

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 2024 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2024 or fiscal plan year beginning 07/01/2024 and ending 06/30/2025	
A	This return/report is for: ☐ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.) ☒ a single-employer plan ☐ a DFE (specify) _____
B	This return/report is: ☐ the first return/report ☐ the final return/report ☐ an amended return/report ☐ a short plan year return/report (less than 12 months)
C	If the plan is a collectively-bargained plan, check here. ▶ ☐
D	Check box if filing under: ☒ Form 5558 ☐ automatic extension ☐ the DFVC program ☐ special extension (enter description)
E	If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. ▶ ☐

Part II	Basic Plan Information—enter all requested information			
1a	Name of plan READING HEALTH SYSTEM PENSION PLAN	1b	Three-digit plan number (PN) ▶	001
		1c	Effective date of plan 07/01/1962	
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) READING HEALTH SYSTEM PO BOX 16052 READING, PA 19612-6052	2b	Employer Identification Number (EIN) 23-1352204	
		2c	Plan Sponsor's telephone number	
		2d	Business code (see instructions) 622000	

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	04/07/2026	KERI SHINGLETON
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address ☒ Same as Plan Sponsor	3b Administrator's EIN	
	3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN	
	4d PN	
5 Total number of participants at the beginning of the plan year	5	4304
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d).		
a(1) Total number of active participants at the beginning of the plan year	6a(1)	2039
a(2) Total number of active participants at the end of the plan year	6a(2)	1883
b Retired or separated participants receiving benefits	6b	1021
c Other retired or separated participants entitled to future benefits	6c	1296
d Subtotal. Add lines 6a(2) , 6b , and 6c	6d	4200
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	6e	138
f Total. Add lines 6d and 6e	6f	4338
g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item)	6g(1)	
g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	6g(2)	
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	6h	11
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7	

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

1A

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

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

a Pension Schedules

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

b General Schedules

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

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

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

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

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

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

Receipt Confirmation Code _____

SCHEDULE SB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500 or 5500-SF.	OMB No. 1210-0110 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 07/01/2024 and ending 06/30/2025	
▶ Round off amounts to nearest dollar.	
▶ Caution: A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.	
A Name of plan READING HEALTH SYSTEM PENSION PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF READING HEALTH SYSTEM	D Employer Identification Number (EIN) 23-1352204
E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B	F Prior year plan size: ☐ 100 or fewer ☐ 101-500 ☒ More than 500

Part I	Basic Information			
1	Enter the valuation date: Month 07 Day 01 Year 2024			
2	Assets:			
a	Market value	2a	408007899	
b	Actuarial value	2b	397059087	
3	Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a	For retired participants and beneficiaries receiving payment	976	260586447	260586447
b	For terminated vested participants	1364	77858388	77858388
c	For active participants	2039	139749040	139910901
d	Total	4379	478193875	478355736
4	If the plan is in at-risk status, check the box and complete lines (a) and (b). ☐			
a	Funding target disregarding prescribed at-risk assumptions	4a		
b	Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b		
5	Effective interest rate	5	5.31 %	
6	Target normal cost			
a	Present value of current plan year accruals	6a	0	
b	Expected plan-related expenses	6b	3438403	
c	Target normal cost	6c	3438403	

Statement by Enrolled Actuary

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

SIGN HERE	Signature of actuary WILLIAM R. LOTH Type or print name of actuary WILLIS TOWERS WATSON US LLC Firm name 1900 MARKET STREET PHILADELPHIA, PA 19103 Address of the firm	03/31/2026 Date 23-07878 Most recent enrollment number 215-246-6000 Telephone number (including area code)
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Part II Beginning of Year Carryover and Prefunding Balances

	(a) Carryover balance	(b) Prefunding balance
7 Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	0
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9 Amount remaining (line 7 minus line 8)		
10 Interest on line 9 using prior year's actual return of <u>10.87</u> %		
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year)		5691
b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>5.30</u> %		302
b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		
c Total available at beginning of current plan year to add to prefunding balance		5993
d Portion of (c) to be added to prefunding balance		0
12 Other reductions in balances due to elections or deemed elections		0
13 Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	0

Part III Funding Percentages

14 Funding target attainment percentage	14	83.00 %
15 Adjusted funding target attainment percentage	15	84.33 %
16 Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	87.78 %
17 If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

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

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
10/15/2024	2386000	0			
01/15/2025	2386000	0			
04/15/2025	2386000	0			
07/15/2025	2386000	0			
03/11/2026	2565000	0			
Totals ►			18(b)	12109000	18(c)

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

a Contributions allocated toward unpaid minimum required contributions from prior years	19a	
b Contributions made to avoid restrictions adjusted to valuation date	19b	
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	11572417

20 Quarterly contributions and liquidity shortfalls:

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

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

Part V	Assumptions Used to Determine Funding Target and Target Normal Cost
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21 Discount rate:			
a Segment rates:	1st segment: 4.75 %	2nd segment: 5.12 %	3rd segment: 5.59 % ☐ N/A, full yield curve used
b Applicable month (enter code)			21b 4
22 Weighted average retirement age			22 63
23 Mortality table(s) (see instructions) ☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute			

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

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

Part VIII	Minimum Required Contribution For Current Year
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31 Target normal cost and excess assets (see instructions):			
a Target normal cost (line 6c)	31a	3438403	
b Excess assets, if applicable, but not greater than line 31a	31b	0	
32 Amortization installments:	Outstanding Balance	Installment	
a Net shortfall amortization installment	81296649	8130987	
b Waiver amortization installment			
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	33		
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33).....	34	11569390	
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement			
36 Additional cash requirement (line 34 minus line 35)	36	11569390	
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	37	11572417	
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	3027	
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	0	
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	39	0	
40 Unpaid minimum required contributions for all years	40	0	

Part IX	Pension Funding Relief Under the American Rescue Plan Act of 2021 (See Instructions)
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41 If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. ☐ 2019 ☐ 2020 ☒ 2021
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SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2024
		This Form is Open to Public Inspection.

For calendar plan year 2024 or fiscal plan year beginning 07/01/2024 and ending 06/30/2025		
A Name of plan READING HEALTH SYSTEM PENSION PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 READING HEALTH SYSTEM	D Employer Identification Number (EIN) 23-1352204	

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

- a Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions)..... ☐ Yes ☒ No
- b If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

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

PGIM INC

655 BROAD STREET
NEWARK, NY 07102

22-2540245

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
51 28	NONE	213845	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

SILCHESTER INTERNATIONAL INVESTORS

780 3RD AVENUE, 42ND FLOOR
NEW YORK, NY 10017

36-7045783

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
51 28	NONE	201700	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☒ No ☐

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

WEDGE CAPITAL MANAGEMENT

301 S COLLEGE ST 3800
CHARLETTE, NC 28202

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
51 28	NONE	103400	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☐ No ☒

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)

RELiance TRUST

35-7085469

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
51 28	NONE	11884	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

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

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

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
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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) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration	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.	OMB No. 1210-0110 2024 This Form is Open to Public Inspection.
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For calendar plan year 2024 or fiscal plan year beginning 07/01/2024 and ending 06/30/2025		
A Name of plan READING HEALTH SYSTEM PENSION PLAN		B Three-digit plan number (PN) ▶ 001
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 READING HEALTH SYSTEM		D Employer Identification Number (EIN) 23-1352204

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)		
a Name of MTIA, CCT, PSA, or 103-12 IE: SILCHESTER INTERNATIONAL EQUITY GRP			
b Name of sponsor of entity listed in (a): THE NORTHERN TRUST CO OF CHICAGO			
c EIN-PN 36-7045783-001	d Entity code E	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 21421210	
a Name of MTIA, CCT, PSA, or 103-12 IE: LAZARAD INTERNATIONAL QUALITY GROWT			
b Name of sponsor of entity listed in (a): GREAT GRAY TRUST CO LLC			
c EIN-PN 38-7312982-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 27366326	
a Name of MTIA, CCT, PSA, or 103-12 IE: VICTORY INTEGRITY SMALL-MID VALUE			
b Name of sponsor of entity listed in (a): GLOBAL TRUST COMPANY			
c EIN-PN 80-6249702-007	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 13289753	
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)**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)

Part II Information on Participating Plans (to be completed by DFEs, other than DCGs)

(Complete as many entries as needed to report all participating plans. DCGs must report each participating plan using Schedule DCG.)

a Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN

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

For calendar plan year 2024 or fiscal plan year beginning 07/01/2024 and ending 06/30/2025

A Name of plan READING HEALTH SYSTEM PENSION PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 READING HEALTH SYSTEM	D Employer Identification Number (EIN) 23-1352204

Part I	Asset and Liability Statement		
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.			
Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	3506000	2565000
(2) Participant contributions.....	1b(2)		
(3) Other	1b(3)	949873	951575
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	7874638	27269130
(2) U.S. Government securities	1c(2)	37321275	37798751
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)	68150244	70045504
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	12196362	
(5) Partnership/joint venture interests	1c(5)	84630506	208682642
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)	128332905	36260047
(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)	19655433	21421210
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	45443376	27060395
(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	408060612	432054254
Liabilities			
g Benefit claims payable	1g		
h Operating payables	1h	120821	167309
i Acquisition indebtedness	1i		
j Other liabilities	1j		308535
k Total liabilities (add all amounts in lines 1g through 1j)	1k	120821	475844
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	407939791	431578410

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)	9723000	
(B) Participants	2a(1)(B)		
(C) Others (including rollovers)	2a(1)(C)		
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		9723000
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	862893	
(B) U.S. Government securities	2b(1)(B)	760931	
(C) Corporate debt instruments	2b(1)(C)	3110348	
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)	28684	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		4762856
(2) Dividends:			
(A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)	156292	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	441163	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		597455
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets:			
(A) Aggregate proceeds	2b(4)(A)	64888994	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	61815052	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		3073942
(5) Unrealized appreciation (depreciation) of assets:			
(A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	24120193	
(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)		160487
(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)		1765777
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		8459558
c Other income	2c		1026
d Total income. Add all income amounts in column (b) and enter total	2d		52664294

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	25053635	
(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)		25053635
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Recordkeeping fees	2i(3)		
(4) IQPA audit fees	2i(4)		
(5) Investment advisory and investment management fees	2i(5)	533637	
(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)	3438403	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		3972040
j Total expenses. Add all expense amounts in column (b) and enter total	2j		29025675

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		23638619
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: **ALAN ROSS & COMPANY, PC**

(2) EIN: **20-5367494**

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

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

Part IV Compliance Questions

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

During the plan year:

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

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

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

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

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

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year 556444.

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation		Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.		OMB No. 1210-0110 2024 This Form is Open to Public Inspection.	
For calendar plan year 2024 or fiscal plan year beginning 07/01/2024 and ending 06/30/2025					
A Name of plan READING HEALTH SYSTEM PENSION PLAN				B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 READING HEALTH SYSTEM				D Employer Identification Number (EIN) 23-1352204	
Part I Distributions					
All references to distributions relate only to payments of benefits during the plan year.					
1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....				1	
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): _____ Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.					
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year				3	0
Part II Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)					
4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ☐ Yes ☒ No ☐ N/A If the plan is a defined benefit plan, go to line 8.					
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.					
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)				6a	
b Enter the amount contributed by the employer to the plan for this plan year				6b	
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....				6c	
If you completed line 6c, skip lines 8 and 9.					
7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ☐ Yes ☐ No ☐ N/A					
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ☐ Yes ☐ No ☒ N/A					
Part III Amendments					
9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box..... ☐ Increase ☐ Decrease ☐ Both ☒ No					
Part IV ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.					
10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ☐ Yes ☐ No					
11 a Does the ESOP hold any preferred stock? ☐ Yes ☐ No					
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ☐ Yes ☐ No					
12 Does the ESOP hold any stock that is not readily tradable on an established securities market? ☐ Yes ☐ No					
For Paperwork Reduction Act Notice, see the Instructions for Form 5500.				Schedule R (Form 5500) 2024 v. 240311	

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

14 Enter the number of deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for:		
a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment).....	14a	
b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....	14b	
c The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....	14c	
15 Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:		
a The corresponding number for the plan year immediately preceding the current plan year	15a	
b The corresponding number for the second preceding plan year	15b	
16 Information with respect to any employers who withdrew from the plan during the preceding plan year:		
a Enter the number of employers who withdrew during the preceding plan year	16a	
b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	16b	
17 If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐		

Part VI	Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans
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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: <u>14.8</u> % Private Equity: <u>48.6</u> % Investment-Grade Debt and Interest Rate Hedging Assets: <u>25.2</u> % High-Yield Debt: <u>0.0</u> % Real Assets: <u>0.0</u> % Cash or Cash Equivalents: <u>5.0</u> % Other: <u>6.4</u> %	
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
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21a Does the plan satisfy the coverage and nondiscrimination tests of Code sections 410(b) and 401(a)(4) by combining this plan with any other plans under the permissive aggregation rules? ☒ Yes ☐ No	
21b If this is a Code section 401(k) plan, check all boxes that apply to indicate how the plan is intended to satisfy the nondiscrimination requirements for employee deferrals and employer matching contributions (as applicable) under Code sections 401(k)(3) and 401(m)(2).	
☐ Design-based safe harbor method	
☐ "Prior year" ADP test	
☐ "Current year" ADP test	
☒ N/A	
22 If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter ____/____/____ (MM/DD/YYYY) and the Opinion Letter serial number _____.	

THE READING HEALTH SYSTEM
PENSION PLAN

FINANCIAL REPORT

JUNE 30, 2025 AND 2024



ROSS & COMPANY
CERTIFIED PUBLIC ACCOUNTANTS

C O N T E N T S

	Page
INDEPENDENT AUDITORS' REPORT	1 - 4
FINANCIAL STATEMENTS	
Statements of Net Assets Available for Benefits	5
Statements of Changes in Net Assets Available for Benefits	6
Statements of Accumulated Plan Benefits	7
Statements of Changes in Accumulated Plan Benefits	8
Notes to Financial Statements	9 - 20
SUPPLEMENTARY INFORMATION	
Schedule of Assets (Held at End of Year)	21 - 35
Schedule of Reportable Transactions	36

INDEPENDENT AUDITORS' REPORT

Board of Trustees
Reading Health System Pension Plan
West Reading, Pennsylvania

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

We have performed audits of the financial statements of Reading Health System Pension Plan, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of net assets available for benefits and accumulated plan benefits as of June 30, 2025 and 2024, and the related statements of changes in net assets available for benefits and changes in accumulated plan benefits for the years ended June 30, 2025 and 2024, and the related notes to the financial statements.

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

Management has obtained a certification from Wilmington Trust, a qualified institution, as of June 30, 2025 and 2024, and for the years ended June 30, 2025 and 2024, stating that the certified investment information, as described in Note 3 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 2025 Financial Statements section:

- The amounts and disclosures in the accompanying 2025 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 by Wilmington Trust agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion

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

Responsibilities of Management for the Financial Statements

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

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

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 generally accepted auditing standards 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 judgement made by a reasonable user based on the financial

In performing an audit in accordance with generally accepted auditing standards, we:

- Exercise professional judgement 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 Reading Health System Pension Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Reading Health System Pension Plan's ability to continue as a going concern for a reasonable period of time.

Our audits did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures related 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.

Supplemental Schedules Required by ERISA

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

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

In our opinion:

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

Dross & Gausy P.C.

Reading, Pennsylvania
April 2, 2026

READING HEALTH SYSTEM
PENSION PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

June 30, 2025 and 2024

	2025	2024
ASSETS		
INVESTMENTS, AT FAIR VALUE		
Short term investments	\$ 27,269,130	\$ 7,874,638
U.S. Government obligations	37,798,751	37,321,275
Corporate Bonds	68,281,594	66,695,465
Municipal Bonds	1,763,910	1,454,779
Mutual Funds	27,060,395	45,443,376
Common Stock	-	12,196,362
Hedge Funds and Private Equity Funds	208,682,642	84,630,506
103-12 investment trusts	21,421,210	19,655,433
Common/Collective Trust	<u>36,260,047</u>	<u>128,332,905</u>
Total investments	<u>428,537,679</u>	<u>403,604,739</u>
RECEIVABLES		
Accrued interest and dividends	951,575	949,873
Employer contributions	<u>2,565,000</u>	<u>3,506,000</u>
	<u>3,516,575</u>	<u>4,455,873</u>
TOTAL ASSETS	<u>432,054,254</u>	<u>408,060,612</u>
LIABILITIES		
Accounts payable	167,309	120,821
Due to broker	<u>308,535</u>	<u>-</u>
	<u>475,844</u>	<u>120,821</u>
NET ASSETS AVAILABLE FOR BENEFITS	<u>\$ 431,578,410</u>	<u>\$ 407,939,791</u>

The Accompanying Notes are an Integral Part of these Financial Statements.

READING HEALTH SYSTEM
PENSION PLAN

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
For the Years Ended June 30, 2025 and 2024

	2025	2024
Additions to Net Assets Attributed to:		
Investment Income		
Net appreciation in fair value of investments	\$ 37,579,958	\$ 32,905,192
Interest	4,762,855	9,011,110
Dividends	597,455	951,073
Other income	1,026	5,678
	<u>42,941,294</u>	<u>42,873,053</u>
Less investment expense	<u>(533,637)</u>	<u>(498,320)</u>
	<u>42,407,657</u>	<u>42,374,733</u>
Employer contributions	<u>9,723,000</u>	<u>9,950,000</u>
Total additions	<u>52,130,657</u>	<u>52,324,733</u>
Deductions from Net Assets Attributed to:		
Benefits paid directly to participants and beneficiaries	25,053,635	50,763,985
PBGC Premium	<u>3,438,403</u>	<u>3,533,552</u>
Total deductions	<u>28,492,038</u>	<u>54,297,537</u>
Net increase (decrease)	23,638,619	(1,972,804)
Net assets available for benefits:		
Beginning of year	<u>407,939,791</u>	<u>409,912,595</u>
End of year	<u>\$ 431,578,410</u>	<u>\$ 407,939,791</u>

The Accompanying Notes are an Integral Part of these Financial Statements.

READING HEALTH SYSTEM
PENSION PLAN

STATEMENTS OF ACCUMULATED PLAN BENEFITS

June 30, 2025 and 2024

	2025	2024
ACTUARIAL PRESENT VALUE OF ACCUMULATED PLAN BENEFITS		
VESTED BENEFITS:		
For active and terminated employees not presently receiving benefits	\$ 199,328,862	\$ 207,021,248
For retired or disabled participants and beneficiaries receiving benefits	<u>256,795,495</u>	<u>249,808,789</u>
	456,124,357	456,830,037
NON-VESTED BENEFITS	<u>59,636</u>	<u>116,770</u>
Total actuarial present value of accumulated plan benefits	<u><u>\$ 456,183,993</u></u>	<u><u>\$ 456,946,807</u></u>

The Accompanying Notes are an Integral Part of these Financial Statements.

READING HEALTH SYSTEM
PENSION PLAN

STATEMENTS OF CHANGES IN ACCUMULATED PLAN BENEFITS

For the Years Ended June 30, 2025 and 2024

	2025	2024
Actuarial present value of accumulated plan benefits at beginning of year	\$ 456,946,807	\$ 487,673,765
Increase (decrease) during the year attributable to:		
Change in actuarial assumptions and methods	(1,526,399)	(8,556,054)
Actuarial (gains)/losses	618,607	3,360,048
Increase for interest due to the decrease in the discount period	25,198,613	25,285,914
Benefits paid	<u>(25,053,635)</u>	<u>(50,816,866)</u>
Net decrease	<u>(762,814)</u>	<u>(30,726,958)</u>
Actuarial present value of accumulated plan benefits at end of year	<u>\$ 456,183,993</u>	<u>\$ 456,946,807</u>

The Accompanying Notes are an Integral Part of these Financial Statements.

READING HEALTH SYSTEM
PENSION PLAN

NOTES TO FINANCIAL STATEMENTS

Note 1. Description of Pension Plan

The Reading Health System Pension Plan ("Plan") is a noncontributory defined benefit plan providing retirement and disability benefits to all eligible employees of the Reading Health System and certain of its controlled entities and subsidiaries, located in Reading, Pennsylvania. The Plan is administrated by the Reading Health System ("Hospital").

Eligibility for Participation

Participants in the Plan as of June 30, 2009 continued to be participants of the amended and restated Plan on July 1, 2014. Individuals not considered participants as of June 30, 2009 become a Plan participant on the July 1st of the Plan year during which the participant reaches the age of 21, provided the participant has completed a year of service. A year of service is defined as the completion of 1,000 hours of service in any 12-month period.

Effective July 1, 2013, new employees are no longer eligible to participate in the Plan (April 1, 2013 for new employees due to corporate transaction or acquisition).

Vesting of Benefits

A participant who has completed at least five years of service or attained age 65 shall be 100% vested in his or her accrued benefit.

Benefit Payments

Benefits under the Plan are determined under a formula based on the participant's compensation and period of service.

Participants should refer to the Plan agreement, which has been made available to all employees, for more complete information regarding the Plan, such as the priority order of participants' claims to the assets of the Plan upon Plan termination, and the benefits guaranteed by the Pension Benefit Guaranty Corporation ("PBGC").

The Plan is subject to the Employee Retirement Income Security Act of 1974 ("ERISA"). Should the Plan terminate at some future time, its net assets generally will be available on a pro rata basis to provide participants' benefits. Whether a particular participants' accumulated plan benefits will be paid depends on both the priority of those benefits and the level of benefits guaranteed by the PBGC at the time. Some benefits may be fully or partially provided by the existing assets and the PBGC guaranty while other benefits may not be provided at all.

See Independent Auditors' Report.

READING HEALTH SYSTEM
PENSION PLAN

NOTES TO FINANCIAL STATEMENTS

Note 1. Description of Pension Plan (Continued)

Benefit Payments (Continued)

Effective January 1, 2005, the Plan was amended to provide a cost of living adjustment to retired participants or beneficiaries whose annuity starting date occurred on or before January 1, 2005.

Effective with respect to distributions made on or after March 28, 2005, the Plan was amended to include automatic rollover provisions under Section 401(a)(31)(b) of the Internal Revenue Code of 1986.

Effective July 1, 2008, the Plan was amended to include an elective lump sum option for those participants whose lump sum value is less than \$10,000.

Effective July 1, 2009, the Plan was amended to permit participants in pay status, identified in the VCP submission, who are currently receiving a greater benefit than was provided for under the terms of the Plan to continue to receive such benefits on an ongoing basis.

Effective September 1, 2010, the Plan was amended to add an Accelerated Early Retirement Benefit for participants listed in Appendix B who retire on or before December 31, 2014.

Effective May 30, 2013, the Plan was closed to new employees hired on or after July 1, 2013 (April 1, 2013 for new employees due to corporation transaction or acquisition). Also, future benefit accruals will be eliminated effective July 1, 2016.

Effective July 1, 2014, the Plan was amended and restated to incorporate all prior amendments and to modify and clarify other provisions. The provisions of this Restatement apply to Participants who perform services on or after July 1, 2014 for the Reading Health System or an Affiliate.

