10,748,094
2027	9,863,455	873,657	920,489	11,657,601
2028	10,732,050	361,186	902,374	11,995,610
2029	11,317,030	953,539	882,261	13,152,830
2030	11,843,255	583,983	859,883	13,287,121
2031	12,291,873	546,890	837,549	13,676,312
2032	12,589,235	565,335	813,778	13,968,348
2033	13,213,268	852,432	788,389	14,854,089
2034	13,102,100	1,004,123	761,620	14,867,843
2035	13,494,142	687,248	733,325	14,914,715
2036	14,010,623	570,280	703,495	15,284,398
2037	14,201,364	524,739	672,134	15,398,237
2038	13,998,882	1,147,852	639,265	15,785,999
2039	14,508,690	657,458	604,941	15,771,089
2040	14,646,285	884,984	569,259	16,100,528
2041	14,908,758	522,846	532,361	15,963,965
2042	14,950,237	699,734	494,454	16,144,425
2043	16,343,890	758,668	455,797	17,558,355
2044	15,626,497	436,868	415,655	16,479,020
2045	16,364,950	722,994	376,628	17,464,572
2046	16,373,079	463,219	338,006	17,174,304
2047	16,528,591	504,316	300,284	17,333,191
2048	16,494,305	457,220	263,973	17,215,498
2049	16,326,872	375,293	229,547	16,931,712
2050	16,117,859	356,388	197,420	16,671,667
2051	16,846,681	266,733	167,919	17,281,333
2052	16,194,573	298,721	141,259	16,634,553
2053	15,766,130	154,522	117,559	16,038,211
2054	16,417,703	170,781	96,827	16,685,311
2055	15,730,002	158,411	78,984	15,967,397
2056	15,329,494	119,762	63,868	15,513,124
2057	14,523,860	100,617	51,261	14,675,738

2058	13,678,621	96,135	40,903	13,815,659
2059	12,672,207	91,727	32,513	12,796,447
2060	12,073,372	87,400	25,799	12,186,571
2061	11,238,497	83,154	20,481	11,342,132
2062	10,905,411	78,993	16,297	11,000,701
2063	9,966,315	74,914	13,015	10,054,244
2064	9,484,990	70,916	10,437	9,566,343
2065	8,842,528	66,998	8,404	8,917,930
2066	8,061,402	63,155	6,790	8,131,347
2067	7,350,244	59,385	5,492	7,415,121
2068	6,697,263	55,689	4,437	6,757,389
2069	5,944,815	52,067	3,571	6,000,453
2070	5,499,757	48,522	2,854	5,551,133
2071	4,713,781	45,057	2,261	4,761,099
2072	4,145,502	41,676	1,768	4,188,946
2073	3,739,497	38,386	1,362	3,779,245

TIDALHEALTH PENSION PLAN

**Financial Statements
Together with Independent Auditors' Report
For the Years Ended December 31, 2024 and 2023**



INDEPENDENT AUDITORS' REPORT

To the TidalHealth Pension Plan
Retirement Plan Administrative Committee and its Participants:

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

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

Management, having determined it is permissible in the circumstances, has elected to have the audits of the 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 a bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained certifications from 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 5 to the financial statements, is complete and accurate.

Opinion

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

- the amounts and disclosures in the financial statements referred to above, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.
- the information in the financial statements referred to above 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 institutions that management determined meet 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. Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of TidalHealth Pension Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of the 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 TidalHealth Pension Plan's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

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

Auditors' Responsibilities for the Audit of the Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' 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 auditing standards generally accepted in the United States of America 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 auditing standards generally accepted in the United States of America, 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 TidalHealth Pension Plan's internal control. Accordingly, no such opinion is expressed.
- evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about TidalHealth Pension Plan's ability to continue as a going concern for a reasonable period of time.

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

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

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

Supplemental Schedules Required by ERISA

The supplemental schedule of assets (held at end of year) as of December 31, 2024 and the schedule of reportable transactions for the year ended December 31, 2024 are presented for the purpose of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. 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, is presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.
- the information in the supplemental schedules related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

JC + H Attest Services, P.C.

October 14, 2025

TIDALHEALTH PENSION PLAN

Statements of Net Assets Available for Benefits

<i>As of December 31,</i>	<i>2024</i>	<i>2023</i>
Assets		
Non-Interest Bearing Cash	\$ 33,964	\$ -
Investments, at fair value	162,971,132	157,860,943
Receivables		
Accrued investment income	350,380	465,007
Total Assets	163,355,476	158,325,950
Liabilities		
Administrative Expenses Payable	34,919	137,422
Net Assets Available for Benefits	\$ 163,320,557	\$ 158,188,528

The accompanying notes are an integral part of these financial statements.

TIDALHEALTH PENSION PLAN

Statements of Changes in Net Assets Available for Benefits

<i>For the Years Ended December 31,</i>	<i>2024</i>	<i>2023</i>
Changes in Net Assets Available for Benefits Attributable to:		
Company Contributions	\$ -	\$ -
Investment Income		
Interest and dividends	3,029,982	2,976,801
Net appreciation in fair value of investments	14,190,972	16,351,388
Total Investment Income	17,220,954	19,328,189
Benefits Paid to Participants	(11,514,124)	(9,017,764)
Administrative Expenses	(574,801)	(754,646)
Net Increase in Net Assets Available for Benefits	5,132,029	9,555,779
Net Assets Available for Benefits:		
Beginning of Year	158,188,528	148,632,749
End of Year	\$ 163,320,557	\$ 158,188,528

The accompanying notes are an integral part of these financial statements.

TIDALHEALTH PENSION PLAN

Notes to the Financial Statements For the Years Ended December 31, 2024 and 2023

1. DESCRIPTION OF THE PLAN

The following description of the TidalHealth Pension Plan (the Plan) provides only general information. Information about the Plan agreement, the vesting and benefit provisions, and the Pension Benefit Guaranty Corporation's (PBGC) benefit guarantee is contained in the Plan document, copies of which are available from the Retirement Plan Administrative Committee.

General

The Plan is a noncontributory defined benefit cash balance pension plan established January 1, 1972, covering substantially all employees of TidalHealth, Inc. (the Plan Sponsor or Company), as defined by the Plan. The Plan provides for retirement, death, and disability benefits.

Effective January 1, 2020, all employees of the Plan Sponsor are eligible to become a participant in the Plan on their date of hire except for leased employees and those covered by a collective bargaining agreement. Employees of the Company who work at least 975 hours per year receive credit for a year of benefit service. Employees who work less than a full year due to hire or termination receive partial credit for benefit service if they worked at a 975 hour rate based on the complete months worked. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). Effective January 1, 2023, the Plan was amended to update the definition compensation to 3401(a) wages and to give past service credit for vesting purposes and future accruals for employees of Anesthesia Service, P.A. Effective June 1, 2023, the Plan was amended to include physicians who work on a per case or on call basis only as an excluded employee and add certain exclusions to the definition of compensation. Effective January 1, 2024, the Plan was amended to update the definition of compensation to exclude non-cash fringe benefits and give certain past service credit for employees of Your Doc's In. The Plan was most recently amended effective January 1, 2024 to update the minimum actuarial equivalent lump sum vested value minimum threshold for cash-out distributions from \$5,000 to \$7,000.

Company Contributions

Company contributions are based on the actuarial calculations of the ERISA minimum funding requirements. For the years ended December 31, 2024 and 2023, the ERISA minimum funding requirements were met and no Company contributions were required to be made.

Cash Balance Interest Credit

Participants' cash balance accounts are credited with interest at the annual rate or interest on the 6-month Treasury bill as of the last day of the Plan year, with a minimum of 4.00%. For the Plan years ended December 31, 2024 and 2023, the rate was equal to 5.08% and 4.00%, respectively.

TIDALHEALTH PENSION PLAN

Notes to the Financial Statements For the Years Ended December 31, 2024 and 2023

1. DESCRIPTION OF THE PLAN – cont'd.

Vesting

Participants who have completed one or more hours of service on or after January 1, 2008 achieve vesting in the Plan according to the following vesting schedule:

<u>Years of Service</u>	<u>Vested Percentage</u>
Less than 3	0%
3 or more	100%

Benefits which are forfeited as a result of participant termination prior to having become 100% vested in the Plan are used to reduce the Company's contributions in the Plan year that the forfeiture occurs.

Payment of Benefits

Participants are eligible for distributions generally upon retirement. Benefits may be paid out to a beneficiary upon the death of a participant. Upon benefit commencement, a participant will receive an amount based on their cash balance credits earned since January 1, 1991 in addition to the benefit earned as of December 31, 1990, if any. Normal retirement benefits shall be equal to the participant's accrued benefit earned under this Plan as of December 31, 1990, plus the actuarial equivalent, expressed as a life annuity commencing at age 65, of the participant's cash balance account, as follows: 1) amounts credited in a graduated scale based on a) years of service ranging from 2.50%-10.00% of compensation, and b) years of service ranging from 2.50%-10.00% of compensation in excess of the Social Security wage base, 2) amounts credited to the accounts of participants who were at least 40 years of age on December 31, 1990, based upon a fixed percentage of compensation based on the participant's age on December 31, 1990, ranging from 0.60%-9.20%, and 3) amounts credited through December 31, 2008 for the prior Plan Sponsor's tax-sheltered annuity plan (TSA) match of 50% or 75% of the TSA deferral based on years of service, but not considering TSA contributions in excess of 4.00% of compensation.

Plan Expenses

Expenses incurred in the administration of the Plan are required to be paid by the Plan unless paid by the Company, at its discretion. The Company paid a portion of the Plan's direct expenses for the years ended December 31, 2024 and 2023. Expenses that are paid directly by the Company are excluded from these financial statements. Investment related expenses are included in net appreciation in fair value of investments in the accompanying statements of changes in net assets available for benefits.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

The accompanying financial statements are presented on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America.

TIDALHEALTH PENSION PLAN

Notes to the Financial Statements For the Years Ended December 31, 2024 and 2023

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES – cont'd.

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of additions to net assets available for benefits and deductions from net assets available for benefits during the reporting period. Actual results could differ from those estimates. The Plan uses an actuary to determine the actuarial present value of accumulated plan benefits. A change in the actuarial assumptions used could significantly change the amount of the actuarial present value of accumulated plan benefits reported in the accompanying financial statements.

Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Retirement Plan Administrative Committee determines the Plan's valuation policies utilizing information provided by First State Trust Company and PNC Bank, the Trustees of the Plan. Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Actuarial Present Value of Accumulated Plan Benefits

Accumulated plan benefits (see Note 4) are those estimated future periodic payments, including lump-sum distributions, which are attributable under the Plan's provisions to services rendered by the participants to the valuation date. Accumulated plan benefits include benefits expected to be paid to: (a) retired or terminated employees or their beneficiaries; (b) beneficiaries of employees who have died; and (c) present employees or their beneficiaries. Benefits for retired or terminated employees or their beneficiaries are based on the employee's compensation during their years of credited service. Benefits payable under all circumstances: retirement, death, disability, and termination of employment, are included, to the extent they are deemed attributable to participant service rendered to the valuation date.

Risks and Uncertainties

The Plan invests in assets that are exposed to risks, such as interest rate, credit and overall market volatility. Due to the level of risk associated with certain investment securities, it is reasonably possible that changes in the values of investment securities may occur and materially affect the amounts reported in the statements of net assets available for benefits.

TIDALHEALTH PENSION PLAN

Notes to the Financial Statements For the Years Ended December 31, 2024 and 2023

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES – cont'd.

Risks and Uncertainties – cont'd.

Plan contributions and the actuarial present value of accumulated plan benefits are reported based on certain assumptions pertaining to interest rates, inflation rates and employee demographics, all of which are subject to change. Due to uncertainties inherent in the estimation and assumption processes, it is at least reasonably possible that changes in these estimates and assumptions in the near term could materially affect the amounts reported and disclosed in the financial statements.

Fair Value Measurement

Financial Accounting Standards Board (FASB) Accounting Standards Codification (ASC) ASC 820, *Fair Value Measurement*, defines fair value and establishes a framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The three levels of the fair value hierarchy under ASC 820 are described below:

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

Level 2 Inputs to the valuation methodology include:

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

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

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

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

TIDALHEALTH PENSION PLAN

Notes to the Financial Statements For the Years Ended December 31, 2024 and 2023

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES – cont'd.

Fair Value Measurement – cont'd.

The following is a description of the valuation methodologies used for assets measured at fair value:

Interest bearing cash: Valued at amortized cost plus accrued interest, which approximates fair value.

Interests in registered investment companies: Valued at the closing price reported on the active market on which the funds are traded.

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

Interests in corporate debt securities: Valued using observable inputs other than quoted market prices.

Interests in mortgage securities: Valued using observable inputs other than quoted market prices.

Interests in asset backed debt instruments: Valued using observable inputs other than quoted market prices.

Interests in corporate stocks: Valued at the closing price reported on the active market on which the stocks are traded.

Interests in hedge funds: Valued using an independent third party to aggregate and prepare the monthly financial statements for the fund based on collecting independent pricing data from the underlying fund. The net asset value (NAV) of the fund is determined as of the close of business on the last business day of each month using the practical expedient. Generally, underlying investments which are publicly traded are valued using the observable market values in which the securities are normally traded. Other underlying investments are valued using procedures established by the portfolio manager of each of the underlying fund.

Interests in limited partnerships: Valued using an independent third party to aggregate and prepare the monthly financial statements for the fund based on collecting independent pricing data from the underlying fund. The NAV of the fund is determined as of the close of business on the last business day of each month using the practical expedient. Generally, underlying investments which are publicly traded are valued using the observable market values in which the securities are normally traded. Other underlying investments are valued using procedures established by the portfolio manager of each of the underlying fund. This category also includes a capital call that has been funded but not yet invested in an interest in a limited partnership until the first day of the following plan year.

TIDALHEALTH PENSION PLAN

Notes to the Financial Statements For the Years Ended December 31, 2024 and 2023

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES – cont'd.

Fair Value Measurement – cont'd.

The methods described above may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, while 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 instruments could result in a different fair value measurement at the reporting date. There have been no changes in the methodologies used as of December 31, 2024 and 2023.

The following table sets forth by level, within the fair value hierarchy, the Plan's investments at fair value as of December 31, 2024:

	Level 1	Level 2	Level 3	Total
Interest bearing cash	\$ 4,188,815	\$ -	\$ -	\$ 4,188,815
Interests in U.S. government securities	-	27,501,527	-	27,501,527
Interests in corporate debt instruments	-	19,153,926	-	19,153,926
Interests in corporate stocks	60,567,830	-	-	60,567,830
Interests in registered investment companies	13,071,326	-	-	13,071,326
Total investments in the fair value hierarchy	77,827,971	46,655,453	-	124,483,424
Interests in hedge funds (*)	n/a	n/a	n/a	21,998,890
Interest in limited partnerships (*)	n/a	n/a	n/a	16,488,818
Total investments, at fair value	\$ 77,827,971	\$ 46,655,453	\$ -	\$ 162,971,132

TIDALHEALTH PENSION PLAN

Notes to the Financial Statements For the Years Ended December 31, 2024 and 2023

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES – cont'd.

Fair Value Measurement – cont'd.

The following table sets forth by level, within the fair value hierarchy, the Plan's investments at fair value as of December 31, 2023:

	Level 1	Level 2	Level 3	Total
Interest bearing cash	\$ 6,134,854	\$ -	\$ -	\$ 6,134,854
Interests in U.S. government securities	16,786,498	4,489,461	-	21,275,959
Interests in corporate debt instruments	-	16,827,810	-	16,827,810
Interests in mortgage securities	-	3,688,718	-	3,688,718
Interests in asset backed debt instruments	-	3,201,719	-	3,201,719
Interests in corporate stocks	70,616,430	-	-	70,616,430
Interests in registered investment companies	4,236,789	-	-	4,236,789
Total investments in the fair value hierarchy	97,774,571	28,207,708	-	125,982,279
Interests in hedge funds (*)	n/a	n/a	n/a	13,375,036
Interests in limited partnerships (*)	n/a	n/a	n/a	18,503,628
Total investments, at fair value	\$ 97,774,571	\$ 28,207,708	\$ -	\$ 157,860,943

(*) Certain investments that are measured at fair value using the NAV per share (or its equivalent) practical expedient have been removed from the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the amounts in the statements of net assets available for benefits.

The following table presents the investments measured at fair value practical expedient based on NAV per share as of December 31,:

	2024	2023	Redemption Frequency	Notice Period	Unfunded Commitments
Elliott International Limited - Class C (c)	\$ 16,488,818	\$ 12,545,846	90 days	None	None
Weatherlow Offshore Fund II Ltd Class IA (a)	15,898,257	13,375,036	10-90 days	None	None
Brevan Howard Lund Limited (b)	6,100,633	5,627,353	Monthly	None	None
Enterprise Products Partners LP Commodity Unit Fund (d)	-	330,429	Daily	None	None

(a) This fund is a feeder fund that invests in the Weatherlow Fund I L.P. The Weatherlow Fund I LP maintains an investment portfolio comprised of interests in various portfolio and private equity funds with investments various industries. Certain funds are domiciled in the Cayman Islands.

(b) This fund maintains an investment portfolio comprised of interests in various foreign government debt, fixed income securities, and exchange traded funds.

TIDALHEALTH PENSION PLAN

Notes to the Financial Statements For the Years Ended December 31, 2024 and 2023

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES – cont'd.

Fair Value Measurement – cont'd.

- (c) This fund maintains an investment portfolio comprised of interests in various portfolio and private equity funds with investments various industries. Certain funds are domiciled in the Cayman Islands.
- (d) This fund maintains an investment portfolio comprised of interests in various midstream energy service providers of natural gas, natural gas liquids, crude oil, petrochemicals, and refined oil products.

Benefit Payments

Benefits are recorded when paid.

Subsequent Events

The Plan evaluated for disclosure any subsequent events through October 14, 2025, the date the financial statements were available to be issued, and determined there were no material events that warrant disclosure.

3. OBLIGATION FOR PENSION BENEFITS

The Company's policy is to make contributions to the Plan in amounts necessary, according to sound actuarial principles, to fund the benefits under this Plan and to maintain the actuarial integrity of the Plan. In accordance with its funding policy, the Company has satisfied the minimum funding requirements of ERISA but has not exceeded the limit of deductibility defined by the Internal Revenue Code (IRC).

In the event the Plan terminates, the assets of the Plan, after withdrawal for expenses, will be allocated as prescribed by ERISA and its related regulations generally to provide benefits in the following order: (1) benefits called for under the Plan for those retired participants who have been receiving benefit payments for three years or who have been eligible to receive such payments for three years; (2) other vested benefits insured by the PBGC; (3) all other vested benefits not insured by the PBGC; and (4) all nonvested benefits under the Plan. Any remaining assets, after making the allocations described above, are to be returned to the Company.

Generally, the PBGC guarantees most vested normal age retirement benefits, early retirement benefits and certain disability and survivors' pensions. However, the PBGC does not guarantee all types of benefits under the Plan, and the amount of benefit protection is subject to certain limitations. Vested benefits under the Plan are guaranteed at the level in effect on the date of the Plan's termination. Whether a particular participant's accumulated plan benefit will be paid depends on both the priority of those benefits and the level of benefits guaranteed by the PBGC at the time. Some benefits may be fully or partially provided for by the then existing assets and the PBGC guaranty while other benefits may not be provided for at all.

TIDALHEALTH PENSION PLAN

Notes to the Financial Statements For the Years Ended December 31, 2024 and 2023

3. OBLIGATION FOR PENSION BENEFITS – cont'd.

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 terminations occurring during 2024 and 2023, that ceiling totaled \$7,108 and \$6,750, respectively. That ceiling applies to pensioners who elect to receive their benefits in the form of a single-life annuity and are 65 years old at the time of retirement or plan termination (whichever comes later). For younger or older 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. For all benefits greater than the PBGC ceiling, the benefits will not be guaranteed for the difference.

