

<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>SHENANDOAH MEDICAL CENTER 403B PLAN</u></p>	<p>1b Three-digit plan number (PN) ▶ <u>003</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>SHENANDOAH MEDICAL CENTER</u></p> <p><u>300 PERSHING AVENUE</u> <u>SHENANDOAH, IA 51601-2335</u></p>	<p>1c Effective date of plan <u>04/01/1990</u></p> <p>2b Employer Identification Number (EIN) <u>42-1101835</u></p> <p>2c Plan Sponsor's telephone number <u>712-246-1230</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.	12/14/2025	MATTHEW SELLS
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	12/14/2025	MATTHEW SELLS
	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	415
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)	324
	6a(2)	367
	6b	7
	6c	75
	6d	449
	6e	0
	6f	449
	6g(1)	375
	6g(2)	402
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7	17

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:
2K 2L 2F 2S 2T

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 checked="" type="checkbox"/> Insurance	(1) <input checked="" 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	b General Schedules
(1) <input checked="" type="checkbox"/> R (Retirement Plan Information)	(1) <input checked="" type="checkbox"/> H (Financial Information)
(2) <input type="checkbox"/> MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary	(2) <input type="checkbox"/> I (Financial Information – Small Plan)
(3) <input type="checkbox"/> SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	(3) <input checked="" type="checkbox"/> A (Insurance Information) – Number Attached <u>1</u>
(4) <input type="checkbox"/> DCG (Individual Plan Information) – Number Attached _____	(4) <input checked="" type="checkbox"/> C (Service Provider Information)
(5) <input type="checkbox"/> MEP (Multiple-Employer Retirement Plan Information)	(5) <input checked="" type="checkbox"/> D (DFE/Participating Plan Information)
	(6) <input type="checkbox"/> 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 _____

<p>SCHEDULE A (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>Insurance Information</p> <p>This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).</p> <p>▶ File as an attachment to Form 5500.</p> <p>▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).</p>	<p>OMB No. 1210-0110</p> <hr/> <p>2024</p> <hr/> <p>This Form is Open to Public Inspection</p>
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For calendar plan year 2024 or fiscal plan year beginning **01/01/2024** and ending **12/31/2024**

<p>A Name of plan SHENANDOAH MEDICAL CENTER 403B PLAN</p>	<p>B Three-digit plan number (PN) ▶</p>	<p>003</p>
<p>C Plan sponsor's name as shown on line 2a of Form 5500 SHENANDOAH MEDICAL CENTER</p>	<p>D Employer Identification Number (EIN) 42-1101835</p>	

Part I Information Concerning Insurance Contract Coverage, Fees, and Commissions Provide information for each contract on a separate Schedule A. Individual contracts grouped as a unit in Parts II and III can be reported on a single Schedule A.

1 Coverage Information:

(a) Name of insurance carrier
VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
71-0294708	86509	VFB203	3	01/01/2024	12/31/2024

2 Insurance fee and commission information. Enter the total fees and total commissions paid. List in line 3 the agents, brokers, and other persons in descending order of the amount paid.

<p>(a) Total amount of commissions paid</p> <p style="text-align: center;">0</p>	<p>(b) Total amount of fees paid</p> <p style="text-align: center;">7</p>
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3 Persons receiving commissions and fees. (Complete as many entries as needed to report all persons).

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

LPL FINANCIAL CORPORATION **4707 EXECUTIVE DRIVE**
SAN DIEGO, CA 92121

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
	7	COMMISSIONS	3

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

Part II Investment and Annuity Contract Information
 Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

4 Current value of plan's interest under this contract in the general account at year end	4	
5 Current value of plan's interest under this contract in separate accounts at year end.....	5	4963

6 Contracts With Allocated Funds:

a State the basis of premium rates ▶

b Premiums paid to carrier **6b**

c Premiums due but unpaid at the end of the year **6c**

d If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. **6d**
 Specify nature of costs ▶

e Type of contract: (1) individual policies (2) group deferred annuity
 (3) other (specify) ▶

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶

7 Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

a Type of contract: (1) deposit administration (2) immediate participation guarantee
 (3) guaranteed investment (4) other ▶

b Balance at the end of the previous year	7b	0
c Additions: (1) Contributions deposited during the year	7c(1)	
	7c(2)	
	7c(3)	
	7c(4)	
	7c(5)	
(6) Total additions	7c(6)	0
d Total of balance and additions (add lines 7b and 7c(6))	7d	0
e Deductions: (1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	
	7e(2)	
	7e(3)	
	7e(4)	
	(5) Total deductions	7e(5)
f Balance at the end of the current year (subtract line 7e(5) from line 7d).....	7f	0

Part III Welfare Benefit Contract Information
 If more than one contract covers the same group of employees of the same employer(s) or members of the same employee organizations(s), the information may be combined for reporting purposes if such contracts are experience-rated as a unit. Where contracts cover individual employees, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

8 Benefit and contract type (check all applicable boxes)

- a** Health (other than dental or vision)
- b** Dental
- c** Vision
- d** Life insurance
- e** Temporary disability (accident and sickness)
- f** Long-term disability
- g** Supplemental unemployment
- h** Prescription drug
- i** Stop loss (large deductible)
- j** HMO contract
- k** PPO contract
- l** Indemnity contract
- m** Other (specify) ▶

9 Experience-rated contracts:

a	Premiums: (1) Amount received	9a(1)	
	(2) Increase (decrease) in amount due but unpaid	9a(2)	
	(3) Increase (decrease) in unearned premium reserve	9a(3)	
	(4) Earned ((1) + (2) - (3))		9a(4)
b	Benefit charges (1) Claims paid	9b(1)	
	(2) Increase (decrease) in claim reserves	9b(2)	
	(3) Incurred claims (add (1) and (2))		9b(3)
	(4) Claims charged		9b(4)
c	Remainder of premium: (1) Retention charges (on an accrual basis) --		
	(A) Commissions	9c(1)(A)	
	(B) Administrative service or other fees	9c(1)(B)	
	(C) Other specific acquisition costs	9c(1)(C)	
	(D) Other expenses	9c(1)(D)	
	(E) Taxes	9c(1)(E)	
	(F) Charges for risks or other contingencies	9c(1)(F)	
	(G) Other retention charges	9c(1)(G)	
	(H) Total retention		9c(1)(H)
	(2) Dividends or retroactive rate refunds. (These amounts were <input type="checkbox"/> paid in cash, or <input type="checkbox"/> credited.)		9c(2)
d	Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement		9d(1)
	(2) Claim reserves		9d(2)
	(3) Other reserves		9d(3)
e	Dividends or retroactive rate refunds due. (Do not include amount entered in line 9c(2).)		9e

10 Nonexperience-rated contracts:

a	Total premiums or subscription charges paid to carrier	10a	
b	If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount.	10b	

Specify nature of costs.

Part IV Provision of Information

11 Did the insurance company fail to provide any information necessary to complete Schedule A? Yes No

12 If the answer to line 11 is "Yes," specify the information not provided. ▶

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 SHENANDOAH MEDICAL CENTER 403B PLAN	B Three-digit plan number (PN) ▶	003
C Plan sponsor's name as shown on line 2a of Form 5500 SHENANDOAH MEDICAL CENTER	D Employer Identification Number (EIN) 42-1101835	

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

VOYA RETIREMENT INSURANCE & ANNUITY

71-0294708

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

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

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

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

NATIONWIDE

ONE NATIONWIDE PLAZA
COLUMBUS, OH 43215

(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?
15	VENDOR	59700	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)

WEALTHPLAN PARTNERS, INC.