Effective March 25, 2016, the Plan was amended to offer a special one-time election to certain terminated participants with vested pension benefits. Each eligible participant may elect during the Applicable Election Period to receive his early, normal or deferred vested retirement benefit, regardless of whether he has attained Early Retirement or Normal Retirement Age (Immediate Optional Benefit) in the form of an immediate lump sum distribution as of June 1, 2016. In lieu of an immediate lump sum distribution an Eligible Participant may elect to receive his Immediate Optional Benefit in such form as is otherwise provided by the plan.

See Independent Auditors' Report.

READING HEALTH SYSTEM
PENSION PLAN

NOTES TO FINANCIAL STATEMENTS

Note 1. Description of Pension Plan (Continued)

Benefit Payments (Continued)

Effective April 13, 2022, the Plan was amended to offer a special one-time election to certain terminated participants with vested pension benefits. Each eligible participant may elect during the Applicable Election Period to receive his early, normal or deferred vested retirement benefit, regardless of whether he has attained Early Retirement or Normal Retirement Age (Immediate Optional Benefit) in the form of an immediate lump sum distribution as of June 1, 2022. In lieu of an immediate lump sum distribution an Eligible Participant may elect to receive his Immediate Optional Benefit in such form as is otherwise provided by the plan.

On May 16, 2023 the Plan purchased an allocated contract with Minnesota Life Insurance Company in the amount of \$24,388,815. This payment purchased a immediate annuity for individual participants. This annuity contract is a contract in which the insurance company unconditionally undertakes the legal obligation to provide specific pension benefits to specific individuals. As such this contract is not an asset of the Plan. The purchase of this contract is included with the benefits paid on the Statement of Changes in Net Assets.

On May 9, 2024 the Plan purchased an allocated contract with Minnesota Life Insurance Company in the amount of \$24,470,193. This payment purchased a immediate annuity for individual participants. This annuity contract is a contract in which the insurance company unconditionally undertakes the legal obligation to provide specific pension benefits to specific individuals. As such this contract is not an asset of the Plan. The purchase of this contract is included with the benefits paid on the Statement of Changes in Net Assets.

Note 2. Plan Coverage

The Reading Health System ("Parent") is a nonprofit, tax-exempt corporation under Section 501(c)(3) of the Internal Revenue Code ("IRC"). The Reading Health System is associated with Tower Health. Controlled entities and the subsidiaries of the Parent covered by the Plan are:

- The Reading Health System, a tax-exempt, acute and post-acute care hospital.
- Reading Professional Services, a tax-exempt entity which was established to recruit physicians, provide physician billing and provide administrative services for the Hospital, such as the supervision and teaching of medical students completing their residency.
- Reading Hospital Services, Inc., a wholly owned, taxable subsidiary.

See Independent Auditors' Report.

READING HEALTH SYSTEM
PENSION PLAN

NOTES TO FINANCIAL STATEMENTS

Note 3. Summary of Significant Accounting Policies

The following are the significant accounting policies followed by the Plan:

Basis of Accounting:

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

Benefits Paid:

Benefit payments to participants are recorded upon distribution.

Investment Valuation and Income Recognition:

Quoted market prices are used to value investments which are provided by the Manufacturers and Traders Trust Company, the trustee, for the Plan. Callan LLC is the investment advisor who monitors the performance of the investment managers. The trustee, investment advisor and investment managers are "fiduciaries" as well as "parties in interest" as defined by the Employee Retirement Income Security Act - Section 3(14) P.L. 93-406.

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

Expenses:

It is the Hospital's policy to pay the investment and administrative expenses of the Plan during the Plan year; accordingly, investment and administrative expenses for the year ended June 30, 2025 are not reflected in the statement of changes in net assets available for benefits. Some investment expenses are charged directly against the underlying investments. These expenses are reflected as investment expense on the statement of changes in net assets available for benefits.

Subsequent Events

The plan has evaluated subsequent events through April 2, 2026, the date the financial statements were available to be issued.

See Independent Auditors' Report.

READING HEALTH SYSTEM
PENSION PLAN

NOTES TO FINANCIAL STATEMENTS

Note 3. Summary of Significant Accounting Policies (Continued)

Use of Estimates:

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

Note 4. Fair Value Measurements

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The three levels of the fair value hierarchy under FASB 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 used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

See Independent Auditors' Report.

READING HEALTH SYSTEM
PENSION PLAN

NOTES TO FINANCIAL STATEMENTS

Note 4. Fair Value Measurements (Continued)

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 June 30, 2025 and 2024.

Mutual Funds: Valued at the net asset value of shares held by the Plan at year end, which is the publicly traded market price.

Common Stock: Valued at the closing price reported on the New York Stock Exchange.

Common/collective trusts and 103-12 investment trusts: Value relates to the Net Asset Value of units of participation in the common or collective trust held by the Plan.

Corporate Bonds and U.S. Government obligations: Valued at the closing price reported on the active market on which the individual securities are traded. The fair value of municipal bonds is estimated using recently executed transactions market price quotations and pricing models that factor in where applicable, interest rates, bond-or-credit-default swap spreads and volatility.

Investments in Hedge Funds and Private Equity Funds: The Fund's investments in Hedge Funds and Private Equity Funds are either offshore private investment companies or United States corporations that invest directly or indirectly through joint ventures or United States limited liability companies in private equity or debt securities, real estate or intangible property. Valued at the net asset value (NAV) per share, without further adjustment. The NAV is used as a practical expedient to estimate fair value. The NAV is based on the underlying investments.

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

There were no significant transfers of investments between levels during the year ended June 30, 2025 or June 30, 2024.

See Independent Auditors' Report.

READING HEALTH SYSTEM
PENSION PLAN

NOTES TO FINANCIAL STATEMENTS

Note 4. Fair Value Measurements (Continued)

The following table sets forth by level, within the fair value hierarchy, the Plan's fair value measurements at June 30, 2025:

	<i>Assets at Fair Value as of June 30, 2025</i>			
	Level 1	Level 2	Level 3	Total
Short term investments	\$ 27,269,130	\$ -	\$ -	\$ 27,269,130
U.S. Government obligations	37,798,751	-	-	37,798,751
Corporate Bonds	-	68,281,594	-	68,281,594
Municipal Bonds	1,763,910	-	-	1,763,910
Mutual Funds	27,060,395	-	-	27,060,395
103-12 investment trusts	-	21,421,210	-	21,421,210
Total assets in the fair value hierarchy	<u>\$ 93,892,186</u>	<u>\$ 89,702,804</u>	<u>\$ -</u>	\$ 183,594,990
Investments measured at net asset value *				
Common/Collective Trust				36,260,047
Hedge Funds and Private Equity				208,682,642
				<u>\$ 428,537,679</u>

The following table sets forth by level, within the fair value hierarchy, the Plan's fair value measurements at June 30, 2024:

	<i>Assets at Fair Value as of June 30, 2024</i>			
	Level 1	Level 2	Level 3	Total
Short term investments	\$ 7,874,638	\$ -	\$ -	\$ 7,874,638
U.S. Government obligations	37,321,275	-	-	37,321,275
Corporate Bonds	-	66,695,465	-	66,695,465
Municipal Bonds	1,454,779	-	-	1,454,779
Mutual Funds	45,443,376	-	-	45,443,376
Common Stock	12,196,362	-	-	12,196,362
103-12 investment trusts	-	19,655,433	-	19,655,433
Total assets in the fair value hierarchy	<u>\$ 104,290,430</u>	<u>\$ 86,350,898</u>	<u>\$ -</u>	\$ 190,641,328
Investments measured at net asset value*				
Common/Collective Trust				128,332,905
Hedge Funds and Private Equity				84,630,506
				<u>\$ 403,604,739</u>

See Independent Auditors' Report.

READING HEALTH SYSTEM
PENSION PLAN

NOTES TO FINANCIAL STATEMENTS

Note 4. Fair Value Measurements (Continued)

*In accordance with Subtopic 820-10, certain investments that were measured at net asset value 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 statement of net asset available for benefits.

Investments Measured Using the Net Asset Value per Share Practical

The following table summarizes investments for which fair value is measured using the net asset value per share practical expedient as of June 30, 2025 and 2024, respectively. There are no participant redemption restrictions for these investments; the redemption notice period is applicable only to the Plan.

<u>June 30, 2025</u>	<u>Fair Value</u>	<u>Unfunded Commitments</u>	<u>Redemption Frequency (If Currently Eligible)</u>	<u>Redemption Notice Period</u>
Common/collective trust	\$ 36,260,047	N/A	Monthly	12 months
Hedge Fund and Private Equity Funds	\$ 208,682,642	N/A	Qtly	12 months
<u>June 30, 2024</u>	<u>Fair Value</u>	<u>Unfunded Commitments</u>	<u>Redemption Frequency (If Currently Eligible)</u>	<u>Redemption Notice Period</u>
Common/collective trust	\$ 128,332,905	N/A	Monthly	12 months
Hedge Fund and Private Equity Funds	\$ 84,630,506	N/A	Qtly	12 months

Note 5. Actuarial Present Value of Accumulated Plan Benefits

Accumulated plan benefits are those future periodic payments, including lump-sum distribution that are attributable under the Plan's provisions to the service employees have rendered. Accumulated plan benefits include benefits expected to be paid to (a) retired or terminated employees or their beneficiaries; (b) beneficiaries of employees who have died; and (c) present employees or their beneficiaries. Benefits payable under all circumstances (retirement, death, disability and termination of employment) are included to the extent they are deemed attributable to employee service rendered to the valuation date which is the beginning of each plan year.

See Independent Auditors' Report.

READING HEALTH SYSTEM
PENSION PLAN

NOTES TO FINANCIAL STATEMENTS

Note 5. Actuarial Present Value of Accumulated Plan Benefits (Continued)

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

The significant actuarial assumptions used in the valuations as of July 1, 2025 are as follows:

Investment return assumption	6.75% per annum
Mortality basis	Pri-2012 sex distinct annuitant and employee benefit weighted mortality tables with a collar adjustment (weighted 75% blue collar and 25% white collar) with generational projection using scale MP-2021
Retirement age assumption	Age 65, or age on valuation date if greater
Actuarial Cost Method	Projected Unit Credit as described in ASC 715-30
Determination of plan assets	Two-year Averaging Method as set forth in Notice 2009-22

The foregoing actuarial assumptions are based on the presumption that the Plan will continue. Were the Plan to terminate, different actuarial assumptions and other factors might be applicable in determining the actuarial present value of accumulated plan benefits. The interest rate used to discount liabilities in accordance with FASB Statement No. 35, Accounting and Reporting by Defined Benefit Pension Plans, was changed from 5.67% at July 1, 2024 to 5.70% at July 1, 2025.

Cash and Cash Equivalents:

For purposes of the statement of net assets available for benefits, the Plan considers all investments in money market funds with an original maturity of six months or less to be cash equivalents.

See Independent Auditors' Report.

READING HEALTH SYSTEM
PENSION PLAN

NOTES TO FINANCIAL STATEMENTS

Note 5. Actuarial Present Value of Accumulated Plan Benefits (Continued)

Cash Deposits in Excess of Insured Limits:

During the year ended June 30, 2025, the Plan maintained cash balances in excess of federally insured limits.

Note 6. Information Prepared and Certified by Trustee

The information related to investments disclosed in the accompanying financial statements and supplemental schedule including all investments held at June 30, 2025 and 2024, and net appreciation in value of investments, dividends, and interest for the year ended June 30, 2025 was obtained or derived from data that has been prepared and certified to as complete and accurate by Wilmington Trust Company, a qualified institution, and the trustee of the Plan.

Note 7. Plan Termination

It is the intent of the Trustees to continue the Plan in full force and effect; however, the right to discontinue the Plan is reserved to the Trustees. Termination shall not permit any part of the Plan assets to be used for or diverted to purposes other than the exclusive benefit of the pensioners, beneficiaries and participants. In the event of termination, the net assets of the Plan will be allocated to pay benefits in priorities as prescribed by ERISA and its related regulations. Whether or not a particular participant will receive full benefits should the Plan terminate at some future time will depend on the sufficiency of the Plan's net assets at that time and the priority of those benefits.

Certain benefits under the Plan are insured by the PBGC if the Plan terminates. Generally the PBGC guarantees most vested normal age retirement benefits, early retirement benefits and certain disability and survivors' pensions. However, the PBGC does not guarantee all types of benefits under the Plan and the amount of benefit protection is subject to certain limitations. Vested benefits under the Plan are guaranteed at the level in effect on the date of the Plan's termination. However, there is a statutory ceiling, which is adjusted periodically, on the amount of an individual's monthly benefit that the PBGC guarantees. For Plan terminations occurring during 2023 that ceiling is \$6,750 per month. That ceiling applies to those pensioners who elect to receive their benefits in the form of single-life annuity and are at least 65 years old at the time of retirement or plan termination (whichever comes later). For younger annuitants or for those who elect to receive their benefits in some form more valuable than a single-life annuity, the corresponding ceilings are actuarially adjusted downward. Whether all participants receive their benefits should the Plan terminate at some future time will depend on the sufficiency, at the time, of the Plan's net assets to provide benefits and may also depend on the level of benefits guaranteed by the PBGC.

See Independent Auditors' Report.

READING HEALTH SYSTEM
PENSION PLAN

NOTES TO FINANCIAL STATEMENTS

Note 8. Tax Status

The Plan obtained its latest determination letter in January 2016, in which the Internal Revenue Service stated that the Plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code ("IRC"). The Plan has been amended since receiving the determination letter. However, the Plan administrator believes that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC.

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

Note 9. Funding Policy

The Hospital's funding policy is to make annual contributions to the Plan in amounts required to meet or exceed the minimum funding requirements of ERISA.

For the year beginning July 1, 2025, the Hospital's minimum funding requirement will vary depending upon if the Reading Health System elects to utilize the available prefunding balance and to the extent the balance is used. The minimum required contribution is \$11,569,390 if the Hospital does not elect to use any available balance. For the year ended June 30, 2025, the minimum funding requirement was \$9,350,649.

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

Note 10. Concentrations of Credit Risk

In the normal course of business, the Plan enters into financial instrument transactions to satisfy the Plan's investment objectives. These instruments can be broadly categorized as cash and cash equivalents, common stock, U.S. government obligations, corporate bonds, municipal bonds, mutual funds and common and collective trust funds. Market risk arises from the possibility that market changes, including interest rate movements, may make financial instruments less valuable. Credit risk results from the possibility that a loss may occur from the failure of another party to perform according to the terms of a contract.

See Independent Auditors' Report.

READING HEALTH SYSTEM
PENSION PLAN

NOTES TO FINANCIAL STATEMENTS

Note 11. Risks and Uncertainties

The Plan invests in various investment securities. Investment securities are exposed to various risk such as interest rate, market, and credit risk. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in value of investment securities will occur in the near term and that such changes could materially affect the amounts reported in the statement of net assets available for benefits.

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

Note 12. Related Party Transactions

Certain Plan investments are shares of a money market funds issued by the Wilmington Trust Company, N.A. The Manufacturers and Traders Trust Company, the parent company of the Wilmington Trust Company, N.A. is the trustee of the Plan assets and, therefore, these transactions qualify as party-in-interest transactions. Transactions resulting in Plan assets being transferred to or used by a related party are prohibited under ERISA unless a specific exemption exists. Wilmington Trust Company, N.A. is a party-in-interest as defined by ERISA as a result of investing plan assets in its funds and accounts. However, such transactions are exempt under Section 408(b)(8) and are not prohibited by ERISA.

SUPPLEMENTARY INFORMATION

READING HEALTH SYSTEM PENSION PLAN
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
YEAR ENDED JUNE 30, 2025

(a)	(b) IDENTITY OF ISSUE BORROWER, LESSOR, OR SIMILAR PARTY	(c) DESCRIPTION OF INVESTMENT INCLUDING MATURITY DATE, RATE OF INTEREST, COLLATERAL PAR OR MATURITY VALUE	(d) COST	(e) CURRENT VALUE
*	SHORT TERM INVESTMENTS	BLACKROCK LIQUIDITY	109,171	109,171
*		WILMINGTON PRIME MONEY MARKET CL SLCT	27,159,959	27,159,959
			27,269,130	27,269,130
U.S. GOVERNMENT OBLIGATIONS				
		FAMC MTN 1.440% 9/25/35	46,517	51,585
		FFCB 1.730% 9/22/31	87,180	99,768
		FFCB 2.150% 12/01/31	187,176	208,438
		FFCB 2.200% 12/09/31	310,823	346,866
		FHLB 1.500% 9/30/33	144,043	150,053
		FHLB 2.000% 2/25/36	72,491	79,940
		FHLB 2.000% 5/04/35	31,346	35,600
		FHLB 2.200% 3/04/36	143,335	156,652
		FHLMC GD PL G#0872 3.000% 9/01/46	427,728	430,920
		FHLMC SER K1522 CMO 2.361% 10/25/36	829,150	638,268
		FHLMC SER K155 CMO 3.750% 4/25/33	202,685	161,981
		FHLMC SER 406 CMO Z-CPN 10/25/53	496,241	564,831
		FHLMC SER 5141 CMO 3.000% 3/25/50	595,145	390,461
		FHLMC STRIP Z-CPN 7/15/32	107,433	122,504
		FHLMC STRIP Z-CPN 7/15/32	126,497	111,368
		FNMA Z-CPN 3/17/31	378,294	414,708
		FNMA 0.875% 8/05/30	129,022	112,316
		FNMA 1.550% 8/24/35	35,569	37,433
		FNMA SER 20 CMO 4.000% 3/25/43	379,765	292,615
		TVA 5.250% 2/01/55	344,810	341,394
		TVA STRIPS Z-CPN 7/15/34	19,059	20,089
		RFCO STRIPS Z-CPN 1/15/30	248,939	271,203
		RFCO STRIPS Z-CPN 4/15/30	113,484	107,195
		RFCO STRIPS Z-CPN 4/15/30	216,073	235,005

READING HEALTH SYSTEM PENSION PLAN
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
YEAR ENDED JUNE 30, 2025

(a)	(b) IDENTITY OF ISSUE BORROWER, LESSOR, OR SIMILAR PARTY	(c) DESCRIPTION OF INVESTMENT INCLUDING MATURITY DATE, RATE OF INTEREST, COLLATERAL PAR OR MATURITY VALUE	(d) COST	(e) CURRENT VALUE
U.S. GOVERNMENT OBLIGATIONS (CONTINUED)		U.S. TREASURY BONDS 2.375% 2/15/42	2,137,840	2,175,225
		U.S. TREASURY BONDS 3.000% 8/15/52	112,218	111,885
		U.S. TREASURY BONDS 3.000% 11/15/44	56,796	57,753
		U.S. TREASURY BONDS 3.250% 5/15/42	774,136	794,064
		U.S. TREASURY BONDS 3.875% 2/15/43	109,467	98,468
		U.S. TREASURY BONDS 3.875% 5/15/43	214,892	209,902
		U.S. TREASURY BONDS 4.000% 11/15/42	1,751,038	1,727,276
		U.S. TREASURY BONDS 4.500% 11/15/54	408,164	405,012
		U.S. TREASURY BONDS 4.625% 5/15/54	975,090	888,694
		U.S. TREASURY BONDS 4.750% 5/15/55	43,952	44,747
		U.S. TREASURY BONDS 4.750% 11/15/43	276,098	269,717
		U.S. TREASURY BONDS 4.750% 11/15/53	10,257,124	9,998,585
		U.S. TREASURY NOTES 3.875% 6/30/30	140,348	140,536
		U.S. TREASURY NOTES 4.000% 6/30/32	74,834	75,059
		U.S. TREASURY NOTES 4.250% 5/15/35	272,336	275,429
		U.S. TREASURY STRIPS Z-CPN 2/15/43	1,040,118	730,238
		U.S. TREASURY STRIPS Z-CPN 2/15/44	3,684,639	2,222,371
		U.S. TREASURY STRIPS Z-CPN 2/15/45	195,767	194,381
		U.S. TREASURY STRIPS Z-CPN 5/15/44	1,540,000	853,776
		U.S. TREASURY STRIPS Z-CPN 5/15/46	21,018	19,326
		U.S. TREASURY STRIPS Z-CPN 5/15/47	478,240	404,551
		U.S. TREASURY STRIPS Z-CPN 8/15/41	2,121,883	1,399,797
		U.S. TREASURY STRIPS Z-CPN 8/15/45	1,008,109	941,716
		U.S. TREASURY STRIPS Z-CPN 8/15/49	153,796	155,714
		U.S. TREASURY STRIPS Z-CPN 11/15/41	5,558,361	4,494,937
		U.S. TREASURY STRIPS Z-CPN 11/15/42	2,435,161	1,392,864
		U.S. TREASURY STRIPS Z-CPN 11/15/43	35,582	35,878
		U.S. TREASURY STRIPS Z-CPN 11/15/45	5,459	5,399

READING HEALTH SYSTEM PENSION PLAN
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
YEAR ENDED JUNE 30, 2025

(a)	(b) IDENTITY OF ISSUE BORROWER, LESSOR, OR SIMILAR PARTY	(c) DESCRIPTION OF INVESTMENT INCLUDING MATURITY DATE, RATE OF INTEREST, COLLATERAL PAR OR MATURITY VALUE	(d) COST	(e) CURRENT VALUE
U.S. GOVERNMENT OBLIGATIONS (CONTINUED)		U.S. TREASURY STRIPS Z-CPN 11/15/50	511,335	464,657
		U.S. TREASURY STRIPS Z-CPN 5/15/41	7,252	6,919
		U.S. TREASURY STRIPS Z-CPN 11/15/49	2,152,678	1,822,682
			44,226,536	37,798,751
CORPORATE BONDS		ABBVIE INC 4.050% 11/21/39	205,018	149,007
		ABBVIE INC 4.700% 5/14/45	303,379	300,338
		ADVENTHEALTH 2.795% 11/15/51	130,000	79,821
		ADVOCATE HEALTH 3.008% 6/15/50	317,916	195,567
		AEP TEXAS INC 5.450% 5/15/29	54,984	56,772
		AEP TEXAS INC 3.450% 5/15/51	317,917	211,359
		AEP TRANSMISS CO LLC 2.750% 8/15/51	69,730	42,922
		AHS HOSPITAL CORP 2.780% 7/01/51	130,000	79,534
		ALABAMA POWER CO 3.125% 7/15/51	339,004	227,066
		ALFA DESARROLLO SPA 4.550% 9/27/51	197,609	145,357
		ALIMEN COUCHE 3.625% 5/13/51	151,578	148,786
		AMEREN ILLINOIS CO 3.700% 12/01/47	431,132	263,211
		AMERICAN HONDA MTN 5.050% 7/10/31	190,961	187,394
		AMGEN INC 5.750% 3/02/63	217,958	213,882
		ANCHORAGE ABS V-Q 6.89118% 4/28/37	500,000	500,399
		ANHEUSER-BUSCH COS 4.900% 2/01/46	459,677	349,240
		APIDOS CLO ABS V-Q 5.60238% 1/22/38	750,000	751,880
		APTARGROUP INC 3.600% 3/15/32	244,365	225,760
		APTIV PLC 4.150% 5/01/52	273,679	197,049
		ARBOR MULTIFAM CMO 2.5787% 5/15/53	204,224	189,034
		ARES CLO ABS V-Q 5.41984% 3/31/38	600,000	600,047
		ARIZONA PUB SERVICE 3.750% 5/15/46	63,500	40,980
		ARIZONA PUB SERVICE 4.200% 8/15/48	238,928	156,538