Whether all participants receive their benefits, should the Plan terminate at some future time, will depend on the sufficiency, at the time, of the Plan's net assets available for benefits 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.

4. ACCUMULATED PLAN BENEFITS

Boomershine Consulting Group, LLC, the Plan's actuary, has estimated the actuarial present value of accumulated plan benefits, which is the amount that results from applying actuarial assumptions to adjust the accumulated plan benefits earned by the participants 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 Plan's actuary has estimated the actuarial present value of accumulated plan benefits as follows as of December 31,:

	2024	2023
Actuarial present value of accumulated plan benefits:		
Vested benefits:		
Participants currently receiving payments	\$ 12,425,433	\$ 10,402,301
Other participants	131,900,345	124,830,064
Total vested benefits	144,325,778	135,232,365
Nonvested benefits	1,488,543	1,512,053
Actuarial present value of accumulated plan benefits	\$ 145,814,321	\$ 136,744,418

TIDALHEALTH PENSION PLAN

Notes to the Financial Statements For the Years Ended December 31, 2024 and 2023

4. ACCUMULATED PLAN BENEFITS – cont'd.

The Plan's actuary has estimated the changes in the actuarial present value of accumulated plan benefits as follows for the years ended December 31,:

	2024	2023
Actuarial present value of accumulated plan benefits, at beginning of year	\$ 136,744,418	\$ 128,491,634
Increase (decrease) during the year attributable to:		
Interest	8,514,178	7,748,922
Benefits accumulated and actuarial gains	12,823,536	11,013,898
Benefit payments	(11,514,124)	(9,017,764)
Assumption changes	(753,687)	(1,492,272)
Net increase	9,069,903	8,252,784
Actuarial present value of accumulated plan benefits, at end of year	\$ 145,814,321	\$ 136,744,418

The actuarial present values of accumulated plan benefits have been calculated using the traditional unit cost method as of December 31, 2024 and 2023. The significant actuarial assumptions used in the valuation were (a) interest rate of 6.50% for 2024 and 2023; (b) mortality rates for 2024 and 2023 based on the PRI-2012 White Collar tables with the MP-2021 scale generationally applied; (c) normal retirement age of 65; and (d) effective interest rate of return on assets of 5.32% and 5.14% for 2024 and 2023, respectively. The assumption changes effective January 1, 2025 and 2024 and for the years ended December 31, 2024 and 2023, respectively, were a result of the change in actuarial equivalence/lump sum conversion from 2024 Internal Revenue Service (IRS) 417(e) mortality and November 2023 417(e) segment rates (5.50%, 5.76%, 5.83%) to 2025 IRS 417(e) maturity and November 2024 IRS 417(e) segment rates (4.66%, 5.25%, 5.27%). Retirement assumptions are based upon distributed probabilities from age less than 24 to 75.

These 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.

5. INVESTMENTS

All investment data contained in the accompanying financial statements and supplemental schedules, including assets held as of December 31, 2024 and 2023 and, interest and dividend income and net appreciation in fair value of investments for the years then ended, was obtained or derived from the information supplied to the Plan administrator and certified as complete and accurate by the Trustees, First State Trust Company as of December 31, 2024 and for the year ended December 31, 2024, and PNC Bank as of December 31, 2024 and 2023 and the for the years then ended.

TIDALHEALTH PENSION PLAN

Notes to the Financial Statements For the Years Ended December 31, 2024 and 2023

6. INCOME TAX STATUS

The Plan received a determination letter dated March 17, 2021, in which the IRS stated that the Plan, as then designed, was in compliance with the applicable requirements of the IRC. The Plan has been amended since the determination letter was received; however, the Plan administrator believes the Plan is currently designed and being operated in compliance with the applicable requirements of the IRC. Therefore, no provision for income taxes has been included in the Plan's financial statements.

ASC 740, *Income Taxes*, prescribes a recognition threshold and a measurement attribute for the financial statement recognition and measurement of tax positions taken or expected to be taken in a tax return as well as guidance on de-recognition, classification, interest and penalties and financial statement reporting disclosures. For these benefits to be recognized, a tax position must be more-likely-than-not to be sustained upon examination by taxing authorities. Given the Plan is tax exempt and has no unrelated business income, the provisions of ASC 740 do not have an impact on the Plan's financial statements. The Plan recognizes interest and penalties accrued on any unrecognized tax exposures as a component of income tax expense. The Plan does not have any amounts accrued relating to interest and penalties as of December 31, 2024 and 2023.

The Plan is subject to routine audits by the IRS and Department of Labor; however, there are currently no audits for any periods in progress.

7. PARTY-IN-INTEREST TRANSACTIONS

The Company provides certain accounting and administrative services to the Plan for which no fees are charged. All such transactions qualify as party-in-interest transactions, which are exempt from the prohibited transaction rules.

8. PLAN TERMINATION

Although the Company has not expressed any intent to do so, it has the right under the Plan agreement to terminate the Plan subject to the provisions of ERISA. In the event of the Plan termination, participants would become 100% vested in their accumulated retirement benefits.

9. CHANGE IN RECORDKEEPER

Effective January 1, 2024, the Plan transitioned recordkeeping, custodian, and trustee services from PNC Bank to First State Trust Company. Assets totaling \$158,293,893 were transferred from PNC Bank to First State Trust Company beginning on January 2, 2024.

SUPPLEMENTAL SCHEDULES PROVIDED PURSUANT TO
THE DEPARTMENT OF LABOR'S RULES AND REGULATIONS

TIDALHEALTH PENSION PLAN

Plan Sponsor EIN: 52-2132761

Plan Number: 001

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

As of 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
	FDIC Bank Deposit Fund FST	Interest bearing cash	\$ 2,326,896	\$ 2,326,896
	Morgan Stanley Bank Deposit	Interest bearing cash	1,861,919	1,861,919
			4,188,815	4,188,815
	1211 AVE of America 2015-1 - 3.9005% Due 08/10/2025	Interest in U.S. government securities	94,762	98,545
	BMO Mortgage Tr - 7.0549% Due 10/15/2028	Interest in U.S. government securities	25,750	26,386
	Bravo Residential - 7.130% Due 09/25/2063	Interest in U.S. government securities	80,747	82,064
	Colt 2021-5 M - 1.7260% Due 11/26/20266	Interest in U.S. government securities	50,937	54,487
	Csail Coml Mtg Tr 2016-c7 - 3.3143% Due 11/18/2049	Interest in U.S. government securities	27,327	28,209
	Csail Coml Mtg Tr 2017-CX1 - 3.1908% Due 09/15/2027	Interest in U.S. government securities	90,750	96,283
	Fannie Mae - 2.000% Due 03/25/2052	Interest in U.S. government securities	154,886	155,798
	Fannie Mae - 6.000% Due 09/25/2054	Interest in U.S. government securities	99,659	97,848
	Fannie Mae Pool # Bm3922 - 2.8817% Due 03/25/2048	Interest in U.S. government securities	44,907	46,766
	Fed Home Ln Banks - 5.9100% Due 06/24/2033	Interest in U.S. government securities	50,010	50,282
	Federal Farm Credit Banks - 5.500% Due 12/18/2034	Interest in U.S. government securities	49,840	50,106
	Federal Farm Credit Banks - 5.840% Due 07/17/2034	Interest in U.S. government securities	109,983	110,852
	Federal Farm Credit Banks F - 5.3100% Due 09/25/2035	Interest in U.S. government securities	199,780	200,373
	Federal Farm Credit Banks F - 5.3400% Due 08/26/2033	Interest in U.S. government securities	54,981	55,358
	Federal Farm Credit Banks F - 5.3400% Due 09/13/2032	Interest in U.S. government securities	200,000	200,337
	Federal Farm Credit Banks F - 5.5700% Due 08/26/2033	Interest in U.S. government securities	54,945	55,078
	Federal Farm Credit Banks F - 5.5800% Due 08/19/2032	Interest in U.S. government securities	25,035	25,030
	Federal Farm Credit Banks F - 5.6500% Due 08/14/2034	Interest in U.S. government securities	109,945	110,139
	Federal Farm Credit Banks F - 5.6700% Due 08/27/2035	Interest in U.S. government securities	64,995	65,102
	Federal Farm Credit Banks F - 5.8000% Due 06/12/2034	Interest in U.S. government securities	49,950	50,301
	Federal Farm Credit Banks F - 5.8400% Due 07/03/2034	Interest in U.S. government securities	75,000	75,551
	Federal Home Loan Banks - 5.5900% Due 07/11/2031	Interest in U.S. government securities	80,200	80,486
	FHLMC Giant MBS Gold Comb - 6.0000% Due 01/01/2029	Interest in U.S. government securities	10,257	10,525
	FHLMC Giant MBS Gold Comb - 2.5000% Due 07/15/2028	Interest in U.S. government securities	15,275	15,276
	FHLMC MBS 55day Mult - 4.2500% Due 06/01/2028	Interest in U.S. government securities	48,377	49,158
	FHLMC MBS 55day Mult - 4.4500% Due 12/01/2032	Interest in U.S. government securities	51,339	53,271
	FHLMC Remic Series K-080 - 3.9260% Due 07/25/2028	Interest in U.S. government securities	159,031	131,289
	FHLMC Super 30y Fixed - 2.0000% Due 09/01/2051	Interest in U.S. government securities	1,637	1,264
	FHLMC Super 30y Fixed - 2.5000% Due 12/01/2051	Interest in U.S. government securities	248,324	197,227
	FHLMC Super 30y Fixed - 3.0000% Due 04/01/2052	Interest in U.S. government securities	222,323	190,644
	FHLMC Super 30y Fixed - 3.0000% Due 07/01/2050	Interest in U.S. government securities	212,782	173,461
	FHLMC Super 30y Fixed - 3.5000% Due 07/01/2051	Interest in U.S. government securities	311,153	260,414
	FHLMC Super 30y Fixed - 3.5000% Due 07/01/2052	Interest in U.S. government securities	177,138	172,540
	FHLMC Super 30y Fixed - 4.0000% Due 10/01/2052	Interest in U.S. government securities	100,364	101,023
	FHLMC Super 30y Fixed - 4.5000% Due 01/01/2054	Interest in U.S. government securities	162,210	160,147
	FHLMC Super 30y Fixed - 5.0000% Due 08/25/2054	Interest in U.S. government securities	174,583	169,931
	FHLMC UMBS 30y Fixed - 5.5000% Due 10/25/2054	Interest in U.S. government securities	98,423	96,625
	FHLMC UMBS 30y Fixed - 6.0000% Due 08/25/2054	Interest in U.S. government securities	97,512	95,517
	FHLMC UMBS 30y Fixed - 5.5000% Due 10/25/2054	Interest in U.S. government securities	75,169	73,836
	FHLMC UMBS 30y Fixed - 5.5000% Due 10/25/2054	Interest in U.S. government securities	98,753	98,398
	FNMA - 6.6250% Due 11/15/2030	Interest in U.S. government securities	494,629	404,059
	FNMA UMBS Lng 30 Year - 2.0000% Due 08/01/2051	Interest in U.S. government securities	504,408	387,584
	FNMA UMBS Lng 30 Year - 2.5000% Due 05/01/2052	Interest in U.S. government securities	238,609	220,736
	FNMA UMBS Lng 30 Year - 2.5000% Due 08/01/2051	Interest in U.S. government securities	336,443	264,659
	FNMA UMBS Lng 30 Year - 2.5000% Due 09/01/2051	Interest in U.S. government securities	187,070	147,274
	FNMA UMBS Lng 30 Year - 3.0000% Due 05/01/2051	Interest in U.S. government securities	159,682	129,461
	FNMA UMBS Lng 30 Year - 3.5000% Due 04/01/2052	Interest in U.S. government securities	1,435	1,246
	FNMA UMBS Lng 30 Year - 3.5000% Due 10/01/2052	Interest in U.S. government securities	140,620	136,256
	FNMA UMBS Lng 30 Year - 4.5000% Due 07/01/2053	Interest in U.S. government securities	94,878	95,565
	FNMA UMBS Lng 30 Year - 5.0000% Due 12/01/2054	Interest in U.S. government securities	84,456	83,860
	FNMA UMBS Lng 30 Year - 5.0000% Due 06/25/2053	Interest in U.S. government securities	161,718	157,930
	FNMA UMBS Lng 30 Year - 5.0000% Due 11/25/2053	Interest in U.S. government securities	43,729	42,824
	FNMA UMBS Lng 30 Year - 5.5000% Due 07/25/2054	Interest in U.S. government securities	67,903	66,145
	FNMA UMBS Lng 30 Year - 5.5000% Due 09/25/2054	Interest in U.S. government securities	99,632	97,807
	Freddie Mac - 4.5000% Due 09/25/2052	Interest in U.S. government securities	87,820	87,236
	Freddie Mac - 4.5000% 10/25/2052	Interest in U.S. government securities	87,995	87,410
	GNMA Pass-thru M Single Fam - 3.0000% Due 04/20/2052	Interest in U.S. government securities	10,137	10,657
	GNMA Pass-thru M Single Fam - 3.0000% Due 06/20/2052	Interest in U.S. government securities	129,605	123,564
	Imperial Fd Mtg Tr 2022-nqm6 - 6.8190% Due 10/25/2067	Interest in U.S. government securities	76,056	75,924

TIDALHEALTH PENSION PLAN

Plan Sponsor EIN: 52-2132761

Plan Number: 001

Schedule H, line 4i - Schedule of Assets (Held at End of Year) - cont'd.

As of 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
	U.S. Treasury Bond - 1.3750% Due 08/15/2050	Interest in U.S. government securities	\$ 354,491	\$ 196,168
	U.S. Treasury Bond - 1.6250% Due 11/15/2050	Interest in U.S. government securities	370,719	206,635
	U.S. Treasury Bond - 1.8750% Due 02/15/2051	Interest in U.S. government securities	160,967	90,140
	U.S. Treasury Bond - 2.3750% Due 02/15/2042	Interest in U.S. government securities	338,244	264,079
	U.S. Treasury Bond - 3.0000% Due 02/15/2048	Interest in U.S. government securities	233,812	138,725
	U.S. Treasury Bond - 3.0000% Due 05/15/2045	Interest in U.S. government securities	465,352	287,869
	U.S. Treasury Bond - 3.6250% Due 02/15/2053	Interest in U.S. government securities	87,885	78,053
	U.S. Treasury Bond - 3.6250% Due 05/15/2053	Interest in U.S. government securities	4,335	4,068
	U.S. Treasury Bond - 3.8750% Due 05/15/2054	Interest in U.S. government securities	141,723	125,328
	U.S. Treasury Bond - 3.875% Due 11/30/2027	Interest in U.S. government securities	556,233	543,855
	U.S. Treasury Bond - 4.1250% Due 08/15/2053	Interest in U.S. government securities	154,108	146,205
	U.S. Treasury Bond - 4.1250% Due 11/15/2032	Interest in U.S. government securities	157,324	146,367
	U.S. Treasury Bond - 4.2500% Due 02/15/2054	Interest in U.S. government securities	116,948	111,384
	U.S. Treasury Bond - 4.2500% Due 08/15/2054	Interest in U.S. government securities	95,001	84,095
	U.S. Treasury Bond - 4.2500% Due 11/15/2040	Interest in U.S. government securities	78,138	51,722
	U.S. Treasury Bond - 4.3750% Due 05/15/2041	Interest in U.S. government securities	162,066	106,647
	U.S. Treasury Bond - 4.5000% Due 11/15/2025	Interest in U.S. government securities	313,205	310,559
	U.S. Treasury Bond - 5.2500% Due 02/15/2029	Interest in U.S. government securities	194,629	157,991
	U.S. Treasury Notes - 0.0350% Due 09/30/2026	Interest in U.S. government securities	993,832	990,463
	U.S. Treasury Notes - 0.0350% Due 09/30/2029	Interest in U.S. government securities	39,368	38,500
	U.S. Treasury Notes - 0.7500% Due 05/31/2026	Interest in U.S. government securities	1,184,192	1,158,143
	U.S. Treasury Notes - 0.8750% Due 11/15/2030	Interest in U.S. government securities	733,097	648,329
	U.S. Treasury Notes - 1.1250% Due 02/28/2027	Interest in U.S. government securities	449,216	405,328
	U.S. Treasury Notes - 1.2500% Due 05/31/2028	Interest in U.S. government securities	446,656	403,731
	U.S. Treasury Notes - 1.2500% Due 08/15/2031	Interest in U.S. government securities	333,547	293,117
	U.S. Treasury Notes - 1.6250% Due 02/15/2029	Interest in U.S. government securities	442,140	402,146
	U.S. Treasury Notes - 1.8750% Due 02/15/2032	Interest in U.S. government securities	736,217	720,307
	U.S. Treasury Notes - 2.1250% Due 05/31/2026	Interest in U.S. government securities	301,651	305,847
	U.S. Treasury Notes - 2.5000% Due 01/31/2025	Interest in U.S. government securities	125,336	124,805
	U.S. Treasury Notes - 2.8750% Due 05/15/2032	Interest in U.S. government securities	216,066	200,403
	U.S. Treasury Notes - 2.8750% Due 11/15/2046	Interest in U.S. government securities	478,179	288,419
	U.S. Treasury Notes - 3.1250% Due 08/31/2027	Interest in U.S. government securities	812,060	815,851
	U.S. Treasury Notes - 3.1250% Due 11/15/2028	Interest in U.S. government securities	1,268,379	1,226,814
	U.S. Treasury Notes - 3.3750% Due 05/15/2033	Interest in U.S. government securities	161,552	152,616
	U.S. Treasury Notes - 3.5000% Due 02/15/2033	Interest in U.S. government securities	502,518	482,143
	U.S. Treasury Notes - 3.5000% Due 02/15/2033	Interest in U.S. government securities	157,504	152,648
	U.S. Treasury Notes - 3.5000% Due 04/30/2028	Interest in U.S. government securities	497,095	490,423
	U.S. Treasury Notes - 3.6250% Due 08/31/2029	Interest in U.S. government securities	921,098	886,263
	U.S. Treasury Notes - 3.6250% Due 08/31/2029	Interest in U.S. government securities	82,497	79,425
	U.S. Treasury Notes - 3.8750% Due 08/15/2033	Interest in U.S. government securities	103,329	102,844
	U.S. Treasury Notes - 3.8750% Due 08/15/2034	Interest in U.S. government securities	97,162	92,724
	U.S. Treasury Notes - 3.8750% Due 10/15/2027	Interest in U.S. government securities	1,058,113	1,054,012
	U.S. Treasury Notes - 4.0000% Due 02/15/2034	Interest in U.S. government securities	575,865	561,368
	U.S. Treasury Notes - 4.0000% Due 02/29/2028	Interest in U.S. government securities	908,400	891,982
	U.S. Treasury Notes - 4.0000% Due 07/31/2029	Interest in U.S. government securities	246,911	239,241
	U.S. Treasury Notes - 4.0000% Due 12/15/2027	Interest in U.S. government securities	84,473	84,362
	U.S. Treasury Notes - 4.1250% Due 03/31/2029	Interest in U.S. government securities	78,962	80,228
	U.S. Treasury Notes - 4.1250% Due 10/31/2026	Interest in U.S. government securities	229,617	229,534
	U.S. Treasury Notes - 4.1250% Due 10/31/2029	Interest in U.S. government securities	1,074,564	1,062,990
	U.S. Treasury Notes - 4.1250% Due 10/31/2029	Interest in U.S. government securities	160,899	160,190
	U.S. Treasury Notes - 4.1250% Due 11/15/2027	Interest in U.S. government securities	139,538	139,420
	U.S. Treasury Notes - 4.1250% Due 11/30/2029	Interest in U.S. government securities	827,840	817,888
	U.S. Treasury Notes - 4.1250% Due 11/30/2029	Interest in U.S. government securities	173,443	173,072
	U.S. Treasury Notes - 4.2500% Due 02/28/2029	Interest in U.S. government securities	161,818	159,300
	U.S. Treasury Notes - 4.2500% Due 11/15/2034	Interest in U.S. government securities	112,468	111,116
	U.S. Treasury Notes - 4.2500% Due 12/31/2026	Interest in U.S. government securities	94,900	95,020
	U.S. Treasury Notes - 4.3750% Due 05/15/2034	Interest in U.S. government securities	147,294	142,870
	U.S. Treasury Notes - 4.3750% Due 07/15/2027	Interest in U.S. government securities	561,321	551,502
	U.S. Treasury Notes - 4.3750% Due 12/15/2026	Interest in U.S. government securities	523,230	521,218
	U.S. Treasury Notes - 4.5000% Due 05/31/2029	Interest in U.S. government securities	158,402	156,792
	U.S. Treasury Notes - 4.5000% Due 11/15/2033	Interest in U.S. government securities	172,805	169,322
	U.S. Treasury Notes - 4.7500% Due 07/31/2025	Interest in U.S. government securities	86,846	85,219
	Wells Fargo Coml Tr 2016-c37 - 3.5250% Due 12/17/2049	Interest in U.S. government securities	17,190	17,578
			29,728,634	27,501,527

TIDALHEALTH PENSION PLAN

Plan Sponsor EIN: 52-2132761

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Schedule H, line 4i - Schedule of Assets (Held at End of Year) - cont'd.