101 S 108TH AVE, 2ND FLOOR
OMAHA, NE 68154

(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	ADVISORY	37824	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)

BENEFIT PLANS, INC

16924 FRANCES STREET SUITE 100
OMAHA, NE 68130

(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?
15 23	TPA	10200	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	8951	Yes <input type="checkbox"/> No <input checked="" 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
BENEFIT PLANS, INC.	15	8951
(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.	
SHENANDOAH MEDICAL CENTER403(B) 300 PERSHING AVENUE SHENANDOAH, IA 51601	TPA SERVICE	
(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

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE D (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small>	DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	<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>SHENANDOAH MEDICAL CENTER 403B PLAN</u>	B Three-digit plan number (PN) ▶	<u>003</u>
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>SHENANDOAH MEDICAL CENTER</u>	D Employer Identification Number (EIN) <u>42-1101835</u>	

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)
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a Name of MTIA, CCT, PSA, or 103-12 IE: <u>AMCENT SMCAP GR R6</u>				
b Name of sponsor of entity listed in (a): <u>AMERICAN CENTURY</u>				
c EIN-PN <u>31-4156830-010</u>	d Entity code <u>P</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	<u>152828</u>	
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>AMFDS 2020 TRGTDTRTRMT R6</u>				
b Name of sponsor of entity listed in (a): <u>AMERICAN FUNDS</u>				
c EIN-PN <u>31-4156830-011</u>	d Entity code <u>P</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	<u>1265334</u>	
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>AMFDS 2025 TRGTDTRTRMT R6</u>				
b Name of sponsor of entity listed in (a): <u>AMERICAN FUNDS</u>				
c EIN-PN <u>31-4156830-011</u>	d Entity code <u>P</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	<u>737519</u>	
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>AMFDS 2030 TRGTDTRTRMT R6</u>				
b Name of sponsor of entity listed in (a): <u>AMERICAN FUNDS</u>				
c EIN-PN <u>31-4156830-011</u>	d Entity code <u>P</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	<u>933072</u>	
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>AMFDS 2035 TRGTDTRTRMT R6</u>				
b Name of sponsor of entity listed in (a): <u>AMERICAN FUNDS</u>				
c EIN-PN <u>31-4156830-011</u>	d Entity code <u>P</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	<u>1384580</u>	
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>AMFDS 2040 TRGTDTRTRMT R6</u>				
b Name of sponsor of entity listed in (a): <u>AMERICAN FUNDS</u>				
c EIN-PN <u>31-4156830-011</u>	d Entity code <u>P</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	<u>2554549</u>	
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>AMFDS 2045 TRGTDTRTRMT R6</u>				
b Name of sponsor of entity listed in (a): <u>AMERICAN FUNDS</u>				
c EIN-PN <u>31-4156830-011</u>	d Entity code <u>P</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	<u>1842046</u>	

a Name of MTIA, CCT, PSA, or 103-12 IE: AMFDS 2050 TRGTDTRTRMT R6		
b Name of sponsor of entity listed in (a): AMERICAN FUNDS		
c EIN-PN 31-4156830-011	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 2775752
a Name of MTIA, CCT, PSA, or 103-12 IE: AMFDS 2055 TRGTDTRTRMT R6		
b Name of sponsor of entity listed in (a): AMERICAN FUNDS		
c EIN-PN 31-4156830-011	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1034002
a Name of MTIA, CCT, PSA, or 103-12 IE: AMFDS 2060 TRGTDTRTRMT R6		
b Name of sponsor of entity listed in (a): AMERICAN FUNDS		
c EIN-PN 31-4156830-011	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1549148
a Name of MTIA, CCT, PSA, or 103-12 IE: AMFDS 2065 TRGTDTRTRMT R6		
b Name of sponsor of entity listed in (a): AMERICAN FUNDS		
c EIN-PN 31-4156830-011	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 894165
a Name of MTIA, CCT, PSA, or 103-12 IE: EUPAC FUND - CLASS R6		
b Name of sponsor of entity listed in (a): AMERICAN FUNDS		
c EIN-PN 31-4156830-011	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 85298
a Name of MTIA, CCT, PSA, or 103-12 IE: AMFDS GR FD AM R6		
b Name of sponsor of entity listed in (a): AMERICAN FUNDS		
c EIN-PN 31-4156830-011	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 102882
a Name of MTIA, CCT, PSA, or 103-12 IE: CALAMOS MKT NUTRL INC I		
b Name of sponsor of entity listed in (a): CALAMOS		
c EIN-PN 31-4156830-027	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1039
a Name of MTIA, CCT, PSA, or 103-12 IE: DWS SCNC TECH S		
b Name of sponsor of entity listed in (a): DWS		
c EIN-PN 31-4156830-049	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 128344
a Name of MTIA, CCT, PSA, or 103-12 IE: FED HRMS GOV OBLGTNS PRMR		
b Name of sponsor of entity listed in (a): FEDERATED HERMES		
c EIN-PN 31-4156830-056	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 408
a Name of MTIA, CCT, PSA, or 103-12 IE: FED HRMS INST HIYLDBD INST		
b Name of sponsor of entity listed in (a): FEDERATED HERMES		
c EIN-PN 31-4156830-056	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 51453

a Name of MTIA, CCT, PSA, or 103-12 IE: FID 500 INDX		
b Name of sponsor of entity listed in (a): FIDELITY		
c EIN-PN 31-4156830-057	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1186383
a Name of MTIA, CCT, PSA, or 103-12 IE: FID INTL INDX		
b Name of sponsor of entity listed in (a): FIDELITY		
c EIN-PN 31-4156830-057	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 106470
a Name of MTIA, CCT, PSA, or 103-12 IE: FIDADV DIVRS INTL I		
b Name of sponsor of entity listed in (a): FIDELITY		
c EIN-PN 31-4156830-057	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 470
a Name of MTIA, CCT, PSA, or 103-12 IE: FIDADV EQ INC INST		
b Name of sponsor of entity listed in (a): FIDELITY		
c EIN-PN 31-4156830-057	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 29575
a Name of MTIA, CCT, PSA, or 103-12 IE: FIDADV STRAT INC I		
b Name of sponsor of entity listed in (a): FIDELITY		
c EIN-PN 31-4156830-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 28938
a Name of MTIA, CCT, PSA, or 103-12 IE: FNKLN SMCAP VAL ADV		
b Name of sponsor of entity listed in (a): FRANKLIN TEMPLETON		
c EIN-PN 31-4156830-061	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 35116
a Name of MTIA, CCT, PSA, or 103-12 IE: FNKLN SMMD CAP GR ADV		
b Name of sponsor of entity listed in (a): FRANKLIN TEMPLETON		
c EIN-PN 31-4156830-061	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 51478
a Name of MTIA, CCT, PSA, or 103-12 IE: FNKLNMSF MUT GLBL DISC Z		
b Name of sponsor of entity listed in (a): FRANKLIN TEMPLETON		
c EIN-PN 31-4156830-061	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 33978
a Name of MTIA, CCT, PSA, or 103-12 IE: GDMNSCS GLBLCORFXDINC INST		
b Name of sponsor of entity listed in (a): GOLDMAN SACHS		
c EIN-PN 31-4156830-066	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 20835
a Name of MTIA, CCT, PSA, or 103-12 IE: JNHNCK DSCPID VAL I		
b Name of sponsor of entity listed in (a): JOHN HANCOCK		
c EIN-PN 31-4156830-081	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 199643