READING HEALTH SYSTEM PENSION PLAN
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
YEAR ENDED JUNE 30, 2025

(a)	(b) IDENTITY OF ISSUE BORROWER, LESSOR, OR SIMILAR PARTY	(c) DESCRIPTION OF INVESTMENT INCLUDING MATURITY DATE, RATE OF INTEREST, COLLATERAL PAR OR MATURITY VALUE	(d) COST	(e) CURRENT VALUE
CORPORATE BONDS (CONTINUED)				
		ARTHUR J GALLAGH 5.150% 2/15/35	109,590	110,052
		AT&T INC 3.500% 6/01/41	1,513,999	1,157,093
		AT&T INC 3.550% 9/15/55	437,758	296,890
		ATMOS ENERGY CORP 3.375% 9/15/49	169,142	104,172
		AUTOZONE INC 1.650% 1/15/31	134,590	115,594
		BAIN CAP ABS V-Q 5.58947% 4/18/35	750,000	752,288
		BANK AMERICA MTN V-Q 1.922% 10/24/31	225,605	204,941
		BANK CMO 1.901% 4/15/63	1,009,987	877,870
		BANK GOSPODARSTWA 6.250% 7/09/54	243,226	242,888
		BANK OF AMER CRP MTN VAR-CNP 6/19/40	328,370	224,677
		BANK OF AMER CRP V-A 2.496% 2/13/31	280,945	287,708
		BANK OF AMER MTN V-Q 3.194% 7/23/30	2,161,660	1,903,780
		BARCLAYS COMM CMO 1.786% 4/15/53	1,009,946	881,780
		BARRICK AUSTRALIA 5.950% 10/15/39	523,621	393,581
		BAT CAPITAL CORP 2.259% 3/25/28	322,647	359,522
		BAT CAPITAL CORP 4.390% 8/15/37	396,565	415,812
		BAYCARE HEALTH SYS 3.831% 11/15/50	201,462	133,847
		BAYLOR SCOTT & WHITE 2.839% 11/15/50	135,000	85,019
		BENCHMARK MTG CMO 1.672% 7/15/53	353,474	307,860
		BERKLEY (WR) 4.000% 5/12/50	422,069	277,221
		BNP PARIBAS V-Q 3.132% 1/20/33	281,386	284,842
		BOARDWALK PIPELINES 3.400% 2/15/31	264,698	244,791
		BOEING CO 3.900% 5/01/49	128,752	89,525
		BOEING CO 5.930% 5/01/60	467,870	494,291
		BP CAP MKTS AMER 2.772% 11/10/50	199,986	122,032
		BRITISH COLUMBIA 7.250% 9/01/36	79,400	72,422
		BRITISH COLUMBIA PRO 4.200% 7/06/33	118,213	117,743
		BROADCOM INC 3.419% 4/15/33	281,144	312,891

READING HEALTH SYSTEM PENSION PLAN
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
YEAR ENDED JUNE 30, 2025

(a)	(b) IDENTITY OF ISSUE BORROWER, LESSOR, OR SIMILAR PARTY	(c) DESCRIPTION OF INVESTMENT INCLUDING MATURITY DATE, RATE OF INTEREST, COLLATERAL PAR OR MATURITY VALUE	(d) COST	(e) CURRENT VALUE
CORPORATE BONDS (CONTINUED)				
		BROADCOM INC 5.050% 7/12/29	314,587	322,566
		BROWN & BROWN INC 5.550% 6/23/35	94,712	96,875
		CALIFORNIA INSTITUTE 3.650% 9/01/19	302,652	188,742
		CAN NATURAL RES 6.500% 2/15/37	325,206	326,458
		CANADIAN PAC RY CO 4.200% 11/15/69	72,763	63,982
		CASSA DEPOSITI 5.875% 4/30/29	198,322	209,176
		CBAM CLO ABS V-Q 5.8061% 7/15/37	500,000	501,982
		CDW LLC/CDW FIN CRP 5.100% 3/01/30	119,867	120,840
		CENOVUS ENERGY INC 5.400% 6/15/47	127,431	119,834
		CENOVUS ENERGY INC 6.750% 11/15/39	47,679	37,450
		CENTERPOINT HOUS 2.900% 7/01/50	169,697	105,650
		CFCRE COMM CMO 3.585% 12/10/54	1,163,398	1,037,997
		CHARTER COMM OPT 3.500% 6/01/41	633,533	660,196
		CHILDREN'S HOSP 2.585% 2/01/50	25,000	15,033
		CHILDREN'S HOSP 2.704% 7/01/50	225,000	136,773
		CHILDRENS HEALTH SYS 2.511% 8/15/50	175,000	101,728
		CIFC FUND ABS V-Q VAR CPN 3/31/38	500,000	500,137
		CIGNA CORP 3.200% 3/15/40	200,657	145,491
		CITIGROUP INC V-D 5.827% 2/13/35	352,721	367,330
		CITIGROUP INC V-Q 2.976% 11/05/30	1,406,511	1,263,006
		CLEVELAND CLINIC 4.858% 1/01/14	213,389	133,832
		COLUMBIA PIPELINES 6.036% 11/15/33	134,951	141,653
		COMCAST CORP 2.800% 1/15/51	599,499	362,764
		COMM MORTGAGE CMO 3.765% 2/10/49	1,233,105	1,117,395
		COMMONSPIRIT HEALTH 5.318% 12/01/34	385,000	385,828
		COMMONWEALTH EDISON 3.125% 3/15/51	277,504	168,491
		CONN LIGHT & PWR 4.300% 4/15/44	197,987	135,075
		CONSOLIDATED EDI 3.950% 3/01/43	123,665	89,481

READING HEALTH SYSTEM PENSION PLAN
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
YEAR ENDED JUNE 30, 2025

(a) IDENTITY OF ISSUE BORROWER, LESSOR, OR SIMILAR PARTY	(c) DESCRIPTION OF INVESTMENT INCLUDING MATURITY DATE, RATE OF INTEREST, COLLATERAL PAR OR MATURITY VALUE	(d) COST	(e) CURRENT VALUE
CORPORATE BONDS (CONTINUED)			
	CORPORACION ANDINA 5.000% 1/24/29	94,714	97,460
	COX COMMUN INC 5.450% 9/01/34	218,014	212,024
	CRH SMW FINANCE 5.200% 5/21/29	279,840	287,059
	CSX CORP 6.150% 5/01/37	444,257	341,895
	CVS HEALTH CORP 4.780% 3/25/38	621,638	458,865
	DANAHER CORP 2.800% 12/10/51	124,245	77,839
	DEUTSCHE BANK CMO 1.644% 9/15/53	1,312,930	1,157,247
	DEVON ENERGY 5.600% 7/15/41	201,523	161,880
	DIAMONDBACK ENERGY 6.250% 3/15/33	460,569	479,255
	DOMINION RES 4.7600% 12/01/44	269,358	184,289
	DOWDUPONT INC 5.419% 11/15/48	213,714	201,408
	DR PEPPER SNAPPLE 4.420% 12/15/46	215,263	197,580
	DTE ELECTRIC CO 3.700% 3/15/45	136,098	92,893
	DTE ELECTRIC CO 4.000% 4/01/43	162,174	110,429
	DTE ELECTRIC CO 4.050% 5/15/48	124,316	76,508
	DUKE ENERGY CAR 3.875% 3/15/46	94,603	74,129
	DUKE ENERGY OHIO 3.700% 6/15/46	120,159	74,678
	DUKE ENERGY OHIO 5.650% 4/01/53	175,314	167,440
	EAST OHIO GAS CO 3.000% 6/15/50	147,864	93,671
	ELEVATION ABS V-Q 3.14238% 10/20/36	500,000	502,986
	ELI LILLY & CO 5.100% 2/09/64	294,649	274,061
	ELMWOOD ABS V-Q 5.63979% 10/17/37	750,000	750,000
	ENEL FINANCE AMER LLC 2.875% 7/12/41	345,692	238,427
	ENERGY TRAN PTNR 5.950% 10/01/43	86,583	85,499
	ENERGY TRANSFER 6.250% 4/15/49	383,465	424,143
	ENTERGY ARKANSAS LLC 2.650% 6/15/51	139,447	81,928
	ENTERGY LOUISIANA 4.000% 3/15/33	401,279	424,121
	ENTERGY MISSISSIPPI 5.800% 4/15/55	64,976	65,037

READING HEALTH SYSTEM PENSION PLAN
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
YEAR ENDED JUNE 30, 2025

(a)	(b) IDENTITY OF ISSUE BORROWER, LESSOR, OR SIMILAR PARTY	(c) DESCRIPTION OF INVESTMENT INCLUDING MATURITY DATE, RATE OF INTEREST, COLLATERAL PAR OR MATURITY VALUE	(d) COST	(e) CURRENT VALUE
CORPORATE BONDS (CONTINUED)		ENTERPRISE PRODUCTS 4.200% 1/31/50	75,224	71,329
		ENTERPRISE PRODUCTS 5.100% 2/15/45	505,805	394,885
		EOG RES INC 5.000% 7/15/32	279,418	283,405
		EOG RESOURCES INC 5.350% 1/15/36	309,743	314,380
		EQUINOR ASA 3.625% 4/06/40	239,301	196,455
		ERAC USA FINANCE 4.200% 11/01/46	111,698	81,882
		ERAC USA FINANCE 5.625% 3/15/42	183,710	149,369
		EVEREST REINSURANCE 4.868% 6/01/44	170,043	132,255
		EVERGY KANSAS CNTRL 5.700% 3/15/53	134,212	133,025
		FAIRFAX FINL HLDGS 6.350% 3/22/54	213,407	212,688
		FLORIDA POWER & LGT 3.150% 10/01/49	264,631	162,166
		FMC CORP 6.75% 5/18/53	139,477	129,353
		FORD MOTOR CREDIT CO 5.850% 5/17/27	201,030	201,522
		GENERAL MOTORS CO 2.400% 10/15/28	685,729	702,694
		GENERATE ABS V-Q 5.64947% 1/20/38	750,000	753,317
		GENERATE ABS V-Q 5.87934% 4/22/37	500,000	501,826
		GOLDMAN SACHS GP 2.383% 7/21/32	245,000	213,971
		GOLDMAN SACHS GP 3.210% 4/22/42	182,891	134,622
		GOLDMAN SACHS GROUP 2.600% 2/07/30	735,260	794,795
		GOLDMAN SACHS V-D 5.330% 7/23/35	223,574	221,912
		HACKENSACK MERID 2.675% 9/01/41	115,000	80,088
		HARTFORD FINL SVCS 2.900% 9/15/51	84,259	53,154
		HCA INC 4.375% 3/15/42	63,977	54,157
		HEALTH CARE SVCS 3.200% 6/01/50	171,680	160,693
		HYUNDAI CAP AMER 5.400% 6/23/32	139,641	141,793
		INDIAN RAILWAY MTN 2.800% 2/10/31	200,000	180,032
		INDIANA UNIV HEALTH 2.852% 11/01/51	115,000	71,692
		INDONESIA (REP) 4.650% 9/20/32	197,300	198,476

READING HEALTH SYSTEM PENSION PLAN
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
YEAR ENDED JUNE 30, 2025

(a)	(b) IDENTITY OF ISSUE BORROWER, LESSOR, OR SIMILAR PARTY	(c) DESCRIPTION OF INVESTMENT INCLUDING MATURITY DATE, RATE OF INTEREST, COLLATERAL PAR OR MATURITY VALUE	(d) COST	(e) CURRENT VALUE
CORPORATE BONDS (CONTINUED)				
		INDONESIA (REP) 5.600% 1/15/35	448,299	469,683
		INTEL CORP 5.050% 8/05/62	180,228	179,080
		INTL BK RECON & MT Z-CPN 9/17/30	127,483	135,908
		JBS USA LUX SA 4.375% 2/02/52	79,491	84,786
		JBS USA LUX SA 6.500% 12/01/52	74,089	72,628
		JBS USA/FOOD/GRP 6.375% 2/25/35	76,976	81,101
		JOHNSON & JOHNSON 2.100% 9/01/40	240,417	195,806
		JP MORGAN CH MTN V-Q 3.964% 11/15/48	792,778	571,671
		JPMDB COML MT CMO 1.9152% 5/13/53	1,009,995	848,960
		JPMORGAN CHASE V-Q 2.525% 11/19/41	637,155	469,616
		KAISER FOUN HOSP 2.810% 6/01/41	360,000	256,730
		KAISER FOUN HOSP 3.002% 6/01/51	85,146	58,215
		KINDER MORGAN 3.600% 2/15/51	234,819	158,424
		KINDER MORGAN ENER 5.000% 3/01/43	249,645	191,475
		LABORATORY CORP 4.350% 4/01/30	316,438	317,830
		LIBERTY MUTUAL GROUP 3.951% 10/15/50	257,785	182,783
		LPL HOLDINGS INC 5.700% 5/20/27	79,970	81,498
		LSEG US FIN CORP 5.297% 3/28/34	200,000	205,476
		LUNDIN ENERGY FIN 3.100% 7/15/31	169,852	178,596
		MARKEL CORP 4.150% 9/17/50	304,429	213,466
		MARRIOTT INTL INC 5.500% 4/15/37	148,646	150,026
		MARS INC 2.375% 7/16/40	216,338	230,482
		MASS INSTIT TECH 3.885% 7/01/16	340,793	172,890
		MASS INSTITUTE TECH 2.989% 7/01/50	177,053	107,453
		MAYO CLINIC 4.128% 11/15/52	296,353	184,610
		MEMORIAL SLOAN 2.955% 1/01/50	185,000	119,699
		MERCK & CO INC 2.350% 6/24/40	217,811	154,486
		META PLATFORMS INC 5.550% 8/15/64	54,762	53,748

READING HEALTH SYSTEM PENSION PLAN
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
YEAR ENDED JUNE 30, 2025

(a) IDENTITY OF ISSUE BORROWER, LESSOR, OR SIMILAR PARTY	(b) DESCRIPTION OF INVESTMENT INCLUDING MATURITY DATE, RATE OF INTEREST, COLLATERAL PAR OR MATURITY VALUE	(c) CURRENT VALUE	(d) COST
CORPORATE BONDS (CONTINUED)			
	MEXICO CITY ARPT 3.875% 4/30/28	176,000	193,750
	MEXICO CITY ARPT 5.500% 7/31/47	416,746	411,250
	MIDAMERICAN ENERGY 4.250% 7/15/49	360,650	248,023
	MIDMICHIGAN HEALTH 3.409% 6/01/50	85,000	59,938
	MONONGAHELA POWER CO 5.400% 12/15/43	475,483	341,387
	MORGAN STAN MTN V-Q 2.511% 10/20/32	220,095	192,656
	MORGAN STAN MTN V-Q 2.699% 1/22/31	1,560,015	1,383,180
	MORGAN STAN MTN CMO 1.790% 7/15/53	338,108	293,102
	MOTOROLA SOLUTIONS 5.400% 4/15/34	284,681	290,657
	MPLX LP 4.500% 4/15/38	99,407	101,709
	MPLX LP 4.700% 4/15/48	570,061	446,204
	MYLAN INC 5.400% 11/29/43	237,167	159,902
	MYLAN NV 5.250% 6/15/46	58,032	40,562
	NEWMONT CORP 2.250% 10/01/30	191,213	175,598
	NIAGARA ENERGY SAC 5.746% 10/03/34	200,000	197,992
	NISOURCE INC 1.700% 2/15/31	299,772	256,854
	NORTHERN ST PWR 5.650% 6/15/64	253,027	261,550
	NORTHERN STATES PWR 3.400% 8/15/42	331,527	230,046
	NSTAR ELECTRIC CO 3.100% 6/01/51	49,546	32,632
	NY & PRESBYTERIAN 3.954% 8/01/19	228,454	136,546
	OCCIDENTAL PETE CORP 6.600% 3/15/46	121,729	113,326
	OFFICE CHERIFIEN DES 7.500% 5/02/54	194,750	199,860
	OHIOHEALTH CORP 2.834% 11/15/41	185,000	131,951
	OMERS FINANCE TRUST 5.500% 11/15/33	249,278	263,890
	ONEOK INC 4.450% 9/01/49	40,950	42,170
	ONEOK INC 4.950% 7/13/47	222,785	193,060
	ORACLE CORP 3.600% 4/01/50	51,122	48,954
	ORACLE CORP 5.550% 2/06/53	129,341	122,248

READING HEALTH SYSTEM PENSION PLAN
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
YEAR ENDED JUNE 30, 2025

(a) IDENTITY OF ISSUE BORROWER, LESSOR, OR SIMILAR PARTY	(c) DESCRIPTION OF INVESTMENT INCLUDING MATURITY DATE, RATE OF INTEREST, COLLATERAL PAR OR MATURITY VALUE	(d) COST	(e) CURRENT VALUE
CORPORATE BONDS (CONTINUED)			
	ORACLE CORP 6.900% 11/09/52	259,836	289,208
	ORLANDO HEALTH 3.327% 10/01/50	250,000	175,020
	OVERSEAS PRIVATE INV 3.250% 12/01/47	126,192	128,267
	PACIFIC GAS & ELEC 3.950% 12/01/47	278,184	183,430
	PACIFIC GAS & ELEC 6.150% 3/01/55	109,670	102,632
	PACIFIC GAS&ELEC 4.950% 7/01/50	174,425	161,202
	PACIFICCORP 5.350% 12/01/53	284,145	256,164
	PEACEHEALTH OBLI 3.218% 11/15/50	405,000	250,553
	PECO ENERGY CO 2.800% 6/15/50	310,913	188,097
	PECO ENERGY CO 5.250% 9/15/54	24,940	23,691
	PENSKE TRUCK LE 5.250% 7/01/29	279,653	286,670
	PERUSAHAAN LISTR 4.125% 5/15/27	223,238	198,024
	PHILIP MORRIS INTL 5.250% 2/13/34	215,184	224,387
	PHILLIPS 66 PTNR 4.900% 10/01/46	250,000	210,448
	PIEDMONT HEALTHCARE 2.864% 1/01/52	80,000	48,774
	PIEDMONT NAT GAS 3.640% 11/01/46	59,087	36,431
	PIONEER NAT RESOURCE 1.900% 8/15/30	292,655	261,485
	PPL ELECTRIC UTIL 3.950% 6/01/47	183,060	123,016
	PPL ELECTRIC UTIL 4.150% 6/15/48	77,987	48,635
	PRES & FELLOWS 2.517% 10/15/50	171,634	103,127
	PRINCETON UNIV 2.516% 7/01/50	256,212	158,894
	PROG ENER CAR 4.100% 5/15/42	626,512	444,307
	PUB SVC EL & GAS MTN 3.650% 9/01/42	266,064	189,113
	PUB SVC NEW HAMP 5.350% 10/01/33	221,448	227,894
	PUBLIC SERV COLO 2.700% 1/15/51	103,079	59,249
	PUBLIC SERVICE MT 2.050% 8/01/50	272,803	146,143
	QUEBEC PROVINCE 4.500% 9/08/33	120,743	120,132
	REALTY INCOME CORP 2.850% 12/15/32	300,000	262,557

READING HEALTH SYSTEM PENSION PLAN
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
YEAR ENDED JUNE 30, 2025

(a)	(b) IDENTITY OF ISSUE BORROWER, LESSOR, OR SIMILAR PARTY	(c) DESCRIPTION OF INVESTMENT INCLUDING MATURITY DATE, RATE OF INTEREST, COLLATERAL PAR OR MATURITY VALUE	(d) COST	(e) CURRENT VALUE
CORPORATE BONDS (CONTINUED)				
		RELX CAPITAL INC 5.250% 3/27/35	119,769	122,791
		REPUBLIC OF HUNGARY 6.750% 9/23/55	195,854	201,520
		REPUBLIC OF PANAMA 7.875% 3/01/57	191,538	203,202
		REPUBLIC OF PERU 2.783% 1/23/31	405,741	362,435
		REPUBLIC OF POLAND 5.500% 4/04/53	123,463	116,471
		ROCHE HLDGS INC 2.607% 12/13/51	200,000	122,260
		ROCKFORD ABS V-Q 6.11947% 10/20/35	500,000	501,534
		SAN DIEGO G & E 3.320% 4/15/50	224,626	134,114
		SANTOS FINANCE LTD 6.875% 9/19/33	64,736	70,972
		SAUDI INTERNATIONAL 5.750% 1/16/54	195,584	190,592
		SHARP HEALTHCARE 2.680% 8/01/50	199,514	122,334
		SHERWIN-WILLIAMS CO 4.000% 12/15/42	186,555	140,347
		SOUTH CAROLINA ELEC 4.600% 6/15/43	201,928	141,856
		SOUTHERN BAPTIST 4.875% 7/15/45	357,332	262,969
		SOUTHERN CAL ED 3.650% 2/01/50	116,505	69,399
		SOUTHERN CAL EDISON 3.600% 2/01/45	171,966	106,657
		STATE OF ISRAEL 5.625% 2/19/35	220,525	228,656
		SUNOCO LOGISTICS 5.400% 10/01/47	211,056	178,104
		T-MOBILE USA INC 3.000% 2/15/41	516,173	475,644
		TAKEDA PHARMACEUTICA 3.025% 7/09/40	404,508	299,104
		TARGA RES CORP 4.950% 4/15/52	226,278	208,555
		TARGA RESOURCES CORP 6.125% 5/15/55	75,606	73,370
		TEACHERS INS & ANN 4.270% 5/15/47	182,733	125,831
		TEXAS HEALTH RES 2.328% 11/15/50	155,000	86,975
		TEXTRON INC 2.450% 3/15/31	650,047	576,180
		THERMO FISHER 2.800% 10/15/41	134,336	96,880
		TOTAL CAPITAL 2.986% 6/29/41	250,000	184,288
		TOYOTA MOTOR CREDIT 4.800% 1/05/34	124,863	124,951