As of 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
	A&D Mortgage Trust 2023 - 7.0580% Due 09/25/2068	Interest in corporate debt instruments	\$ 85,095	\$ 86,778
	A&D Mortgage Trust 2024 - 6.4980% Due 04/25/2069	Interest in corporate debt instruments	88,372	88,765
	A&D Mtg Tr 2023 - 7.2850% Due 07/25/2068	Interest in corporate debt instruments	81,444	82,245
	Abbvie Inc - 2.9500% Due 11/21/2026	Interest in corporate debt instruments	398,994	411,090
	Abbvie Inc - 3.6000% Due 05/14/2025	Interest in corporate debt instruments	159,461	145,418
	Ally Financial Inc - 4.7500% Due 06/09/2027	Interest in corporate debt instruments	166,286	166,876
	Amazon.com Inc - 3.1500% Due 08/22/2027	Interest in corporate debt instruments	197,002	197,283
	Amazon.com Inc - 3.8750% Due 08/22/2037	Interest in corporate debt instruments	176,572	128,671
	Amer ABS Trust 2023-1 - 7.6600% Due 01/21/2031	Interest in corporate debt instruments	17,059	16,911
	American Cr Rec Tr 2023-4 - 6.6300% Due 02/14/2028	Interest in corporate debt instruments	89,997	90,630
	American Express Co - 1.6500% Due 11/04/2026	Interest in corporate debt instruments	179,769	169,623
	Amphenol Corp - 5.0500% Due 04/05/2027	Interest in corporate debt instruments	72,277	70,561
	Angel Oak Mtg - 1.8200% Due 11/25/2066	Interest in corporate debt instruments	24,729	25,840
	Anheuser-Busch Inbev Fin - 4.7000% Due 02/01/2036	Interest in corporate debt instruments	181,734	138,198
	Anthem Inc - 4.1010% Due 03/01/2028	Interest in corporate debt instruments	174,254	147,410
	Apple Inc - 3.0000% Due 06/20/2027	Interest in corporate debt instruments	68,186	67,886
	AT&T Inc - 1.7000% Due 03/25/2026	Interest in corporate debt instruments	317,673	334,712
	AT&T Inc - 4.3500% Due 03/01/2029	Interest in corporate debt instruments	170,219	143,454
	Bank 2023-bnk45 - 5.4310% Due 1/15/2028	Interest in corporate debt instruments	31,794	32,055
	Bank Of America Corp - 2.0150% Due 02/13/2026	Interest in corporate debt instruments	223,692	217,240
	Bank Of America Corp - 3.4190% Due 12/20/2028	Interest in corporate debt instruments	443,074	402,811
	Bank5 2023-5y - 6.1920% Due 5/15/2028	Interest in corporate debt instruments	40,399	41,226
	BBCMS Mtg Tr - 6.1980% Due 10/15/2028	Interest in corporate debt instruments	65,648	67,450
	Benchmark 202 - 6.7940% Due 07/15/2028	Interest in corporate debt instruments	51,402	52,797
	Benchmark Mtg Tr 2023-vs - Due 07/17/2056	Interest in corporate debt instruments	70,700	71,875
	Benchmark Mortgage Tr 2024-v9 - Due 08/17/2057	Interest in corporate debt instruments	51,716	51,669
	Benchmark Mortgage Tr 2018-b4 - 3.9760% Due 07/17/2051	Interest in corporate debt instruments	32,253	32,440
	Berkshire Hathaway Energy Co - 4.0500% Due 04/15/2025	Interest in corporate debt instruments	70,289	69,868
	Bhg Sec Tr 2023-a - 5.5500% Due 04/17/2036	Interest in corporate debt instruments	44,360	44,578
	Bank of America Corp - 2.0840% Due 06/14/2029	Interest in corporate debt instruments	169,363	156,111
	BMO 2023-5C1 - 6.5340% Due 07/15/2028	Interest in corporate debt instruments	97,850	99,031
	BMO Mtg Tr 2023-c4 - 5.2864% Due 02/17/2056	Interest in corporate debt instruments	72,345	72,707
	Bourzour Llc &co Issuers 24 - 5.7810% Due 11/22/2049	Interest in corporate debt instruments	50,000	49,980
	BPR 2023-Ston M/Mtg Pass Th - 7.4970% Due 12/05/2027	Interest in corporate debt instruments	35,349	36,148
	Bravo Res Fdg Tr 2023-nqm1 - 5.7570% Due 01/25/2063	Interest in corporate debt instruments	77,688	77,327
	Bridgecrest Ld Auto Sec 202 - 6.8000% Due 08/15/2029	Interest in corporate debt instruments	99,984	101,630
	Broadcom Co - 3.8750% Due 1/15/2027	Interest in corporate debt instruments	151,042	155,576
	Capital One Financial Co - 3.7500% Due 03/09/2027	Interest in corporate debt instruments	143,026	149,367
	Carvana Auti Recb Tr 2021-n1 - 0.7000% Due 01/10/2028	Interest in corporate debt instruments	6,818	6,951
	CD Mtg Tr 2017-cd6 - 3.1040% Due 11/15/2050	Interest in corporate debt instruments	28,146	28,660
	Chevron Corp - 1.5540% Due 05/11/2025	Interest in corporate debt instruments	67,803	69,256
	Chevron Usa Inc - 3.8500% Due 01/15/2028	Interest in corporate debt instruments	205,320	195,031
	Chnge Mtg Tr - 7.5730% Due 09/25/2058	Interest in corporate debt instruments	75,680	76,431
	Citigroup Inc - 2.5720% Due 06/03/2031	Interest in corporate debt instruments	477,741	411,286
	Colt Mtg Ln Tr 2023-1 - 7.0180% Due 04/25/2068	Interest in corporate debt instruments	135,850	136,440
	Comcast Corp - 4.2500% Due 10/15/2030	Interest in corporate debt instruments	169,059	141,104
	Comcast Corp - 4.8000% Due 05/15/2033	Interest in corporate debt instruments	411,972	404,882
	Comm 2014UBS4 A5 - 3.6940% Due 08/10/2047	Interest in corporate debt instruments	6,224	6,301
	Comm Mtg Tr 2015-ccre22 - 3.0480% Due 03/12/48	Interest in corporate debt instruments	3,871	3,943
	Compass Datactrs - 5.2500% Due 02/25/2029	Interest in corporate debt instruments	55,709	54,636
	CPS Auto Recv Tr 2023-b - Due 08/16/27	Interest in corporate debt instruments	18,925	18,933
	Credit Accept At Ln Tr 2024 - 4.6800% Due 09/15/34	Interest in corporate debt instruments	49,993	49,556
	Cross Mortgage Tr 2024-h2 - 6.0930% Due 04/25/69	Interest in corporate debt instruments	87,327	87,456
	Cross Mtg Tr 2023-h2 - 7.1350% Due 11/25/68	Interest in corporate debt instruments	76,640	76,664
	CSX Corp - 2.6000% Due 11/01/2026	Interest in corporate debt instruments	164,548	148,752
	CVS Health Corp - 5.3000% Due 06/01/2033	Interest in corporate debt instruments	400,690	388,803
	CVS Health Corp - 4.3000% Due 03/25/2028	Interest in corporate debt instruments	88,899	74,800
	DDJPM Mtg Tr 2017-c6 - 3.2690% Due 06/10/50	Interest in corporate debt instruments	11,297	11,146
	Deere John Capital Corp - 4.7500% Due 01/20/28	Interest in corporate debt instruments	112,063	110,532
	Devon Energy - 5.2000% Due 09/15/34	Interest in corporate debt instruments	417,168	397,344
	Disney Walt Co - 3.7000% Due 10/15/25	Interest in corporate debt instruments	68,816	69,579
	Drive Auto Rec Tr 2021-1 - 1.4500% Due 01/16/2029	Interest in corporate debt instruments	173,586	181,855
	Ebay Inc. Sr Gblt Nt - 3.6000% Due 06/05/2027	Interest in corporate debt instruments	68,646	68,279
	Edge 2024-1 A2 Cpn - 6.0000% Due 07/27/54	Interest in corporate debt instruments	48,744	49,125

TIDALHEALTH PENSION PLAN
Plan Sponsor EIN: 52-2132761
Plan Number: 001

Schedule H, line 4i - Schedule of Assets (Held at End of Year) - cont'd.

As of 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
	Elevance Health Inc - 4.9000% Due 02/08/2026	Interest in corporate debt instruments	\$ 24,974	\$ 24,990
	Energy Transfer Partners - 4.0500% Due 03/15/2025	Interest in corporate debt instruments	226,064	207,622
	Entergy Corp - 0.9000% Due 09/15/2025	Interest in corporate debt instruments	171,775	168,186
	Enterprise Products - 3.1250% Due 07/31/2029	Interest in corporate debt instruments	351,845	320,778
	Exeter Auto - 6.3100% Due 10/15/2027	Interest in corporate debt instruments	50,145	50,224
	Exeter Auto - 2.5600% Due 06/15/2028	Interest in corporate debt instruments	19,798	20,221
	Express Scripts Holding - 4.5000% Due 02/25/2026	Interest in corporate debt instruments	108,196	94,667
	Exxon Mobil Corp - 2.9920% Due 03/19/2025	Interest in corporate debt instruments	224,432	208,365
	Federal Agricultural Mortgage - Due 08/15/2034	Interest in corporate debt instruments	100,000	100,554
	Fhf Issuer Tr - 6.7900% Due 10/15/2029	Interest in corporate debt instruments	38,380	38,726
	Flagship Cr Auto Tr 2023-2 - Due 04/15/2027	Interest in corporate debt instruments	12,408	13,213
	Fox Corp - 3.0500% Due 04/07/2025	Interest in corporate debt instruments	112,238	114,449
	General Mills Inc - 4.0000% Due 04/17/2025	Interest in corporate debt instruments	162,946	146,629
	General Motors - 4.3500% Due 01/17/2027	Interest in corporate debt instruments	167,182	146,326
	Gs Mtg-back Sec Tr 2023-cc - 6.6500% Due 08/25/53	Interest in corporate debt instruments	69,177	69,749
	Goldman Sachs Group Inc - 1.9480% Due 10/21/2027	Interest in corporate debt instruments	436,772	411,738
	Goldman Sachs Group Inc - 1.9480% Due 10/21/2027	Interest in corporate debt instruments	142,789	151,793
	Hasbro Inc - 3.5500% Due 11/19/2026	Interest in corporate debt instruments	70,054	68,452
	Honda Motor Co - 2.5340% Due 03/10/2027	Interest in corporate debt instruments	173,152	167,022
	Humana Inc - 5.3750% Due 04/15/31	Interest in corporate debt instruments	162,724	162,532
	Hunt J B Trans Svcs Inc - 3.8750% Due 03/01/26	Interest in corporate debt instruments	69,648	69,285
	Intel Corp - 2.4500% Due 11/15/2029	Interest in corporate debt instruments	172,634	143,879
	International Bank For Reconstruction - Due 02/01/2030	Interest in corporate debt instruments	100,020	98,733
	JPMCC Coml Mt - 3.3785% Due 09/16/2050	Interest in corporate debt instruments	17,156	17,171
	JPMCC - 1.9530% Due 02/04/2032	Interest in corporate debt instruments	157,388	158,398
	JP Morgan Chase & Co - Variable Rate Due 10/15/2030	Interest in corporate debt instruments	491,019	412,180
	Kinder Morgan Inc Del - 5.0000% Due 02/01/2029	Interest in corporate debt instruments	90,770	90,652
	Lex Mortgage Tr 2024-Bbg- 4.8736% Due 10/13/2028	Interest in corporate debt instruments	25,000	24,560
	Lowes Cos Inc - 1.3000% Due 04/15/2028	Interest in corporate debt instruments	219,764	204,889
	McCormick & Co - 3.4000% Due 08/15/2027	Interest in corporate debt instruments	68,995	67,937
	McDonalds Corp - 3.5000% Due 07/01/2027	Interest in corporate debt instruments	224,170	196,900
	Metlife Inc - 05.3750% Due 07/15/2033	Interest in corporate debt instruments	147,914	154,604
	Metronet Infrastructure Issuer LLC - Due 04/20/2054	Interest in corporate debt instruments	24,996	25,283
	Momnt Technologies Tr 2023- 6.9200% Due 03/20/2045	Interest in corporate debt instruments	40,179	39,839
	Mondelez International - 2.7500% Due 04/13/2030	Interest in corporate debt instruments	79,158	67,288
	MS Capital I Tr 2015-ms1 - 3.7790% Due 05/15/2048	Interest in corporate debt instruments	384,497	399,402
	Nextera Energy Capital - 2.2500% Due 06/01/2030	Interest in corporate debt instruments	174,736	148,038
	Nisource Inc - 0.9500% Due 08/15/2025	Interest in corporate debt instruments	180,153	176,611
	Nvidia Corp - 2.8500% Due 04/01/2030	Interest in corporate debt instruments	176,962	149,282
	Obx Trust 2023-nqm10 20631- 6.4650% Due 10/25/2063	Interest in corporate debt instruments	79,568	80,304
	Ondeck Asset Sec Tr Ii 2016 - 6.2700% Due 06/17/2031	Interest in corporate debt instruments	99,980	101,586
	Onity Ln Inv Tr 2024-hb2 - 5.0000% Due 08/25/2037	Interest in corporate debt instruments	62,427	62,477
	Oracle Corp - 2.8750% Due 03/25/2031	Interest in corporate debt instruments	88,341	88,155
	Oracle Corp - 2.9500% Due 05/15/2025	Interest in corporate debt instruments	153,632	142,996
	Oracle Corp - 3.250% Due 11/15/2027	Interest in corporate debt instruments	69,242	67,294
	Oracle Corp - 4.5000% Due 05/06/2028	Interest in corporate debt instruments	313,982	319,845
	Pagaya Ai Deb - 6.2580% Due 10/15/2031	Interest in corporate debt instruments	49,725	49,909
	Pfizer Investment Enter Sedol Isin Us- 4.4500% Due 05/19/2028	Interest in corporate debt instruments	62,734	64,459
	Philip Morris Intl Inc - 5.1250% Due 02/15/2030	Interest in corporate debt instruments	157,186	157,194
	PNC Financial Services - Variable rate Due 10/20/2027	Interest in corporate debt instruments	72,391	72,141
	Prestige Auto - 6.6400% Due 12/15/2027	Interest in corporate debt instruments	89,993	91,263
	Prestige Auto Rec 2024-2 - 4.5600% Due 02/15/2029	Interest in corporate debt instruments	194,967	192,586
	Priceline Group Inc - 3.600% Due 06/01/2026	Interest in corporate debt instruments	71,290	69,108
	Royal Bank Of Canada - 3.625% Due 05/04/2027	Interest in corporate debt instruments	165,218	162,095
	Santander Bank Na 2022-c - 6.4510% Due 12/15/2032	Interest in corporate debt instruments	50,437	53,639
	Santander Dri - 1.2600% Due 02/15/2027	Interest in corporate debt instruments	21,149	24,309
	Santander Dri - 1.6700% Due 10/15/2027	Interest in corporate debt instruments	89,356	93,682
	Santander Drive Auto Tr 202 - 1.4800% Due 01/15/2027	Interest in corporate debt instruments	8,624	8,944
	Shell International - 6.3750% Due 12/15/2038	Interest in corporate debt instruments	169,091	123,222
	Simon Property Group Lp - 3.5000% Due 09/01/2025	Interest in corporate debt instruments	178,824	161,852
	Stack Infra Issuer LLC - 5.9000% Due 07/25/2028	Interest in corporate debt instruments	60,816	60,446
	Starbucks Corp - 3.8000% Due 08/15/2025	Interest in corporate debt instruments	233,590	217,942
	Starwood Mtg Res Tr 2021-5 - 1.9200% Due 09/25/2066	Interest in corporate debt instruments	299	315
	Store Cap Corp - 2.7500% Due 11/18/2030	Interest in corporate debt instruments	12,024	12,931

TIDALHEALTH PENSION PLAN

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Schedule H, line 4i - Schedule of Assets (Held at End of Year) - cont'd.