a Name of MTIA, CCT, PSA, or 103-12 IE: JPM COR PLS BD R6		
b Name of sponsor of entity listed in (a): JP MORGAN		
c EIN-PN 31-4156830-084	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 831
a Name of MTIA, CCT, PSA, or 103-12 IE: JPM EMRG MKT EQ R6		
b Name of sponsor of entity listed in (a): JP MORGAN		
c EIN-PN 31-4156830-084	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 114311
a Name of MTIA, CCT, PSA, or 103-12 IE: JPM HDG EQ R6		
b Name of sponsor of entity listed in (a): JP MORGAN		
c EIN-PN 31-4156830-084	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 196009
a Name of MTIA, CCT, PSA, or 103-12 IE: JPM INTREPID VAL R5		
b Name of sponsor of entity listed in (a): JP MORGAN		
c EIN-PN 31-4156830-084	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 47871
a Name of MTIA, CCT, PSA, or 103-12 IE: JPM LGCAP GR R6		
b Name of sponsor of entity listed in (a): JP MORGAN		
c EIN-PN 31-4156830-084	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 572482
a Name of MTIA, CCT, PSA, or 103-12 IE: JPM MDCAP VAL R6		
b Name of sponsor of entity listed in (a): JP MORGAN		
c EIN-PN 31-4156830-084	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 12047
a Name of MTIA, CCT, PSA, or 103-12 IE: NW INTL INDX R6		
b Name of sponsor of entity listed in (a): NATIONWIDE		
c EIN-PN 31-4156830-104	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 10233
a Name of MTIA, CCT, PSA, or 103-12 IE: PGIM FLOTNG RT INC R6		
b Name of sponsor of entity listed in (a): PGIM		
c EIN-PN 31-4156830-112	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 21298
a Name of MTIA, CCT, PSA, or 103-12 IE: PIMCO INC INST		
b Name of sponsor of entity listed in (a): PIMCO		
c EIN-PN 31-4156830-113	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 93955
a Name of MTIA, CCT, PSA, or 103-12 IE: PIMCO REAL RTN INST		
b Name of sponsor of entity listed in (a): PIMCO		
c EIN-PN 31-4156830-113	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 416

a Name of MTIA, CCT, PSA, or 103-12 IE: TCHSTN SM CO R6		
b Name of sponsor of entity listed in (a): TOUCHSTONE		
c EIN-PN 31-4156830-134	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 49364
a Name of MTIA, CCT, PSA, or 103-12 IE: TROWEPR DIVD GR		
b Name of sponsor of entity listed in (a): T. ROWE PRICE		
c EIN-PN 31-4156830-141	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 61655
a Name of MTIA, CCT, PSA, or 103-12 IE: TROWEPR DIVD GR I		
b Name of sponsor of entity listed in (a): T. ROWE PRICE		
c EIN-PN 31-4156830-141	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 505958
a Name of MTIA, CCT, PSA, or 103-12 IE: TROWEPR HLTH SCNC		
b Name of sponsor of entity listed in (a): ROWE PRICE		
c EIN-PN 31-4156830-141	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 16137
a Name of MTIA, CCT, PSA, or 103-12 IE: VNGRD 500 INDEX FD AS		
b Name of sponsor of entity listed in (a): VANGUARD		
c EIN-PN 31-4156830-148	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 6364
a Name of MTIA, CCT, PSA, or 103-12 IE: VNGRD BAL INDX ADML		
b Name of sponsor of entity listed in (a): VANGUARD		
c EIN-PN 31-4156830-148	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 4173
a Name of MTIA, CCT, PSA, or 103-12 IE: VNGRD EMRG MKT STKINDXADML		
b Name of sponsor of entity listed in (a): VANGUARD		
c EIN-PN 31-4156830-148	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 3172
a Name of MTIA, CCT, PSA, or 103-12 IE: VNGRD EQ INC ADML		
b Name of sponsor of entity listed in (a): VANGUARD		
c EIN-PN 31-4156830-148	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 139157
a Name of MTIA, CCT, PSA, or 103-12 IE: VNGRD EXPLR ADML		
b Name of sponsor of entity listed in (a): VANGUARD		
c EIN-PN 31-4156830-148	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 106077
a Name of MTIA, CCT, PSA, or 103-12 IE: VNGRD GR INDX ADML		
b Name of sponsor of entity listed in (a): VANGUARD		
c EIN-PN 31-4156830-148	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 224480

a Name of MTIA, CCT, PSA, or 103-12 IE: VNGRD INTL GR ADML		
b Name of sponsor of entity listed in (a): VANGUARD		
c EIN-PN 31-4156830-148	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 83889
a Name of MTIA, CCT, PSA, or 103-12 IE: VNGRD INTL VAL INV		
b Name of sponsor of entity listed in (a): VANGUARD		
c EIN-PN 31-4156830-148	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 119647
a Name of MTIA, CCT, PSA, or 103-12 IE: VNGRD MDCAP GR INDX ADML		
b Name of sponsor of entity listed in (a): VANGUARD		
c EIN-PN 31-4156830-148	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 343934
a Name of MTIA, CCT, PSA, or 103-12 IE: VNGRD MDCAP VAL INDX ADML		
b Name of sponsor of entity listed in (a): VANGUARD		
c EIN-PN 31-4156830-148	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 214201
a Name of MTIA, CCT, PSA, or 103-12 IE: VNGRD SM CAP INDX FD AS		
b Name of sponsor of entity listed in (a): VANGUARD		
c EIN-PN 31-4156830-148	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 124579
a Name of MTIA, CCT, PSA, or 103-12 IE: VNGRD SMCAP VAL INDX ADML		
b Name of sponsor of entity listed in (a): VANGUARD		
c EIN-PN 31-4156830-148	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 68106
a Name of MTIA, CCT, PSA, or 103-12 IE: VNGRD ST INVMT GRD ADML		
b Name of sponsor of entity listed in (a): VANGUARD		
c EIN-PN 31-4156830-148	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 624
a Name of MTIA, CCT, PSA, or 103-12 IE: VNGRD VAL INDX ADML		
b Name of sponsor of entity listed in (a): VANGUARD		
c EIN-PN 31-4156830-148	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 7165
a Name of MTIA, CCT, PSA, or 103-12 IE: DWS RREEF REALEST SEC R6		
b Name of sponsor of entity listed in (a): DWS		
c EIN-PN 31-4156830-049	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 25027
a Name of MTIA, CCT, PSA, or 103-12 IE: BLACKROCK EVENT DRIVEN EQUITY FUND		
b Name of sponsor of entity listed in (a): BLACKROCK		
c EIN-PN 31-4156830-021	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1038

a Name of MTIA, CCT, PSA, or 103-12 IE: DODGE & COX STOCK FUND - CLASS I		
b Name of sponsor of entity listed in (a): DODGE & COX		
c EIN-PN 31-4156830-046	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 122085
a Name of MTIA, CCT, PSA, or 103-12 IE: PUB-AMCENT GLBL GOLD INST		
b Name of sponsor of entity listed in (a): AMERICAN CENTURY		
c EIN-PN 31-4156830-010	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 51319
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	<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 SHENANDOAH MEDICAL CENTER 403B PLAN	B Three-digit plan number (PN) 003
C Plan sponsor's name as shown on line 2a of Form 5500 SHENANDOAH MEDICAL CENTER	D Employer Identification Number (EIN) 42-1101835

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
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		3750
(2) Participant contributions	1b(2)	518	
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)	157243	141458
(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)	18726607	20822714
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)		

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities.....	1d(1)		
(2) Employer real property.....	1d(2)		
e Buildings and other property used in plan operation.....	1e		
f Total assets (add all amounts in lines 1a through 1e).....	1f	18884368	20967922
Liabilities			
g Benefit claims payable.....	1g		
h Operating payables.....	1h		
i Acquisition indebtedness.....	1i		
j Other liabilities.....	1j		
k Total liabilities (add all amounts in lines 1g through 1j).....	1k	0	0
Net Assets			
l Net assets (subtract line 1k from line 1f).....	1l	18884368	20967922