READING HEALTH SYSTEM PENSION PLAN
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
YEAR ENDED JUNE 30, 2025

(a)	(b) IDENTITY OF ISSUE BORROWER, LESSOR, OR SIMILAR PARTY	(c) DESCRIPTION OF INVESTMENT INCLUDING MATURITY DATE, RATE OF INTEREST, COLLATERAL PAR OR MATURITY VALUE	(d) COST	(e) CURRENT VALUE
CORPORATE BONDS (CONTINUED)				
		TOYOTA MTR CR MTN 5.050% 5/16/29	194,583	200,173
		TRANSCONT GAS PL 3.950% 5/15/50	302,764	211,476
		TRANSCONT GAS PL 4.450% 8/01/42	272,295	266,780
		TRINITY HEALTH 2.632% 12/01/40	50,000	35,985
		UNIV OF PENNSYLVANIA 2.396% 10/01/50	260,000	149,058
		UNITED MEXICAN MTN 6.050% 1/11/40	368,100	286,050
		UNITED MEXICAN ST 3.500% 2/12/34	198,912	167,600
		UNITED MEXICAN ST 6.400% 5/07/54	198,646	183,800
		UNITED MEXICAN ST 6.875% 5/13/37	199,188	208,460
		UNITEDHEALTH GROUP 5.700% 10/15/40	1,074,521	714,875
		UNITEDHEALTH GROUP 5.950% 6/15/55	19,799	20,311
		UNITEDHEALTH GRP 5.200% 4/15/63	362,310	325,241
		UNIV OF SOUTHERN CA 3.841% 10/01/47	295,693	181,258
		UNIV OF SOUTHERN 2.945% 10/01/51	138,802	83,075
		UNUM GROUP 4.125% 6/15/51	135,810	133,711
		UNUM GROUP 6.000% 6/15/54	9,790	9,865
		VERIZON COMM INC 2.650% 11/20/40	191,501	148,149
		VERIZON COMM INC 3.400% 3/22/41	254,852	196,689
		VICI PROPERTIES 5.750% 2/01/27	381,064	385,255
		VOLKSWAGEN GROUP 5.800% 3/27/35	231,259	236,716
		WARNERMEDIA HLDG 5.141% 3/15/52	24,549	18,135
		WARNERMEDIA HLDG 5.050% 3/15/42	40,330	30,319
		WELLS FARGO CO V-Q 3.068% 4/30/41	645,942	600,758
		WELLS FARGO COMM CMO 2.061% 8/15/54	656,486	574,886
		WELLS FARGO MTN V-Q 5.013% 4/04/51	375,071	245,840
		WILLIAMS COS INC 4.900% 3/15/29	234,707	233,158
		YALE UNIVERSITY 2.402% 4/15/50	245,000	144,780
			80,064,758	68,281,594

READING HEALTH SYSTEM PENSION PLAN
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
YEAR ENDED JUNE 30, 2025

(a)	(b) IDENTITY OF ISSUE BORROWER, LESSOR, OR SIMILAR PARTY	(c) DESCRIPTION OF INVESTMENT INCLUDING MATURITY DATE, RATE OF INTEREST, COLLATERAL PAR OR MATURITY VALUE	(d) COST	(e) CURRENT VALUE
MUNICIPAL BONDS				
		DALLAS-FORT WORTH TX 2.919% 11/01/50	175,000	121,044
		DIST OF COLUMBIA 4.814% 10/01/14	190,965	106,555
		MARYLAND ST ECONOMIC 5.433% 5/31/56	200,000	190,390
		MICHIGAN ST UNIV RE 4.165% 8/15/22	266,498	208,716
		NEW YORK NY 5.094% 10/01/49	50,000	47,185
		NEW YORK NY 5.114% 10/01/54	70,000	65,875
		PORT AUTH NY & NJ 5.072% 7/15/53	250,000	234,755
		UNIV CA REGTS MED 4.563% 5/15/53	160,225	152,037
		UNIV OF MICHIGAN 2.437% 4/01/40	235,000	174,398
		UNIV OF VIRGINIA VA 2.584% 11/01/51	405,000	245,191
		UNIV OF PITTSBURGH PA 3.555% 9/15/19	270,308	155,021
		UNIVERSITY MI UNIV 4.454% 4/01/22	80,000	62,743
			<u>2,352,996</u>	<u>1,763,910</u>
MUTUAL FUNDS				
		LAZARD GL LIST INFRASTRUCTURE-INST	3,722,778	4,404,207
		SCHRODER INTL MULTI CAP EQUITY	7,785,086	13,289,753
		T ROWE PRICE INTEGRATED U.S.	8,408,306	9,366,435
			<u>19,916,170</u>	<u>27,060,395</u>
HEDGE FUNDS AND PRIVATE EQUITY FUNDS				
		APOLLO INVESTMENT FUND IX	1,331,833	2,386,656
		APOLLO INVESTMENT FUND VIII	715,200	1,028,014
		APOLLO NATURAL RESOURCES PRITNS II	465,184	641,232
		BAIN CAPITAL MIDDLE MKT CREDIT 2014	295,864	336,793
		BLACKROCK TEMPUS FD 2018 SER I	5,618	1,762
		BLACKSTONE REAL ESTATE PARTNERS VIII	3,200,930	3,012,964

READING HEALTH SYSTEM PENSION PLAN
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
YEAR ENDED JUNE 30, 2025

(a)	(b) IDENTITY OF ISSUE BORROWER, LESSOR, OR SIMILAR PARTY	(c) DESCRIPTION OF INVESTMENT INCLUDING MATURITY DATE, RATE OF INTEREST, COLLATERAL PAR OR MATURITY VALUE	(d) COST	(e) CURRENT VALUE
HEDGE FUNDS AND				
PRIVATE EQUITY FUNDS (CONTINUED)				
		CANYON VALUE REALIZATION FUND	6,987,108	11,614,008
		CRESSY & COMPANY FUND VI-A LP	2,431,254	3,309,497
		GSO CAPITAL PARTNERS	435,830	134,818
		GSO CREDIT ALPHA ANNEX FEEDER FD II LP	191,761	273,402
		INSTITUTIONAL VENTURE PARTNERS XV LP	2,544,309	2,714,249
		INSTITUTIONAL VENTURE PARTNERS XVI	2,993,833	3,544,704
		LASALLE PROPERTY FUND GP, LP	3,777,830	3,837,271
		LEGAL & GENERAL S&P 500 COLL INV FD	45,692,565	127,037,175
		MT KELLETT CAPITAL PARTNERS	433,305	101,617
		ONE ROCK CAPITAL PARTNERS	29,585	1,443,079
		ONE ROCK CAPITAL PARTNERS II, LP	2,310,200	2,929,864
		PENTWATER EVENT FUND LTD F-V-U	6,216,494	17,027,795
		PIMCO BRAVO FD III ONSHORE LP	1,277,854	1,946,187
		PIMCO BRAVO FD ONSHORE FEEDER II, LP	96,952	172,920
		QUANTUM ENERGY PARTNERS V LP	802,465	31,551
		QUANTUM ENERGY PARTNERS VI LP	731,695	472,251
		QUANTUM ENERGY PARTNERS VII	2,067,268	2,125,365
		RESOURCE LAND FUND IV LLC	76,132	631,999
		SOFINNOVA VENTURE PARTNERS IX	2,172,632	1,222,811
		SOFINNOVA VENTURE PARTNERS X, L.P.	1,829,663	754,181
		THE CHILDREN'S INVESTMENT FUND	3,559,211	14,217,624
		TRIDENT CAPITAL VII, L.P.	1,563,230	4,380,649
		TRIDENT VI PARALLEL FUND, LP	236,365	1,190,050
		VALINOR CAPITAL PARTNERS OFFSHORE	59,950	162,154
			94,532,120	208,682,642
103-12 INVESTMENT TRUSTS			2,416,500	21,421,210
SILCHESTER INTL EQUITY GROUP TRUST				

READING HEALTH SYSTEM PENSION PLAN
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
YEAR ENDED JUNE 30, 2025

(a)	(b) IDENTITY OF ISSUE BORROWER, LESSOR, OR SIMILAR PARTY	(c) DESCRIPTION OF INVESTMENT INCLUDING MATURITY DATE, RATE OF INTEREST, COLLATERAL PAR OR MATURITY VALUE	(d) COST	(e) CURRENT VALUE
COMMON/COLLECTIVE TRUST		LAZARD INTERNATIONAL QUALITY GROWTH	26,533,184	27,366,327
		VICTORY INTEGRITY SM/MIDCAP VAL CIT	9,035,140	8,893,720
			<u>35,568,324</u>	<u>36,260,047</u>
			<u>\$ 306,346,534</u>	<u>\$ 428,537,679</u>

READING HEALTH SYSTEM PENSION PLAN
SCHEDULE OF REPORTABLE TRANSACTIONS
YEAR ENDED JUNE 30, 2025

(a) IDENTITY OF PARTY INVOLVED	(b) DESCRIPTION OF ASSET (INCLUDING INTEREST RATE AND MATURITY IN CASE OF A LOAN)	(c) PURCHASE PRICE	(d) SELLING PRICE	(e) LEASE RENTAL	(f) EXPENSE INCURRED WITH TRANSACTION	(g) COST OF ASSET	(h) CURRENT VALUE OF ASSET ON TRANSACTION DATE	(i) NET GAIN OR (LOSS)
WILMINGTON US GOVT MONEY MARKET	PURCHASED	31,602,777				31,602,777	31,602,777	
WILMINGTON US GOVT MONEY MARKET	PURCHASED	31,603,731				31,603,731	31,603,731	
LAZARD INTL QUALITY GROWTH	PURCHASED	31,306,731				31,306,731	31,306,731	
BALLIE GIFFORD INTL ALPHA FUND	SOLD		31,601,777			29,226,461	31,601,777	2,375,316

SCHEDULE SB ATTACHMENTS

Schedule SB, Part V Summary of Plan Provisions

The original effective date of the plan was December 1, 1947. Provisions are for the plan as amended effective June 2020.

Plan Year 12-month period beginning July 1 and ending June 30

Covered employees An employee is eligible to participate on the first day of the plan year in which he satisfies the eligibility requirements. The eligibility requirements for participation in the plan are attainment of age 21 and completion of one year of service.

Effective January 1, 2007 employees of the Reading Hospital Medical Group and certain highly compensated employees of the Reading Physician Services department are excluded from participation in the Plan.

Effective July 1, 2013, new employees are no longer eligible to participate in the Plan (April 1, 2013 for new employees due to corporate transaction or acquisition).

Participation date Date of becoming a covered employee

Definitions

Vesting service For vesting accrual purposes, an employee earns a year of service for each plan year in which at least 1,000 hours are worked.

Credited service For benefit accrual purposes, an employee earns a year of credit for each plan year during which 2,080 or more hours are worked. Pro rata credit is earned if an employee works between 1,000 and 2,080 hours in a plan year, or less than 1,000 hours in the year of retirement or termination.

The plan was amended to freeze future benefit accruals effective July 1, 2016.

Plan Name: Reading Health System Pension Plan
EIN / PN: 23-1352204/001
Plan Sponsor: Reading Health System
Valuation Date: July 1, 2024

SCHEDULE SB ATTACHMENTS

Compensation	Total compensation paid by the employer to the employee, including regular salary and wages, commissions, and tips but excluding overtime pay, bonuses, employer contributions to the plan, and non-taxable fringe benefits. Compensation also includes any contributions under cash-or-deferred arrangements, cafeteria plans, or other plans not includible in gross income by reason of section 125, 132(f) or 402(e) of the Internal Revenue Code.
Average monthly compensation	Monthly compensation of a participant averaged over the 60 completed consecutive calendar months (or all months in which a compensation was received, if fewer than 60) that produces the highest monthly average, disregarding months with no compensation. If a participant performs fewer than 2,080 hours of service in any plan year, the compensation for each month in that year is adjusted for the purpose of this computation by multiplying by 2,080 and dividing by the number of hours of service performed for that year. A participant shall not earn additional average monthly compensation on or after July 1, 2016.
Covered compensation	For employees who enter the plan after June 30, 1977: the amount of compensation with respect to which old-age benefits would be provided under the Social Security Act, if for each year prior to age 65 earnings are at least equal to the Social Security Taxable Wage Base. If an employee's termination of employment occurs prior to age 65, the Social Security Taxable Wage Base is assumed to remain level from the year of determination to age 65.
Normal retirement date (NRD)	First of month coinciding with or next following the attainment of age 65

Plan Name:	Reading Health System Pension Plan
EIN / PN:	23-1352204/001
Plan Sponsor:	Reading Health System
Valuation Date:	July 1, 2024

SCHEDULE SB ATTACHMENTS

Monthly pension benefit

Monthly Benefit under the Reading Formula

Pre-July 1, 1977 participants: 1.4% of average monthly compensation plus 0.6% of average monthly compensation in excess of \$750 for each year of credited service with a maximum of 35 years, plus 2% of average monthly compensation for each year of credited service in excess of 35 years.

Post-June 30, 1977 participants: 1.1% of average monthly compensation plus 0.6% of average monthly compensation in excess of covered compensation for each year of credited service with a maximum of 35 years, plus 1.7% of average monthly compensation for each year of credited service in excess of 35 years.

Cash Balance Formula for Employees at The Highlands at Wyomissing

Those participants who are employed at The Highlands at Wyomissing are provided benefits in the form of a cash balance account, which is the sum of (i), (ii), and (iii).

- (i) Opening Balance: The actuarial equivalent of the lump sum value of the Participant's accrued benefit as of June 30, 1998 under the Reading Formula.
- (ii) Service Credits: For each full or partial year of service in which 1,000 or more hours has been completed, a participant shall be credited with a Service Credit on the last day of the plan year. The Service Credit amount is based on the participant's age plus service on the first day of the plan year and the accumulated monthly pay rates prorated by hours worked during the plan year, in accordance with the following schedule:

Age plus Service	Contribution Rate
Less than 31	6.0%
31-40	6.5%
41-50	7.0%
51-60	7.5%
61-70	8.0%
71-80	8.5%
Over 80	9.0%

- (iii) Interest Credits: On the last day of each plan year, including and subsequent to June 30, 1999, the participant's cash balance account shall be credited with an Interest Credit based on the balance of the participant's cash balance on the first day of such plan year. For the plan year ending June 30, 1999, the Interest Credit rate was equal to the 1-year Treasury bill rate (as published by the Federal Reserve Board) in effect for the month of June 1998 (5.41%). Each subsequent year's Interest Credit rate shall be equal to the 30-year U.S. Treasury bill rate (as published by the Federal Reserve Board) in effect for the month of June immediately preceding such plan year.

Plan Name: Reading Health System Pension Plan
EIN / PN: 23-1352204/001
Plan Sponsor: Reading Health System
Valuation Date: July 1, 2024

SCHEDULE SB ATTACHMENTS

Effective July 1, 2000, no future service credits will be granted to the cash balance accounts, however interest credits will continue to be granted. Highlands participants are grandfathered under the Reading formula retroactive to July 1, 1998. Therefore, Highlands employees will receive the greater of their monthly accrued benefit under the cash balance formula or their monthly accrued benefit under the Reading formula based on all service at termination from employment or retirement.

The plan was amended to freeze future benefit accruals effective July 1, 2016.

Minimum Benefit

A participant's normal retirement benefit may not be less than the participant's benefit as of June 30, 1992, under the plan as in effect immediately prior to July 1, 1989.

The normal retirement benefit of a participant who performs at least one hour of service after June 30, 1994, and whose compensation is limited by section 401(a)(17) of the IRC may not be less than the greater of:

- (a) The accrued benefit as of June 30, 1994 plus the normal retirement benefit calculated solely on the basis of credited service after June 30, 1994; or
- (b) The accrued benefit based on all credited service

The following applies to participants who terminate from the Hospital as shown:

Termination Date	Monthly Amount
July 1, 2003 – June 29, 2006	\$25
June 30, 2006 – Present	\$100

Accrued Benefit

A participant's accrued benefit as of any date prior to his/her normal retirement date is equal to the benefit calculated as of normal retirement multiplied by a fraction (not to exceed one). The numerator is the actual years of service at the date of computation, and the denominator is the total projected years of service at normal retirement date.

If the minimum benefit is the prevailing normal retirement benefit, then the amount is not reduced by the fraction above.

Plan Name: Reading Health System Pension Plan
EIN / PN: 23-1352204/001
Plan Sponsor: Reading Health System
Valuation Date: July 1, 2024

SCHEDULE SB ATTACHMENTS

Eligibility for Benefits

Normal retirement	Retirement on NRD
Early retirement	Retires prior to normal retirement date after attainment of age 55 and completion of 15 years of credited service or after attainment of age 62 and completion of 10 years of credited service. The participant may first begin receiving payments on the July 1 following his/her satisfaction of the above eligibility requirements.
Postponed retirement	Retirement after NRD
Deferred vested termination	Termination for reasons other than death or retirement after completing five years of vesting service
Preretirement death benefit	Death while eligible for normal, early, postponed, or deferred vested retirement benefits, with a surviving spouse. Date of payment may be no earlier than the participant's early retirement date.

Benefits Paid Upon the Following Events

Normal retirement	Accrued benefit determined as of NRD. An employee may elect to have payments commence on his/her normal retirement date although still employed, in which case the monthly benefit is calculated as of that date.
Early retirement	Accrued benefit at date of retirement, reduced for early commencement. The reduction is equal to 1/180 for each of the first 60 months and 1/360 for each subsequent month by which commencement precedes normal retirement date.
Postponed retirement	The monthly pension benefit determined as of the actual retirement date, no less than the actuarially equivalent normal retirement benefit calculated as of NRD
Deferred vested termination	Accrued benefit at date of termination. A participant may elect commencement at or after age 62 (or at or after age 55 if he/she completed 15 years of service prior to termination of employment), in which case payments are reduced as for early retirement.
Preretirement death	100% of reduced amount participant would have received had he/she retired on date of death and elected a 100% joint and survivor annuity.

Plan Name: Reading Health System Pension Plan
EIN / PN: 23-1352204/001
Plan Sponsor: Reading Health System
Valuation Date: July 1, 2024

SCHEDULE SB ATTACHMENTS

Other Plan Provisions

Forms of payment

Preretirement death benefits are payable only as described above. Normal forms of payment for monthly pension benefits are paid as described above as a single life annuity for unmarried participants and as an actuarially equivalent 100% joint and survivor annuity (under which the employee receives a reduced benefit with 100% of his/her reduced benefit eligible to his/her surviving spouse for life) for married participants.

Optional forms are a 50% joint and survivor annuity, a 75% joint and survivor annuity, a ten-year certain and life annuity, a lump sum (only if the actuarially equivalent amount is greater than \$5,000 and not in excess of \$10,000), or (for married participants) a life annuity.

Actuarial equivalence of forms of payment (other than lump sums) is determined using an interest rate of 7% compounded annually and a mortality table constructed so that the probability of death at each age (for all genders) is equal to 80% of the probability of death under the 1971 Group Annuity Mortality Table for females plus 20% of the probability of death under the 1971 Group Annuity Mortality Table for males.

Calculation of lump sum payments is determined using adjusted first, second, and third segment interest rates under rules prescribed for purposes of section 417(e)(3) of the IRC, for the month of June preceding the date of the distribution, and using the mortality table prescribed for purposes of section 417(e)(3) of the IRC.

Plan participants' contributions

None are required or permitted

Maximum limits on benefits and pay

Accrued benefits projected to be paid in future years are limited to the maximum presently allowed under IRC §415. Plan compensation is limited to the maximum presently allowed under IRC §401(a)(17). No provision is made for future increases in the maximum annual benefit or compensation limit.

Future Plan Changes

No future plan changes were recognized in determining the results provided herein.

Changes in Benefits Valued Since Prior Year

There have been no changes in benefits valued since the prior year.

Plan Name: Reading Health System Pension Plan
EIN / PN: 23-1352204/001
Plan Sponsor: Reading Health System
Valuation Date: July 1, 2024

READING HEALTH SYSTEM PENSION PLAN
SCHEDULE H, LINE 4i; SCHEDULE OF ASSETS (HELD AT END OF YEAR)
PLAN YEAR ENDED JUNE 30, 2025

EIN: 23-1352204
FORM: 5500
PLAN: 001

(a)	(b) IDENTITY OF ISSUE BORROWER, LESSOR, OR SIMILAR PARTY	(c) DESCRIPTION OF INVESTMENT INCLUDING MATURITY DATE, RATE OF INTEREST, COLLATERAL PAR OR MATURITY VALUE	(d) COST	(e) CURRENT VALUE
*	SHORT TERM INVESTMENTS	BLACKROCK LIQUIDITY	109,171	109,171
*		WILMINGTON PRIME MONEY MARKET CL SLCT	27,159,959	27,159,959
			<u>27,269,130</u>	<u>27,269,130</u>
	U.S. GOVERNMENT OBLIGATIONS	FAMC MTN 1.440% 9/25/35	46,517	51,585
		FFCB 1.730% 9/22/31	87,180	99,768
		FFCB 2.150% 12/01/31	187,176	208,438
		FFCB 2.200% 12/09/31	310,823	346,866
		FHLB 1.500% 9/30/33	144,043	150,053
		FHLB 2.000% 2/25/36	72,491	79,940
		FHLB 2.000% 5/04/35	31,346	35,600
		FHLB 2.200% 3/04/36	143,335	156,652
		FHLMC GD PL G#0872 3.000% 9/01/46	427,728	430,920
		FHLMC SER K1522 CMO 2.361% 10/25/36	829,150	638,268
		FHLMC SER K155 CMO 3.750% 4/25/33	202,685	161,981
		FHLMC SER 406 CMO Z-CPN 10/25/53	496,241	564,831
		FHLMC SER 5141 CMO 3.000% 3/25/50	595,145	390,461
		FHLMC STRIP Z-CPN 7/15/32	107,433	122,504
		FHLMC STRIP Z-CPN 7/15/32	126,497	111,368
		FNMA Z-CPN 3/17/31	378,294	414,708
		FNMA 0.875% 8/05/30	129,022	112,316
		FNMA 1.550% 8/24/35	35,569	37,433
		FNMA SER 20 CMO 4.000% 3/25/43	379,765	292,615
		TVA 5.250% 2/01/55	344,810	341,394
		TVA STRIPS Z-CPN 7/15/34	19,059	20,089
		RFCO STRIPS Z-CPN 1/15/30	248,939	271,203
		RFCO STRIPS Z-CPN 4/15/30	113,484	107,195
		RFCO STRIPS Z-CPN 4/15/30	216,073	235,005
		U.S. TREASURY BONDS 2.375% 2/15/42	2,137,840	2,175,225
		U.S. TREASURY BONDS 3.000% 8/15/52	112,218	111,885
		U.S. TREASURY BONDS 3.000% 11/15/44	56,796	57,753
		U.S. TREASURY BONDS 3.250% 5/15/42	774,136	794,064

READING HEALTH SYSTEM PENSION PLAN
 SCHECULE H, LINE 4i; SCHEDULE OF ASSETS (HELD AT END OF YEAR)
 PLAN YEAR ENDED JUNE 30, 2025