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(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
	Target Corp - 3.5000% Due 07/01/2024	Interest in corporate debt instruments	\$ 68,798	\$ 69,456
	Thermo Fdg T - 7.6000% Due 04/11/2026	Interest in corporate debt instruments	29,970	30,282
	Thermo Fisher Scientific - 5.0000% Due 01/31/2029	Interest in corporate debt instruments	119,132	119,247
	T-Mobile Usa Inc - 3.5000% Due 04/15/2025	Interest in corporate debt instruments	67,887	69,702
	Toronto-Dominion Bank - 1.2500% Due 09/10/2026	Interest in corporate debt instruments	179,950	172,969
	Toyota Motor Credit Corp - 3.0500% Due 03/22/2027	Interest in corporate debt instruments	163,475	162,635
	Truist Financial Corp - Variable Rate Due 07/28/2033	Interest in corporate debt instruments	165,235	155,941
	United Airlines - 4.0000% Due 04/11/2026	Interest in corporate debt instruments	30,215	30,737
	Unitedhealth Group Inc - 1.2500% Due 01/15/2026	Interest in corporate debt instruments	66,220	67,674
	Unitedhealth Group Inc - 2.0000% Due 05/15/2030	Interest in corporate debt instruments	497,764	402,963
	Unitedhealth Group Inc - 5.8000% Due 03/15/2036	Interest in corporate debt instruments	171,111	122,464
	Upstart Pass-thru Tr 2021-s - 2.5000% Due 04/20/2027	Interest in corporate debt instruments	27,848	28,277
	Upstart Sec Tr 2023-1 - 6.5900% Due 02/20/2033	Interest in corporate debt instruments	2,477	2,478
	Upstrt Str Psthru Tr 2022-4a 203010 - Due 11/15/2030	Interest in corporate debt instruments	4,271	4,252
	Vdcr 2024-1A A2 - 4.9920% Due 09/15/2049	Interest in corporate debt instruments	30,000	29,139
	Vegas Tr 2024 - 5.5183% Due 11/10/2027	Interest in corporate debt instruments	50,000	50,139
	Veros 2024-1 A Cpn: - 6.2800% Due 11/15/2027	Interest in corporate debt instruments	62,783	63,079
	Verus Securities - 5.8500% Due 12/25/2067	Interest in corporate debt instruments	73,469	73,114
	Wells Fargo Coml - 3.4980% Due 04/15/2025	Interest in corporate debt instruments	95,031	99,588
	Verizon Communications - 1.7500% Due 01/20/2031	Interest in corporate debt instruments	487,703	413,899
	Verizon Communications - 2.5500% Due 03/21/2031	Interest in corporate debt instruments	160,327	159,499
	Virginia Electric & Power Co - 3.1500% Due 01/15/2026	Interest in corporate debt instruments	159,614	143,682
	Visa Inc - 3.1500% Due 12/14/2025	Interest in corporate debt instruments	71,044	69,218
	Warnermedia Holdings Inc - 6.412% Due 03/15/2026	Interest in corporate debt instruments	25,000	25,011
	WEC Energy Group Inc. - 5.0000% Due 09/27/2025	Interest in corporate debt instruments	39,971	40,069
	Wells Fargo & Co - 2.3930% Due 06/02/2028	Interest in corporate debt instruments	411,698	411,509
	Wells Fargo & Co - 2.8790% Due 10/30/2030	Interest in corporate debt instruments	164,852	160,114
	Wells Fargo & Co - 3.0000% Due 02/19/2025	Interest in corporate debt instruments	170,417	158,649
	Wells Fargo & Co - 3.5840% Due 05/22/2028	Interest in corporate debt instruments	67,327	67,819
	Westpac Banking Corp - 2.3500% Due 02/19/2025	Interest in corporate debt instruments	188,948	178,478
			20,180,265	19,153,926
	AON Inc	Interest in corporate stocks	86,198	242,303
	Abbvie Inc	Interest in corporate stocks	191,914	348,292
	Abbvie Inc	Interest in corporate stocks	134,846	150,690
	Addus Homecare Corp	Interest in corporate stocks	213,912	227,134
	Adobe Inc	Interest in corporate stocks	80,239	70,704
	Adobe Inc	Interest in corporate stocks	5,489	7,115
	Adyen Nv	Interest in corporate stocks	143,312	164,573
	Agilent Technologies	Interest in corporate stocks	5,825	6,583
	Agilysys Inc	Interest in corporate stocks	171,211	257,098
	AIA Group Ltd Sponsored Adr	Interest in corporate stocks	131,301	143,563
	Air Products & Chemicals Inc	Interest in corporate stocks	224,412	232,612
	Air Products & Chemicals Inc	Interest in corporate stocks	45,656	41,476
	Alcon Inc	Interest in corporate stocks	126,639	175,541
	Alfa Laval Ab	Interest in corporate stocks	80,297	177,851
	Align Technology Inc	Interest in corporate stocks	4,622	4,796
	Alkami Technology Inc	Interest in corporate stocks	105,645	139,457
	Allianz Se	Interest in corporate stocks	262,291	429,236
	Allstate Corp	Interest in corporate stocks	171,979	193,176
	Anylam Pharmaceuticals Inc	Interest in corporate stocks	83,180	73,652
	Alphabet Inc/Ca-CI A	Interest in corporate stocks	270,808	536,666
	Alphabet Inc/Ca-CI A	Interest in corporate stocks	267,744	369,703
	Alphabet Inc/Ca-CI A	Interest in corporate stocks	62,279	116,798
	Alphabet Inc/Ca-CI A	Interest in corporate stocks	8,282	13,818
	Alphabet Inc/Ca-CI C	Interest in corporate stocks	236,075	313,274
	Alphabet Inc/Ca-CI C	Interest in corporate stocks	14,566	22,472
	Amazon Com Inc	Interest in corporate stocks	471,084	890,943
	Amazon Com Inc	Interest in corporate stocks	260,776	559,445
	Amazon Com Inc	Interest in corporate stocks	15,236	25,010
	Ambev SA ADR Brazil	Interest in corporate stocks	202,175	101,152
	Amer Sports Inc	Interest in corporate stocks	5,867	10,821
	American Eagle Outfitters Inc New	Interest in corporate stocks	187,839	154,064
	American Express Co	Interest in corporate stocks	147,375	211,611

TIDALHEALTH PENSION PLAN

Plan Sponsor EIN: 52-2132761

Plan Number: 001

Schedule H, line 4i - Schedule of Assets (Held at End of Year) - cont'd.

As of 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
	American Express Co	Interest in corporate stocks	\$ 74,018	\$ 165,609
	American International Group	Interest in corporate stocks	8,188	8,518
	American Tower REIT	Interest in corporate stocks	105,555	82,535
	Analog Devices Inc	Interest in corporate stocks	5,416	7,224
	Apple Inc	Interest in corporate stocks	214,812	708,689
	Apple Inc	Interest in corporate stocks	484,604	669,623
	Apple Inc	Interest in corporate stocks	12,007	19,032
	Aptargroup Inc	Interest in corporate stocks	185,924	187,577
	Ares Management Corp - A	Interest in corporate stocks	135,879	377,782
	Assa Abloy Ab Unsp ADR	Interest in corporate stocks	110,249	148,412
	Atlas Copco Ab	Interest in corporate stocks	91,600	185,096
	Autodesk Inc	Interest in corporate stocks	7,097	9,458
	Automatic Data Processing Inc	Interest in corporate stocks	138,162	134,656
	Azek Co Inc	Interest in corporate stocks	140,728	244,091
	Baker Hughes Company	Interest in corporate stocks	5,449	7,137
	Banco Bilbao Vizcaya Argentaria	Interest in corporate stocks	173,378	238,811
	Bank Of America Corp	Interest in corporate stocks	120,948	161,253
	Bank Of America Corp	Interest in corporate stocks	5,345	6,109
	Becton Dickinson & Co	Interest in corporate stocks	193,940	179,681
	Bellring Brands Inc	Interest in corporate stocks	141,521	335,564
	Berkshire Hathaway Inc Class B	Interest in corporate stocks	75,430	137,797
	Berkshire Hathaway Inc Class B	Interest in corporate stocks	14,222	20,851
	BHP Billiton Ltd ADR	Interest in corporate stocks	224,526	162,555
	Blackstone Group Inc	Interest in corporate stocks	2,479	4,138
	Booking Holdings Inc	Interest in corporate stocks	125,021	143,731
	Booking Holdings Inc	Interest in corporate stocks	6,519	14,905
	Booz Allen Hamilton Holding	Interest in corporate stocks	119,303	187,001
	Boston Scientific Corp	Interest in corporate stocks	59,187	100,217
	Boston Scientific Corp	Interest in corporate stocks	31,979	82,174
	Bright Horizons Family Solut	Interest in corporate stocks	3,977	4,767
	Broadcom Inc	Interest in corporate stocks	104,659	555,952
	Broadcom Inc	Interest in corporate stocks	224,694	344,746
	Broadcom Inc	Interest in corporate stocks	100,464	310,666
	Broadcom Inc	Interest in corporate stocks	97,653	142,582
	Brown & Brown Inc	Interest in corporate stocks	164,166	224,648
	Camtek Ltd Ord	Interest in corporate stocks	93,956	89,251
	Canadian National Railway Co	Interest in corporate stocks	60,925	105,672
	Canadian National Railway Co	Interest in corporate stocks	6,016	5,177
	Capital One Finl Corp	Interest in corporate stocks	104,986.00	127,677
	Carmax Inc	Interest in corporate stocks	7,272	5,723
	Carrier Global Corporation	Interest in corporate stocks	5,430	7,509
	Caseys General Stores Inc	Interest in corporate stocks	169,132	206,436
	Castle Biosciences Inc	Interest in corporate stocks	147,904	71,742
	Charles Schwab Corp	Interest in corporate stocks	115,812	150,684
	Charles Schwab Corp	Interest in corporate stocks	126,005	130,998
	Chevron Corporation	Interest in corporate stocks	102,135	136,439
	Chipotle Mexican Gril Cl A	Interest in corporate stocks	152,631	168,056
	Chipotle Mexican Gril Cl A	Interest in corporate stocks	81,438	90,028
	Chugai Pharmaceuticals Co Ltd	Interest in corporate stocks	198,926	325,944
	Church & Dwight Inc	Interest in corporate stocks	103,766	175,703
	Clearwater Analytics Hds-A	Interest in corporate stocks	199,105	282,245
	CME Group Inc A Derivatvies Exchange	Interest in corporate stocks	283,630	343,468
	Coca Cola Co	Interest in corporate stocks	159,417	155,650
	Coloplast As	Interest in corporate stocks	107,957	94,694
	Comcast Corp-Cl A	Interest in corporate stocks	142,389	112,590
	ConocoPhillips	Interest in corporate stocks	159,978	289,874
	ConocoPhillips	Interest in corporate stocks	109,504	222,537
	ConocoPhillips	Interest in corporate stocks	63,134	88,162
	Constellation Energy Corp	Interest in corporate stocks	83,199	96,419
	Construction Partners Inc	Interest in corporate stocks	151,569	255,384
	Cooper Cos Inc	Interest in corporate stocks	78,958	160,326
	Copart Inc	Interest in corporate stocks	41,183	215,327
	Costco Wholesale Corp	Interest in corporate stocks	71,158	143,854

TIDALHEALTH PENSION PLAN

Plan Sponsor EIN: 52-2132761

Plan Number: 001

Schedule H, line 4i - Schedule of Assets (Held at End of Year) - cont'd.

As of 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
	Crane Company	Interest in corporate stocks	\$ 110,320	\$ 188,929
	Credicorp Ltd	Interest in corporate stocks	94,218	126,124
	Crowdstrike Hldgs Inc	Interest in corporate stocks	86,540	95,463
	Cummins Inc	Interest in corporate stocks	228,308	338,142
	Curtiss Wright Corp	Interest in corporate stocks	181,372	235,279
	CVS Health Corporation	Interest in corporate stocks	143,212	91,082
	Cyber-Ark Software Ltd	Interest in corporate stocks	79,180	198,891
	Daifuku Co Ltd	Interest in corporate stocks	101,913	107,331
	Danaher Corp	Interest in corporate stocks	5,290	5,280
	Darden Restaurants Inc	Interest in corporate stocks	233,004	265,100
	Dassault Sys S A Spons ADR	Interest in corporate stocks	243,904	285,490
	Datadog Inc	Interest in corporate stocks	40,530	51,012
	Dbs Group Hldgs Ltd Sponsd ADR	Interest in corporate stocks	246,433	522,767
	Deckers Outdoor Corp	Interest in corporate stocks	53,861	240,052
	Deere & Co	Interest in corporate stocks	92,873	110,586
	Descartes Sys Group Inc	Interest in corporate stocks	183,861	231,744
	Dexcom	Interest in corporate stocks	191,411	188,903
	Disco Corp	Interest in corporate stocks	126,331	137,033
	Disney Walt Co	Interest in corporate stocks	54,337	64,694
	Dupont De Nemours Inc	Interest in corporate stocks	43,607	39,726
	Dutch Bros Inc	Interest in corporate stocks	71,619	133,359
	Dynatrace Inc	Interest in corporate stocks	194,015	200,878
	Eaton Corp Plc	Interest in corporate stocks	136,776	143,036
	Eaton Corp Plc	Interest in corporate stocks	57,896	72,016
	Ecolab Inc	Interest in corporate stocks	120,404	114,114
	Edison International	Interest in corporate stocks	129,606	162,075
	Edwards Lifesciences Corp	Interest in corporate stocks	14,680	11,919
	Elevance Health Inc	Interest in corporate stocks	10,762	8,485
	Emcor Group Inc	Interest in corporate stocks	82,470	219,688
	Enn Energy Holdings	Interest in corporate stocks	240,020	141,207
	Ensign Group Inc	Interest in corporate stocks	139,357	311,424
	Enterprise Products Partners L.P.	Interest in corporate stocks	240,153	358,163
	Epiroc Aktiebolag	Interest in corporate stocks	97,043	143,668
	Esperion Pharmaceuticals	Interest in corporate stocks	41,027	37,066
	Extra Space Storage Inc	Interest in corporate stocks	252,850	241,604
	Exxon Mobil Corp	Interest in corporate stocks	80,097	119,510
	Factset Research Systems Inc	Interest in corporate stocks	167,306	189,711
	Fair Isaac Corp	Interest in corporate stocks	75,393	107,612
	Ferguson Enterprises Inc.	Interest in corporate stocks	6,906	7,464
	First Citizens Bancshares Inc	Interest in corporate stocks	3,622	10,565
	Fiserv Inc	Interest in corporate stocks	117,608	118,527
	Fiserv Inc	Interest in corporate stocks	7,763	13,763
	Five Below	Interest in corporate stocks	113,792	116,611
	Floor & Decor Holdings Inc	Interest in corporate stocks	118,253	188,433
	Flywire Corporation	Interest in corporate stocks	142,745	134,979
	Fomento Economico Mexicano Sab De Cv Sponsored ADR	Interest in corporate stocks	225,353	243,647
	Freshpet Inc	Interest in corporate stocks	71,472	152,701
	Gallagher Arthur J & Co	Interest in corporate stocks	254,144	242,976
	General Electic Co	Interest in corporate stocks	135,227	146,775
	General Electic Co	Interest in corporate stocks	3,292	6,171
	Genmab A S	Interest in corporate stocks	181,899	94,979
	Global-E Online Ltd	Interest in corporate stocks	83,169	169,261
	Globant Sa Sedol	Interest in corporate stocks	167,855	279,389
	Godaddy Inc	Interest in corporate stocks	196,781	196,186
	Goldman Sachs Group Inc	Interest in corporate stocks	185,526	263,405
	Goosehead Insurance Inc -A	Interest in corporate stocks	79,856	166,942
	Grid Dynamics Holdings Inc	Interest in corporate stocks	187,883	197,403
	Grupo Financiero Banorte - Spon ADR	Interest in corporate stocks	90,145	79,900
	Haier Smart Home Co	Interest in corporate stocks	155,965	165,004
	Haleon Plc	Interest in corporate stocks	262,647	300,844
	Haleon Plc	Interest in corporate stocks	79,789	105,980
	Halozyme Therapeutics Inc	Interest in corporate stocks	188,924	147,733
	HDFC Bank Ltd Spon - ADR	Interest in corporate stocks	322,718	349,378

TIDALHEALTH PENSION PLAN

Plan Sponsor EIN: 52-2132761

Plan Number: 001

Schedule H, line 4i - Schedule of Assets (Held at End of Year) - cont'd.

As of 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
	Healthequity Inc	Interest in corporate stocks	\$ 214,940	\$ 350,505
	Hilton Worldwide Holdings	Interest in corporate stocks	48,539	96,640
	Home Depot Inc	Interest in corporate stocks	187,881	257,900
	Home Depot Inc	Interest in corporate stocks	91,786	124,088
	Home Depot Inc	Interest in corporate stocks	103,048	118,642
	Howmet Aerospace Inc	Interest in corporate stocks	97,279	90,121
	Illinois Tool Works Inc	Interest in corporate stocks	61,955	72,772
	Illumina Inc	Interest in corporate stocks	5,332	5,078
	Infineon Technologies Adr	Interest in corporate stocks	251,717	319,070
	Inspire Medical Systems Inc	Interest in corporate stocks	78,307	123,834
	Intel Corp	Interest in corporate stocks	270,284	138,546
	Intra-Cellular Therapies Inc	Interest in corporate stocks	75,254	183,159
	Intuit	Interest in corporate stocks	94,545	94,904
	Intuit	Interest in corporate stocks	7,453	11,313
	Intuitive Surgical Inc	Interest in corporate stocks	96,141	170,681
	Jfrog Ltd	Interest in corporate stocks	90,590	112,346
	Johnson & Johnson	Interest in corporate stocks	308,105	302,979
	Johnson & Johnson	Interest in corporate stocks	123,186	123,361
	JP Morgan Chase & Co	Interest in corporate stocks	173,629	356,688
	JP Morgan Chase & Co	Interest in corporate stocks	157,227	285,734
	Keurig Dr Pepper Inc	Interest in corporate stocks	242,870	233,127
	KKR & Co Inc	Interest in corporate stocks	126,448	169,061
	KKR & Co Inc	Interest in corporate stocks	86,796	132,084
	KKR & Co Inc	Interest in corporate stocks	10,494	27,659
	KLA-Tencor Corp	Interest in corporate stocks	4,377	4,411
	Komatsu Ltd Spon ADR	Interest in corporate stocks	142,566	162,946
	L'Air Liquide ADR	Interest in corporate stocks	73,806	134,412
	L' Oreal Co ADR	Interest in corporate stocks	179,520	253,807
	Lam Research Corp	Interest in corporate stocks	103,370	114,701
	Lamar Advertising Co New	Interest in corporate stocks	209,983	295,220
	LGI Homes Inc	Interest in corporate stocks	96,419	105,313
	Eli Lilly & Co	Interest in corporate stocks	53,684	206,896
	Eli Lilly & Co	Interest in corporate stocks	154,024	196,088
	Linde Plc	Interest in corporate stocks	68,534	161,607
	Loar Holdings Inc	Interest in corporate stocks	114,436	101,626
	Lowes Companies Inc	Interest in corporate stocks	5,015	5,923
	Manulife Financial Corp	Interest in corporate stocks	187,157	322,516
	MarketAxess Holdings Inc	Interest in corporate stocks	196,854	153,481
	Marsh & McLennan Companies Inc	Interest in corporate stocks	61,057	130,420
	Martin Marietta Matls Inc	Interest in corporate stocks	93,851	136,356
	Martin Marietta Matls Inc	Interest in corporate stocks	32,848	50,549
	Mastercard Inc - A	Interest in corporate stocks	144,389	231,691
	Mastercard Inc - A	Interest in corporate stocks	16,380	25,802
	McDonald'S Corp	Interest in corporate stocks	69,987	81,459
	McKesson Corporation	Interest in corporate stocks	120,752	181,231
	McKesson Corporation	Interest in corporate stocks	78,354	83,207
	Medpace Holdings Inc	Interest in corporate stocks	63,417	207,976
	Mercadolibre Inc	Interest in corporate stocks	161,618	170,044
	Merck & Co Inc	Interest in corporate stocks	62,739	81,773
	Meta Platforms Inc CL A (FB)	Interest in corporate stocks	229,481	480,118
	Meta Platforms Inc CL A (FB)	Interest in corporate stocks	139,115	293,926
	Meta Platforms Inc CL A (FB)	Interest in corporate stocks	17,157	88,998
	Meta Platforms Inc CL A (FB)	Interest in corporate stocks	9,526	26,933
	Microchip Technology Inc	Interest in corporate stocks	192,698	134,773
	Micron Technology Inc	Interest in corporate stocks	45,260	48,055
	Microsoft Corp	Interest in corporate stocks	667,527	1,130,873
	Microsoft Corp	Interest in corporate stocks	159,644	691,260
	Microsoft Corp	Interest in corporate stocks	22,169	67,440
	Microsoft Corp	Interest in corporate stocks	24,631	36,671
	Monolithic Power Systems Inc	Interest in corporate stocks	28,840	123,074
	Morgan Stanley	Interest in corporate stocks	241,608	360,062
	Morgan Stanley	Interest in corporate stocks	81,033	128,234
	Motorola Solutions Inc	Interest in corporate stocks	53,926	147,914

TIDALHEALTH PENSION PLAN

Plan Sponsor EIN: 52-2132761

Plan Number: 001

Schedule H, line 4i - Schedule of Assets (Held at End of Year) - cont'd.