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)	765066	
(B) Participants.....	2a(1)(B)	1538687	
(C) Others (including rollovers).....	2a(1)(C)	26340	
(2) Noncash contributions.....	2a(2)		
(3) Total contributions. Add lines 2a(1)(A), (B), (C), and line 2a(2).....	2a(3)		2330093
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)		
(B) U.S. Government securities.....	2b(1)(B)		
(C) Corporate debt instruments.....	2b(1)(C)		
(D) Loans (other than to participants).....	2b(1)(D)		
(E) Participant loans.....	2b(1)(E)	9836	
(F) Other.....	2b(1)(F)	5810	
(G) Total interest. Add lines 2b(1)(A) through (F).....	2b(1)(G)		15646
(2) Dividends:			
(A) Preferred stock.....	2b(2)(A)		
(B) Common stock.....	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)	1206	
(D) Total dividends. Add lines 2b(2)(A), (B), and (C).....	2b(2)(D)		1206
(3) Rents.....	2b(3)		
(4) Net gain (loss) on sale of assets:			
(A) Aggregate proceeds.....	2b(4)(A)		
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result.....	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets:			
(A) Real estate.....	2b(5)(A)		
(B) Other.....	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B).....	2b(5)(C)		

		(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)		2572089
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total	2d		4919034

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	2765331	
(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)		2765331
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		15434
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees	2i(2)	54715	
(3) Recordkeeping fees	2i(3)		
(4) IQPA audit fees	2i(4)		
(5) Investment advisory and investment management fees	2i(5)		
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)		
(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)		54715
j Total expenses. Add all expense amounts in column (b) and enter total	2j		2835480

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		2083554
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name: EIDE BAILLY LLP

(2) EIN: 45-0250958

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

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

Part IV Compliance Questions

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

During the plan year:

	Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	309321
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.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
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.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
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.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
e Was this plan covered by a fidelity bond?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	1470000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
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?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
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?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
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.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
l Has the plan failed to provide any benefit when due under the plan?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
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.	<input type="checkbox"/>	<input type="checkbox"/>	

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 _____.

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>SHENANDOAH MEDICAL CENTER 403B PLAN</u>	B Three-digit plan number (PN) ▶	<u>003</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>SHENANDOAH MEDICAL CENTER</u>	D Employer Identification Number (EIN) <u>42-1101835</u>	

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

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

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

1		0
---	--	---

2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):
 EIN(s): 31-4156830 71-0294708

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	
---	--

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part VII IRS Compliance Questions

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

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

22 If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter 03 / 31 / 2017 (MM/DD/YYYY) and the Opinion Letter serial number J500493A.

Financial Statements
December 31, 2024 and 2023
Shenandoah Medical Center 403(b) Plan

Shenandoah Medical Center 403(b) Plan

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December 31, 2024 and 2023

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Independent Auditor's Report

The Plan Administrator and Plan Management
Shenandoah Medical Center 403(b) Plan
Shenandoah, Iowa

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

We have performed audits of the financial statements of Shenandoah Medical Center 403(b) Plan (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of net assets available for benefits as of December 31, 2024 and 2023, and the related statement of changes in net assets available for benefits for the year ended December 31, 2024, and the related notes to the financial statements.

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

Management has obtained certifications from qualified institutions as of December 31, 2024 and 2023 and for the year ended December 31, 2024, stating that the certified investment information, as described in Note 4 to the financial statements, is complete and accurate.

Opinion

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

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

Basis for Opinion

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

Responsibilities of Management for the Financial Statements

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

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

In performing an audit in accordance with GAAS, we:

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

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

Our audits did not extend to the certified investment information, except for obtaining and reading the 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 audit.

Other Matters - Supplemental Schedules Required by ERISA

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

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

In our opinion:

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

Eide Bailly LLP
Omaha, Nebraska
December 10, 2025

Shenandoah Medical Center 403(b) Plan
 Statements of Net Assets Available for Benefits
 December 31, 2024 and 2023

	<u>2024</u>	<u>2023</u>
Assets		
Investments, at fair value	\$ 20,822,714	\$ 18,726,607
Notes receivable from participants	141,458	157,243
Contributions receivable		
Employer	3,750	-
Participant	<u>-</u>	<u>518</u>
Net Assets Available for Benefits	<u>\$ 20,967,922</u>	<u>\$ 18,884,368</u>

Shenandoah Medical Center 403(b) Plan
Statement of Changes in Net Assets Available for Benefits
Year Ended December 31, 2024

Additions	
Investment income	
Net appreciation in fair value of investments	\$ 2,572,089
Interest and dividends	<u>7,016</u>
	<u>2,579,105</u>
Interest income on notes receivable from participants	<u>9,836</u>
Contributions	
Employer	765,066
Participant	1,538,687
Rollovers	<u>26,340</u>
	<u>2,330,093</u>
Total additions	<u>4,919,034</u>
Deductions	
Benefits paid to participants	2,780,765
Administrative expenses	<u>54,715</u>
Total deductions	<u>2,835,480</u>
Net Increase	2,083,554
Net Assets Available for Benefits	
Beginning of year	<u>18,884,368</u>
End of year	<u><u>\$ 20,967,922</u></u>

Note 1 - Description of Plan

The following brief description of the Shenandoah Medical Center 403(b) Plan (the Plan) is provided for general information purposes only. Participants should refer to the Plan document for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan covering qualified employees of Shenandoah Medical Center (the Employer), as defined by the Plan. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The Board of Directors of the Employer is responsible for the oversight of the Plan. The Investment Committee determines the appropriateness of the Plan's investment offerings, monitors investment performance and reports to the Board of Directors.

Eligibility

Employees are eligible for participant contributions on their first day of employment with the Employer. In order to receive the Employer discretionary matching contribution, a participant must have reached the age of 21 and have completed 1 year of service, as defined by the Plan. Employees who are classified as PRN are not eligible to receive the Employer discretionary matching contribution.

Entry Date

Employees may enter the Plan for participant contributions on their first day of employment. The Plan entry date for Employer discretionary matching contributions is the first day of each calendar month immediately following the date they satisfy the Plan's eligibility requirements.

Contributions

Contributions made to the Plan are as follows:

Participant Contributions – Each year, participants may elect to make contributions of their pretax or post tax annual compensation, as defined in the Plan. Contributions are subject to certain Internal Revenue Code (IRC) limitations. The Plan includes an auto-enrollment provision. Employees are automatically enrolled in the Plan unless they affirmatively choose not to participate in the Plan. Automatically enrolled employees have their deferral rate set at 3% of eligible compensation and their contributions invested in a designated fund until changed by the employee. Employees who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions.

Employer Discretionary Matching Contributions – The Employer may contribute a discretionary matching contribution in an amount equal to the employee's elective deferral per payroll period. During 2024, the Employer contributed discretionary matching contributions on up to 5% of the employee's eligible compensation.

Rollover Contributions – Participants may also contribute amounts representing distributions from other qualified plans (rollover).

Participant Accounts

Each participant's account is credited with the participant's contributions (including rollovers) and Employer discretionary matching contributions, as well as allocations of Plan earnings. Participant accounts are charged with an allocation of administrative expenses that are paid by the Plan. Allocations are based on participant compensation, account balances, or specific participant transactions, as defined by the Plan document. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Investment Options

Upon enrollment to the Plan, a participant may direct deferrals and Employer contributions in any of the funds offered by the Plan. Participants may change their investment options daily.

Vesting

Participants are vested immediately in their contributions (including rollovers) plus actual earnings thereon. Vesting in the Employer's discretionary matching contributions and actual earnings thereon is based on years of service as follows:

<u>Years of Service</u>	<u>Vesting Percentage</u>
Less than two	0%
Two	20%
Three	40%
Four	60%
Five	80%
Six or more	100%

Separate provisions apply in the event of death or disability of the participant.