EIN: 23-1352204
 FORM: 5500
 PLAN: 001

(a)	(b) IDENTITY OF ISSUE BORROWER, LESSOR, OR SIMILAR PARTY	(c) DESCRIPTION OF INVESTMENT INCLUDING MATURITY DATE, RATE OF INTEREST, COLLATERAL PAR OR MATURITY VALUE	(d) COST	(e) CURRENT VALUE
U.S. GOVERNMENT OBLIGATIONS (CONTINUED)		U.S. TREASURY BONDS 3.875% 2/15/43	109,467	98,468
		U.S. TREASURY BONDS 3.875% 5/15/43	214,892	209,902
		U.S. TREASURY BONDS 4.000% 11/15/42	1,751,038	1,727,276
		U.S. TREASURY BONDS 4.500% 11/15/54	408,164	405,012
		U.S. TREASURY BONDS 4.625% 5/15/54	975,090	888,694
		U.S. TREASURY BONDS 4.750% 5/15/55	43,952	44,747
		U.S. TREASURY BONDS 4.750% 11/15/43	276,098	269,717
		U.S. TREASURY BONDS 4.750% 11/15/53	10,257,124	9,998,585
		U.S. TREASURY NOTES 3.875% 6/30/30	140,348	140,536
		U.S. TREASURY NOTES 4.000% 6/30/32	74,834	75,059
		U.S. TREASURY NOTES 4.250% 5/15/35	272,336	275,429
		U.S. TREASURY STRIPS Z-CPN 2/15/43	1,040,118	730,238
		U.S. TREASURY STRIPS Z-CPN 2/15/44	3,684,639	2,222,371
		U.S. TREASURY STRIPS Z-CPN 2/15/45	195,767	194,381
		U.S. TREASURY STRIPS Z-CPN 5/15/44	1,540,000	853,776
		U.S. TREASURY STRIPS Z-CPN 5/15/46	21,018	19,326
		U.S. TREASURY STRIPS Z-CPN 5/15/47	478,240	404,551
		U.S. TREASURY STRIPS Z-CPN 8/15/41	2,121,883	1,399,797
		U.S. TREASURY STRIPS Z-CPN 8/15/45	1,008,109	941,716
		U.S. TREASURY STRIPS Z-CPN 8/15/49	153,796	155,714
		U.S. TREASURY STRIPS Z-CPN 11/15/41	5,558,361	4,494,937
		U.S. TREASURY STRIPS Z-CPN 11/15/42	2,435,161	1,392,864
		U.S. TREASURY STRIPS Z-CPN 11/15/43	35,582	35,878
		U.S. TREASURY STRIPS Z-CPN 11/15/45	5,459	5,399
		U.S. TREASURY STRIPS Z-CPN 11/15/50	511,335	464,657
		U.S. TREASURY STRIPS Z-CPN 5/15/41	7,252	6,919
		U.S. TREASURY STRIPS Z-CPN 11/15/49	2,152,678	1,822,682
			44,226,536	37,798,751
CORPORATE BONDS		ABBVIE INC 4.050% 11/21/39	205,018	149,007
		ABBVIE INC 4.700% 5/14/45	303,379	300,338
		ADVENTHEALTH 2.795% 11/15/51	130,000	79,821

READING HEALTH SYSTEM PENSION PLAN
 SCHECULE H, LINE 4i; SCHEDULE OF ASSETS (HELD AT END OF YEAR)
 PLAN YEAR ENDED JUNE 30, 2025

EIN: 23-1352204
 FORM: 5500
 PLAN: 001

(a)	(b) IDENTITY OF ISSUE BORROWER, LESSOR, OR SIMILAR PARTY	(c) DESCRIPTION OF INVESTMENT INCLUDING MATURITY DATE, RATE OF INTEREST, COLLATERAL PAR OR MATURITY VALUE	(d) COST	(e) CURRENT VALUE
CORPORATE BONDS (CONTINUED)		ADVOCATE HEALTH 3.008% 6/15/50	317,916	195,567
		AEP TEXAS INC 5.450% 5/15/29	54,984	56,772
		AEP TEXAS INC 3.450% 5/15/51	317,917	211,359
		AEP TRANSMISS CO LLC 2.750% 8/15/51	69,730	42,922
		AHS HOSPITAL CORP 2.780% 7/01/51	130,000	79,534
		ALABAMA POWER CO 3.125% 7/15/51	339,004	227,066
		ALFA DESARROLLO SPA 4.550% 9/27/51	197,609	145,357
		ALIMEN COUCHE 3.625% 5/13/51	151,578	148,786
		AMEREN ILLINOIS CO 3.700% 12/01/47	431,132	263,211
		AMERICAN HONDA MTN 5.050% 7/10/31	190,961	187,394
		AMGEN INC 5.750% 3/02/63	217,958	213,882
		ANCHORAGE ABS V-Q 6.89118% 4/28/37	500,000	500,399
		ANHEUSER-BUSCH COS 4.900% 2/01/46	459,677	349,240
		APIDOS CLO ABS V-Q 5.60238% 1/22/38	750,000	751,880
		APTARGROUP INC 3.600% 3/15/32	244,365	225,760
		APTIV PLC 4.150% 5/01/52	273,679	197,049
		ARBOR MULTIFAM CMO 2.5787% 5/15/53	204,224	189,034
		ARES CLO ABS V-Q 5.41984% 3/31/38	600,000	600,047
		ARIZONA PUB SERVICE 3.750% 5/15/46	63,500	40,980
		ARIZONA PUB SERVICE 4.200% 8/15/48	238,928	156,538
		ARTHUR J GALLAGH 5.150% 2/15/35	109,590	110,052
		AT&T INC 3.500% 6/01/41	1,513,999	1,157,093
		AT&T INC 3.550% 9/15/55	437,758	296,890
		ATMOS ENERGY CORP 3.375% 9/15/49	169,142	104,172
		AUTOZONE INC 1.650% 1/15/31	134,590	115,594
		BAIN CAP ABS V-Q 5.58947% 4/18/35	750,000	752,288
		BANK AMERICA MTN V-Q 1.922% 10/24/31	225,605	204,941
		BANK CMO 1.901% 4/15/63	1,009,987	877,870
		BANK GOSPODARSTWA 6.250% 7/09/54	243,226	242,888
		BANK OF AMER CRP MTN VAR-CNP 6/19/40	328,370	224,677
		BANK OF AMER CRP V-A 2.496% 2/13/31	280,945	287,708
		BANK OF AMER MTN V-Q 3.194% 7/23/30	2,161,660	1,903,780

READING HEALTH SYSTEM PENSION PLAN
 SCHECULE H, LINE 4i; SCHEDULE OF ASSETS (HELD AT END OF YEAR)
 PLAN YEAR ENDED JUNE 30, 2025

EIN: 23-1352204
 FORM: 5500
 PLAN: 001

(a)	(b) IDENTITY OF ISSUE BORROWER, LESSOR, OR SIMILAR PARTY	(c) DESCRIPTION OF INVESTMENT INCLUDING MATURITY DATE, RATE OF INTEREST, COLLATERAL PAR OR MATURITY VALUE	(d) COST	(e) CURRENT VALUE
CORPORATE BONDS (CONTINUED)		BARCLAYS COMM CMO 1.786% 4/15/53	1,009,946	881,780
		BARRICK AUSTRALIA 5.950% 10/15/39	523,621	393,581
		BAT CAPITAL CORP 2.259% 3/25/28	322,647	359,522
		BAT CAPITAL CORP 4.390% 8/15/37	396,565	415,812
		BAYCARE HEALTH SYS 3.831% 11/15/50	201,462	133,847
		BAYLOR SCOTT & WHITE 2.839% 11/15/50	135,000	85,019
		BENCHMARK MTG CMO 1.672% 7/15/53	353,474	307,860
		BERKLEY (WR) 4.000% 5/12/50	422,069	277,221
		BNP PARIBAS V-Q 3.132% 1/20/33	281,386	284,842
		BOARDWALK PIPLINES 3.400% 2/15/31	264,698	244,791
		BOEING CO 3.900% 5/01/49	128,752	89,525
		BOEING CO 5.930% 5/01/60	467,870	494,291
		BP CAP MKTS AMER 2.772% 11/10/50	199,986	122,032
		BRITISH COLUMBIA 7.250% 9/01/36	79,400	72,422
		BRITISH COLUMBIA PRO 4.200% 7/06/33	118,213	117,743
		BROADCOM INC 3.419% 4/15/33	281,144	312,891
		BROADCOM INC 5.050% 7/12/29	314,587	322,566
		BROWN & BROWN INC 5.550% 6/23/35	94,712	96,875
		CALIFORNIA INSTITUTE 3.650% 9/01/19	302,652	188,742
		CAN NATURAL RES 6.500% 2/15/37	325,206	326,458
		CANADIAN PAC RY CO 4.200% 11/15/69	72,763	63,982
		CASSA DEPOSITI 5.875% 4/30/29	198,322	209,176
		CBAM CLO ABS V-Q 5.8061% 7/15/37	500,000	501,982
		CDW LLC/CDW FIN CRP 5.100% 3/01/30	119,867	120,840
		CENOVUS ENERGY INC 5.400% 6/15/47	127,431	119,834
		CENOVUS ENERGY INC 6.750% 11/15/39	47,679	37,450
		CENTERPOINT HOUS 2.900% 7/01/50	169,697	105,650
		CFCRE COMM CMO 3.585% 12/10/54	1,163,398	1,037,997
		CHARTER COMM OPT 3.500% 6/01/41	633,533	660,196
		CHILDREN'S HOSP 2.585% 2/01/50	25,000	15,033
		CHILDREN'S HOSP 2.704% 7/01/50	225,000	136,773
		CHILDRENS HEALTH SYS 2.511% 8/15/50	175,000	101,728

READING HEALTH SYSTEM PENSION PLAN
 SCHECULE H, LINE 4i; SCHEDULE OF ASSETS (HELD AT END OF YEAR)
 PLAN YEAR ENDED JUNE 30, 2025

EIN: 23-1352204
 FORM: 5500
 PLAN: 001

(a)	(b) IDENTITY OF ISSUE BORROWER, LESSOR, OR SIMILAR PARTY	(c) DESCRIPTION OF INVESTMENT INCLUDING MATURITY DATE, RATE OF INTEREST, COLLATERAL PAR OR MATURITY VALUE	(d) COST	(e) CURRENT VALUE
CORPORATE BONDS (CONTINUED)		CIFC FUND ABS V-Q VAR CPN 3/31/38	500,000	500,137
		CIGNA CORP 3.200% 3/15/40	200,657	145,491
		CITIGROUP INC V-D 5.827% 2/13/35	352,721	367,330
		CITIGROUP INC V-Q 2.976% 11/05/30	1,406,511	1,263,006
		CLEVELAND CLINIC 4.858% 1/01/14	213,389	133,832
		COLUMBIA PIPELINES 6.036% 11/15/33	134,951	141,653
		COMCAST CORP 2.800% 1/15/51	599,499	362,764
		COMM MORTGAGE CMO 3.765% 2/10/49	1,233,105	1,117,395
		COMMONSPIRIT HEALTH 5.318% 12/01/34	385,000	385,828
		COMMONWEALTH EDISON 3.125% 3/15/51	277,504	168,491
		CONN LIGHT & PWR 4.300% 4/15/44	197,987	135,075
		CONSOLIDATED EDI 3.950% 3/01/43	123,665	89,481
		CORPORACION ANDINA 5.000% 1/24/29	94,714	97,460
		COX COMMUN INC 5.450% 9/01/34	218,014	212,024
		CRH SMW FINANCE 5.200% 5/21/29	279,840	287,059
		CSX CORP 6.150% 5/01/37	444,257	341,895
		CVS HEALTH CORP 4.780% 3/25/38	621,638	458,865
		DANAHER CORP 2.800% 12/10/51	124,245	77,839
		DEUTSCHE BANK CMO 1.644% 9/15/53	1,312,930	1,157,247
		DEVON ENERGY 5.600% 7/15/41	201,523	161,880
		DIAMONDBACK ENERGY 6.250% 3/15/33	460,569	479,255
		DOMINION RES 4.7600% 12/01/44	269,358	184,289
		DOWDUPONT INC 5.419% 11/15/48	213,714	201,408
		DR PEPPER SNAPPLE 4.420% 12/15/46	215,263	197,580
		DTE ELECTRIC CO 3.700% 3/15/45	136,098	92,893
		DTE ELECTRIC CO 4.000% 4/01/43	162,174	110,429
		DTE ELECTRIC CO 4.050% 5/15/48	124,316	76,508
		DUKE ENERGY CAR 3.875% 3/15/46	94,603	74,129
		DUKE ENERGY OHIO 3.700% 6/15/46	120,159	74,678
		DUKE ENERGY OHIO 5.650% 4/01/53	175,314	167,440
		EAST OHIO GAS CO 3.000% 6/15/50	147,864	93,671
		ELEVATION ABS V-Q 3.14238% 10/20/36	500,000	502,986

READING HEALTH SYSTEM PENSION PLAN
 SCHECULE H, LINE 4i; SCHEDULE OF ASSETS (HELD AT END OF YEAR)
 PLAN YEAR ENDED JUNE 30, 2025

EIN: 23-1352204
 FORM: 5500
 PLAN: 001

(a)	(b) IDENTITY OF ISSUE BORROWER, LESSOR, OR SIMILAR PARTY	(c) DESCRIPTION OF INVESTMENT INCLUDING MATURITY DATE, RATE OF INTEREST, COLLATERAL PAR OR MATURITY VALUE	(d) COST	(e) CURRENT VALUE
CORPORATE BONDS (CONTINUED)		ELI LILLY & CO 5.100% 2/09/64	294,649	274,061
		ELMWOOD ABS V-Q 5.63979% 10/17/37	750,000	750,000
		ENEL FINANCE AMER LLC 2.875% 7/12/41	345,692	238,427
		ENERGY TRAN PTNR 5.950% 10/01/43	86,583	85,499
		ENERGY TRANSFER 6.250% 4/15/49	383,465	424,143
		ENTERGY ARKANSAS LLC 2.650% 6/15/51	139,447	81,928
		ENTERGY LOUISIANA 4.000% 3/15/33	401,279	424,121
		ENTERGY MISSISSIPPI 5.800% 4/15/55	64,976	65,037
		ENTERPRISE PRODUCTS 4.200% 1/31/50	75,224	71,329
		ENTERPRISE PRODUCTS 5.100% 2/15/45	505,805	394,885
		EOG RES INC 5.000% 7/15/32	279,418	283,405
		EOG RESOURCES INC 5.350% 1/15/36	309,743	314,380
		EQUINOR ASA 3.625% 4/06/40	239,301	196,455
		ERAC USA FINANCE 4.200% 11/01/46	111,698	81,882
		ERAC USA FINANCE 5.625% 3/15/42	183,710	149,369
		EVEREST REINSURANCE 4.868% 6/01/44	170,043	132,255
		EVERGY KANSAS CNTRL 5.700% 3/15/53	134,212	133,025
		FAIRFAX FINL HLDGS 6.350% 3/22/54	213,407	212,688
		FLORIDA POWER & LGT 3.150% 10/01/49	264,631	162,166
		FMC CORP 6.75% 5/18/53	139,477	129,353
		FORD MOTOR CREDIT CO 5.850% 5/17/27	201,030	201,522
		GENERAL MOTORS CO 2.400% 10/15/28	685,729	702,694
		GENERATE ABS V-Q 5.64947% 1/20/38	750,000	753,317
		GENERATE ABS V-Q 5.87934% 4/22/37	500,000	501,826
		GOLDMAN SACHS GP 2.383% 7/21/32	245,000	213,971
		GOLDMAN SACHS GP 3.210% 4/22/42	182,891	134,622
		GOLDMAN SACHS GROUP 2.600% 2/07/30	735,260	794,795
		GOLDMAN SACHS V-D 5.330% 7/23/35	223,574	221,912
		HACKENSACK MERID 2.675% 9/01/41	115,000	80,088
		HARTFORD FINL SVCS 2.900% 9/15/51	84,259	53,154
		HCA INC 4.375% 3/15/42	63,977	54,157
		HEALTH CARE SVCS 3.200% 6/01/50	171,680	160,693

READING HEALTH SYSTEM PENSION PLAN
 SCHECULE H, LINE 4i; SCHEDULE OF ASSETS (HELD AT END OF YEAR)
 PLAN YEAR ENDED JUNE 30, 2025

EIN: 23-1352204
 FORM: 5500
 PLAN: 001

(a)	(b) IDENTITY OF ISSUE BORROWER, LESSOR, OR SIMILAR PARTY	(c) DESCRIPTION OF INVESTMENT INCLUDING MATURITY DATE, RATE OF INTEREST, COLLATERAL PAR OR MATURITY VALUE	(d) COST	(e) CURRENT VALUE
CORPORATE BONDS (CONTINUED)		HYUNDAI CAP AMER 5.400% 6/23/32	139,641	141,793
		INDIAN RAILWAY MTN 2.800% 2/10/31	200,000	180,032
		INDIANA UNIV HEALTH 2.852% 11/01/51	115,000	71,692
		INDONESIA (REP) 4.650% 9/20/32	197,300	198,476
		INDONESIA (REP) 5.600% 1/15/35	448,299	469,683
		INTEL CORP 5.050% 8/05/62	180,228	179,080
		INTL BK RECON & MT Z-CPN 9/17/30	127,483	135,908
		JBS USA LUX SA 4.375% 2/02/52	79,491	84,786
		JBS USA LUX SA 6.500% 12/01/52	74,089	72,628
		JBS USA/FOOD/GRP 6.375% 2/25/35	76,976	81,101
		JOHNSON & JOHNSON 2.100% 9/01/40	240,417	195,806
		JP MORGAN CH MTN V-Q 3.964% 11/15/48	792,778	571,671
		JPMDB COML MT CMO 1.9152% 5/13/53	1,009,995	848,960
		JPMORGAN CHASE V-Q 2.525% 11/19/41	637,155	469,616
		KAISER FOUN HOSP 2.810% 6/01/41	360,000	256,730
		KAISER FOUN HOSP 3.002% 6/01/51	85,146	58,215
		KINDER MORGAN 3.600% 2/15/51	234,819	158,424
		KINDER MORGAN ENER 5.000% 3/01/43	249,645	191,475
		LABORATORY CORP 4.350% 4/01/30	316,438	317,830
		LIBERTY MUTUAL GROUP 3.951% 10/15/50	257,785	182,783
		LPL HOLDINGS INC 5.700% 5/20/27	79,970	81,498
		LSEG US FIN CORP 5.297% 3/28/34	200,000	205,476
		LUNDIN ENERGY FIN 3.100% 7/15/31	169,852	178,596
		MARKEL CORP 4.150% 9/17/50	304,429	213,466
		MARRIOTT INTL INC 5.500% 4/15/37	148,646	150,026
		MARS INC 2.375% 7/16/40	216,338	230,482
		MASS INSTIT TECH 3.885% 7/01/16	340,793	172,890
		MASS INTITUTE TECH 2.989% 7/01/50	177,053	107,453
		MAYO CLINIC 4.128% 11/15/52	296,353	184,610
		MEMORIAL SLOAN 2.955% 1/01/50	185,000	119,699
		MERCK & CO INC 2.350% 6/24/40	217,811	154,486
		META PLATFORMS INC 5.550% 8/15/64	54,762	53,748

READING HEALTH SYSTEM PENSION PLAN
 SCHECULE H, LINE 4i; SCHEDULE OF ASSETS (HELD AT END OF YEAR)
 PLAN YEAR ENDED JUNE 30, 2025

EIN: 23-1352204
 FORM: 5500
 PLAN: 001

(a)	(b) IDENTITY OF ISSUE BORROWER, LESSOR, OR SIMILAR PARTY	(c) DESCRIPTION OF INVESTMENT INCLUDING MATURITY DATE, RATE OF INTEREST, COLLATERAL PAR OR MATURITY VALUE	(d) COST	(e) CURRENT VALUE
CORPORATE BONDS (CONTINUED)		MEXICO CITY ARPT 3.875% 4/30/28	176,000	193,750
		MEXICO CITY ARPT 5.500% 7/31/47	416,746	411,250
		MIDAMERICAN ENERGY 4.250% 7/15/49	360,650	248,023
		MIDMICHIGAN HEALTH 3.409% 6/01/50	85,000	59,938
		MONONGAHELA POWER CO 5.400% 12/15/43	475,483	341,387
		MORGAN STAN MTN V-Q 2.511% 10/20/32	220,095	192,656
		MORGAN STAN MTN V-Q 2.699% 1/22/31	1,560,015	1,383,180
		MORGAN STAN MTN CMO 1.790% 7/15/53	338,108	293,102
		MOTOROLA SOLUTIONS 5.400% 4/15/34	284,681	290,657
		MPLX LP 4.500% 4/15/38	99,407	101,709
		MPLX LP 4.700% 4/15/48	570,061	446,204
		MYLAN INC 5.400% 11/29/43	237,167	159,902
		MYLAN NV 5.250% 6/15/46	58,032	40,562
		NEWMONT CORP 2.250% 10/01/30	191,213	175,598
		NIAGARA ENERGY SAC 5.746% 10/03/34	200,000	197,992
		NISOURCE INC 1.700% 2/15/31	299,772	256,854
		NORTHERN ST PWR 5.650% 6/15/64	253,027	261,550
		NORTHERN STATES PWR 3.400% 8/15/42	331,527	230,046
		NSTAR ELECTRIC CO 3.100% 6/01/51	49,546	32,632
		NY & PRESBYTERIAN 3.954% 8/01/19	228,454	136,546
		OCCIDENTAL PETE CORP 6.600% 3/15/46	121,729	113,326
		OFFICE CHERIFIEN DES 7.500% 5/02/54	194,750	199,860
		OHIOHEALTH CORP 2.834% 11/15/41	185,000	131,951
		OMERS FINANCE TRUST 5.500% 11/15/33	249,278	263,890
		ONEOK INC 4.450% 9/01/49	40,950	42,170
		ONEOK INC 4.950% 7/13/47	222,785	193,060
		ORACLE CORP 3.600% 4/01/50	51,122	48,954
		ORACLE CORP 5.550% 2/06/53	129,341	122,248
		ORACLE CORP 6.900% 11/09/52	259,836	289,208
		ORLANDO HEALTH 3.327% 10/01/50	250,000	175,020
		OVERSEAS PRIVATE INV 3.250% 12/01/47	126,192	128,267
		PACIFIC GAS & ELEC 3.950% 12/01/47	278,184	183,430

READING HEALTH SYSTEM PENSION PLAN
 SCHECULE H, LINE 4i; SCHEDULE OF ASSETS (HELD AT END OF YEAR)
 PLAN YEAR ENDED JUNE 30, 2025