As of 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
	Ncino Inc	Interest in corporate stocks	\$ 252,542	\$ 202,487
	Nebius Group N.V.	Interest in corporate stocks	75,829	54,458
	Nestle S.A. Spons ADR for Reg	Interest in corporate stocks	240,692	224,412
	Netflix Com Inc	Interest in corporate stocks	64,673	186,286
	Netflix Com Inc	Interest in corporate stocks	86,015	127,459
	Nomad Holdings Ltf	Interest in corporate stocks	6,130	5,286
	Northrop Grumman Corporation	Interest in corporate stocks	76,974	112,160
	Nova Measuring Instruments Ltd	Interest in corporate stocks	204,989	308,818
	Novozymes A/S - Unspans ADR	Interest in corporate stocks	91,403	95,788
	Nvent Electric Plc	Interest in corporate stocks	136,841	161,744
	Nvidia Corp	Interest in corporate stocks	168,631	864,290
	Nvidia Corp	Interest in corporate stocks	136,224	713,080
	O' Reilly Automotive	Interest in corporate stocks	162,015	169,569
	O' Reilly Automotive	Interest in corporate stocks	118,871	141,110
	Old Republic International Corp	Interest in corporate stocks	198,289	346,121
	Ollie's Bargain Outlet Holding Inc	Interest in corporate stocks	171,862	272,679
	Ollie's Bargain Outlet Holding Inc	Interest in corporate stocks	185,377	213,864
	Onto Innovation Inc	Interest in corporate stocks	190,043	145,670
	Oracle Corporation	Interest in corporate stocks	179,333	177,305
	Oracle Corporation	Interest in corporate stocks	35,949	90,319
	Oracle Corporation	Interest in corporate stocks	83,911	81,987
	Otis Worldwide Corp	Interest in corporate stocks	57,778	78,904
	Palo Alto Networks Inc	Interest in corporate stocks	55,809	98,986
	Parker Hannifin Corp	Interest in corporate stocks	142,829	163,460
	Paychex Inc	Interest in corporate stocks	251,557	331,620
	Paylocity Holding Corp	Interest in corporate stocks	220,154	328,926
	Penumbra Inc	Interest in corporate stocks	180,548	226,318
	Pepsico Inc	Interest in corporate stocks	134,415	144,305
	Perusahaan Perseroan Persero ADR	Interest in corporate stocks	146,507	112,633
	Ping An Ins Group Co. China Ltd	Interest in corporate stocks	166,152	86,857
	Pinnacle Financial Partners Inc	Interest in corporate stocks	159,240	268,473
	Procter & Gamble Co	Interest in corporate stocks	250,230	311,158
	Progressive Corp Ohio	Interest in corporate stocks	45,969	110,221
	Progressive Corp Ohio	Interest in corporate stocks	4,327	8,866
	PTC Inc	Interest in corporate stocks	180,076	181,296
	Public Service Enterprise Group Inc	Interest in corporate stocks	274,284	390,682
	Pure Storage Inc	Interest in corporate stocks	188,915	211,073
	Qualys Inc	Interest in corporate stocks	105,806	158,168
	Raymond James Financial Inc	Interest in corporate stocks	96,387	240,296
	Raytheon Technologies Corp	Interest in corporate stocks	127,890	145,807
	Raytheon Technologies Corp	Interest in corporate stocks	72,759	114,331
	RBC Bearings Inc	Interest in corporate stocks	195,839	342,814
	Resmed Inc	Interest in corporate stocks	86,543	196,445
	Rio Tinto Plc Sponsored ADR	Interest in corporate stocks	164,773	168,197
	Roche Holding Ltd Sponsored ADR	Interest in corporate stocks	238,728	267,320
	Ryman Hospitality Properties	Interest in corporate stocks	135,973	123,121
	Saia Inc	Interest in corporate stocks	121,313	192,318
	Salesforce Inc	Interest in corporate stocks	113,917	112,335
	SAP Aktiengesellschaft Spns ADR	Interest in corporate stocks	126,500	342,232
	Scheider Elect SA-Unsp ADR France	Interest in corporate stocks	128,774	306,923
	Sempra Energy	Interest in corporate stocks	242,773	320,266
	Servicenow Inc.	Interest in corporate stocks	79,239	186,581
	Servicenow Inc.	Interest in corporate stocks	76,266	131,455
	Shake Shack Inc	Interest in corporate stocks	116,819	186,912
	Shell Plc	Interest in corporate stocks	214,734	274,156
	Sherwin Williams Co	Interest in corporate stocks	90,270	131,213
	Shift4 Pmts Inc	Interest in corporate stocks	227,314	285,499
	Shimano Inc	Interest in corporate stocks	91,936	78,135
	Shionogi & Co Ltd	Interest in corporate stocks	153,467	115,502
	Shopify - Class A	Interest in corporate stocks	53,119	83,469
	Simon Ppty Group Inc New	Interest in corporate stocks	218,900	208,891
	Siteone Landscape Supply Inc	Interest in corporate stocks	203,607	224,141
	Snap On Inc	Interest in corporate stocks	186,681	317,414
	Snowflake Inc	Interest in corporate stocks	87,586	79,058

TIDALHEALTH PENSION PLAN

Plan Sponsor EIN: 52-2132761

Plan Number: 001

Schedule H, line 4i - Schedule of Assets (Held at End of Year) - cont'd.

As of 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
	Sonova Holding - Unspn ADR	Interest in corporate stocks	\$ 51,898	\$ 129,211
	Sony Corporation ADR	Interest in corporate stocks	249,035	292,008
	Spotify Technology S A	Interest in corporate stocks	151,837	226,374
	Sprout Farmers Market Inc	Interest in corporate stocks	191,307	168,368
	Sprout Social Inc	Interest in corporate stocks	145,068	83,193
	SPS Commerce Inc	Interest in corporate stocks	163,747	200,733
	Starbucks Corp	Interest in corporate stocks	53,186	50,644
	Stepstone Group Inc	Interest in corporate stocks	91,846	162,296
	Stryker Corp	Interest in corporate stocks	102,766	107,295
	Suncor Energy Inc	Interest in corporate stocks	8,692	9,455
	Symrise Ag Unspn ADR	Interest in corporate stocks	83,867	132,520
	Synopsys Inc	Interest in corporate stocks	95,659	108,721
	Sysmex Corp ADR Japan	Interest in corporate stocks	222,870	245,300
	Taiwan Semiconductor Spons ADR	Interest in corporate stocks	114,709	451,857
	Taiwan Semiconductor Spons ADR	Interest in corporate stocks	9,937	20,539
	Take Two Interactive Software Cdt	Interest in corporate stocks	134,215	193,284
	Target Corp	Interest in corporate stocks	233,156	193,578
	Techtronic Industries Company Ltd	Interest in corporate stocks	124,545	111,236
	Teledyne Technologies Inc	Interest in corporate stocks	121,727	183,795
	Tencent Holdings Ltd Unspn ADR	Interest in corporate stocks	227,526	228,089
	Tesla Motors	Interest in corporate stocks	157,667	281,073
	Tesla Motors	Interest in corporate stocks	85,146	147,402
	Texas Instruments Inc	Interest in corporate stocks	276,524	308,641
	Texas Instruments Inc	Interest in corporate stocks	120,302	112,881
	Thermo Fisher Scientific Inc	Interest in corporate stocks	124,068	139,422
	TJX Cos Inc	Interest in corporate stocks	4,629	8,819
	T-Mobile US Inc	Interest in corporate stocks	97,297	155,835
	T-Mobile US Inc	Interest in corporate stocks	4,751	8,388
	Trane Technologies Plc	Interest in corporate stocks	101,737	137,029
	Transcat Inc	Interest in corporate stocks	94,634	95,166
	Transmedics Group Inc	Interest in corporate stocks	47,643	35,041
	Travelers Companies Inc	Interest in corporate stocks	93,336	150,315
	Uber Technologies Inc	Interest in corporate stocks	4,599	5,791
	UFP Technologies	Interest in corporate stocks	216,332	158,687
	Uni Charm Corp Spon ADR	Interest in corporate stocks	144,151	82,865
	Unilever Plc	Interest in corporate stocks	254,082	308,278
	United Rentals Inc	Interest in corporate stocks	91,043	122,573
	United Rentals Inc	Interest in corporate stocks	5,185	11,975
	Unitedhealth Group Inc	Interest in corporate stocks	142,782	181,098
	Unitedhealth Group Inc	Interest in corporate stocks	56,458	91,561
	Unitedhealth Group Inc	Interest in corporate stocks	19,078	19,729
	US Bancorp New	Interest in corporate stocks	133,901	133,254
	US Bancorp New	Interest in corporate stocks	86,143	91,881
	US Foods Hldg Corp	Interest in corporate stocks	184,589	216,209
	Valvoline Inc	Interest in corporate stocks	231,875	191,790
	Valvoline Inc	Interest in corporate stocks	161,724	154,814
	Veralto Corp Shs	Interest in corporate stocks	62,537	85,961
	Vertex Pharmaceuticals Inc	Interest in corporate stocks	16,347	20,837
	Vertiv Holdings Co	Interest in corporate stocks	43,247	56,578
	Visa Inc Class A	Interest in corporate stocks	113,639	170,662
	Visa Inc Class A	Interest in corporate stocks	16,873	26,547
	Vulcan Materials Co	Interest in corporate stocks	104,064	101,863
	Walmart Stores Inc	Interest in corporate stocks	141,659	231,477
	Watsco Inc Cl-A	Interest in corporate stocks	217,364	309,450
	Watts Water Technologies Inc	Interest in corporate stocks	161,670	182,767
	Weatherford Intl Plc	Interest in corporate stocks	183,915	115,826
	WEC Energy Group Inc	Interest in corporate stocks	94,475	106,923
	West Pharmaceutical Service Inc	Interest in corporate stocks	118,577	174,262
	Williams Cos Inc	Interest in corporate stocks	157,141	253,336
	Workday Inc - Class A	Interest in corporate stocks	99,494	114,307
	Workday Inc - Class A	Interest in corporate stocks	5,324	5,419
	Xpel Inc	Interest in corporate stocks	190,609	115,706
	XPO Logistics Inc	Interest in corporate stocks	133,313	146,232

TIDALHEALTH PENSION PLAN

Plan Sponsor EIN: 52-2132761

Plan Number: 001

Schedule H, line 4i - Schedule of Assets (Held at End of Year) - cont'd.

As of 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
	Yeti Holdings Inc	Interest in corporate stocks	\$ 130,604	\$ 127,892
	ZTO Express Cayman Inc ADR	Interest in corporate stocks	111,051	112,061
			<u>43,445,027</u>	<u>60,567,830</u>
	Brevan Howard Fund Limited Class J US NR	Interest in hedge fund	4,900,000	6,100,633
	Weatherlow Offshore Fund II Ltd Class IA	Interest in hedge fund	14,255,000	15,898,257
			<u>19,155,000</u>	<u>21,998,890</u>
	GQG Part Emerging Markets Equity-Institutional Fund	Interest in registered investment companies	4,256,542	4,187,154
	SPDR Bloomberg Convertible Securities Exchange Traded Fund	Interest in registered investment companies	271,393	270,450
	Vanguard Russell 1000 Fund	Interest in registered investment companies	8,886,615	8,613,722
			<u>13,414,550</u>	<u>13,071,326</u>
	Elliott International Limited - Class C	Interest in limited partnerships	10,922,092	16,488,818

* Denotes a party-in-interest, as defined by ERISA

TIDALHEALTH PENSION PLAN

Plan Sponsor EIN: 52-2132761

Plan Number: 001

**Schedule H, line 4j - Schedule of Reportable Transactions
For the Year Ended December 31, 2024**

(a) Identity of Party Involved	(b) Description of Asset (include Interest Rate and Maturity in Case of a Loan)	(c) Purchase Price	(d) Selling Price	(e) Lease Rental	(f) Expense Incurred with Transaction	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain (Loss)
<u>Category 1 - An Asset-Single Transaction in a Security Issue Aggregating 5% of Plan Assets</u>								
NONE								
<u>Category 3 - A Series of Transactions in a Security Issue Aggregating 5% of Plan Assets</u>								
First State Trust	FDIC Bank Deposit Fund (12 purchases)	\$ 13,332,222	\$ -	\$ -	\$ -	\$ 13,332,222	\$ 13,332,222	\$ -
First State Trust	FDIC Bank Deposit Fund (39 sales)	-	11,005,325	-	-	11,005,325	11,005,325	-
		13,332,222	11,005,325	-	-	24,337,547	24,337,547	-
Morgan Stanley	Morgan Stanley Bank Deposit (1,375 purchases)	51,200,405	-	-	-	51,200,405	51,200,405	-
Morgan Stanley	Morgan Stanley Bank Deposit (455 sales)	-	49,338,487	-	-	49,338,487	49,338,487	-
		51,200,405	49,338,487	-	-	100,538,892	100,538,892	-
Vanguard	Vanguard Russell 1000 Fund (1 Purchase)	8,886,615	-	-	-	8,886,615	8,886,615	-
		8,886,615	-	-	-	8,886,615	8,886,615	-

TIDALHEALTH PENSION PLAN

Plan Sponsor EIN: 52-2132761

Plan Number: 001

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

As of 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
	FDIC Bank Deposit Fund FST	Interest bearing cash	\$ 2,326,896	\$ 2,326,896
	Morgan Stanley Bank Deposit	Interest bearing cash	1,861,919	1,861,919
			4,188,815	4,188,815
	1211 AVE of America 2015-1 - 3.9005% Due 08/10/2025	Interest in U.S. government securities	94,762	98,545
	BMO Mortgage Tr - 7.0549% Due 10/15/2028	Interest in U.S. government securities	25,750	26,386
	Bravo Residential - 7.130% Due 09/25/2063	Interest in U.S. government securities	80,747	82,064
	Colt 2021-5 M - 1.7260% Due 11/26/20266	Interest in U.S. government securities	50,937	54,487
	Csail Coml Mtg Tr 2016-c7 - 3.3143% Due 11/18/2049	Interest in U.S. government securities	27,327	28,209
	Csail Coml Mtg Tr 2017-CX1 - 3.1908% Due 09/15/2027	Interest in U.S. government securities	90,750	96,283
	Fannie Mae - 2.000% Due 03/25/2052	Interest in U.S. government securities	154,886	155,798
	Fannie Mae - 6.000% Due 09/25/2054	Interest in U.S. government securities	99,659	97,848
	Fannie Mae Pool # Bm3922 - 2.8817% Due 03/25/2048	Interest in U.S. government securities	44,907	46,766
	Fed Home Ln Banks - 5.9100% Due 06/24/2033	Interest in U.S. government securities	50,010	50,282
	Federal Farm Credit Banks - 5.500% Due 12/18/2034	Interest in U.S. government securities	49,840	50,106
	Federal Farm Credit Banks - 5.840% Due 07/17/2034	Interest in U.S. government securities	109,983	110,852
	Federal Farm Credit Banks F - 5.3100% Due 09/25/2035	Interest in U.S. government securities	199,780	200,373
	Federal Farm Credit Banks F - 5.3400% Due 08/26/2033	Interest in U.S. government securities	54,981	55,358
	Federal Farm Credit Banks F - 5.3400% Due 09/13/2032	Interest in U.S. government securities	200,000	200,337
	Federal Farm Credit Banks F - 5.5700% Due 08/26/2033	Interest in U.S. government securities	54,945	55,078
	Federal Farm Credit Banks F - 5.5800% Due 08/19/2032	Interest in U.S. government securities	25,035	25,030
	Federal Farm Credit Banks F - 5.6500% Due 08/14/2034	Interest in U.S. government securities	109,945	110,139
	Federal Farm Credit Banks F - 5.6700% Due 08/27/2035	Interest in U.S. government securities	64,995	65,102
	Federal Farm Credit Banks F - 5.8000% Due 06/12/2034	Interest in U.S. government securities	49,950	50,301
	Federal Farm Credit Banks F - 5.8400% Due 07/03/2034	Interest in U.S. government securities	75,000	75,551
	Federal Home Loan Banks - 5.5900% Due 07/11/2031	Interest in U.S. government securities	80,200	80,486
	FHLMC Giant MBS Gold Comb - 6.0000% Due 01/01/2029	Interest in U.S. government securities	10,257	10,525
	FHLMC Giant MBS Gold Comb - 2.5000% Due 07/15/2028	Interest in U.S. government securities	15,275	15,276
	FHLMC MBS 55day Mult - 4.2500% Due 06/01/2028	Interest in U.S. government securities	48,377	49,158
	FHLMC MBS 55day Mult - 4.4500% Due 12/01/2032	Interest in U.S. government securities	51,339	53,271
	FHLMC Remic Series K-080 - 3.9260% Due 07/25/2028	Interest in U.S. government securities	159,031	131,289
	FHLMC Super 30y Fixed - 2.0000% Due 09/01/2051	Interest in U.S. government securities	1,637	1,264
	FHLMC Super 30y Fixed - 2.5000% Due 12/01/2051	Interest in U.S. government securities	248,324	197,227
	FHLMC Super 30y Fixed - 3.0000% Due 04/01/2052	Interest in U.S. government securities	222,323	190,644
	FHLMC Super 30y Fixed - 3.0000% Due 07/01/2050	Interest in U.S. government securities	212,782	173,461
	FHLMC Super 30y Fixed - 3.5000% Due 07/01/2051	Interest in U.S. government securities	311,153	260,414
	FHLMC Super 30y Fixed - 3.5000% Due 07/01/2052	Interest in U.S. government securities	177,138	172,540
	FHLMC Super 30y Fixed - 4.0000% Due 10/01/2052	Interest in U.S. government securities	100,364	101,023
	FHLMC Super 30y Fixed - 4.5000% Due 01/01/2054	Interest in U.S. government securities	162,210	160,147
	FHLMC Super 30y Fixed - 5.0000% Due 08/25/2054	Interest in U.S. government securities	174,583	169,931
	FHLMC UMBS 30y Fixed - 5.5000% Due 10/25/2054	Interest in U.S. government securities	98,423	96,625
	FHLMC UMBS 30y Fixed - 6.0000% Due 08/25/2054	Interest in U.S. government securities	97,512	95,517
	FHLMC UMBS 30y Fixed - 5.5000% Due 10/25/2054	Interest in U.S. government securities	75,169	73,836
	FHLMC UMBS 30y Fixed - 5.5000% Due 10/25/2054	Interest in U.S. government securities	98,753	98,398
	FNMA - 6.6250% Due 11/15/2030	Interest in U.S. government securities	494,629	404,059
	FNMA UMBS Lng 30 Year - 2.0000% Due 08/01/2051	Interest in U.S. government securities	504,408	387,584
	FNMA UMBS Lng 30 Year - 2.5000% Due 05/01/2052	Interest in U.S. government securities	238,609	220,736
	FNMA UMBS Lng 30 Year - 2.5000% Due 08/01/2051	Interest in U.S. government securities	336,443	264,659
	FNMA UMBS Lng 30 Year - 2.5000% Due 09/01/2051	Interest in U.S. government securities	187,070	147,274
	FNMA UMBS Lng 30 Year - 3.0000% Due 05/01/2051	Interest in U.S. government securities	159,682	129,461
	FNMA UMBS Lng 30 Year - 3.5000% Due 04/01/2052	Interest in U.S. government securities	1,435	1,246
	FNMA UMBS Lng 30 Year - 3.5000% Due 10/01/2052	Interest in U.S. government securities	140,620	136,256
	FNMA UMBS Lng 30 Year - 4.5000% Due 07/01/2053	Interest in U.S. government securities	94,878	95,565
	FNMA UMBS Lng 30 Year - 5.0000% Due 12/01/2054	Interest in U.S. government securities	84,456	83,860
	FNMA UMBS Lng 30 Year - 5.0000% Due 06/25/2053	Interest in U.S. government securities	161,718	157,930
	FNMA UMBS Lng 30 Year - 5.0000% Due 11/25/2053	Interest in U.S. government securities	43,729	42,824
	FNMA UMBS Lng 30 Year - 5.5000% Due 07/25/2054	Interest in U.S. government securities	67,903	66,145
	FNMA UMBS Lng 30 Year - 5.5000% Due 09/25/2054	Interest in U.S. government securities	99,632	97,807
	Freddie Mac - 4.5000% Due 09/25/2052	Interest in U.S. government securities	87,820	87,236
	Freddie Mac - 4.5000% 10/25/2052	Interest in U.S. government securities	87,995	87,410
	GNMA Pass-thru M Single Fam - 3.0000% Due 04/20/2052	Interest in U.S. government securities	10,137	10,657
	GNMA Pass-thru M Single Fam - 3.0000% Due 06/20/2052	Interest in U.S. government securities	129,605	123,564
	Imperial Fd Mtg Tr 2022-nqm6 - 6.8190% Due 10/25/2067	Interest in U.S. government securities	76,056	75,924

TIDALHEALTH PENSION PLAN

Plan Sponsor EIN: 52-2132761

Plan Number: 001

Schedule H, line 4i - Schedule of Assets (Held at End of Year) - cont'd.