Forfeitures

At December 31, 2024 and 2023, forfeited nonvested accounts totaled \$393 and \$49,987, respectively. These accounts will be used to reduce future Employer discretionary matching contributions and/or offset Plan expenses. During year ended December 31, 2024, forfeited non-vested accounts of \$7,491 were used to pay administrative expenses of the Plan and \$116,546 were used to reduce Employer discretionary matching contributions.

Notes Receivable from Participants

Participants may borrow from their fund accounts a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 50% of their vested account balance. The notes are secured by the balance in the participant's account. The notes bear interest at rates equal to 1% above the Wall Street Journal's published prime rate as of the date of the note. Principal and interest is paid ratably through bi-weekly payroll deductions over a period not to exceed five years. A participant may have no more than one outstanding note at any one time.

Payment of Benefits

On termination of service due to death, disability, or retirement, a participant's account will be applied to purchase an annuity contract, or in certain instances, a participant or a beneficiary may elect to receive a lump-sum amount equal to the value of the participant's vested interest in his or her account. For termination of services for other reasons, a participant may receive the value of the vested interest in his or her account as a lump sum distribution. If the participant's account balance is less than \$7,000, the Plan can automatically cash out the account at the participant's termination in the form of a lump sum distribution. Distributions may be made at the participant's election prior to termination upon attainment of age 59 ½ as defined in the Plan document.

Plan Termination

Although it has not expressed any intent to do so, the Employer has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions set forth in ERISA. In the event of Plan termination, participants would become 100% vested in their Employer contributions.

Note 2 - Significant Accounting Policies

Basis of Accounting

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

Use of Estimates

The preparation of the financial statements in accordance with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect certain reported amounts of assets and liabilities and changes therein, and disclosures of contingent assets and liabilities. Actual results may differ from those estimates.

Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Investment Committee determines the Plan's valuation policies utilizing information provided by the investment advisors, custodian and insurance company. See Note 3 for discussion of fair value measurements.

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

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

Contributions

Participant contributions and the related Employer discretionary matching contributions are recorded in the year in which the employee contributions are withheld from compensation.

Notes Receivable From Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred.

Payment of Benefits

Benefit payments to participants are recorded upon distribution.

Expenses

The Plan's expenses are paid by either the Plan or the Employer, as provided by the Plan document. Expenses that are paid directly by the Employer are excluded from these financial statements. Certain expenses incurred in connection with the general administration of the Plan that are paid by the Plan are recorded as deductions in the accompanying statement of changes in net asset available for benefits. In addition, certain investment related expenses are included in net appreciation in fair value of investments presented in the accompanying statement of changes in net assets available for benefits. Certain administrative functions are performed by officers or employees of the Employer. No such officer or employee receives compensation from the Plan.

Subsequent Events

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

Note 3 - Fair Value Measurements

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

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

Level 2 – Inputs to the valuation methodology include:

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

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

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

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

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

Pooled separate accounts: Valued at fair value based on the net asset value (NAV) of the units held in the account. The NAV, as provided by Voya Retirement Insurance and Annuity Company (VRIAC), is used as a practical expedient to estimate fair value. The NAV is based on the observable market prices of the underlying investments within the account less liabilities. This practical expedient is not used when it is determined to be probable that the fund will sell the investment for an amount different than the reported NAV.

Mutual funds: Valued at the NAV of its underlying investments held at year end adjusted for any dividends or distribution received and the daily equivalent of any fee charged pursuant to the contract. The NAV, as provided by Nationwide Financial Services, Inc. (NFS, Inc.), is used as a practical expedient to estimate fair value.

Fixed account: The Plan's interest in the fixed account is based on the value of participant contributions plus credited interest, less any market value adjustment.

Shenandoah Medical Center 403(b) Plan

Notes to Financial Statements

December 31, 2024 and 2023

The following tables set forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2024 and 2023:

	2024			Total
	Level 1	Level 2	Level 3	
Fixed account	\$ -	\$ -	\$ 284,839	\$ 284,839
Investments measured at net asset value (a)				20,537,875
Total investments at fair value				\$ 20,822,714

	2023			Total
	Level 1	Level 2	Level 3	
Fixed accounts	\$ -	\$ -	\$ 283,236	\$ 283,236
Investments measured at net asset value (a)				18,443,371
Total investments at fair value				\$ 18,726,607

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

Change in Fair Value of Level 3 Assets

The following table sets forth a summary of changes in the fair value of the Plan's Level 3 assets for the year ended December 31, 2024:

Balance, beginning of year	\$ 283,236
Interest income	5,885
Transfers in	-
Transfers out	-
Purchases	16,560
Issuances	(20,842)
Balance, end of year	\$ 284,839

Quantitative Information about Significant Unobservable Inputs Used in Level 3 Fair Value Measurements

The following table represents the Plan's Level 3 financial instruments, the valuation techniques used to measure the fair value of those financial instruments as of December 31, 2024 and 2023, respectively, and the significant unobservable inputs and the ranges of values for those inputs:

2024					
Instrument	Fair Value	Principal Valuation Technique	Unobservable Inputs	Range of Significant Input Values	Weighted Average
Fixed Group Annuity Contract	\$ 284,839	Fair value equals contract value	Current yield	0.05%-2.09%	2.08%
2023					
Instrument	Fair Value	Principal Valuation Technique	Unobservable Inputs	Range of Significant Input Values	Weighted Average
Fixed Group Annuity Contract	\$ 283,236	Fair value equals contract value	Current yield	0.05%-2.09%	1.60%

Note 4 - Certified Information

Certain information related to investments and notes receivable from participants disclosed in the accompanying financial statements and ERISA-required supplemental schedules, including investments and notes receivable from participants held at December 31, 2024 and 2023, and net appreciation in fair value of investments, interest and dividends, and interest income on notes receivable from participants for the year ended December 31, 2024, was obtained by management and agreed to or derived from information certified as complete and accurate by VRIAC and by Nationwide Trust Company (the custodians of the Plan).

Note 5 - Investments Measured Using the NAV Per Share Practical Expedient

The following table sets forth the disclosure for the fair value measurement of investments that are measured at NAV per share (or its equivalent) as a practical expedient as of December 31, 2024 and 2023:

	2024 Fair Value	2023 Fair Value	Unfunded Commitments	Redemption Frequency	Redemption Notice Period
Pooled separate accounts					
Asset allocation (a)	\$ 1,904	\$ 1,672	\$ -	Daily	None
Balanced (b)	526	469	-	Daily	None
Bonds (c)	992	948	-	Daily	None
Large cap value (d)	1,116	973	-	Daily	None
Small/mid/specialty (e)	425	382	-	Daily	None
Total	\$ 4,963	\$ 4,444			
Mutual funds					
Balanced (f)	\$ 4,173	\$ 501,437	\$ -	Daily	None
Bonds (g)	218,350	203,458	-	Daily	None
International (h)	557,467	490,048	-	Daily	None
Large-cap (i)	3,205,700	2,671,392	-	^	^
Mid-cap (j)	621,660	540,424	-	Daily	None
Money market (k)	409	50,002	-	Daily	None
Small-cap (l)	536,071	439,351	-	Daily	None
Specialty (m)	418,915	375,558	-	^	^
Target date (n)	14,970,167	13,167,257	-	Daily	None
Total	\$ 20,532,912	\$ 18,438,927			

^ Certain funds in this category have a 30 day redemption notice period. Also, certain funds have trade restrictions on the number of transfers and minimum or maximum amount of a trade.