EIN: 23-1352204
 FORM: 5500
 PLAN: 001

(a)	(b) IDENTITY OF ISSUE BORROWER, LESSOR, OR SIMILAR PARTY	(c) DESCRIPTION OF INVESTMENT INCLUDING MATURITY DATE, RATE OF INTEREST, COLLATERAL PAR OR MATURITY VALUE	(d) COST	(e) CURRENT VALUE
CORPORATE BONDS (CONTINUED)		PACIFIC GAS & ELEC 6.150% 3/01/55	109,670	102,632
		PACIFIC GAS&ELEC 4.950% 7/01/50	174,425	161,202
		PACIFICCORP 5.350% 12/01/53	284,145	256,164
		PEACEHEALTH OBLI 3.218% 11/15/50	405,000	250,553
		PECO ENERGY CO 2.800% 6/15/50	310,913	188,097
		PECO ENERGY CO 5.250% 9/15/54	24,940	23,691
		PENSKE TRUCK LE 5.250% 7/01/29	279,653	286,670
		PERUSAHAAN LISTR 4.125% 5/15/27	223,238	198,024
		PHILIP MORRIS INTL 5.250% 2/13/34	215,184	224,387
		PHILLIPS 66 PTNR 4.900% 10/01/46	250,000	210,448
		PIEDMONT HEALTHCARE 2.864% 1/01/52	80,000	48,774
		PIEDMONT NAT GAS 3.640% 11/01/46	59,087	36,431
		PIONEER NAT RESOURCE 1.900% 8/15/30	292,655	261,485
		PPL ELECTRIC UTIL 3.950% 6/01/47	183,060	123,016
		PPL ELECTRIC UTIL 4.150% 6/15/48	77,987	48,635
		PRES & FELLOWS 2.517% 10/15/50	171,634	103,127
		PRINCETON UNIV 2.516% 7/01/50	256,212	158,894
		PROG ENER CAR 4.100% 5/15/42	626,512	444,307
		PUB SVC EL & GAS MTN 3.650% 9/01/42	266,064	189,113
		PUB SVC NEW HAMP 5.350% 10/01/33	221,448	227,894
		PUBLIC SERV COLO 2.700% 1/15/51	103,079	59,249
		PUBLIC SERVICE MT 2.050% 8/01/50	272,803	146,143
		QUEBEC PROVINCE 4.500% 9/08/33	120,743	120,132
		REALTY INCOME CORP 2.850% 12/15/32	300,000	262,557
		RELX CAPITAL INC 5.250% 3/27/35	119,769	122,791
		REPUBLIC OF HUNGARY 6.750% 9/23/55	195,854	201,520
		REPUBLIC OF PANAMA 7.875% 3/01/57	191,538	203,202
		REPUBLIC OF PERU 2.783% 1/23/31	405,741	362,435
		REPUBLIC OF POLAND 5.500% 4/04/53	123,463	116,471
		ROCHE HLDGS INC 2.607% 12/13/51	200,000	122,260
		ROCKFORD ABS V-Q 6.11947% 10/20/35	500,000	501,534
		SAN DIEGO G & E 3.320% 4/15/50	224,626	134,114

READING HEALTH SYSTEM PENSION PLAN
SCHEDULE H, LINE 4i; SCHEDULE OF ASSETS (HELD AT END OF YEAR)
PLAN YEAR ENDED JUNE 30, 2025

EIN: 23-1352204
FORM: 5500
PLAN: 001

(a)	(b) IDENTITY OF ISSUE BORROWER, LESSOR, OR SIMILAR PARTY	(c) DESCRIPTION OF INVESTMENT INCLUDING MATURITY DATE, RATE OF INTEREST, COLLATERAL PAR OR MATURITY VALUE	(d) COST	(e) CURRENT VALUE
	CORPORATE BONDS (CONTINUED)	SANTOS FINANCE LTD 6.875% 9/19/33 SAUDI INTERNATIONAL 5.750% 1/16/54 SHARP HEALTHCARE 2.680% 8/01/50 SHERWIN-WILLIAMS CO 4.000% 12/15/42 SOUTH CAROLINA ELEC 4.600% 6/15/43 SOUTHERN BAPTIST 4.875% 7/15/45 SOUTHERN CAL ED 3.650% 2/01/50 SOUTHERN CAL EDISON 3.600% 2/01/45 STATE OF ISRAEL 5.625% 2/19/35 SUNOCO LOGISTICS 5.400% 10/01/47 T-MOBILE USA INC 3.000% 2/15/41 TAKEDA PHARMACEUTICA 3.025% 7/09/40 TARGA RES CORP 4.950% 4/15/52 TARGA RESOURCES CORP 6.125% 5/15/55 TEACHERS INS & ANN 4.270% 5/15/47 TEXAS HEALTH RES 2.328% 11/15/50 TEXTRON INC 2.450% 3/15/31 THERMO FISHER 2.800% 10/15/41 TOTAL CAPITAL 2.986% 6/29/41 TOYOTA MOTOR CREDIT 4.800% 1/05/34 TOYOTA MTR CR MTN 5.050% 5/16/29 TRANSCONT GAS PL 3.950% 5/15/50 TRANSCONT GAS PL 4.450% 8/01/42 TRINITY HEALTH 2.632% 12/01/40 UNIV OF PENNSYLVANIA 2.396% 10/01/50 UNITED MEXICAN MTN 6.050% 1/11/40 UNITED MEXICAN ST 3.500% 2/12/34 UNITED MEXICAN ST 6.400% 5/07/54 UNITED MEXICAN ST 6.875% 5/13/37 UNITEDHEALTH GROUP 5.700% 10/15/40 UNITEDHEALTH GROUP 5.950% 6/15/55 UNITEDHEALTH GRP 5.200% 4/15/63	64,736 195,584 199,514 186,555 201,928 357,332 116,505 171,966 220,525 211,056 516,173 404,508 226,278 75,606 182,733 155,000 650,047 134,336 250,000 124,863 194,583 302,764 272,295 50,000 260,000 368,100 198,912 198,646 199,188 1,074,521 19,799 362,310	70,972 190,592 122,334 140,347 141,856 262,969 69,399 106,657 228,656 178,104 475,644 299,104 208,555 73,370 125,831 86,975 576,180 96,880 184,288 124,951 200,173 211,476 266,780 35,985 149,058 286,050 167,600 183,800 208,460 714,875 20,311 325,241

READING HEALTH SYSTEM PENSION PLAN
 SCHECULE H, LINE 4i; SCHEDULE OF ASSETS (HELD AT END OF YEAR)
 PLAN YEAR ENDED JUNE 30, 2025

EIN: 23-1352204
 FORM: 5500
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(a)	(b) IDENTITY OF ISSUE BORROWER, LESSOR, OR SIMILAR PARTY	(c) DESCRIPTION OF INVESTMENT INCLUDING MATURITY DATE, RATE OF INTEREST, COLLATERAL PAR OR MATURITY VALUE	(d) COST	(e) CURRENT VALUE
CORPORATE BONDS (CONTINUED)		UNIV OF SOUTHERN CA 3.841% 10/01/47	295,693	181,258
		UNIV OF SOUTHERN 2.945% 10/01/51	138,802	83,075
		UNUM GROUP 4.125% 6/15/51	135,810	133,711
		UNUM GROUP 6.000% 6/15/54	9,790	9,865
		VERIZON COMM INC 2.650% 11/20/40	191,501	148,149
		VERIZON COMM INC 3.400% 3/22/41	254,852	196,689
		VICI PROPERTIES 5.750% 2/01/27	381,064	385,255
		VOLKSWAGEN GROUP 5.800% 3/27/35	231,259	236,716
		WARNERMEDIA HLDG 5.141% 3/15/52	24,549	18,135
		WARNERMEDIA HLDG 5.050% 3/15/42	40,330	30,319
		WELLS FARGO CO V-Q 3.068% 4/30/41	645,942	600,758
		WELLS FARGO COMM CMO 2.061% 8/15/54	656,486	574,886
		WELLS FARGO MTN V-Q 5.013% 4/04/51	375,071	245,840
		WILLIAMS COS INC 4.900% 3/15/29	234,707	233,158
		YALE UNIVERSITY 2.402% 4/15/50	245,000	144,780
			<u>80,064,758</u>	<u>68,281,594</u>
MUNICIPAL BONDS		DALLAS-FORT WORTH TX 2.919% 11/01/50	175,000	121,044
		DIST OF COLUMBIA 4.814% 10/01/14	190,965	106,555
		MARYLAND ST ECONOMIC 5.433% 5/31/56	200,000	190,390
		MICHIGAN ST UNIV RE 4.165% 8/15/22	266,498	208,716
		NEW YORK NY 5.094% 10/01/49	50,000	47,185
		NEW YORK NY 5.114% 10/01/54	70,000	65,875
		PORT AUTH NY & NJ 5.072% 7/15/53	250,000	234,755
		UNIV CA REGTS MED 4.563% 5/15/53	160,225	152,037
		UNIV OF MICHIGAN 2.437% 4/01/40	235,000	174,398
		UNIV OF VIRGINIA VA 2.584% 11/01/51	405,000	245,191
		UNIV OF PITTSBURGH PA 3.555% 9/15/19	270,308	155,021
		UNIVSITY MI UNIV 4.454% 4/01/22	80,000	62,743
			<u>2,352,996</u>	<u>1,763,910</u>

READING HEALTH SYSTEM PENSION PLAN
SCHEDULE H, LINE 4i; SCHEDULE OF ASSETS (HELD AT END OF YEAR)
PLAN YEAR ENDED JUNE 30, 2025

EIN: 23-1352204
FORM: 5500
PLAN: 001

(a)	(b) IDENTITY OF ISSUE BORROWER, LESSOR, OR SIMILAR PARTY	(c) DESCRIPTION OF INVESTMENT INCLUDING MATURITY DATE, RATE OF INTEREST, COLLATERAL PAR OR MATURITY VALUE	(d) COST	(e) CURRENT VALUE
	MUTUAL FUNDS	LAZARD GL LIST INFRASTRUCTURE-INST	3,722,778	4,404,207
		SCHRODER INTL MULTI CAP EQUITY	7,785,086	13,289,753
		T ROWE PRICE INTEGRATED U.S.	8,408,306	9,366,435
			19,916,170	27,060,395
	HEDGE FUNDS AND PRIVATE EQUITY FUNDS	APOLLO INVESTMENT FUND IX	1,331,833	2,386,656
		APOLLO INVESTMENT FUND VIII	715,200	1,028,014
		APOLLO NATURAL RESOURCES PRNTS II	465,184	641,232
		BAIN CAPITAL MIDDLE MKT CREDIT 2014	295,864	336,793
		BLACKROCK TEMPUS FD 2018 SER 1	5,618	1,762
		BLACKSTONE REAL ESTATE PARTNERS VIII	3,200,930	3,012,964
		CANYON VALUE REALIZATION FUND	6,987,108	11,614,008
		CRESSY & COMPANY FUND VI-A LP	2,431,254	3,309,497
		GSO CAPITAL PARTNERS	435,830	134,818
		GSO CREDIT ALPHA ANNEX FEEDER FD II LP	191,761	273,402
		INSTITUTIONAL VENTURE PARTNERS XV LP	2,544,309	2,714,249
		INSTITUTIONAL VENTURE PARTNERS XVI	2,993,833	3,544,704
		LASALLE PROPERTY FUND GP, LP	3,777,830	3,837,271
		LEGAL & GENERAL S&P 500 COLL INV FD	45,692,565	127,037,175
		MT KELLETT CAPITAL PARTNERS	433,305	101,617
		ONE ROCK CAPITAL PARTNERS	29,585	1,443,079
		ONE ROCK CAPITAL PARTNERS II, LP	2,310,200	2,929,864
		PENTWATER EVENT FUND LTD F-V-U	6,216,494	17,027,795
		PIMCO BRAVO FD III ONSHORE LP	1,277,854	1,946,187
		PIMCO BRAVO FD ONSHORE FEEDER II, LP	96,952	172,920
		QUANTUM ENERGY PARTNERS V LP	802,465	31,551
		QUANTUM ENERGY PARTNERS VI LP	731,695	472,251
		QUANTUM ENERGY PARTNERS VII	2,067,268	2,125,365
		RESOURCE LAND FUND IV LLC	76,132	631,999
		SOFINNOVA VENTURE PARTNERS IX	2,172,632	1,222,811
		SOFINNOVA VENTURE PARTNERS X, L.P.	1,829,663	754,181

READING HEALTH SYSTEM PENSION PLAN
 SCHECULE H, LINE 4i; SCHEDULE OF ASSETS (HELD AT END OF YEAR)
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EIN: 23-1352204
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(a)	(b) IDENTITY OF ISSUE BORROWER, LESSOR, OR SIMILAR PARTY	(c) DESCRIPTION OF INVESTMENT INCLUDING MATURITY DATE, RATE OF INTEREST, COLLATERAL PAR OR MATURITY VALUE	(d) COST	(e) CURRENT VALUE
	HEDGE FUNDS AND PRIVATE EQUITY FUNDS (CONTINUED)	THE CHILDREN'S INVESTMENT FUND	3,559,211	14,217,624
		TRIDENT CAPITAL VII, L.P.	1,563,230	4,380,649
		TRIDENT VI PARALLEL FUND, LP	236,365	1,190,050
		VALINOR CAPITAL PARTNERS OFFSHORE	59,950	162,154
			<u>94,532,120</u>	<u>208,682,642</u>
	103-12 INVESTMENT TRUSTS	SILCHESTER INTL EQUITY GROUP TRUST	<u>2,416,500</u>	<u>21,421,210</u>
	COMMON/COLLECTIVE TRUST	LAZARD INTERNATIONAL QUALITY GROWTH	26,533,184	27,366,327
		VICTORY INTEGRITY SM/MIDCAP VAL CIT	9,035,140	8,893,720
			<u>35,568,324</u>	<u>36,260,047</u>
			<u>306,346,534</u>	<u>428,537,679</u>

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 26a

Schedule of Active Participant Data as of July 1, 2024

Number and average annual frozen benefit distributed by attained age and attained years of credited service

Attained Age	Attained Years of Credited Service ¹										Total
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Over	
Under 25	0	0	0	0	0	0	0	0	0	0	0
	-	-	-	-	-	-	-	-	-	-	-
25-29	0	0	0	0	0	0	0	0	0	0	0
	-	-	-	-	-	-	-	-	-	-	-
30-34	0	60	19	0	0	0	0	0	0	0	79
	-	1,685	-	-	-	-	-	-	-	-	1,810
35-39	0	96	161	19	0	0	0	0	0	0	276
	-	2,189	4,593	-	-	-	-	-	-	-	3,893
40-44	0	65	143	82	6	0	0	0	0	0	296
	-	2,736	5,735	8,708	-	-	-	-	-	-	5,973
45-49	0	57	93	110	53	6	0	0	0	0	319
	-	3,254	6,637	9,616	13,201	-	-	-	-	-	8,286
50-54	0	38	86	69	65	34	2	0	0	0	294
	-	3,152	7,108	9,730	15,751	19,619	-	-	-	-	10,691
55-59	0	41	86	71	48	44	38	8	0	0	336
	-	2,868	5,817	10,121	13,476	19,103	22,573	-	-	-	11,510
60-64	0	39	69	78	44	50	37	39	4	0	360
	-	2,522	6,971	9,065	13,874	20,395	22,090	27,655	-	-	13,689
65-69	0	13	17	16	7	3	3	4	4	0	67
	-	-	-	-	-	-	-	-	-	-	13,556
70 & over	0	8	3	0	1	0	0	0	0	0	12
	-	-	-	-	-	-	-	-	-	-	-
Total	0	417	677	445	224	137	80	51	8	0	2,039
	-	2,735	5,811	9,459	13,923	19,595	23,000	28,178	-	-	9,124

¹ Age and service for purposes of determining category are based on exact (not rounded) values.

Plan Name: Reading Health System Pension Plan

EIN / PN: 23-1352204/001

Plan Sponsor: Reading Health System

Valuation Date: July 1, 2024

SCHEDULE SB ATTACHMENTS

Schedule SB, Part V Statement of Actuarial Assumptions/Methods

Economic Assumptions

Interest rate basis

Applicable month	March
Interest rate basis	Segment Rates from Four Months Preceding Valuation Date

Interest rates	Reflecting Stabilization	Not Reflecting Stabilization
First segment rate	4.75%	4.64%
Second segment rate	5.12%	5.12%
Third segment rate	5.59%	5.10%
Effective interest rate	5.31%	5.09%

Annual rates of increase

Compensation:	N/A
Future Social Security wage bases	N/A
Statutory limits on compensation	N/A

Plan-related expenses	\$3,438,403
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Rates not reflecting stabilization are used to determine PBGC variable rate premiums if the alternative method is used and are used to determine the PBGC FTAP and the PBGC 4010 FS.

Plan Name:	Reading Health System Pension Plan
EIN / PN:	23-1352204/001
Plan Sponsor:	Reading Health System
Valuation Date:	July 1, 2024

SCHEDULE SB ATTACHMENTS

Demographic Assumptions

Inclusion date	The valuation date coincident with or next following the date on which the employee becomes a participant.
New or rehired employees	It was assumed there will be no new or rehired employees.
Mortality	Separate rates for non-annuitants (based on Pri-2012 "Employees" table without collar or amount adjustments and then projected forward with generational projection using adjusted Scale MP-2021) and annuitants (based on Pri-2012 "Healthy Annuitants" table (participants and beneficiaries combined) without collar or amount adjustments, projected forward with generational projection using adjusted Scale MP-2021. The rate of future mortality improvement at any age for any year beginning on or after the valuation date is capped at 0.78%.
Termination	The rates at which participants are assumed to terminate employment (not due to retirement) by age are shown below: Representative Termination Rates (Unisex)

Percentage assumed to leave during the year

Attained Age	Rates
27-30	10.0%
31	9.5%
32	9.0%
33	8.5%
34	8.0%
35-55	7.5%
56	8.0%
57	8.5%
58	9.0%
59	9.5%
60-64	10.0%

Plan Name: Reading Health System Pension Plan
EIN / PN: 23-1352204/001
Plan Sponsor: Reading Health System
Valuation Date: July 1, 2024

SCHEDULE SB ATTACHMENTS

Retirement

The rates at which participants are assumed to retire by age are shown below:

Representative Retirement Rates (Unisex)

Percentage assumed to retire during the year	
Attained Age	Rate
55	5%
56	5%
57	5%
58	5%
59	5%
60	10%
61	5%
62	10%
63	10%
64	10%
65	50%
66	50%
67	50%
68	50%
69	50%
70	50%
71	50%
72+	100%

Benefit commencement date:

Preretirement death benefit

The later of the death of the active participant or the date the participant would have attained eligibility for early retirement

Plan Name: Reading Health System Pension Plan
EIN / PN: 23-1352204/001
Plan Sponsor: Reading Health System
Valuation Date: July 1, 2024

SCHEDULE SB ATTACHMENTS

Deferred vested benefit

The rates at which terminated vested participants are assumed to retire by age are shown below.

Terminated Vested Commencement Age

Attained Age	Rate
Under 60	0%
60	2.5%
61	2.5%
62	2.5%
63	5%
64	5%
65	50%
66	50%
67	25%
68	25%
69	25%
70+	100%

Retirement benefit

Upon termination of employment

Form of payment

45% of participants are assumed to elect a single life annuity, 10% of participants are assumed to elect a 10-year certain life annuity.

25% of participants are assumed to elect a 100% joint & survivor (J&S) option, 5% of participants are assumed to elect a 75% J&S option and 15% of participants are assumed to elect a 50% J&S option.

Percent married

75% of males; 50% of females

Spouse age

Wife two years younger than husband

Timing of benefit payments

Annuity payments are payable monthly at the beginning of the month.

Methods

Valuation date

First day of plan year

Funding target

Present value of accrued benefits as required by regulations under IRC §430.

Target normal cost

Present value of benefits expected to accrue during the plan year plus plan-related expenses expected to be paid from plan assets during the plan year as required by regulations under IRC §430.

Plan Name: Reading Health System Pension Plan
EIN / PN: 23-1352204/001
Plan Sponsor: Reading Health System
Valuation Date: July 1, 2024

SCHEDULE SB ATTACHMENTS

Actuarial value of assets

Average of the fair market value of assets on the valuation date and 12 and 24 months preceding the valuation date, adjusted for contributions, benefits, administrative expenses and expected earnings of 6.75% (with such expected earnings limited as described in IRS Notice 2009-22). The average asset value must be within 10% of market value, including discounted contributions receivable (discounted using the effective interest rate for the prior plan year.) The method of computing the actuarial value of assets complies with rules governing the calculation of such values under the Pension Protection Act of 2006 (PPA). These rules produce smoothed values that reflect the underlying market value of plan assets but fluctuate less than the market value. As a result, the actuarial value of assets will be lower than the market value in some years and greater in other years. However, over the long term under PPA's smoothing rules, the method has a significant bias to produce an actuarial value of assets that is below the market value of assets.

Benefits not valued

All benefits described in the Plan Provisions section of this report were valued. WTW has reviewed the plan provisions with the plan sponsor and, based on that review, is not aware of any other significant benefits required to be valued that were not.

Source of Prescribed Methods

Funding methods

The methods used for funding purposes, including the method of determining plan assets, are "prescribed methods set by law", as defined in the actuarial standards of practice (ASOPs). These methods are required by IRC §430, or were selected by the plan sponsor from a range of methods permitted by the IRC §430.

Sources of Data and Other Information

The plan sponsor, through its third party administrator, furnished participant data as of July 1, 2024. Information on assets, contributions, and plan provisions was supplied by the plan sponsor. Data and other information were reviewed for reasonableness and consistency, but no audit was performed. Based on discussions with the plan sponsor, assumptions or estimates were made when data were not available. In consultation with Tower Health, assumptions were made for missing or apparently inconsistent data elements.

We are not aware of any errors or omissions in the data that would have a significant effect on the results of our calculations.

Plan Name: Reading Health System Pension Plan
EIN / PN: 23-1352204/001
Plan Sponsor: Reading Health System
Valuation Date: July 1, 2024

SCHEDULE SB ATTACHMENTS

Assumptions Rationale - Significant Economic Assumptions

Discount rate	The basis chosen was selected by the plan sponsor from among choices prescribed by law, all of which are based on observed market data over certain periods of time.
Plan Related Expenses	As required by regulations, plan-related expenses are calculated by estimating the expenses to be paid from the trust during the coming year (including, for example, expected PBGC premiums and actuarial, accounting, legal, administration and trustee fees to be paid from the trust).
Assumed return for asset smoothing	The assumed return of 6.75% used for asset smoothing is the expected return on assets assumption chosen by the client with the help of their investment advisers for the 2023 plan year under U.S. GAAP. Although determining the expected rate of return on plan assets was not within the scope of our work, it is the client's best estimate and we determined that it does not significantly conflict with what would be reasonable based on their asset allocation.

Assumptions Rationale - Significant Demographic Assumptions

Mortality	Assumptions used for funding purposes are prescribed.
Termination	Rates were developed in connection to an experience study conducted in June 2024; there is annual consideration of whether any conditions have changed that would be expected to produce different results in the future. For this reason, we believe the assumptions selected do not significantly conflict with what would be reasonable.
Retirement	Rates were developed in connection to an experience study conducted in June 2024; there is annual consideration of whether any conditions have changed that would be expected to produce different results in the future. For this reason, we believe the assumptions selected do not significantly conflict with what would be reasonable.

Plan Name:	Reading Health System Pension Plan
EIN / PN:	23-1352204/001
Plan Sponsor:	Reading Health System
Valuation Date:	July 1, 2024

SCHEDULE SB ATTACHMENTS

Benefit commencement date for deferred benefits:

Preretirement death benefit	Surviving spouses are assumed to begin benefits at the earliest permitted commencement date because ERISA requires benefits to start then unless the spouse elects to defer. If the spouse elects to defer, actuarial increases from the earliest commencement date must be given, so that a later commencement date is expected to be of approximately equal value.
Deferred vested benefit	Rates were developed in connection to an experience study conducted in June 2024; there is annual consideration of whether any conditions have changed that would be expected produce different results in the future. For this reason, we believe the assumptions selected do not significantly conflict with what would be reasonable.