As of 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
	U.S. Treasury Bond - 1.3750% Due 08/15/2050	Interest in U.S. government securities	\$ 354,491	\$ 196,168
	U.S. Treasury Bond - 1.6250% Due 11/15/2050	Interest in U.S. government securities	370,719	206,635
	U.S. Treasury Bond - 1.8750% Due 02/15/2051	Interest in U.S. government securities	160,967	90,140
	U.S. Treasury Bond - 2.3750% Due 02/15/2042	Interest in U.S. government securities	338,244	264,079
	U.S. Treasury Bond - 3.0000% Due 02/15/2048	Interest in U.S. government securities	233,812	138,725
	U.S. Treasury Bond - 3.0000% Due 05/15/2045	Interest in U.S. government securities	465,352	287,869
	U.S. Treasury Bond - 3.6250% Due 02/15/2053	Interest in U.S. government securities	87,885	78,053
	U.S. Treasury Bond - 3.6250% Due 05/15/2053	Interest in U.S. government securities	4,335	4,068
	U.S. Treasury Bond - 3.8750% Due 05/15/2054	Interest in U.S. government securities	141,723	125,328
	U.S. Treasury Bond - 3.875% Due 11/30/2027	Interest in U.S. government securities	556,233	543,855
	U.S. Treasury Bond - 4.1250% Due 08/15/2053	Interest in U.S. government securities	154,108	146,205
	U.S. Treasury Bond - 4.1250% Due 11/15/2032	Interest in U.S. government securities	157,324	146,367
	U.S. Treasury Bond - 4.2500% Due 02/15/2054	Interest in U.S. government securities	116,948	111,384
	U.S. Treasury Bond - 4.2500% Due 08/15/2054	Interest in U.S. government securities	95,001	84,095
	U.S. Treasury Bond - 4.2500% Due 11/15/2040	Interest in U.S. government securities	78,138	51,722
	U.S. Treasury Bond - 4.3750% Due 05/15/2041	Interest in U.S. government securities	162,066	106,647
	U.S. Treasury Bond - 4.5000% Due 11/15/2025	Interest in U.S. government securities	313,205	310,559
	U.S. Treasury Bond - 5.2500% Due 02/15/2029	Interest in U.S. government securities	194,629	157,991
	U.S. Treasury Notes - 0.0350% Due 09/30/2026	Interest in U.S. government securities	993,832	990,463
	U.S. Treasury Notes - 0.0350% Due 09/30/2029	Interest in U.S. government securities	39,368	38,500
	U.S. Treasury Notes - 0.7500% Due 05/31/2026	Interest in U.S. government securities	1,184,192	1,158,143
	U.S. Treasury Notes - 0.8750% Due 11/15/2030	Interest in U.S. government securities	733,097	648,329
	U.S. Treasury Notes - 1.1250% Due 02/28/2027	Interest in U.S. government securities	449,216	405,328
	U.S. Treasury Notes - 1.2500% Due 05/31/2028	Interest in U.S. government securities	446,656	403,731
	U.S. Treasury Notes - 1.2500% Due 08/15/2031	Interest in U.S. government securities	333,547	293,117
	U.S. Treasury Notes - 1.6250% Due 02/15/2029	Interest in U.S. government securities	442,140	402,146
	U.S. Treasury Notes - 1.8750% Due 02/15/2032	Interest in U.S. government securities	736,217	720,307
	U.S. Treasury Notes - 2.1250% Due 05/31/2026	Interest in U.S. government securities	301,651	305,847
	U.S. Treasury Notes - 2.5000% Due 01/31/2025	Interest in U.S. government securities	125,336	124,805
	U.S. Treasury Notes - 2.8750% Due 05/15/2032	Interest in U.S. government securities	216,066	200,403
	U.S. Treasury Notes - 2.8750% Due 11/15/2046	Interest in U.S. government securities	478,179	288,419
	U.S. Treasury Notes - 3.1250% Due 08/31/2027	Interest in U.S. government securities	812,060	815,851
	U.S. Treasury Notes - 3.1250% Due 11/15/2028	Interest in U.S. government securities	1,268,379	1,226,814
	U.S. Treasury Notes - 3.3750% Due 05/15/2033	Interest in U.S. government securities	161,552	152,616
	U.S. Treasury Notes - 3.5000% Due 02/15/2033	Interest in U.S. government securities	502,518	482,143
	U.S. Treasury Notes - 3.5000% Due 02/15/2033	Interest in U.S. government securities	157,504	152,648
	U.S. Treasury Notes - 3.5000% Due 04/30/2028	Interest in U.S. government securities	497,095	490,423
	U.S. Treasury Notes - 3.6250% Due 08/31/2029	Interest in U.S. government securities	921,098	886,263
	U.S. Treasury Notes - 3.6250% Due 08/31/2029	Interest in U.S. government securities	82,497	79,425
	U.S. Treasury Notes - 3.8750% Due 08/15/2033	Interest in U.S. government securities	103,329	102,844
	U.S. Treasury Notes - 3.8750% Due 08/15/2034	Interest in U.S. government securities	97,162	92,724
	U.S. Treasury Notes - 3.8750% Due 10/15/2027	Interest in U.S. government securities	1,058,113	1,054,012
	U.S. Treasury Notes - 4.0000% Due 02/15/2034	Interest in U.S. government securities	575,865	561,368
	U.S. Treasury Notes - 4.0000% Due 02/29/2028	Interest in U.S. government securities	908,400	891,982
	U.S. Treasury Notes - 4.0000% Due 07/31/2029	Interest in U.S. government securities	246,911	239,241
	U.S. Treasury Notes - 4.0000% Due 12/15/2027	Interest in U.S. government securities	84,473	84,362
	U.S. Treasury Notes - 4.1250% Due 03/31/2029	Interest in U.S. government securities	78,962	80,228
	U.S. Treasury Notes - 4.1250% Due 10/31/2026	Interest in U.S. government securities	229,617	229,534
	U.S. Treasury Notes - 4.1250% Due 10/31/2029	Interest in U.S. government securities	1,074,564	1,062,990
	U.S. Treasury Notes - 4.1250% Due 10/31/2029	Interest in U.S. government securities	160,899	160,190
	U.S. Treasury Notes - 4.1250% Due 11/15/2027	Interest in U.S. government securities	139,538	139,420
	U.S. Treasury Notes - 4.1250% Due 11/30/2029	Interest in U.S. government securities	827,840	817,888
	U.S. Treasury Notes - 4.1250% Due 11/30/2029	Interest in U.S. government securities	173,443	173,072
	U.S. Treasury Notes - 4.2500% Due 02/28/2029	Interest in U.S. government securities	161,818	159,300
	U.S. Treasury Notes - 4.2500% Due 11/15/2034	Interest in U.S. government securities	112,468	111,116
	U.S. Treasury Notes - 4.2500% Due 12/31/2026	Interest in U.S. government securities	94,900	95,020
	U.S. Treasury Notes - 4.3750% Due 05/15/2034	Interest in U.S. government securities	147,294	142,870
	U.S. Treasury Notes - 4.3750% Due 07/15/2027	Interest in U.S. government securities	561,321	551,502
	U.S. Treasury Notes - 4.3750% Due 12/15/2026	Interest in U.S. government securities	523,230	521,218
	U.S. Treasury Notes - 4.5000% Due 05/31/2029	Interest in U.S. government securities	158,402	156,792
	U.S. Treasury Notes - 4.5000% Due 11/15/2033	Interest in U.S. government securities	172,805	169,322
	U.S. Treasury Notes - 4.7500% Due 07/31/2025	Interest in U.S. government securities	86,846	85,219
	Wells Fargo Coml Tr 2016-c37 - 3.5250% Due 12/17/2049	Interest in U.S. government securities	17,190	17,578
			29,728,634	27,501,527

TIDALHEALTH PENSION PLAN

Plan Sponsor EIN: 52-2132761

Plan Number: 001

Schedule H, line 4i - Schedule of Assets (Held at End of Year) - cont'd.

As of 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
	A&D Mortgage Trust 2023 - 7.0580% Due 09/25/2068	Interest in corporate debt instruments	\$ 85,095	\$ 86,778
	A&D Mortgage Trust 2024 - 6.4980% Due 04/25/2069	Interest in corporate debt instruments	88,372	88,765
	A&D Mtg Tr 2023 - 7.2850% Due 07/25/2068	Interest in corporate debt instruments	81,444	82,245
	Abbvie Inc - 2.9500% Due 11/21/2026	Interest in corporate debt instruments	398,994	411,090
	Abbvie Inc - 3.6000% Due 05/14/2025	Interest in corporate debt instruments	159,461	145,418
	Ally Financial Inc - 4.7500% Due 06/09/2027	Interest in corporate debt instruments	166,286	166,876
	Amazon.com Inc - 3.1500% Due 08/22/2027	Interest in corporate debt instruments	197,002	197,283
	Amazon.com Inc - 3.8750% Due 08/22/2037	Interest in corporate debt instruments	176,572	128,671
	Amer ABS Trust 2023-1 - 7.6600% Due 01/21/2031	Interest in corporate debt instruments	17,059	16,911
	American Cr Rec Tr 2023-4 - 6.6300% Due 02/14/2028	Interest in corporate debt instruments	89,997	90,630
	American Express Co - 1.6500% Due 11/04/2026	Interest in corporate debt instruments	179,769	169,623
	Amphenol Corp - 5.0500% Due 04/05/2027	Interest in corporate debt instruments	72,277	70,561
	Angel Oak Mtg - 1.8200% Due 11/25/2066	Interest in corporate debt instruments	24,729	25,840
	Anheuser-Busch Inbev Fin - 4.7000% Due 02/01/2036	Interest in corporate debt instruments	181,734	138,198
	Anthem Inc - 4.1010% Due 03/01/2028	Interest in corporate debt instruments	174,254	147,410
	Apple Inc - 3.0000% Due 06/20/2027	Interest in corporate debt instruments	68,186	67,886
	AT&T Inc - 1.7000% Due 03/25/2026	Interest in corporate debt instruments	317,673	334,712
	AT&T Inc - 4.3500% Due 03/01/2029	Interest in corporate debt instruments	170,219	143,454
	Bank 2023-bnk45 - 5.4310% Due 1/15/2028	Interest in corporate debt instruments	31,794	32,055
	Bank Of America Corp - 2.0150% Due 02/13/2026	Interest in corporate debt instruments	223,692	217,240
	Bank Of America Corp - 3.4190% Due 12/20/2028	Interest in corporate debt instruments	443,074	402,811
	Bank5 2023-5y - 6.1920% Due 5/15/2028	Interest in corporate debt instruments	40,399	41,226
	BBCMS Mtg Tr - 6.1980% Due 10/15/2028	Interest in corporate debt instruments	65,648	67,450
	Benchmark 202 - 6.7940% Due 07/15/2028	Interest in corporate debt instruments	51,402	52,797
	Benchmark Mtg Tr 2023-vs - Due 07/17/2056	Interest in corporate debt instruments	70,700	71,875
	Benchmark Mortgage Tr 2024-v9 - Due 08/17/2057	Interest in corporate debt instruments	51,716	51,669
	Benchmark Mortgage Tr 2018-b4 - 3.9760% Due 07/17/2051	Interest in corporate debt instruments	32,253	32,440
	Berkshire Hathaway Energy Co - 4.0500% Due 04/15/2025	Interest in corporate debt instruments	70,289	69,868
	Bhg Sec Tr 2023-a - 5.5500% Due 04/17/2036	Interest in corporate debt instruments	44,360	44,578
	Bank of America Corp - 2.0840% Due 06/14/2029	Interest in corporate debt instruments	169,363	156,111
	BMO 2023-5C1 - 6.5340% Due 07/15/2028	Interest in corporate debt instruments	97,850	99,031
	BMO Mtg Tr 2023-c4 - 5.2864% Due 02/17/2056	Interest in corporate debt instruments	72,345	72,707
	Bourzour Llc &co Issuers 24 - 5.7810% Due 11/22/2049	Interest in corporate debt instruments	50,000	49,980
	BPR 2023-Ston M/Mtg Pass Th - 7.4970% Due 12/05/2027	Interest in corporate debt instruments	35,349	36,148
	Bravo Res Fdg Tr 2023-nqm1 - 5.7570% Due 01/25/2063	Interest in corporate debt instruments	77,688	77,327
	Bridgecrest Ld Auto Sec 202 - 6.8000% Due 08/15/2029	Interest in corporate debt instruments	99,984	101,630
	Broadcom Co - 3.8750% Due 1/15/2027	Interest in corporate debt instruments	151,042	155,576
	Capital One Financial Co - 3.7500% Due 03/09/2027	Interest in corporate debt instruments	143,026	149,367
	Carvana Auti Recb Tr 2021-n1 - 0.7000% Due 01/10/2028	Interest in corporate debt instruments	6,818	6,951
	CD Mtg Tr 2017-cd6 - 3.1040% Due 11/15/2050	Interest in corporate debt instruments	28,146	28,660
	Chevron Corp - 1.5540% Due 05/11/2025	Interest in corporate debt instruments	67,803	69,256
	Chevron Usa Inc - 3.8500% Due 01/15/2028	Interest in corporate debt instruments	205,320	195,031
	Chnge Mtg Tr - 7.5730% Due 09/25/2058	Interest in corporate debt instruments	75,680	76,431
	Citigroup Inc - 2.5720% Due 06/03/2031	Interest in corporate debt instruments	477,741	411,286
	Colt Mtg Ln Tr 2023-1 - 7.0180% Due 04/25/2068	Interest in corporate debt instruments	135,850	136,440
	Comcast Corp - 4.2500% Due 10/15/2030	Interest in corporate debt instruments	169,059	141,104
	Comcast Corp - 4.8000% Due 05/15/2033	Interest in corporate debt instruments	411,972	404,882
	Comm 2014UBS4 A5 - 3.6940% Due 08/10/2047	Interest in corporate debt instruments	6,224	6,301
	Comm Mtg Tr 2015-ccre22 - 3.0480% Due 03/12/48	Interest in corporate debt instruments	3,871	3,943
	Compass Datactrs - 5.2500% Due 02/25/2029	Interest in corporate debt instruments	55,709	54,636
	CPS Auto Recv Tr 2023-b - Due 08/16/27	Interest in corporate debt instruments	18,925	18,933
	Credit Accept At Ln Tr 2024 - 4.6800% Due 09/15/34	Interest in corporate debt instruments	49,993	49,556
	Cross Mortgage Tr 2024-h2 - 6.0930% Due 04/25/69	Interest in corporate debt instruments	87,327	87,456
	Cross Mtg Tr 2023-h2 - 7.1350% Due 11/25/68	Interest in corporate debt instruments	76,640	76,664
	CSX Corp - 2.6000% Due 11/01/2026	Interest in corporate debt instruments	164,548	148,752
	CVS Health Corp - 5.3000% Due 06/01/2033	Interest in corporate debt instruments	400,690	388,803
	CVS Health Corp - 4.3000% Due 03/25/2028	Interest in corporate debt instruments	88,899	74,800
	DDJPM Mtg Tr 2017-c6 - 3.2690% Due 06/10/50	Interest in corporate debt instruments	11,297	11,146
	Deere John Capital Corp - 4.7500% Due 01/20/28	Interest in corporate debt instruments	112,063	110,532
	Devon Energy - 5.2000% Due 09/15/34	Interest in corporate debt instruments	417,168	397,344
	Disney Walt Co - 3.7000% Due 10/15/25	Interest in corporate debt instruments	68,816	69,579
	Drive Auto Rec Tr 2021-1 - 1.4500% Due 01/16/2029	Interest in corporate debt instruments	173,586	181,855
	Ebay Inc. Sr Gblt Nt - 3.6000% Due 06/05/2027	Interest in corporate debt instruments	68,646	68,279
	Edge 2024-1 A2 Cpn - 6.0000% Due 07/27/54	Interest in corporate debt instruments	48,744	49,125

TIDALHEALTH PENSION PLAN
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Schedule H, line 4i - Schedule of Assets (Held at End of Year) - cont'd.