(a) These funds invest in a combination of underlying funds, which are actively managed funds or passively managed funds (index funds), that invest in U.S. stocks, international stocks, U.S. bonds and other fixed-income investments using asset allocation strategies designed for investors saving for retirement.

(b) These funds seek to "balance" growth of principal and current income by investing in a combination of stocks and bonds (generally holding 60-70% equity and 30-40% fixed income). The investment style used here is either moderate allocation or conservative allocation. Some funds have fixed asset allocations and others allow managers discretion to allocate between equities and bonds, depending on their view of return and risk.

(c) Assets are invested in fixed income securities that have been determined to be appropriate for its investment goal. Investors here are primarily seeking income or growth of income, with less emphasis on capital appreciation.

- (d) Funds seek long-term growth of capital or a combination of growth and income by investing primarily in stocks of larger, mature companies. The investment styles exhibited are value and blend. Stocks are selected for price appreciation and for the value of the current income provided through dividends.
- (e) Small cap, mid cap and specialty funds are in this category, employing investment styles of growth, value, or a blend of growth and value. These funds seek capital appreciation by investing primarily in stocks of small and medium-sized companies.
- (f) This class invests in funds with an investment objective of both long-term growth and income, through investment in both stocks and bonds.
- (g) This class invests primarily in funds with an investment in bonds and other debt instruments.
- (h) This class invests in funds with investments primarily in the securities of companies located outside of, or with revenues derived from outside of the U.S.
- (i) This class invests in funds with an investment in stocks of companies with a large market capitalization.
- (j) This class invests funds with investments primarily in stocks of companies with a medium market capitalization.
- (k) This class invests in short-term money market securities in order to provide a level of current income that is consistent with the preservation of capital.
- (l) This class invests funds with investments primarily in stocks of companies with smaller market capitalization.
- (m) This class invests in funds that invest in a particular or specialized segment of the marketplace, such as stocks of companies in the software, healthcare, or real estate industries.
- (n) This class invests in a mixture of stocks, bonds, and other investments that periodically adjust its holding percentages based on set target dates.

Note 6 - Tax Status

The Plan uses a pre-approved plan document sponsored by FIS Business Systems LLC, which received an advisory letter from the Internal Revenue Service (IRS), dated March 31, 2017, stating that the pre-approved document satisfies the applicable provisions of the IRC. The Plan's management believes that the Plan is currently designed and being operated in compliance with the applicable requirements of the IRC and, therefore, believes that the Plan is qualified.

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

Note 7 - Non-Fully Benefit-Responsive Contracts

The Plan entered into an investment contract with NFS, Inc. As part of the contract, NFS, Inc. maintains a portion of the contributions in a guaranteed account. The account is credited with earnings on the underlying investments and charged for Plan withdrawals and administrative expenses charged by NFS, Inc. The guaranteed account is included in the financial statements at fair value.

Note 8 - Party-in-Interest Transactions

Certain Plan investments are shares of pooled separate accounts and a fixed account managed by VRIAC. Also, certain Plan investments are shares of mutual funds and a fixed fund managed by NFS, Inc. a related entity of Nationwide Trust Company. Investment management service fees are paid by the Plan participants as part of investment purchase price pursuant to the contracts. As described in Note 2, the Plan paid certain expenses related to Plan operations and investment activity to various service providers. These transactions are exempt party-in-interest transactions under ERISA.

Note 9 - Risks and Uncertainties

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

Note 10 - Plan Amendments

In connection with the SECURE 2.0 Act, the Plan has not yet been formally amended. However, the Plan is required to operate in accordance with required provisions in accordance with the effective date of each new provision, as well as any optional provisions as elected by the Plan. Along with required provisions, the Plan elected certain optional provisions including permitting self-certification of hardship withdrawals and, effective for distributions made after December 31, 2023, the Plan has elected to apply a threshold of \$7,000 for involuntary cash-out distributions. In addition, effective January 1, 2025, the Plan will allow higher catch-up contribution limits for employees who have attained age 60, 61, 62 and 63.

Effective May 1, 2024, the Plan was amended to remove the joint and survivor annuity distribution requirements.

Note 11 - Delinquent Participant Contributions

During the Plan year ended December 31, 2024, the Employer inadvertently failed to deposit a total of \$309,321 of participant contributions and loan repayments within the required timeframe as stated by Department of Labor regulations. The contributions were remitted during 2024. The Employer is in the process of correcting lost earnings to correct these failures.

Supplementary Information
December 31, 2024

Shenandoah Medical Center 403(b) Plan

Shenandoah Medical Center 403(b) Plan
Schedule H, Line 4i – Schedule of Assets Held at End of Year
December 31, 2024
Plan Number: 003

EIN: 42-1101835

(a)	(b)	(c)	(d)	(e)
Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest Par, or Maturity Value	Cost	Current Value	
	Fixed Fund			
*	NFS, Inc.	Fixed Group Annuity Contract	N/A	\$ 284,839
	Mutual Funds			
*	NFS, Inc.	American Funds 2050 Trgt Date Retire R6	N/A	2,775,752
*	NFS, Inc.	American Funds 2040 Trgt Date Retire R6	N/A	2,554,549
*	NFS, Inc.	American Funds 2045 Trgt Date Retire R6	N/A	1,842,046
*	NFS, Inc.	American Funds 2060 Trgt Date Retire R6	N/A	1,549,148
*	NFS, Inc.	American Funds 2035 Trgt Date Retire R6	N/A	1,384,580
*	NFS, Inc.	American Funds 2020 Trgt Date Retire R6	N/A	1,265,334
*	NFS, Inc.	Fidelity 500 Index	N/A	1,186,383
*	NFS, Inc.	American Funds 2055 Trgt Date Retire R6	N/A	1,034,002
*	NFS, Inc.	American Funds 2030 Trgt Date Retire R6	N/A	933,072
*	NFS, Inc.	American Funds 2065 Trgt Date Retire R6	N/A	894,165
*	NFS, Inc.	American Funds 2025 Trgt Date Retire R6	N/A	737,519
*	NFS, Inc.	JPMorgan Large Cap Growth R6	N/A	572,482
*	NFS, Inc.	T. Rowe Price Dividend Growth Fund	N/A	505,958
*	NFS, Inc.	Vanguard Mid-Cap Growth Index Admiral	N/A	343,934
*	NFS, Inc.	Vanguard Growth Index Admiral	N/A	224,480
*	NFS, Inc.	Vanguard Mid-Cap Value Index Admiral	N/A	214,201
*	NFS, Inc.	JHancock Disciplined Value I	N/A	199,643
*	NFS, Inc.	JPMorgan Hedged Equity R6	N/A	196,009
*	NFS, Inc.	American Century Small Cap Growth R6	N/A	152,828
*	NFS, Inc.	Vanguard Equity Income Fund	N/A	139,157
*	NFS, Inc.	DWS Science and Technology S	N/A	128,344
*	NFS, Inc.	Vanguard Small Cap Index Adm	N/A	124,579
*	NFS, Inc.	Dodge & Cox Stock Fund	N/A	122,085
*	NFS, Inc.	Vanguard International Value Inv	N/A	119,647
*	NFS, Inc.	JPMorgan Emerging Markets Equity Fund	N/A	114,311
*	NFS, Inc.	Fidelity International Index	N/A	106,470
*	NFS, Inc.	Vanguard Explorer Fund	N/A	106,077
*	NFS, Inc.	American Funds Growth Fund of Amer R6	N/A	102,882
*	NFS, Inc.	PIMCO Income Instl	N/A	93,955
*	NFS, Inc.	American Funds Europacific Growth R6	N/A	85,298
*	NFS, Inc.	Vanguard International Growth Adm	N/A	83,889
*	NFS, Inc.	Vanguard Small Cap Value Index Admiral	N/A	68,106
*	NFS, Inc.	T. Rowe Price Dividend Growth	N/A	61,655
*	NFS, Inc.	Franklin Small-Mid Cap Growth Adv	N/A	51,478
*	NFS, Inc.	Federated Hermes Instl High Yield Bd IS	N/A	51,453
*	NFS, Inc.	American Century Global Gold I	N/A	51,319
*	NFS, Inc.	Touchstone Small Company Fund Class R6	N/A	49,364
*	NFS, Inc.	JPMorgan U.S. Applied Data Sci Val R5	N/A	47,871