Form of payment	The assumed form of payment for participants receiving future benefits was selected by the plan sponsor based on an experience study conducted in June 2024 and reflects a reasonable expectation of the future. For this reason, we believe the assumptions selected do not significantly conflict with what would be reasonable.
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Marital Assumptions:	The assumed percentage married and age difference for spouses were selected by the plan sponsor and are based on a blending of marital statuses of recent retirees and changes in expectations of marriage patterns of retirement age individuals in the future; general population statistics of individuals of retirement age were also considered. Results from an experience study conducted in June 2024 were also considered in the selection of marital assumptions. For this reason, we believe the assumptions selected do not significantly conflict with what would be reasonable.
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Changes in Assumptions and Methods

Changes in assumptions and methods since prior valuation	• The segment interest rates used to calculate the funding target and target normal cost were updated to the current valuation date as required by IRC §430. • The mortality table used to calculate the funding target and target normal cost was updated, reflects the latest mortality and improvement scale and was changed from using a static projection of mortality improvement to a generational projection as required by guidance issued by IRS under IRC §430. • The assumed plan-related expenses added to the target normal cost were changed from \$3,533,552 for the prior valuation to \$3,438,403 for the current valuation.
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Plan Name:	Reading Health System Pension Plan
EIN / PN:	23-1352204/001
Plan Sponsor:	Reading Health System
Valuation Date:	July 1, 2024

SCHEDULE SB ATTACHMENTS

A new experience study was performed in June 2024 and as a result the following demographic assumptions were revised:

- Retirement rates: ages 55-58, 60, 62-66, and 70-71 were updated
- Termination rates: all ages were updated
- Terminated Vested Commencement Age: assumption was updated from age 65 commencement to rates from ages 60-70
- Form of Payment: assumption was updated from 60% single life annuity and 40% 100% joint & survivor (J&S) annuity to 45% single life annuity, 10% 10-year certain & life annuity, 25% 100% J&S annuity, 5% 75% J&S annuity, and 15% 50% J&S annuity
- Spouse Age difference: assumption was updated from female spouse 3 years younger than male spouse to 2 years younger
- Percentage married: assumption was updated from 80% for males and females to 75% for males and 50% for females

Plan Name:	Reading Health System Pension Plan
EIN / PN:	23-1352204/001
Plan Sponsor:	Reading Health System
Valuation Date:	July 1, 2024

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 32
Schedule of Amortization Bases
as of July 1, 2024

Type of Base	Date Established	Initial Amount	Remaining Amortization Period (Years)	Outstanding Balance	Amortization Payment
1. Shortfall	07/01/2024	23,028,948	15.00000	23,028,948	2,121,764
2. Shortfall	07/01/2023	10,445,244	14.00000	9,906,976	956,583
3. Shortfall	07/01/2022	28,521,053	13.00000	25,919,515	2,635,672
4. Shortfall	07/01/2021	25,921,568	12.00000	22,441,210	2,416,968
Total				81,296,649	8,130,987

Plan Name: Reading Health System Pension Plan
EIN / PN: 23-1352204/001
Plan Sponsor: Reading Health System
Valuation Date: July 1, 2024

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 24 Change in Actuarial Assumptions

A new experience study was performed in June 2024 and as a result the following demographic assumptions were revised:

- Retirement rates: ages 55-58, 60, 62-66, and 70-71 were updated
- Termination rates: all ages were updated
- Terminated Vested Commencement Age: assumption was updated from age 65 commencement to rates from ages 60-70
- Form of Payment: assumption was updated from 60% single life annuity and 40% 100% joint & survivor (J&S) annuity to 45% single life annuity, 10% 10-year certain & life annuity, 25% 100% J&S annuity, 5% 75% J&S annuity, and 15% 50% J&S annuity
- Spouse Age difference: assumption was updated from female spouse 3 years younger than male spouse to 2 years younger.
- Percentage married: assumption was updated from 80% for males and females to 75% for males and 50% for females

Plan Name:	Reading Health System Pension Plan
EIN / PN:	23-1352204/001
Plan Sponsor:	Reading Health System
Valuation Date:	July 1, 2024

SCHEDULE SB ATTACHMENTS

Schedule SB – Statement by Enrolled Actuary

Plan Sponsor	Reading Health System
EIN/PN	23-1352204/001
Plan Name	Reading Health System Pension Plan
Valuation Date	July 1, 2024
Enrolled Actuary	William R. Loth
Enrollment Number	23-07878

The actuarial assumptions that are not mandated by IRC § 430 and regulations, represent the enrolled actuary's best estimate of anticipated experience under the plan, subject to the following conditions:

The actuarial valuation, on which the information in this Schedule SB is based, has been prepared in reliance upon the employee and financial data furnished by the plan administrator and the trustee. The enrolled actuary has not made a rigorous check of the accuracy of this information but has accepted it after reviewing it and concluding it is reasonable in relation to similar information furnished in previous years. The amounts of contributions and dates paid shown in Item 18 of Schedule SB were listed in reliance on information provided by the plan administrator and/or trustee.

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 22 Description of Weighted Average Retirement Age as of July 1, 2024

The average retirement age for Line 22 was calculated by creating a hypothetical life table with retirement as the only decrement, and then computing the average retirement age for the table.

x	q_x^r	l_x	${}_{x-55}p_{55} = l_x / l_{55}$	$q_x^r * l_x / l_{55}$	$x * q_x^r * l_x / l_{55}$
55	0.05	1,000	1.000000	0.050000	2.750000
56	0.05	950	0.950000	0.047500	2.660000
57	0.05	903	0.902500	0.045125	2.572125
58	0.05	857	0.857375	0.042869	2.486388
59	0.05	815	0.814506	0.040725	2.402793
60	0.10	774	0.773781	0.077378	4.642686
61	0.05	696	0.696403	0.034820	2.124029
62	0.10	662	0.661583	0.066158	4.101813
63	0.10	595	0.595424	0.059542	3.751174
64	0.10	536	0.535882	0.053588	3.429645
65	0.50	482	0.482294	0.241147	15.674548
66	0.50	241	0.241147	0.120573	7.957848
67	0.50	121	0.120573	0.060287	4.039210
68	0.50	60	0.060287	0.030143	2.049749
69	0.50	30	0.030143	0.015072	1.039946
70	0.50	15	0.015072	0.007536	0.527509
71	0.50	8	0.007536	0.003768	0.267522
72	1.00	4	0.003768	0.003768	0.271290
Average age at retirement					62.748274
Rounded for Schedule SB item 22					63

Plan Name: Reading Health System Pension Plan
EIN / PN: 23-1352204/001
Plan Sponsor: Reading Health System
Valuation Date: July 1, 2024

SCHEDULE SB ATTACHMENTS

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

Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
2024	637,266	300,101	24,548,562	25,485,929
2025	1,889,383	896,071	24,115,208	26,900,662
2026	3,057,326	1,474,119	23,642,312	28,173,757
2027	4,149,809	2,062,718	23,135,134	29,347,661
2028	5,190,081	2,608,038	22,562,030	30,360,149
2029	6,149,827	3,125,200	21,941,007	31,216,034
2030	7,007,738	3,646,837	21,290,470	31,945,045
2031	7,752,389	4,117,473	20,591,722	32,461,584
2032	8,409,556	4,550,611	19,843,534	32,803,701
2033	9,017,456	4,933,158	19,050,238	33,000,852
2034	9,552,229	5,279,177	18,225,225	33,056,631
2035	10,013,041	5,628,910	17,367,667	33,009,618
2036	10,426,139	5,989,941	16,472,761	32,888,841
2037	10,803,562	6,311,139	15,539,583	32,654,284
2038	11,171,790	6,563,995	14,576,266	32,312,051
2039	11,488,877	6,785,577	13,589,375	31,863,829
2040	11,749,750	6,984,905	12,583,863	31,318,518
2041	11,985,894	7,143,417	11,566,209	30,695,520
2042	12,181,805	7,250,577	10,546,472	29,978,854
2043	12,345,041	7,312,973	9,534,567	29,192,581
2044	12,487,735	7,341,949	8,540,930	28,370,614
2045	12,546,009	7,321,887	7,576,121	27,444,017
2046	12,515,170	7,266,988	6,650,978	26,433,136
2047	12,447,189	7,185,639	5,775,296	25,408,124
2048	12,314,492	7,072,885	4,957,735	24,345,112
2049	12,148,159	6,932,602	4,205,889	23,286,650
2050	11,962,292	6,762,838	3,524,198	22,249,328
2051	11,685,348	6,566,205	2,914,956	21,166,509
2052	11,344,004	6,338,569	2,379,437	20,062,010

Plan Name: Reading Health System Pension Plan
EIN / PN: 23-1352204/001
Plan Sponsor: Reading Health System
Valuation Date: July 1, 2024

SCHEDULE SB ATTACHMENTS

2051	11,685,348	6,566,205	2,914,956	21,166,509
2052	11,344,004	6,338,569	2,379,437	20,062,010
2053	10,938,737	6,086,519	1,916,303	18,941,559
2054	10,465,650	5,813,600	1,522,347	17,801,597
2055	9,963,541	5,520,226	1,192,821	16,676,588
2056	9,433,157	5,209,941	921,846	15,564,944
2057	8,886,778	4,887,395	702,799	14,476,972
2058	8,334,275	4,561,249	528,748	13,424,272
2059	7,784,683	4,235,073	392,802	12,412,558
2060	7,246,257	3,912,984	288,395	11,447,636
2061	6,723,118	3,598,781	209,508	10,531,407
2062	6,217,652	3,295,007	150,821	9,663,480
2063	5,731,748	3,004,103	107,785	8,843,636
2064	5,266,767	2,727,341	76,630	8,070,738
2065	4,823,136	2,465,881	54,323	7,343,340
2066	4,401,255	2,220,252	38,486	6,659,993
2067	4,001,112	1,990,713	27,308	6,019,133
2068	3,622,563	1,777,237	19,438	5,419,238
2069	3,265,347	1,579,653	13,897	4,858,897
2070	2,929,197	1,397,619	9,985	4,336,801
2071	2,613,886	1,230,661	7,210	3,851,757
2072	2,319,180	1,078,191	5,231	3,402,602
2073	2,044,861	939,528	3,812	2,988,201

Plan Name: Reading Health System Pension Plan
EIN / PN: 23-1352204/001
Plan Sponsor: Reading Health System
Valuation Date: July 1, 2024

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 15

Reconciliation of differences between valuation results and amounts used to calculate AFTAP as of July 1, 2024

The AFTAP reported on line 15 is the final certified AFTAP for the plan year and does not correspond to the valuation results reported on this SB.

The AFTAP reported on line 15 was certified on September 30, 2024: and only reflects discounted contributions for the prior plan year deposited as of the certification date. In addition, the AFTAP was adjusted by annuity purchases for NHCEs in 2022 and 2023.

Date of AFTAP certification/ recertification	AFTAP	Description and the amount of each adjustment to the funding target, AVA, carryover balance, prefunding balance
		The AVA used in calculating the certified AFTAP did not include a contribution of \$1,358,000 made on March 14, 2025, after the certification date. The AVA included in line item 2b includes the present value of the aforementioned contribution, equaling \$1,309,597.
September 30, 2024	84.33%	The funding target and assets for the AFTAP were adjusted by \$48,859,008 in annuity purchases for NHCEs in 2022 and 2023.

Plan Name: Reading Health System Pension Plan
EIN / PN: 23-1352204/001
Plan Sponsor: Reading Health System
Valuation Date: July 1, 2024

READING HEALTH SYSTEM PENSION PLAN
SCHEDULE H, LINE 4j-SCHEDULE OF REPORTABLE TRANSACTIONS
PLAN YEAR ENDED JUNE 30, 2025

EIN: 23-1352204
FORM: 5500
PLAN: 001

(a) IDENTITY OF PARTY INVOLVED	(b) DESCRIPTION OF ASSET (INCLUDING INTEREST RATE AND MATURITY IN CASE OF A LOAN)	(c) PURCHASE PRICE	(d) SELLING PRICE	(e) LEASE RENTAL	(f) EXPENSE INCURRED WITH TRANSACTION	(g) COST OF ASSET	(h) CURRENT VALUE OF ASSET ON TRANSACTION DATE	(i) NET GAIN OR (LOSS)
WILMINGTON US GOV'T MONEY MARKET	PURCHASED	31,602,777				31,602,777	31,602,777	
WILMINGTON US GOV'T MONEY MARKET	PURCHASED	31,603,731				31,603,731	31,603,731	
LAZARD INTL QUALITY GROWTH	PURCHASED	31,306,731				31,306,731	31,306,731	
BAILLIE GIFFORD INTL ALPHA FUND	SOLD		31,601,777			29,226,461	31,601,777	2,375,316

SCHEDULE SB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500 or 5500-SF.	OMB No. 1210-0110 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 07/01/2024 and ending 06/30/2025

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

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

A Name of plan READING HEALTH SYSTEM PENSION PLAN	B Three-digit plan number (PN) ▶ <u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF READING HEALTH SYSTEM	D Employer Identification Number (EIN) 23-1352204

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

Part I Basic Information

1 Enter the valuation date: Month <u>07</u> Day <u>01</u> Year <u>2024</u>			
2 Assets:			
a Market value	2a	<u>408,007,899</u>	
b Actuarial value	2b	<u>397,059,087</u>	
3 Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment	<u>976</u>	<u>260,586,447</u>	<u>260,586,447</u>
b For terminated vested participants	<u>1,364</u>	<u>77,858,388</u>	<u>77,858,388</u>
c For active participants	<u>2,039</u>	<u>139,749,040</u>	<u>139,910,901</u>
d Total	<u>4,379</u>	<u>478,193,875</u>	<u>478,355,736</u>
4 If the plan is in at-risk status, check the box and complete lines (a) and (b) ☐			
a Funding target disregarding prescribed at-risk assumptions	4a		
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b		
5 Effective interest rate	5	<u>5.31</u> %	
6 Target normal cost			
a Present value of current plan year accruals	6a		
b Expected plan-related expenses	6b	<u>3,438,403</u>	
c Target normal cost	6c	<u>3,438,403</u>	

Statement by Enrolled Actuary

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

SIGN HERE <u>William R. Loth</u> <u>WRL</u> Signature of actuary	<u>3/31/2026</u> Date
<u>WILLIAM R. LOTH</u> Type or print name of actuary	<u>23-07878</u> Most recent enrollment number
<u>WILLIS TOWERS WATSON US LLC</u> Firm name	<u>215-246-6000</u> Telephone number (including area code)
<u>1900 MARKET STREET</u> <u>PHILADELPHIA</u> <u>PA 19103</u> Address of the firm	

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

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

Schedule SB (Form 5500) 2024
v. 240311

Part II Beginning of Year Carryover and Prefunding Balances

	(a) Carryover balance	(b) Prefunding balance
7 Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	0
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9 Amount remaining (line 7 minus line 8)		
10 Interest on line 9 using prior year's actual return of 10.87 %		
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year)		5,691
b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of 5.30 %		302
b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		
c Total available at beginning of current plan year to add to prefunding balance		5,993
d Portion of (c) to be added to prefunding balance		0
12 Other reductions in balances due to elections or deemed elections		0
13 Balance at beginning of current year (line 9 + line 10 + line 11d - line 12)	0	0

Part III Funding Percentages

14 Funding target attainment percentage	14	83.00 %
15 Adjusted funding target attainment percentage	15	84.33 %
16 Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	87.78 %
17 If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
10-15-2024	2,386,000	0			
01-15-2025	2,386,000	0			
04-15-2025	2,386,000	0			
07-15-2025	2,386,000	0			
03-11-2026	2,565,000	0			
			Totals ▶	18(b) 12,109,000	18(c)

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

a Contributions allocated toward unpaid minimum required contributions from prior years	19a	
b Contributions made to avoid restrictions adjusted to valuation date	19b	
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	11,572,417

20 Quarterly contributions and liquidity shortfalls:

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

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

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

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

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

21 Discount rate:			
a Segment rates:	1st segment: 4.75 %	2nd segment: 5.12 %	3rd segment: 5.59 %
			☐ N/A, full yield curve used
b Applicable month (enter code)			21b 4
22 Weighted average retirement age			22 63
23 Mortality table(s) (see instructions) ☐ Prescribed -- combined ☒ Prescribed -- separate ☐ Substitute			

Part VI Miscellaneous Items

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

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

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

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):		
a Target normal cost (line 6c)	31a	3,438,403
b Excess assets, if applicable, but not greater than line 31a	31b	
32 Amortization installments:		
a Net shortfall amortization installment	Outstanding Balance	Installment
	81,296,649	8,130,987
b Waiver amortization installment		
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month Day Year) and the waived amount		33
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)		34 11,569,390
		Carryover balance Prefunding balance Total balance
35 Balances elected for use to offset funding requirement		
36 Additional cash requirement (line 34 minus line 35)	36	11,569,390
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	37	11,572,417
38 Present value of excess contributions for current year (see instructions)		
a Total (excess, if any, of line 37 over line 36)	38a	3,027
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	0
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	39	0
40 Unpaid minimum required contributions for all years	40	0

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

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

SCHEDULE SB ATTACHMENTS

Schedule SB – Statement by Enrolled Actuary

Plan Sponsor	Reading Health System
EIN/PN	23-1352204/001
Plan Name	Reading Health System Pension Plan
Valuation Date	July 1, 2024
Enrolled Actuary	William R. Loth
Enrollment Number	23-07878

The actuarial assumptions that are not mandated by IRC § 430 and regulations, represent the enrolled actuary's best estimate of anticipated experience under the plan, subject to the following conditions:

The actuarial valuation, on which the information in this Schedule SB is based, has been prepared in reliance upon the employee and financial data furnished by the plan administrator and the trustee. The enrolled actuary has not made a rigorous check of the accuracy of this information but has accepted it after reviewing it and concluding it is reasonable in relation to similar information furnished in previous years. The amounts of contributions and dates paid shown in Item 18 of Schedule SB were listed in reliance on information provided by the plan administrator and/or trustee.

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 15

Reconciliation of differences between valuation results and amounts used to calculate AFTAP as of July 1, 2024

The AFTAP reported on line 15 is the final certified AFTAP for the plan year and does not correspond to the valuation results reported on this SB.

The AFTAP reported on line 15 was certified on September 30, 2024: and only reflects discounted contributions for the prior plan year deposited as of the certification date. In addition, the AFTAP was adjusted by annuity purchases for NHCEs in 2022 and 2023.

Date of AFTAP certification/ recertification	AFTAP	Description and the amount of each adjustment to the funding target, AVA, carryover balance, prefunding balance
		The AVA used in calculating the certified AFTAP did not include a contribution of \$1,358,000 made on March 14, 2025, after the certification date. The AVA included in line item 2b includes the present value of the aforementioned contribution, equaling \$1,309,597.
		The funding target and assets for the AFTAP were adjusted by \$48,859,008 in annuity purchases for NHCEs in 2022 and 2023.
September 30, 2024	84.33%	

Plan Name: Reading Health System Pension Plan
EIN / PN: 23-1352204/001
Plan Sponsor: Reading Health System
Valuation Date: July 1, 2024

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 22 Description of Weighted Average Retirement Age as of July 1, 2024

The average retirement age for Line 22 was calculated by creating a hypothetical life table with retirement as the only decrement, and then computing the average retirement age for the table.

x	q_x^r	l_x	${}_{x-55}p_{55} = l_x / l_{55}$	$q_x^r * l_x / l_{55}$	$x * q_x^r * l_x / l_{55}$
55	0.05	1,000	1.000000	0.050000	2.750000
56	0.05	950	0.950000	0.047500	2.660000
57	0.05	903	0.902500	0.045125	2.572125
58	0.05	857	0.857375	0.042869	2.486388
59	0.05	815	0.814506	0.040725	2.402793
60	0.10	774	0.773781	0.077378	4.642686
61	0.05	696	0.696403	0.034820	2.124029
62	0.10	662	0.661583	0.066158	4.101813
63	0.10	595	0.595424	0.059542	3.751174
64	0.10	536	0.535882	0.053588	3.429645
65	0.50	482	0.482294	0.241147	15.674548
66	0.50	241	0.241147	0.120573	7.957848
67	0.50	121	0.120573	0.060287	4.039210
68	0.50	60	0.060287	0.030143	2.049749
69	0.50	30	0.030143	0.015072	1.039946
70	0.50	15	0.015072	0.007536	0.527509
71	0.50	8	0.007536	0.003768	0.267522
72	1.00	4	0.003768	0.003768	0.271290
Average age at retirement					62.748274
Rounded for Schedule SB item 22					63

Plan Name: Reading Health System Pension Plan
EIN / PN: 23-1352204/001
Plan Sponsor: Reading Health System
Valuation Date: July 1, 2024

SCHEDULE SB ATTACHMENTS

Schedule SB, Part V Statement of Actuarial Assumptions/Methods

Economic Assumptions

Interest rate basis

Applicable month	March
Interest rate basis	Segment Rates from Four Months Preceding Valuation Date

Interest rates	Reflecting Stabilization	Not Reflecting Stabilization
First segment rate	4.75%	4.64%
Second segment rate	5.12%	5.12%
Third segment rate	5.59%	5.10%
Effective interest rate	5.31%	5.09%

Annual rates of increase

Compensation:	N/A
Future Social Security wage bases	N/A
Statutory limits on compensation	N/A

Plan-related expenses	\$3,438,403
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Rates not reflecting stabilization are used to determine PBGC variable rate premiums if the alternative method is used and are used to determine the PBGC FTAP and the PBGC 4010 FS.

Plan Name:	Reading Health System Pension Plan
EIN / PN:	23-1352204/001
Plan Sponsor:	Reading Health System
Valuation Date:	July 1, 2024

SCHEDULE SB ATTACHMENTS

Demographic Assumptions

Inclusion date	The valuation date coincident with or next following the date on which the employee becomes a participant.
New or rehired employees	It was assumed there will be no new or rehired employees.
Mortality	Separate rates for non-annuitants (based on Pri-2012 "Employees" table without collar or amount adjustments and then projected forward with generational projection using adjusted Scale MP-2021) and annuitants (based on Pri-2012 "Healthy Annuitants" table (participants and beneficiaries combined) without collar or amount adjustments, projected forward with generational projection using adjusted Scale MP-2021. The rate of future mortality improvement at any age for any year beginning on or after the valuation date is capped at 0.78%.
Termination	The rates at which participants are assumed to terminate employment (not due to retirement) by age are shown below: Representative Termination Rates (Unisex)

Percentage assumed to leave during the year

Attained Age	Rates
27-30	10.0%
31	9.5%
32	9.0%
33	8.5%
34	8.0%
35-55	7.5%
56	8.0%
57	8.5%
58	9.0%
59	9.5%
60-64	10.0%

Plan Name: Reading Health System Pension Plan
EIN / PN: 23-1352204/001
Plan Sponsor: Reading Health System
Valuation Date: July 1, 2024

SCHEDULE SB ATTACHMENTS

Retirement

The rates at which participants are assumed to retire by age are shown below:

Representative Retirement Rates (Unisex)

Percentage assumed to retire during the year	
Attained Age	Rate
55	5%
56	5%
57	5%
58	5%
59	5%
60	10%
61	5%
62	10%
63	10%
64	10%
65	50%
66	50%
67	50%
68	50%
69	50%
70	50%
71	50%
72+	100%

Benefit commencement date:

Preretirement death benefit

The later of the death of the active participant or the date the participant would have attained eligibility for early retirement

Plan Name: Reading Health System Pension Plan
EIN / PN: 23-1352204/001
Plan Sponsor: Reading Health System
Valuation Date: July 1, 2024

SCHEDULE SB ATTACHMENTS

Deferred vested benefit

The rates at which terminated vested participants are assumed to retire by age are shown below.