As of 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
	Elevance Health Inc - 4.9000% Due 02/08/2026	Interest in corporate debt instruments	\$ 24,974	\$ 24,990
	Energy Transfer Partners - 4.0500% Due 03/15/2025	Interest in corporate debt instruments	226,064	207,622
	Entergy Corp - 0.9000% Due 09/15/2025	Interest in corporate debt instruments	171,775	168,186
	Enterprise Products - 3.1250% Due 07/31/2029	Interest in corporate debt instruments	351,845	320,778
	Exeter Auto - 6.3100% Due 10/15/2027	Interest in corporate debt instruments	50,145	50,224
	Exeter Auto - 2.5600% Due 06/15/2028	Interest in corporate debt instruments	19,798	20,221
	Express Scripts Holding - 4.5000% Due 02/25/2026	Interest in corporate debt instruments	108,196	94,667
	Exxon Mobil Corp - 2.9920% Due 03/19/2025	Interest in corporate debt instruments	224,432	208,365
	Federal Agricultural Mortgage - Due 08/15/2034	Interest in corporate debt instruments	100,000	100,554
	Fhf Issuer Tr - 6.7900% Due 10/15/2029	Interest in corporate debt instruments	38,380	38,726
	Flagship Cr Auto Tr 2023-2 - Due 04/15/2027	Interest in corporate debt instruments	12,408	13,213
	Fox Corp - 3.0500% Due 04/07/2025	Interest in corporate debt instruments	112,238	114,449
	General Mills Inc - 4.0000% Due 04/17/2025	Interest in corporate debt instruments	162,946	146,629
	General Motors - 4.3500% Due 01/17/2027	Interest in corporate debt instruments	167,182	146,326
	Gs Mtg-back Sec Tr 2023-cc - 6.6500% Due 08/25/53	Interest in corporate debt instruments	69,177	69,749
	Goldman Sachs Group Inc - 1.9480% Due 10/21/2027	Interest in corporate debt instruments	436,772	411,738
	Goldman Sachs Group Inc - 1.9480% Due 10/21/2027	Interest in corporate debt instruments	142,789	151,793
	Hasbro Inc - 3.5500% Due 11/19/2026	Interest in corporate debt instruments	70,054	68,452
	Honda Motor Co - 2.5340% Due 03/10/2027	Interest in corporate debt instruments	173,152	167,022
	Humana Inc - 5.3750% Due 04/15/31	Interest in corporate debt instruments	162,724	162,532
	Hunt J B Trans Svcs Inc - 3.8750% Due 03/01/26	Interest in corporate debt instruments	69,648	69,285
	Intel Corp - 2.4500% Due 11/15/2029	Interest in corporate debt instruments	172,634	143,879
	International Bank For Reconstruction - Due 02/01/2030	Interest in corporate debt instruments	100,020	98,733
	JPMCC Coml Mt - 3.3785% Due 09/16/2050	Interest in corporate debt instruments	17,156	17,171
	JPMCC - 1.9530% Due 02/04/2032	Interest in corporate debt instruments	157,388	158,398
	JP Morgan Chase & Co - Variable Rate Due 10/15/2030	Interest in corporate debt instruments	491,019	412,180
	Kinder Morgan Inc Del - 5.0000% Due 02/01/2029	Interest in corporate debt instruments	90,770	90,652
	Lex Mortgage Tr 2024-Bbg- 4.8736% Due 10/13/2028	Interest in corporate debt instruments	25,000	24,560
	Lowes Cos Inc - 1.3000% Due 04/15/2028	Interest in corporate debt instruments	219,764	204,889
	McCormick & Co - 3.4000% Due 08/15/2027	Interest in corporate debt instruments	68,995	67,937
	McDonalds Corp - 3.5000% Due 07/01/2027	Interest in corporate debt instruments	224,170	196,900
	Metlife Inc - 05.3750% Due 07/15/2033	Interest in corporate debt instruments	147,914	154,604
	Metronet Infrastructure Issuer LLC - Due 04/20/2054	Interest in corporate debt instruments	24,996	25,283
	Momnt Technologies Tr 2023- 6.9200% Due 03/20/2045	Interest in corporate debt instruments	40,179	39,839
	Mondelez International - 2.7500% Due 04/13/2030	Interest in corporate debt instruments	79,158	67,288
	MS Capital I Tr 2015-ms1 - 3.7790% Due 05/15/2048	Interest in corporate debt instruments	384,497	399,402
	Nextera Energy Capital - 2.2500% Due 06/01/2030	Interest in corporate debt instruments	174,736	148,038
	Nisource Inc - 0.9500% Due 08/15/2025	Interest in corporate debt instruments	180,153	176,611
	Nvidia Corp - 2.8500% Due 04/01/2030	Interest in corporate debt instruments	176,962	149,282
	Obx Trust 2023-nqm10 20631- 6.4650% Due 10/25/2063	Interest in corporate debt instruments	79,568	80,304
	Ondeck Asset Sec Tr Ii 2016 - 6.2700% Due 06/17/2031	Interest in corporate debt instruments	99,980	101,586
	Onity Ln Inv Tr 2024-hb2 - 5.0000% Due 08/25/2037	Interest in corporate debt instruments	62,427	62,477
	Oracle Corp - 2.8750% Due 03/25/2031	Interest in corporate debt instruments	88,341	88,155
	Oracle Corp - 2.9500% Due 05/15/2025	Interest in corporate debt instruments	153,632	142,996
	Oracle Corp - 3.250% Due 11/15/2027	Interest in corporate debt instruments	69,242	67,294
	Oracle Corp - 4.5000% Due 05/06/2028	Interest in corporate debt instruments	313,982	319,845
	Pagaya Ai Deb - 6.2580% Due 10/15/2031	Interest in corporate debt instruments	49,725	49,909
	Pfizer Investment Enter Sedol Isin Us- 4.4500% Due 05/19/2028	Interest in corporate debt instruments	62,734	64,459
	Philip Morris Intl Inc - 5.1250% Due 02/15/2030	Interest in corporate debt instruments	157,186	157,194
	PNC Financial Services - Variable rate Due 10/20/2027	Interest in corporate debt instruments	72,391	72,141
	Prestige Auto - 6.6400% Due 12/15/2027	Interest in corporate debt instruments	89,993	91,263
	Prestige Auto Rec 2024-2 - 4.5600% Due 02/15/2029	Interest in corporate debt instruments	194,967	192,586
	Priceline Group Inc - 3.600% Due 06/01/2026	Interest in corporate debt instruments	71,290	69,108
	Royal Bank Of Canada - 3.625% Due 05/04/2027	Interest in corporate debt instruments	165,218	162,095
	Santander Bank Na 2022-c - 6.4510% Due 12/15/2032	Interest in corporate debt instruments	50,437	53,639
	Santander Dri - 1.2600% Due 02/15/2027	Interest in corporate debt instruments	21,149	24,309
	Santander Dri - 1.6700% Due 10/15/2027	Interest in corporate debt instruments	89,356	93,682
	Santander Drive Auto Tr 202 - 1.4800% Due 01/15/2027	Interest in corporate debt instruments	8,624	8,944
	Shell International - 6.3750% Due 12/15/2038	Interest in corporate debt instruments	169,091	123,222
	Simon Property Group Lp - 3.5000% Due 09/01/2025	Interest in corporate debt instruments	178,824	161,852
	Stack Infra Issuer LLC - 5.9000% Due 07/25/2028	Interest in corporate debt instruments	60,816	60,446
	Starbucks Corp - 3.8000% Due 08/15/2025	Interest in corporate debt instruments	233,590	217,942
	Starwood Mtg Res Tr 2021-5 - 1.9200% Due 09/25/2066	Interest in corporate debt instruments	299	315
	Store Cap Corp - 2.7500% Due 11/18/2030	Interest in corporate debt instruments	12,024	12,931

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Schedule H, line 4i - Schedule of Assets (Held at End of Year) - cont'd.

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(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
	Target Corp - 3.5000% Due 07/01/2024	Interest in corporate debt instruments	\$ 68,798	\$ 69,456
	Thermo Fdg T - 7.6000% Due 04/11/2026	Interest in corporate debt instruments	29,970	30,282
	Thermo Fisher Scientific - 5.0000% Due 01/31/2029	Interest in corporate debt instruments	119,132	119,247
	T-Mobile Usa Inc - 3.5000% Due 04/15/2025	Interest in corporate debt instruments	67,887	69,702
	Toronto-Dominion Bank - 1.2500% Due 09/10/2026	Interest in corporate debt instruments	179,950	172,969
	Toyota Motor Credit Corp - 3.0500% Due 03/22/2027	Interest in corporate debt instruments	163,475	162,635
	Truist Financial Corp - Variable Rate Due 07/28/2033	Interest in corporate debt instruments	165,235	155,941
	United Airlines - 4.0000% Due 04/11/2026	Interest in corporate debt instruments	30,215	30,737
	Unitedhealth Group Inc - 1.2500% Due 01/15/2026	Interest in corporate debt instruments	66,220	67,674
	Unitedhealth Group Inc - 2.0000% Due 05/15/2030	Interest in corporate debt instruments	497,764	402,963
	Unitedhealth Group Inc - 5.8000% Due 03/15/2036	Interest in corporate debt instruments	171,111	122,464
	Upstart Pass-thru Tr 2021-s - 2.5000% Due 04/20/2027	Interest in corporate debt instruments	27,848	28,277
	Upstart Sec Tr 2023-1 - 6.5900% Due 02/20/2033	Interest in corporate debt instruments	2,477	2,478
	Upstrt Str Psthru Tr 2022-4a 203010 - Due 11/15/2030	Interest in corporate debt instruments	4,271	4,252
	Vdcr 2024-1A A2 - 4.9920% Due 09/15/2049	Interest in corporate debt instruments	30,000	29,139
	Vegas Tr 2024 - 5.5183% Due 11/10/2027	Interest in corporate debt instruments	50,000	50,139
	Veros 2024-1 A Cpn: - 6.2800% Due 11/15/2027	Interest in corporate debt instruments	62,783	63,079
	Verus Securities - 5.8500% Due 12/25/2067	Interest in corporate debt instruments	73,469	73,114
	Wells Fargo Coml - 3.4980% Due 04/15/2025	Interest in corporate debt instruments	95,031	99,588
	Verizon Communications - 1.7500% Due 01/20/2031	Interest in corporate debt instruments	487,703	413,899
	Verizon Communications - 2.5500% Due 03/21/2031	Interest in corporate debt instruments	160,327	159,499
	Virginia Electric & Power Co - 3.1500% Due 01/15/2026	Interest in corporate debt instruments	159,614	143,682
	Visa Inc - 3.1500% Due 12/14/2025	Interest in corporate debt instruments	71,044	69,218
	Warnermedia Holdings Inc - 6.412% Due 03/15/2026	Interest in corporate debt instruments	25,000	25,011
	WEC Energy Group Inc. - 5.0000% Due 09/27/2025	Interest in corporate debt instruments	39,971	40,069
	Wells Fargo & Co - 2.3930% Due 06/02/2028	Interest in corporate debt instruments	411,698	411,509
	Wells Fargo & Co - 2.8790% Due 10/30/2030	Interest in corporate debt instruments	164,852	160,114
	Wells Fargo & Co - 3.0000% Due 02/19/2025	Interest in corporate debt instruments	170,417	158,649
	Wells Fargo & Co - 3.5840% Due 05/22/2028	Interest in corporate debt instruments	67,327	67,819
	Westpac Banking Corp - 2.3500% Due 02/19/2025	Interest in corporate debt instruments	188,948	178,478
			20,180,265	19,153,926
	AON Inc	Interest in corporate stocks	86,198	242,303
	Abbvie Inc	Interest in corporate stocks	191,914	348,292
	Abbvie Inc	Interest in corporate stocks	134,846	150,690
	Addus Homecare Corp	Interest in corporate stocks	213,912	227,134
	Adobe Inc	Interest in corporate stocks	80,239	70,704
	Adobe Inc	Interest in corporate stocks	5,489	7,115
	Adyen Nv	Interest in corporate stocks	143,312	164,573
	Agilent Technologies	Interest in corporate stocks	5,825	6,583
	Agilysys Inc	Interest in corporate stocks	171,211	257,098
	AIA Group Ltd Sponsored Adr	Interest in corporate stocks	131,301	143,563
	Air Products & Chemicals Inc	Interest in corporate stocks	224,412	232,612
	Air Products & Chemicals Inc	Interest in corporate stocks	45,656	41,476
	Alcon Inc	Interest in corporate stocks	126,639	175,541
	Alfa Laval Ab	Interest in corporate stocks	80,297	177,851
	Align Technology Inc	Interest in corporate stocks	4,622	4,796
	Alkami Technology Inc	Interest in corporate stocks	105,645	139,457
	Allianz Se	Interest in corporate stocks	262,291	429,236
	Allstate Corp	Interest in corporate stocks	171,979	193,176
	Anylam Pharmaceuticals Inc	Interest in corporate stocks	83,180	73,652
	Alphabet Inc/Ca-CI A	Interest in corporate stocks	270,808	536,666
	Alphabet Inc/Ca-CI A	Interest in corporate stocks	267,744	369,703
	Alphabet Inc/Ca-CI A	Interest in corporate stocks	62,279	116,798
	Alphabet Inc/Ca-CI A	Interest in corporate stocks	8,282	13,818
	Alphabet Inc/Ca-CI C	Interest in corporate stocks	236,075	313,274
	Alphabet Inc/Ca-CI C	Interest in corporate stocks	14,566	22,472
	Amazon Com Inc	Interest in corporate stocks	471,084	890,943
	Amazon Com Inc	Interest in corporate stocks	260,776	559,445
	Amazon Com Inc	Interest in corporate stocks	15,236	25,010
	Ambev SA ADR Brazil	Interest in corporate stocks	202,175	101,152
	Amer Sports Inc	Interest in corporate stocks	5,867	10,821
	American Eagle Outfitters Inc New	Interest in corporate stocks	187,839	154,064
	American Express Co	Interest in corporate stocks	147,375	211,611

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Schedule H, line 4i - Schedule of Assets (Held at End of Year) - cont'd.

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(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
	American Express Co	Interest in corporate stocks	\$ 74,018	\$ 165,609
	American International Group	Interest in corporate stocks	8,188	8,518
	American Tower REIT	Interest in corporate stocks	105,555	82,535
	Analog Devices Inc	Interest in corporate stocks	5,416	7,224
	Apple Inc	Interest in corporate stocks	214,812	708,689
	Apple Inc	Interest in corporate stocks	484,604	669,623
	Apple Inc	Interest in corporate stocks	12,007	19,032
	Aptargroup Inc	Interest in corporate stocks	185,924	187,577
	Ares Management Corp - A	Interest in corporate stocks	135,879	377,782
	Assa Abloy Ab Unsp ADR	Interest in corporate stocks	110,249	148,412
	Atlas Copco Ab	Interest in corporate stocks	91,600	185,096
	Autodesk Inc	Interest in corporate stocks	7,097	9,458
	Automatic Data Processing Inc	Interest in corporate stocks	138,162	134,656
	Azek Co Inc	Interest in corporate stocks	140,728	244,091
	Baker Hughes Company	Interest in corporate stocks	5,449	7,137
	Banco Bilbao Vizcaya Argentaria	Interest in corporate stocks	173,378	238,811
	Bank Of America Corp	Interest in corporate stocks	120,948	161,253
	Bank Of America Corp	Interest in corporate stocks	5,345	6,109
	Becton Dickinson & Co	Interest in corporate stocks	193,940	179,681
	Bellring Brands Inc	Interest in corporate stocks	141,521	335,564
	Berkshire Hathaway Inc Class B	Interest in corporate stocks	75,430	137,797
	Berkshire Hathaway Inc Class B	Interest in corporate stocks	14,222	20,851
	BHP Billiton Ltd ADR	Interest in corporate stocks	224,526	162,555
	Blackstone Group Inc	Interest in corporate stocks	2,479	4,138
	Booking Holdings Inc	Interest in corporate stocks	125,021	143,731
	Booking Holdings Inc	Interest in corporate stocks	6,519	14,905
	Booz Allen Hamilton Holding	Interest in corporate stocks	119,303	187,001
	Boston Scientific Corp	Interest in corporate stocks	59,187	100,217
	Boston Scientific Corp	Interest in corporate stocks	31,979	82,174
	Bright Horizons Family Solut	Interest in corporate stocks	3,977	4,767
	Broadcom Inc	Interest in corporate stocks	104,659	555,952
	Broadcom Inc	Interest in corporate stocks	224,694	344,746
	Broadcom Inc	Interest in corporate stocks	100,464	310,666
	Broadcom Inc	Interest in corporate stocks	97,653	142,582
	Brown & Brown Inc	Interest in corporate stocks	164,166	224,648
	Camtek Ltd Ord	Interest in corporate stocks	93,956	89,251
	Canadian National Railway Co	Interest in corporate stocks	60,925	105,672
	Canadian National Railway Co	Interest in corporate stocks	6,016	5,177
	Capital One Finl Corp	Interest in corporate stocks	104,986.00	127,677
	Carmax Inc	Interest in corporate stocks	7,272	5,723
	Carrier Global Corporation	Interest in corporate stocks	5,430	7,509
	Caseys General Stores Inc	Interest in corporate stocks	169,132	206,436
	Castle Biosciences Inc	Interest in corporate stocks	147,904	71,742
	Charles Schwab Corp	Interest in corporate stocks	115,812	150,684
	Charles Schwab Corp	Interest in corporate stocks	126,005	130,998
	Chevron Corporation	Interest in corporate stocks	102,135	136,439
	Chipotle Mexican Gril Cl A	Interest in corporate stocks	152,631	168,056
	Chipotle Mexican Gril Cl A	Interest in corporate stocks	81,438	90,028
	Chugai Pharmaceuticals Co Ltd	Interest in corporate stocks	198,926	325,944
	Church & Dwight Inc	Interest in corporate stocks	103,766	175,703
	Clearwater Analytics Hds-A	Interest in corporate stocks	199,105	282,245
	CME Group Inc A Derivatvies Exchange	Interest in corporate stocks	283,630	343,468
	Coca Cola Co	Interest in corporate stocks	159,417	155,650
	Coloplast As	Interest in corporate stocks	107,957	94,694
	Comcast Corp-Cl A	Interest in corporate stocks	142,389	112,590
	ConocoPhillips	Interest in corporate stocks	159,978	289,874
	ConocoPhillips	Interest in corporate stocks	109,504	222,537
	ConocoPhillips	Interest in corporate stocks	63,134	88,162
	Constellation Energy Corp	Interest in corporate stocks	83,199	96,419
	Construction Partners Inc	Interest in corporate stocks	151,569	255,384
	Cooper Cos Inc	Interest in corporate stocks	78,958	160,326
	Copart Inc	Interest in corporate stocks	41,183	215,327
	Costco Wholesale Corp	Interest in corporate stocks	71,158	143,854

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Schedule H, line 4i - Schedule of Assets (Held at End of Year) - cont'd.

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(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
	Crane Company	Interest in corporate stocks	\$ 110,320	\$ 188,929
	Credicorp Ltd	Interest in corporate stocks	94,218	126,124
	Crowdstrike Hldgs Inc	Interest in corporate stocks	86,540	95,463
	Cummins Inc	Interest in corporate stocks	228,308	338,142
	Curtiss Wright Corp	Interest in corporate stocks	181,372	235,279
	CVS Health Corporation	Interest in corporate stocks	143,212	91,082
	Cyber-Ark Software Ltd	Interest in corporate stocks	79,180	198,891
	Daifuku Co Ltd	Interest in corporate stocks	101,913	107,331
	Danaher Corp	Interest in corporate stocks	5,290	5,280
	Darden Restaurants Inc	Interest in corporate stocks	233,004	265,100
	Dassault Sys S A Spons ADR	Interest in corporate stocks	243,904	285,490
	Datadog Inc	Interest in corporate stocks	40,530	51,012
	Dbs Group Hldgs Ltd Sponsd ADR	Interest in corporate stocks	246,433	522,767
	Deckers Outdoor Corp	Interest in corporate stocks	53,861	240,052
	Deere & Co	Interest in corporate stocks	92,873	110,586
	Descartes Sys Group Inc	Interest in corporate stocks	183,861	231,744
	Dexcom	Interest in corporate stocks	191,411	188,903
	Disco Corp	Interest in corporate stocks	126,331	137,033
	Disney Walt Co	Interest in corporate stocks	54,337	64,694
	Dupont De Nemours Inc	Interest in corporate stocks	43,607	39,726
	Dutch Bros Inc	Interest in corporate stocks	71,619	133,359
	Dynatrace Inc	Interest in corporate stocks	194,015	200,878
	Eaton Corp Plc	Interest in corporate stocks	136,776	143,036
	Eaton Corp Plc	Interest in corporate stocks	57,896	72,016
	Ecolab Inc	Interest in corporate stocks	120,404	114,114
	Edison International	Interest in corporate stocks	129,606	162,075
	Edwards Lifesciences Corp	Interest in corporate stocks	14,680	11,919
	Elevance Health Inc	Interest in corporate stocks	10,762	8,485
	Emcor Group Inc	Interest in corporate stocks	82,470	219,688
	Enn Energy Holdings	Interest in corporate stocks	240,020	141,207
	Ensign Group Inc	Interest in corporate stocks	139,357	311,424
	Enterprise Products Partners L.P.	Interest in corporate stocks	240,153	358,163
	Epiroc Aktiebolag	Interest in corporate stocks	97,043	143,668
	Esperion Pharmaceuticals	Interest in corporate stocks	41,027	37,066
	Extra Space Storage Inc	Interest in corporate stocks	252,850	241,604
	Exxon Mobil Corp	Interest in corporate stocks	80,097	119,510
	Factset Research Systems Inc	Interest in corporate stocks	167,306	189,711
	Fair Isaac Corp	Interest in corporate stocks	75,393	107,612
	Ferguson Enterprises Inc.	Interest in corporate stocks	6,906	7,464
	First Citizens Bancshares Inc	Interest in corporate stocks	3,622	10,565
	Fiserv Inc	Interest in corporate stocks	117,608	118,527
	Fiserv Inc	Interest in corporate stocks	7,763	13,763
	Five Below	Interest in corporate stocks	113,792	116,611
	Floor & Decor Holdings Inc	Interest in corporate stocks	118,253	188,433
	Flywire Corporation	Interest in corporate stocks	142,745	134,979
	Fomento Economico Mexicano Sab De Cv Sponsored ADR	Interest in corporate stocks	225,353	243,647
	Freshpet Inc	Interest in corporate stocks	71,472	152,701
	Gallagher Arthur J & Co	Interest in corporate stocks	254,144	242,976
	General Electic Co	Interest in corporate stocks	135,227	146,775
	General Electic Co	Interest in corporate stocks	3,292	6,171
	Genmab A S	Interest in corporate stocks	181,899	94,979
	Global-E Online Ltd	Interest in corporate stocks	83,169	169,261
	Globant Sa Sedol	Interest in corporate stocks	167,855	279,389
	Godaddy Inc	Interest in corporate stocks	196,781	196,186
	Goldman Sachs Group Inc	Interest in corporate stocks	185,526	263,405
	Goosehead Insurance Inc -A	Interest in corporate stocks	79,856	166,942
	Grid Dynamics Holdings Inc	Interest in corporate stocks	187,883	197,403
	Grupo Financiero Banorte - Spon ADR	Interest in corporate stocks	90,145	79,900
	Haier Smart Home Co	Interest in corporate stocks	155,965	165,004
	Haleon Plc	Interest in corporate stocks	262,647	300,844
	Haleon Plc	Interest in corporate stocks	79,789	105,980
	Halozyme Therapeutics Inc	Interest in corporate stocks	188,924	147,733
	HDFC Bank Ltd Spon - ADR	Interest in corporate stocks	322,718	349,378

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Schedule H, line 4i - Schedule of Assets (Held at End of Year) - cont'd.