Shenandoah Medical Center 403(b) Plan
Schedule H, Line 4i – Schedule of Assets Held at End of Year
December 31, 2024
Plan Number: 003

EIN: 42-1101835

(a)	(b)	(c)	(d)	(e)
Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest Par, or Maturity Value	Cost	Current Value	
<u>Mutual Funds (continued)</u>				
*	NFS, Inc.	Franklin Small Cap Value Adv	N/A	35,116
*	NFS, Inc.	Franklin Mutual Global Discovery Fund	N/A	33,978
*	NFS, Inc.	Fidelity Advisor Equity Income Fund	N/A	29,575
*	NFS, Inc.	Fidelity Advisor Strategic Income I	N/A	28,938
*	NFS, Inc.	DWS RREEF Real Estate Securities R6	N/A	25,027
*	NFS, Inc.	PGIM Floating Rate Income Fund	N/A	21,298
*	NFS, Inc.	Goldman Sachs Global Core Fxd Inc Instl	N/A	20,835
*	NFS, Inc.	T. Rowe Price Health Sciences	N/A	16,137
*	NFS, Inc.	JPMorgan Mid Cap Value R6	N/A	12,047
*	NFS, Inc.	Nationwide International Index R6	N/A	10,233
*	NFS, Inc.	Vanguard Value Index Adm	N/A	7,165
*	NFS, Inc.	Vanguard 500 Index Fund	N/A	6,364
*	NFS, Inc.	Vanguard Balanced Index Fund Admiral Shares	N/A	4,173
*	NFS, Inc.	Vanguard Emerging Markets Stock Index Fund	N/A	3,172
*	NFS, Inc.	Calamos Market Neutral Income I	N/A	1,039
*	NFS, Inc.	BlackRock Event Driven Equity Fund	N/A	1,038
*	NFS, Inc.	JPMorgan Core Plus Bond Fund	N/A	831
*	NFS, Inc.	Vanguard Short Term Investment Grade Fund	N/A	624
*	NFS, Inc.	Fidelity Advisor Diversified Intl I	N/A	470
*	NFS, Inc.	PIMCO Real Return Instl	N/A	418
*	NFS, Inc.	Federated Government Obligations Fd Premier	N/A	409
<u>Pooled Separate Accounts</u>				
*	VRIAC	Fidelity VIP Equity-Income I	N/A	1,116
*	VRIAC	Voya Solution Balanced Port I	N/A	1,037
*	VRIAC	Voya Solution Aggress Port I	N/A	868
*	VRIAC	Voya High Yield Portfolio Ins	N/A	587
*	VRIAC	Voya T. Rowe Price Capital Appreciation S	N/A	525
*	VRIAC	Franklin Small Cap Value VIP 2	N/A	425
*	VRIAC	PIMCO VIT Real Return Admin	N/A	405
<u>Participant Loans</u>				
*	Participants	Participant loans maturing July 2025 to October 2029 at interest rates of 4.25%-9.50%	N/A	<u>141,458</u>
				<u>\$ 20,964,172</u>

* A party-in-interest as defined by ERISA.

N/A - Not applicable for participant-directed plan.

Shenandoah Medical Center 403(b) Plan
 Schedule H, Line 4a – Schedule of Delinquent Participant Contributions
 December 31, 2024
 Plan Number: 003

EIN: 42-1101835

	Total that Constitute Nonexempt Prohibited Transactions				
	Late Participant Loan Repayments are included (Yes/No)	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	Total Fully Corrected Under VFCP and PTE 2002-51
Participant contributions transferred late to the Plan 2024	Yes	\$ 309,321 *	\$ -	\$ -	\$ -

* Amount represents late contributions during 2024 Plan year. The contributions were remitted during 2024 Plan year. The Plan sponsor is in the process of correcting lost earnings.

Shenandoah Medical Center 403(b) Plan
Schedule H, Line 4i – Schedule of Assets Held at End of Year
December 31, 2024
Plan Number: 003

EIN: 42-1101835

(a)	(b)	(c)	(d)	(e)
Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest Par, or Maturity Value	Cost	Current Value	
	Fixed Fund			
*	NFS, Inc.	Fixed Group Annuity Contract	N/A	\$ 284,839
	Mutual Funds			
*	NFS, Inc.	American Funds 2050 Trgt Date Retire R6	N/A	2,775,752
*	NFS, Inc.	American Funds 2040 Trgt Date Retire R6	N/A	2,554,549
*	NFS, Inc.	American Funds 2045 Trgt Date Retire R6	N/A	1,842,046
*	NFS, Inc.	American Funds 2060 Trgt Date Retire R6	N/A	1,549,148
*	NFS, Inc.	American Funds 2035 Trgt Date Retire R6	N/A	1,384,580
*	NFS, Inc.	American Funds 2020 Trgt Date Retire R6	N/A	1,265,334
*	NFS, Inc.	Fidelity 500 Index	N/A	1,186,383
*	NFS, Inc.	American Funds 2055 Trgt Date Retire R6	N/A	1,034,002
*	NFS, Inc.	American Funds 2030 Trgt Date Retire R6	N/A	933,072
*	NFS, Inc.	American Funds 2065 Trgt Date Retire R6	N/A	894,165
*	NFS, Inc.	American Funds 2025 Trgt Date Retire R6	N/A	737,519
*	NFS, Inc.	JPMorgan Large Cap Growth R6	N/A	572,482
*	NFS, Inc.	T. Rowe Price Dividend Growth Fund	N/A	505,958
*	NFS, Inc.	Vanguard Mid-Cap Growth Index Admiral	N/A	343,934
*	NFS, Inc.	Vanguard Growth Index Admiral	N/A	224,480
*	NFS, Inc.	Vanguard Mid-Cap Value Index Admiral	N/A	214,201
*	NFS, Inc.	JHancock Disciplined Value I	N/A	199,643
*	NFS, Inc.	JPMorgan Hedged Equity R6	N/A	196,009
*	NFS, Inc.	American Century Small Cap Growth R6	N/A	152,828
*	NFS, Inc.	Vanguard Equity Income Fund	N/A	139,157
*	NFS, Inc.	DWS Science and Technology S	N/A	128,344
*	NFS, Inc.	Vanguard Small Cap Index Adm	N/A	124,579
*	NFS, Inc.	Dodge & Cox Stock Fund	N/A	122,085
*	NFS, Inc.	Vanguard International Value Inv	N/A	119,647
*	NFS, Inc.	JPMorgan Emerging Markets Equity Fund	N/A	114,311
*	NFS, Inc.	Fidelity International Index	N/A	106,470
*	NFS, Inc.	Vanguard Explorer Fund	N/A	106,077
*	NFS, Inc.	American Funds Growth Fund of Amer R6	N/A	102,882
*	NFS, Inc.	PIMCO Income Instl	N/A	93,955
*	NFS, Inc.	American Funds Europacific Growth R6	N/A	85,298
*	NFS, Inc.	Vanguard International Growth Adm	N/A	83,889
*	NFS, Inc.	Vanguard Small Cap Value Index Admiral	N/A	68,106
*	NFS, Inc.	T. Rowe Price Dividend Growth	N/A	61,655
*	NFS, Inc.	Franklin Small-Mid Cap Growth Adv	N/A	51,478
*	NFS, Inc.	Federated Hermes Instl High Yield Bd IS	N/A	51,453
*	NFS, Inc.	American Century Global Gold I	N/A	51,319
*	NFS, Inc.	Touchstone Small Company Fund Class R6	N/A	49,364
*	NFS, Inc.	JPMorgan U.S. Applied Data Sci Val R5	N/A	47,871

Shenandoah Medical Center 403(b) Plan
Schedule H, Line 4i – Schedule of Assets Held at End of Year
December 31, 2024
Plan Number: 003

EIN: 42-1101835

(a)	(b)	(c)	(d)	(e)
Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest Par, or Maturity Value	Cost	Current Value	
<u>Mutual Funds (continued)</u>				
*	NFS, Inc.	Franklin Small Cap Value Adv	N/A	35,116
*	NFS, Inc.	Franklin Mutual Global Discovery Fund	N/A	33,978
*	NFS, Inc.	Fidelity Advisor Equity Income Fund	N/A	29,575
*	NFS, Inc.	Fidelity Advisor Strategic Income I	N/A	28,938
*	NFS, Inc.	DWS RREEF Real Estate Securities R6	N/A	25,027
*	NFS, Inc.	PGIM Floating Rate Income Fund	N/A	21,298
*	NFS, Inc.	Goldman Sachs Global Core Fxd Inc Instl	N/A	20,835
*	NFS, Inc.	T. Rowe Price Health Sciences	N/A	16,137
*	NFS, Inc.	JPMorgan Mid Cap Value R6	N/A	12,047
*	NFS, Inc.	Nationwide International Index R6	N/A	10,233
*	NFS, Inc.	Vanguard Value Index Adm	N/A	7,165
*	NFS, Inc.	Vanguard 500 Index Fund	N/A	6,364
*	NFS, Inc.	Vanguard Balanced Index Fund Admiral Shares	N/A	4,173
*	NFS, Inc.	Vanguard Emerging Markets Stock Index Fund	N/A	3,172
*	NFS, Inc.	Calamos Market Neutral Income I	N/A	1,039
*	NFS, Inc.	BlackRock Event Driven Equity Fund	N/A	1,038
*	NFS, Inc.	JPMorgan Core Plus Bond Fund	N/A	831
*	NFS, Inc.	Vanguard Short Term Investment Grade Fund	N/A	624
*	NFS, Inc.	Fidelity Advisor Diversified Intl I	N/A	470
*	NFS, Inc.	PIMCO Real Return Instl	N/A	418
*	NFS, Inc.	Federated Government Obligations Fd Premier	N/A	409
<u>Pooled Separate Accounts</u>				
*	VRIAC	Fidelity VIP Equity-Income I	N/A	1,116
*	VRIAC	Voya Solution Balanced Port I	N/A	1,037
*	VRIAC	Voya Solution Aggress Port I	N/A	868
*	VRIAC	Voya High Yield Portfolio Ins	N/A	587
*	VRIAC	Voya T. Rowe Price Capital Appreciation S	N/A	525
*	VRIAC	Franklin Small Cap Value VIP 2	N/A	425
*	VRIAC	PIMCO VIT Real Return Admin	N/A	405
<u>Participant Loans</u>				
*	Participants	Participant loans maturing July 2025 to October 2029 at interest rates of 4.25%-9.50%	N/A	141,458
				<u>\$ 20,964,172</u>

* A party-in-interest as defined by ERISA.

N/A - Not applicable for participant-directed plan.

Shenandoah Medical Center 403(b) Plan
Schedule H, Line 4a – Schedule of Delinquent Participant Contributions
December 31, 2024
Plan Number: 003

EIN: 42-1101835

	Total that Constitute Nonexempt Prohibited Transactions				
	Late Participant Loan Repayments are included (Yes/No)	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	Total Fully Corrected Under VFCP and PTE 2002-51
Participant contributions transferred late to the Plan 2024	Yes	\$ 309,321 *	\$ -	\$ -	\$ -

* Amount represents late contributions during 2024 Plan year. The contributions were remitted during 2024 Plan year. The Plan sponsor is in the process of correcting lost earnings.

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 <div style="font-size: 24pt; font-weight: bold; text-align: center;">2024</div> This Form is Open to Public Inspection
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Part I Annual Report Identification Information				
For calendar plan year 2024 or fiscal plan year beginning		01/01/2024	and ending	12/31/2024
A	This return/report is for:	<input type="checkbox"/> a multiemployer plan	<input type="checkbox"/> a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.)	
		<input checked="" type="checkbox"/> a single-employer plan	<input type="checkbox"/> a DFE (specify) _____	
B	This return/report is:	<input type="checkbox"/> the first return/report	<input type="checkbox"/> the final return/report	
		<input checked="" type="checkbox"/> an amended return/report	<input type="checkbox"/> a short plan year return/report (less than 12 months)	
C	If the plan is a collectively-bargained plan, check here.> <input type="checkbox"/>			
D	Check box if filing under:	<input checked="" type="checkbox"/> Form 5558	<input type="checkbox"/> automatic extension	<input type="checkbox"/> the DFVC program
		<input type="checkbox"/> special extension (enter description)		
E	If this is a retroactively adopted plan permitted by SECURE Act section 201, check here.> <input type="checkbox"/>			

Part II Basic Plan Information—enter all requested information			
1a	Name of plan Shenandoah Medical Center 403b Plan	1b	Three-digit plan number (PN) ▶ 003
		1c	Effective date of plan 04/01/1990
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) Shenandoah Medical Center 300 Pershing Avenue Shenandoah IA 51601-2335	2b	Employer Identification Number (EIN) 42-1101835
		2c	Plan Sponsor's telephone number (712) 246-1230
		2d	Business code (see instructions) 622000

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

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

SIGN HERE		12.12.25	Matthew Sells
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE		12.12.25	Matthew Sells
	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

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

Form 5500 (2024)
v. 240311

3a Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor	3b Administrator's EIN 3c Administrator's telephone number 																				
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN 4d PN																				
5 Total number of participants at the beginning of the plan year	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:10%;">5</td> <td style="text-align: right;">415</td> </tr> </table>	5	415																		
5	415																				
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	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:10%;">6a(1)</td> <td style="text-align: right;">324</td> </tr> <tr> <td>6a(2)</td> <td style="text-align: right;">367</td> </tr> <tr> <td>6b</td> <td style="text-align: right;">7</td> </tr> <tr> <td>6c</td> <td style="text-align: right;">75</td> </tr> <tr> <td>6d</td> <td style="text-align: right;">449</td> </tr> <tr> <td>6e</td> <td style="text-align: right;">0</td> </tr> <tr> <td>6f</td> <td style="text-align: right;">449</td> </tr> <tr> <td>6g(1)</td> <td style="text-align: right;">375</td> </tr> <tr> <td>6g(2)</td> <td style="text-align: right;">402</td> </tr> <tr> <td>6h</td> <td style="text-align: right;">17</td> </tr> </table>	6a(1)	324	6a(2)	367	6b	7	6c	75	6d	449	6e	0	6f	449	6g(1)	375	6g(2)	402	6h	17
6a(1)	324																				
6a(2)	367																				
6b	7																				
6c	75																				
6d	449																				
6e	0																				
6f	449																				
6g(1)	375																				
6g(2)	402																				
6h	17																				
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:10%;">7</td> <td style="text-align: right;"></td> </tr> </table>	7																			
7																					

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:
 2K 2L 2F 2S 2T

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

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

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

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

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

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

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

Receipt Confirmation Code _____