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(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
	Healthequity Inc	Interest in corporate stocks	\$ 214,940	\$ 350,505
	Hilton Worldwide Holdings	Interest in corporate stocks	48,539	96,640
	Home Depot Inc	Interest in corporate stocks	187,881	257,900
	Home Depot Inc	Interest in corporate stocks	91,786	124,088
	Home Depot Inc	Interest in corporate stocks	103,048	118,642
	Howmet Aerospace Inc	Interest in corporate stocks	97,279	90,121
	Illinois Tool Works Inc	Interest in corporate stocks	61,955	72,772
	Illumina Inc	Interest in corporate stocks	5,332	5,078
	Infineon Technologies Adr	Interest in corporate stocks	251,717	319,070
	Inspire Medical Systems Inc	Interest in corporate stocks	78,307	123,834
	Intel Corp	Interest in corporate stocks	270,284	138,546
	Intra-Cellular Therapies Inc	Interest in corporate stocks	75,254	183,159
	Intuit	Interest in corporate stocks	94,545	94,904
	Intuit	Interest in corporate stocks	7,453	11,313
	Intuitive Surgical Inc	Interest in corporate stocks	96,141	170,681
	Jfrog Ltd	Interest in corporate stocks	90,590	112,346
	Johnson & Johnson	Interest in corporate stocks	308,105	302,979
	Johnson & Johnson	Interest in corporate stocks	123,186	123,361
	JP Morgan Chase & Co	Interest in corporate stocks	173,629	356,688
	JP Morgan Chase & Co	Interest in corporate stocks	157,227	285,734
	Keurig Dr Pepper Inc	Interest in corporate stocks	242,870	233,127
	KKR & Co Inc	Interest in corporate stocks	126,448	169,061
	KKR & Co Inc	Interest in corporate stocks	86,796	132,084
	KKR & Co Inc	Interest in corporate stocks	10,494	27,659
	KLA-Tencor Corp	Interest in corporate stocks	4,377	4,411
	Komatsu Ltd Spon ADR	Interest in corporate stocks	142,566	162,946
	L'Air Liquide ADR	Interest in corporate stocks	73,806	134,412
	L' Oreal Co ADR	Interest in corporate stocks	179,520	253,807
	Lam Research Corp	Interest in corporate stocks	103,370	114,701
	Lamar Advertising Co New	Interest in corporate stocks	209,983	295,220
	LGI Homes Inc	Interest in corporate stocks	96,419	105,313
	Eli Lilly & Co	Interest in corporate stocks	53,684	206,896
	Eli Lilly & Co	Interest in corporate stocks	154,024	196,088
	Linde Plc	Interest in corporate stocks	68,534	161,607
	Loar Holdings Inc	Interest in corporate stocks	114,436	101,626
	Lowes Companies Inc	Interest in corporate stocks	5,015	5,923
	Manulife Financial Corp	Interest in corporate stocks	187,157	322,516
	MarketAxess Holdings Inc	Interest in corporate stocks	196,854	153,481
	Marsh & McLennan Companies Inc	Interest in corporate stocks	61,057	130,420
	Martin Marietta Matls Inc	Interest in corporate stocks	93,851	136,356
	Martin Marietta Matls Inc	Interest in corporate stocks	32,848	50,549
	Mastercard Inc - A	Interest in corporate stocks	144,389	231,691
	Mastercard Inc - A	Interest in corporate stocks	16,380	25,802
	McDonald'S Corp	Interest in corporate stocks	69,987	81,459
	McKesson Corporation	Interest in corporate stocks	120,752	181,231
	McKesson Corporation	Interest in corporate stocks	78,354	83,207
	Medpace Holdings Inc	Interest in corporate stocks	63,417	207,976
	Mercadolibre Inc	Interest in corporate stocks	161,618	170,044
	Merck & Co Inc	Interest in corporate stocks	62,739	81,773
	Meta Platforms Inc CL A (FB)	Interest in corporate stocks	229,481	480,118
	Meta Platforms Inc CL A (FB)	Interest in corporate stocks	139,115	293,926
	Meta Platforms Inc CL A (FB)	Interest in corporate stocks	17,157	88,998
	Meta Platforms Inc CL A (FB)	Interest in corporate stocks	9,526	26,933
	Microchip Technology Inc	Interest in corporate stocks	192,698	134,773
	Micron Technology Inc	Interest in corporate stocks	45,260	48,055
	Microsoft Corp	Interest in corporate stocks	667,527	1,130,873
	Microsoft Corp	Interest in corporate stocks	159,644	691,260
	Microsoft Corp	Interest in corporate stocks	22,169	67,440
	Microsoft Corp	Interest in corporate stocks	24,631	36,671
	Monolithic Power Systems Inc	Interest in corporate stocks	28,840	123,074
	Morgan Stanley	Interest in corporate stocks	241,608	360,062
	Morgan Stanley	Interest in corporate stocks	81,033	128,234
	Motorola Solutions Inc	Interest in corporate stocks	53,926	147,914

TIDALHEALTH PENSION PLAN

Plan Sponsor EIN: 52-2132761

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Schedule H, line 4i - Schedule of Assets (Held at End of Year) - cont'd.

As of 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
	Ncino Inc	Interest in corporate stocks	\$ 252,542	\$ 202,487
	Nebius Group N.V.	Interest in corporate stocks	75,829	54,458
	Nestle S.A. Spons ADR for Reg	Interest in corporate stocks	240,692	224,412
	Netflix Com Inc	Interest in corporate stocks	64,673	186,286
	Netflix Com Inc	Interest in corporate stocks	86,015	127,459
	Nomad Holdings Ltf	Interest in corporate stocks	6,130	5,286
	Northrop Grumman Corporation	Interest in corporate stocks	76,974	112,160
	Nova Measuring Instruments Ltd	Interest in corporate stocks	204,989	308,818
	Novozymes A/S - Unspans ADR	Interest in corporate stocks	91,403	95,788
	Nvent Electric Plc	Interest in corporate stocks	136,841	161,744
	Nvidia Corp	Interest in corporate stocks	168,631	864,290
	Nvidia Corp	Interest in corporate stocks	136,224	713,080
	O' Reilly Automotive	Interest in corporate stocks	162,015	169,569
	O' Reilly Automotive	Interest in corporate stocks	118,871	141,110
	Old Republic International Corp	Interest in corporate stocks	198,289	346,121
	Ollie's Bargain Outlet Holding Inc	Interest in corporate stocks	171,862	272,679
	Ollie's Bargain Outlet Holding Inc	Interest in corporate stocks	185,377	213,864
	Onto Innovation Inc	Interest in corporate stocks	190,043	145,670
	Oracle Corporation	Interest in corporate stocks	179,333	177,305
	Oracle Corporation	Interest in corporate stocks	35,949	90,319
	Oracle Corporation	Interest in corporate stocks	83,911	81,987
	Otis Worldwide Corp	Interest in corporate stocks	57,778	78,904
	Palo Alto Networks Inc	Interest in corporate stocks	55,809	98,986
	Parker Hannifin Corp	Interest in corporate stocks	142,829	163,460
	Paychex Inc	Interest in corporate stocks	251,557	331,620
	Paylocity Holding Corp	Interest in corporate stocks	220,154	328,926
	Penumbra Inc	Interest in corporate stocks	180,548	226,318
	Pepsico Inc	Interest in corporate stocks	134,415	144,305
	Perusahaan Perseroan Persero ADR	Interest in corporate stocks	146,507	112,633
	Ping An Ins Group Co. China Ltd	Interest in corporate stocks	166,152	86,857
	Pinnacle Financial Partners Inc	Interest in corporate stocks	159,240	268,473
	Procter & Gamble Co	Interest in corporate stocks	250,230	311,158
	Progressive Corp Ohio	Interest in corporate stocks	45,969	110,221
	Progressive Corp Ohio	Interest in corporate stocks	4,327	8,866
	PTC Inc	Interest in corporate stocks	180,076	181,296
	Public Service Enterprise Group Inc	Interest in corporate stocks	274,284	390,682
	Pure Storage Inc	Interest in corporate stocks	188,915	211,073
	Qualys Inc	Interest in corporate stocks	105,806	158,168
	Raymond James Financial Inc	Interest in corporate stocks	96,387	240,296
	Raytheon Technologies Corp	Interest in corporate stocks	127,890	145,807
	Raytheon Technologies Corp	Interest in corporate stocks	72,759	114,331
	RBC Bearings Inc	Interest in corporate stocks	195,839	342,814
	Resmed Inc	Interest in corporate stocks	86,543	196,445
	Rio Tinto Plc Sponsored ADR	Interest in corporate stocks	164,773	168,197
	Roche Holding Ltd Sponsored ADR	Interest in corporate stocks	238,728	267,320
	Ryman Hospitality Properties	Interest in corporate stocks	135,973	123,121
	Saia Inc	Interest in corporate stocks	121,313	192,318
	Salesforce Inc	Interest in corporate stocks	113,917	112,335
	SAP Aktiengesellschaft Spns ADR	Interest in corporate stocks	126,500	342,232
	Scheider Elect SA-Unsp ADR France	Interest in corporate stocks	128,774	306,923
	Sempra Energy	Interest in corporate stocks	242,773	320,266
	Servicenow Inc.	Interest in corporate stocks	79,239	186,581
	Servicenow Inc.	Interest in corporate stocks	76,266	131,455
	Shake Shack Inc	Interest in corporate stocks	116,819	186,912
	Shell Plc	Interest in corporate stocks	214,734	274,156
	Sherwin Williams Co	Interest in corporate stocks	90,270	131,213
	Shift4 Pmts Inc	Interest in corporate stocks	227,314	285,499
	Shimano Inc	Interest in corporate stocks	91,936	78,135
	Shionogi & Co Ltd	Interest in corporate stocks	153,467	115,502
	Shopify - Class A	Interest in corporate stocks	53,119	83,469
	Simon Ppty Group Inc New	Interest in corporate stocks	218,900	208,891
	Siteone Landscape Supply Inc	Interest in corporate stocks	203,607	224,141
	Snap On Inc	Interest in corporate stocks	186,681	317,414
	Snowflake Inc	Interest in corporate stocks	87,586	79,058

TIDALHEALTH PENSION PLAN

Plan Sponsor EIN: 52-2132761

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Schedule H, line 4i - Schedule of Assets (Held at End of Year) - cont'd.

As of 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
	Sonova Holding - Unspn ADR	Interest in corporate stocks	\$ 51,898	\$ 129,211
	Sony Corporation ADR	Interest in corporate stocks	249,035	292,008
	Spotify Technology S A	Interest in corporate stocks	151,837	226,374
	Sprout Farmers Market Inc	Interest in corporate stocks	191,307	168,368
	Sprout Social Inc	Interest in corporate stocks	145,068	83,193
	SPS Commerce Inc	Interest in corporate stocks	163,747	200,733
	Starbucks Corp	Interest in corporate stocks	53,186	50,644
	Stepstone Group Inc	Interest in corporate stocks	91,846	162,296
	Stryker Corp	Interest in corporate stocks	102,766	107,295
	Suncor Energy Inc	Interest in corporate stocks	8,692	9,455
	Symrise Ag Unspn ADR	Interest in corporate stocks	83,867	132,520
	Synopsys Inc	Interest in corporate stocks	95,659	108,721
	Sysmex Corp ADR Japan	Interest in corporate stocks	222,870	245,300
	Taiwan Semiconductor Spons ADR	Interest in corporate stocks	114,709	451,857
	Taiwan Semiconductor Spons ADR	Interest in corporate stocks	9,937	20,539
	Take Two Interactive Software Cdt	Interest in corporate stocks	134,215	193,284
	Target Corp	Interest in corporate stocks	233,156	193,578
	Techtronic Industries Company Ltd	Interest in corporate stocks	124,545	111,236
	Teledyne Technologies Inc	Interest in corporate stocks	121,727	183,795
	Tencent Holdings Ltd Unspn ADR	Interest in corporate stocks	227,526	228,089
	Tesla Motors	Interest in corporate stocks	157,667	281,073
	Tesla Motors	Interest in corporate stocks	85,146	147,402
	Texas Instruments Inc	Interest in corporate stocks	276,524	308,641
	Texas Instruments Inc	Interest in corporate stocks	120,302	112,881
	Thermo Fisher Scientific Inc	Interest in corporate stocks	124,068	139,422
	TJX Cos Inc	Interest in corporate stocks	4,629	8,819
	T-Mobile US Inc	Interest in corporate stocks	97,297	155,835
	T-Mobile US Inc	Interest in corporate stocks	4,751	8,388
	Trane Technologies Plc	Interest in corporate stocks	101,737	137,029
	Transcat Inc	Interest in corporate stocks	94,634	95,166
	Transmedics Group Inc	Interest in corporate stocks	47,643	35,041
	Travelers Companies Inc	Interest in corporate stocks	93,336	150,315
	Uber Technologies Inc	Interest in corporate stocks	4,599	5,791
	UFP Technologies	Interest in corporate stocks	216,332	158,687
	Uni Charm Corp Spon ADR	Interest in corporate stocks	144,151	82,865
	Unilever Plc	Interest in corporate stocks	254,082	308,278
	United Rentals Inc	Interest in corporate stocks	91,043	122,573
	United Rentals Inc	Interest in corporate stocks	5,185	11,975
	Unitedhealth Group Inc	Interest in corporate stocks	142,782	181,098
	Unitedhealth Group Inc	Interest in corporate stocks	56,458	91,561
	Unitedhealth Group Inc	Interest in corporate stocks	19,078	19,729
	US Bancorp New	Interest in corporate stocks	133,901	133,254
	US Bancorp New	Interest in corporate stocks	86,143	91,881
	US Foods Hldg Corp	Interest in corporate stocks	184,589	216,209
	Valvoline Inc	Interest in corporate stocks	231,875	191,790
	Valvoline Inc	Interest in corporate stocks	161,724	154,814
	Veralto Corp Shs	Interest in corporate stocks	62,537	85,961
	Vertex Pharmaceuticals Inc	Interest in corporate stocks	16,347	20,837
	Vertiv Holdings Co	Interest in corporate stocks	43,247	56,578
	Visa Inc Class A	Interest in corporate stocks	113,639	170,662
	Visa Inc Class A	Interest in corporate stocks	16,873	26,547
	Vulcan Materials Co	Interest in corporate stocks	104,064	101,863
	Walmart Stores Inc	Interest in corporate stocks	141,659	231,477
	Watsco Inc Cl-A	Interest in corporate stocks	217,364	309,450
	Watts Water Technologies Inc	Interest in corporate stocks	161,670	182,767
	Weatherford Intl Plc	Interest in corporate stocks	183,915	115,826
	WEC Energy Group Inc	Interest in corporate stocks	94,475	106,923
	West Pharmaceutical Service Inc	Interest in corporate stocks	118,577	174,262
	Williams Cos Inc	Interest in corporate stocks	157,141	253,336
	Workday Inc - Class A	Interest in corporate stocks	99,494	114,307
	Workday Inc - Class A	Interest in corporate stocks	5,324	5,419
	Xpel Inc	Interest in corporate stocks	190,609	115,706
	XPO Logistics Inc	Interest in corporate stocks	133,313	146,232

TIDALHEALTH PENSION PLAN

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Schedule H, line 4i - Schedule of Assets (Held at End of Year) - cont'd.

As of 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
	Yeti Holdings Inc	Interest in corporate stocks	\$ 130,604	\$ 127,892
	ZTO Express Cayman Inc ADR	Interest in corporate stocks	111,051	112,061
			<u>43,445,027</u>	<u>60,567,830</u>
	Brevan Howard Fund Limited Class J US NR	Interest in hedge fund	4,900,000	6,100,633
	Weatherlow Offshore Fund II Ltd Class IA	Interest in hedge fund	14,255,000	15,898,257
			<u>19,155,000</u>	<u>21,998,890</u>
	GQG Part Emerging Markets Equity-Institutional Fund	Interest in registered investment companies	4,256,542	4,187,154
	SPDR Bloomberg Convertible Securities Exchange Traded Fund	Interest in registered investment companies	271,393	270,450
	Vanguard Russell 1000 Fund	Interest in registered investment companies	8,886,615	8,613,722
			<u>13,414,550</u>	<u>13,071,326</u>
	Elliott International Limited - Class C	Interest in limited partnerships	10,922,092	16,488,818

* Denotes a party-in-interest, as defined by ERISA

TIDALHEALTH PENSION PLAN

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**Schedule H, line 4j - Schedule of Reportable Transactions
For the Year Ended December 31, 2024**

(a) Identity of Party Involved	(b) Description of Asset (include Interest Rate and Maturity in Case of a Loan)	(c) Purchase Price	(d) Selling Price	(e) Lease Rental	(f) Expense Incurred with Transaction	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain (Loss)
<u>Category 1 - An Asset-Single Transaction in a Security Issue Aggregating 5% of Plan Assets</u>								
NONE								
<u>Category 3 - A Series of Transactions in a Security Issue Aggregating 5% of Plan Assets</u>								
First State Trust	FDIC Bank Deposit Fund (12 purchases)	\$ 13,332,222	\$ -	\$ -	\$ -	\$ 13,332,222	\$ 13,332,222	\$ -
First State Trust	FDIC Bank Deposit Fund (39 sales)	-	11,005,325	-	-	11,005,325	11,005,325	-
		13,332,222	11,005,325	-	-	24,337,547	24,337,547	-
Morgan Stanley	Morgan Stanley Bank Deposit (1,375 purchases)	51,200,405	-	-	-	51,200,405	51,200,405	-
Morgan Stanley	Morgan Stanley Bank Deposit (455 sales)	-	49,338,487	-	-	49,338,487	49,338,487	-
		51,200,405	49,338,487	-	-	100,538,892	100,538,892	-
Vanguard	Vanguard Russell 1000 Fund (1 Purchase)	8,886,615	-	-	-	8,886,615	8,886,615	-
		8,886,615	-	-	-	8,886,615	8,886,615	-