Terminated Vested Commencement Age

Attained Age	Rate
Under 60	0%
60	2.5%
61	2.5%
62	2.5%
63	5%
64	5%
65	50%
66	50%
67	25%
68	25%
69	25%
70+	100%

Retirement benefit

Upon termination of employment

Form of payment

45% of participants are assumed to elect a single life annuity, 10% of participants are assumed to elect a 10-year certain life annuity.

25% of participants are assumed to elect a 100% joint & survivor (J&S) option, 5% of participants are assumed to elect a 75% J&S option and 15% of participants are assumed to elect a 50% J&S option.

Percent married

75% of males; 50% of females

Spouse age

Wife two years younger than husband

Timing of benefit payments

Annuity payments are payable monthly at the beginning of the month.

Methods

Valuation date

First day of plan year

Funding target

Present value of accrued benefits as required by regulations under IRC §430.

Target normal cost

Present value of benefits expected to accrue during the plan year plus plan-related expenses expected to be paid from plan assets during the plan year as required by regulations under IRC §430.

Plan Name: Reading Health System Pension Plan
EIN / PN: 23-1352204/001
Plan Sponsor: Reading Health System
Valuation Date: July 1, 2024

SCHEDULE SB ATTACHMENTS

Actuarial value of assets

Average of the fair market value of assets on the valuation date and 12 and 24 months preceding the valuation date, adjusted for contributions, benefits, administrative expenses and expected earnings of 6.75% (with such expected earnings limited as described in IRS Notice 2009-22). The average asset value must be within 10% of market value, including discounted contributions receivable (discounted using the effective interest rate for the prior plan year.) The method of computing the actuarial value of assets complies with rules governing the calculation of such values under the Pension Protection Act of 2006 (PPA). These rules produce smoothed values that reflect the underlying market value of plan assets but fluctuate less than the market value. As a result, the actuarial value of assets will be lower than the market value in some years and greater in other years. However, over the long term under PPA's smoothing rules, the method has a significant bias to produce an actuarial value of assets that is below the market value of assets.

Benefits not valued

All benefits described in the Plan Provisions section of this report were valued. WTW has reviewed the plan provisions with the plan sponsor and, based on that review, is not aware of any other significant benefits required to be valued that were not.

Source of Prescribed Methods

Funding methods

The methods used for funding purposes, including the method of determining plan assets, are "prescribed methods set by law", as defined in the actuarial standards of practice (ASOPs). These methods are required by IRC §430, or were selected by the plan sponsor from a range of methods permitted by the IRC §430.

Sources of Data and Other Information

The plan sponsor, through its third party administrator, furnished participant data as of July 1, 2024. Information on assets, contributions, and plan provisions was supplied by the plan sponsor. Data and other information were reviewed for reasonableness and consistency, but no audit was performed. Based on discussions with the plan sponsor, assumptions or estimates were made when data were not available. In consultation with Tower Health, assumptions were made for missing or apparently inconsistent data elements.

We are not aware of any errors or omissions in the data that would have a significant effect on the results of our calculations.

Plan Name: Reading Health System Pension Plan
EIN / PN: 23-1352204/001
Plan Sponsor: Reading Health System
Valuation Date: July 1, 2024

SCHEDULE SB ATTACHMENTS

Assumptions Rationale - Significant Economic Assumptions

Discount rate	The basis chosen was selected by the plan sponsor from among choices prescribed by law, all of which are based on observed market data over certain periods of time.
Plan Related Expenses	As required by regulations, plan-related expenses are calculated by estimating the expenses to be paid from the trust during the coming year (including, for example, expected PBGC premiums and actuarial, accounting, legal, administration and trustee fees to be paid from the trust).
Assumed return for asset smoothing	The assumed return of 6.75% used for asset smoothing is the expected return on assets assumption chosen by the client with the help of their investment advisers for the 2023 plan year under U.S. GAAP. Although determining the expected rate of return on plan assets was not within the scope of our work, it is the client's best estimate and we determined that it does not significantly conflict with what would be reasonable based on their asset allocation.

Assumptions Rationale - Significant Demographic Assumptions

Mortality	Assumptions used for funding purposes are prescribed.
Termination	Rates were developed in connection to an experience study conducted in June 2024; there is annual consideration of whether any conditions have changed that would be expected to produce different results in the future. For this reason, we believe the assumptions selected do not significantly conflict with what would be reasonable.
Retirement	Rates were developed in connection to an experience study conducted in June 2024; there is annual consideration of whether any conditions have changed that would be expected to produce different results in the future. For this reason, we believe the assumptions selected do not significantly conflict with what would be reasonable.

Plan Name:	Reading Health System Pension Plan
EIN / PN:	23-1352204/001
Plan Sponsor:	Reading Health System
Valuation Date:	July 1, 2024

SCHEDULE SB ATTACHMENTS

Benefit commencement date for deferred benefits:

Preretirement death benefit Surviving spouses are assumed to begin benefits at the earliest permitted commencement date because ERISA requires benefits to start then unless the spouse elects to defer. If the spouse elects to defer, actuarial increases from the earliest commencement date must be given, so that a later commencement date is expected to be of approximately equal value.

Deferred vested benefit Rates were developed in connection to an experience study conducted in June 2024; there is annual consideration of whether any conditions have changed that would be expected produce different results in the future. For this reason, we believe the assumptions selected do not significantly conflict with what would be reasonable.

Form of payment The assumed form of payment for participants receiving future benefits was selected by the plan sponsor based on an experience study conducted in June 2024 and reflects a reasonable expectation of the future. For this reason, we believe the assumptions selected do not significantly conflict with what would be reasonable.

Marital Assumptions: The assumed percentage married and age difference for spouses were selected by the plan sponsor and are based on a blending of marital statuses of recent retirees and changes in expectations of marriage patterns of retirement age individuals in the future; general population statistics of individuals of retirement age were also considered. Results from an experience study conducted in June 2024 were also considered in the selection of marital assumptions. For this reason, we believe the assumptions selected do not significantly conflict with what would be reasonable.

Changes in Assumptions and Methods

- Changes in assumptions and methods since prior valuation**
- The segment interest rates used to calculate the funding target and target normal cost were updated to the current valuation date as required by IRC §430.
 - The mortality table used to calculate the funding target and target normal cost was updated, reflects the latest mortality and improvement scale and was changed from using a static projection of mortality improvement to a generational projection as required by guidance issued by IRS under IRC §430.
 - The assumed plan-related expenses added to the target normal cost were changed from \$3,533,552 for the prior valuation to \$3,438,403 for the current valuation.

Plan Name: Reading Health System Pension Plan
EIN / PN: 23-1352204/001
Plan Sponsor: Reading Health System
Valuation Date: July 1, 2024

SCHEDULE SB ATTACHMENTS

A new experience study was performed in June 2024 and as a result the following demographic assumptions were revised:

- Retirement rates: ages 55-58, 60, 62-66, and 70-71 were updated
- Termination rates: all ages were updated
- Terminated Vested Commencement Age: assumption was updated from age 65 commencement to rates from ages 60-70
- Form of Payment: assumption was updated from 60% single life annuity and 40% 100% joint & survivor (J&S) annuity to 45% single life annuity, 10% 10-year certain & life annuity, 25% 100% J&S annuity, 5% 75% J&S annuity, and 15% 50% J&S annuity
- Spouse Age difference: assumption was updated from female spouse 3 years younger than male spouse to 2 years younger
- Percentage married: assumption was updated from 80% for males and females to 75% for males and 50% for females

Plan Name:	Reading Health System Pension Plan
EIN / PN:	23-1352204/001
Plan Sponsor:	Reading Health System
Valuation Date:	July 1, 2024

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 24 Change in Actuarial Assumptions

A new experience study was performed in June 2024 and as a result the following demographic assumptions were revised:

- Retirement rates: ages 55-58, 60, 62-66, and 70-71 were updated
- Termination rates: all ages were updated
- Terminated Vested Commencement Age: assumption was updated from age 65 commencement to rates from ages 60-70
- Form of Payment: assumption was updated from 60% single life annuity and 40% 100% joint & survivor (J&S) annuity to 45% single life annuity, 10% 10-year certain & life annuity, 25% 100% J&S annuity, 5% 75% J&S annuity, and 15% 50% J&S annuity
- Spouse Age difference: assumption was updated from female spouse 3 years younger than male spouse to 2 years younger.
- Percentage married: assumption was updated from 80% for males and females to 75% for males and 50% for females

Plan Name:	Reading Health System Pension Plan
EIN / PN:	23-1352204/001
Plan Sponsor:	Reading Health System
Valuation Date:	July 1, 2024

SCHEDULE SB ATTACHMENTS

Schedule SB, Part V Summary of Plan Provisions

The original effective date of the plan was December 1, 1947. Provisions are for the plan as amended effective June 2020.

Plan Year 12-month period beginning July 1 and ending June 30

Covered employees An employee is eligible to participate on the first day of the plan year in which he satisfies the eligibility requirements. The eligibility requirements for participation in the plan are attainment of age 21 and completion of one year of service.

Effective January 1, 2007 employees of the Reading Hospital Medical Group and certain highly compensated employees of the Reading Physician Services department are excluded from participation in the Plan.

Effective July 1, 2013, new employees are no longer eligible to participate in the Plan (April 1, 2013 for new employees due to corporate transaction or acquisition).

Participation date Date of becoming a covered employee

Definitions

Vesting service For vesting accrual purposes, an employee earns a year of service for each plan year in which at least 1,000 hours are worked.

Credited service For benefit accrual purposes, an employee earns a year of credit for each plan year during which 2,080 or more hours are worked. Pro rata credit is earned if an employee works between 1,000 and 2,080 hours in a plan year, or less than 1,000 hours in the year of retirement or termination.

The plan was amended to freeze future benefit accruals effective July 1, 2016.

Plan Name: Reading Health System Pension Plan
EIN / PN: 23-1352204/001
Plan Sponsor: Reading Health System
Valuation Date: July 1, 2024

SCHEDULE SB ATTACHMENTS

Compensation	Total compensation paid by the employer to the employee, including regular salary and wages, commissions, and tips but excluding overtime pay, bonuses, employer contributions to the plan, and non-taxable fringe benefits. Compensation also includes any contributions under cash-or-deferred arrangements, cafeteria plans, or other plans not includible in gross income by reason of section 125, 132(f) or 402(e) of the Internal Revenue Code.
Average monthly compensation	Monthly compensation of a participant averaged over the 60 completed consecutive calendar months (or all months in which a compensation was received, if fewer than 60) that produces the highest monthly average, disregarding months with no compensation. If a participant performs fewer than 2,080 hours of service in any plan year, the compensation for each month in that year is adjusted for the purpose of this computation by multiplying by 2,080 and dividing by the number of hours of service performed for that year. A participant shall not earn additional average monthly compensation on or after July 1, 2016.
Covered compensation	For employees who enter the plan after June 30, 1977: the amount of compensation with respect to which old-age benefits would be provided under the Social Security Act, if for each year prior to age 65 earnings are at least equal to the Social Security Taxable Wage Base. If an employee's termination of employment occurs prior to age 65, the Social Security Taxable Wage Base is assumed to remain level from the year of determination to age 65.
Normal retirement date (NRD)	First of month coinciding with or next following the attainment of age 65

Plan Name:	Reading Health System Pension Plan
EIN / PN:	23-1352204/001
Plan Sponsor:	Reading Health System
Valuation Date:	July 1, 2024

SCHEDULE SB ATTACHMENTS

Monthly pension benefit

Monthly Benefit under the Reading Formula

Pre-July 1, 1977 participants: 1.4% of average monthly compensation plus 0.6% of average monthly compensation in excess of \$750 for each year of credited service with a maximum of 35 years, plus 2% of average monthly compensation for each year of credited service in excess of 35 years.

Post-June 30, 1977 participants: 1.1% of average monthly compensation plus 0.6% of average monthly compensation in excess of covered compensation for each year of credited service with a maximum of 35 years, plus 1.7% of average monthly compensation for each year of credited service in excess of 35 years.

Cash Balance Formula for Employees at The Highlands at Wyomissing

Those participants who are employed at The Highlands at Wyomissing are provided benefits in the form of a cash balance account, which is the sum of (i), (ii), and (iii).

- (i) Opening Balance: The actuarial equivalent of the lump sum value of the Participant's accrued benefit as of June 30, 1998 under the Reading Formula.
- (ii) Service Credits: For each full or partial year of service in which 1,000 or more hours has been completed, a participant shall be credited with a Service Credit on the last day of the plan year. The Service Credit amount is based on the participant's age plus service on the first day of the plan year and the accumulated monthly pay rates prorated by hours worked during the plan year, in accordance with the following schedule:

Age plus Service	Contribution Rate
Less than 31	6.0%
31-40	6.5%
41-50	7.0%
51-60	7.5%
61-70	8.0%
71-80	8.5%
Over 80	9.0%

- (iii) Interest Credits: On the last day of each plan year, including and subsequent to June 30, 1999, the participant's cash balance account shall be credited with an Interest Credit based on the balance of the participant's cash balance on the first day of such plan year. For the plan year ending June 30, 1999, the Interest Credit rate was equal to the 1-year Treasury bill rate (as published by the Federal Reserve Board) in effect for the month of June 1998 (5.41%). Each subsequent year's Interest Credit rate shall be equal to the 30-year U.S. Treasury bill rate (as published by the Federal Reserve Board) in effect for the month of June immediately preceding such plan year.

Plan Name: Reading Health System Pension Plan
EIN / PN: 23-1352204/001
Plan Sponsor: Reading Health System
Valuation Date: July 1, 2024

SCHEDULE SB ATTACHMENTS

Effective July 1, 2000, no future service credits will be granted to the cash balance accounts, however interest credits will continue to be granted. Highlands participants are grandfathered under the Reading formula retroactive to July 1, 1998. Therefore, Highlands employees will receive the greater of their monthly accrued benefit under the cash balance formula or their monthly accrued benefit under the Reading formula based on all service at termination from employment or retirement.

The plan was amended to freeze future benefit accruals effective July 1, 2016.

Minimum Benefit

A participant's normal retirement benefit may not be less than the participant's benefit as of June 30, 1992, under the plan as in effect immediately prior to July 1, 1989.

The normal retirement benefit of a participant who performs at least one hour of service after June 30, 1994, and whose compensation is limited by section 401(a)(17) of the IRC may not be less than the greater of:

- (a) The accrued benefit as of June 30, 1994 plus the normal retirement benefit calculated solely on the basis of credited service after June 30, 1994; or
- (b) The accrued benefit based on all credited service

The following applies to participants who terminate from the Hospital as shown:

Termination Date	Monthly Amount
July 1, 2003 – June 29, 2006	\$25
June 30, 2006 – Present	\$100

Accrued Benefit

A participant's accrued benefit as of any date prior to his/her normal retirement date is equal to the benefit calculated as of normal retirement multiplied by a fraction (not to exceed one). The numerator is the actual years of service at the date of computation, and the denominator is the total projected years of service at normal retirement date.

If the minimum benefit is the prevailing normal retirement benefit, then the amount is not reduced by the fraction above.

Plan Name: Reading Health System Pension Plan
EIN / PN: 23-1352204/001
Plan Sponsor: Reading Health System
Valuation Date: July 1, 2024

SCHEDULE SB ATTACHMENTS

Eligibility for Benefits

Normal retirement	Retirement on NRD
Early retirement	Retires prior to normal retirement date after attainment of age 55 and completion of 15 years of credited service or after attainment of age 62 and completion of 10 years of credited service. The participant may first begin receiving payments on the July 1 following his/her satisfaction of the above eligibility requirements.
Postponed retirement	Retirement after NRD
Deferred vested termination	Termination for reasons other than death or retirement after completing five years of vesting service
Preretirement death benefit	Death while eligible for normal, early, postponed, or deferred vested retirement benefits, with a surviving spouse. Date of payment may be no earlier than the participant's early retirement date.

Benefits Paid Upon the Following Events

Normal retirement	Accrued benefit determined as of NRD. An employee may elect to have payments commence on his/her normal retirement date although still employed, in which case the monthly benefit is calculated as of that date.
Early retirement	Accrued benefit at date of retirement, reduced for early commencement. The reduction is equal to 1/180 for each of the first 60 months and 1/360 for each subsequent month by which commencement precedes normal retirement date.
Postponed retirement	The monthly pension benefit determined as of the actual retirement date, no less than the actuarially equivalent normal retirement benefit calculated as of NRD
Deferred vested termination	Accrued benefit at date of termination. A participant may elect commencement at or after age 62 (or at or after age 55 if he/she completed 15 years of service prior to termination of employment), in which case payments are reduced as for early retirement.
Preretirement death	100% of reduced amount participant would have received had he/she retired on date of death and elected a 100% joint and survivor annuity.

Plan Name: Reading Health System Pension Plan
EIN / PN: 23-1352204/001
Plan Sponsor: Reading Health System
Valuation Date: July 1, 2024

SCHEDULE SB ATTACHMENTS

Other Plan Provisions

Forms of payment

Preretirement death benefits are payable only as described above. Normal forms of payment for monthly pension benefits are paid as described above as a single life annuity for unmarried participants and as an actuarially equivalent 100% joint and survivor annuity (under which the employee receives a reduced benefit with 100% of his/her reduced benefit eligible to his/her surviving spouse for life) for married participants.

Optional forms are a 50% joint and survivor annuity, a 75% joint and survivor annuity, a ten-year certain and life annuity, a lump sum (only if the actuarially equivalent amount is greater than \$5,000 and not in excess of \$10,000), or (for married participants) a life annuity.

Actuarial equivalence of forms of payment (other than lump sums) is determined using an interest rate of 7% compounded annually and a mortality table constructed so that the probability of death at each age (for all genders) is equal to 80% of the probability of death under the 1971 Group Annuity Mortality Table for females plus 20% of the probability of death under the 1971 Group Annuity Mortality Table for males.

Calculation of lump sum payments is determined using adjusted first, second, and third segment interest rates under rules prescribed for purposes of section 417(e)(3) of the IRC, for the month of June preceding the date of the distribution, and using the mortality table prescribed for purposes of section 417(e)(3) of the IRC.

Plan participants' contributions

None are required or permitted

Maximum limits on benefits and pay

Accrued benefits projected to be paid in future years are limited to the maximum presently allowed under IRC §415. Plan compensation is limited to the maximum presently allowed under IRC §401(a)(17). No provision is made for future increases in the maximum annual benefit or compensation limit.

Future Plan Changes

No future plan changes were recognized in determining the results provided herein.

Changes in Benefits Valued Since Prior Year

There have been no changes in benefits valued since the prior year.

Plan Name: Reading Health System Pension Plan
EIN / PN: 23-1352204/001
Plan Sponsor: Reading Health System
Valuation Date: July 1, 2024

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 26a

Schedule of Active Participant Data as of July 1, 2024

Number and average annual frozen benefit distributed by attained age and attained years of credited service

Attained Age	Attained Years of Credited Service ¹										Total
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Over	
Under 25	0	0	0	0	0	0	0	0	0	0	0
	-	-	-	-	-	-	-	-	-	-	-
25-29	0	0	0	0	0	0	0	0	0	0	0
	-	-	-	-	-	-	-	-	-	-	-
30-34	0	60	19	0	0	0	0	0	0	0	79
	-	1,685	-	-	-	-	-	-	-	-	1,810
35-39	0	96	161	19	0	0	0	0	0	0	276
	-	2,189	4,593	-	-	-	-	-	-	-	3,893
40-44	0	65	143	82	6	0	0	0	0	0	296
	-	2,736	5,735	8,708	-	-	-	-	-	-	5,973
45-49	0	57	93	110	53	6	0	0	0	0	319
	-	3,254	6,637	9,616	13,201	-	-	-	-	-	8,286
50-54	0	38	86	69	65	34	2	0	0	0	294
	-	3,152	7,108	9,730	15,751	19,619	-	-	-	-	10,691
55-59	0	41	86	71	48	44	38	8	0	0	336
	-	2,868	5,817	10,121	13,476	19,103	22,573	-	-	-	11,510
60-64	0	39	69	78	44	50	37	39	4	0	360
	-	2,522	6,971	9,065	13,874	20,395	22,090	27,655	-	-	13,689
65-69	0	13	17	16	7	3	3	4	4	0	67
	-	-	-	-	-	-	-	-	-	-	13,556
70 & over	0	8	3	0	1	0	0	0	0	0	12
	-	-	-	-	-	-	-	-	-	-	-
Total	0	417	677	445	224	137	80	51	8	0	2,039
	-	2,735	5,811	9,459	13,923	19,595	23,000	28,178	-	-	9,124

¹ Age and service for purposes of determining category are based on exact (not rounded) values.

Plan Name: Reading Health System Pension Plan

EIN / PN: 23-1352204/001

Plan Sponsor: Reading Health System

Valuation Date: July 1, 2024

SCHEDULE SB ATTACHMENTS

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

Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
2024	637,266	300,101	24,548,562	25,485,929
2025	1,889,383	896,071	24,115,208	26,900,662
2026	3,057,326	1,474,119	23,642,312	28,173,757
2027	4,149,809	2,062,718	23,135,134	29,347,661
2028	5,190,081	2,608,038	22,562,030	30,360,149
2029	6,149,827	3,125,200	21,941,007	31,216,034
2030	7,007,738	3,646,837	21,290,470	31,945,045
2031	7,752,389	4,117,473	20,591,722	32,461,584
2032	8,409,556	4,550,611	19,843,534	32,803,701
2033	9,017,456	4,933,158	19,050,238	33,000,852
2034	9,552,229	5,279,177	18,225,225	33,056,631
2035	10,013,041	5,628,910	17,367,667	33,009,618
2036	10,426,139	5,989,941	16,472,761	32,888,841
2037	10,803,562	6,311,139	15,539,583	32,654,284
2038	11,171,790	6,563,995	14,576,266	32,312,051
2039	11,488,877	6,785,577	13,589,375	31,863,829
2040	11,749,750	6,984,905	12,583,863	31,318,518
2041	11,985,894	7,143,417	11,566,209	30,695,520
2042	12,181,805	7,250,577	10,546,472	29,978,854
2043	12,345,041	7,312,973	9,534,567	29,192,581
2044	12,487,735	7,341,949	8,540,930	28,370,614
2045	12,546,009	7,321,887	7,576,121	27,444,017
2046	12,515,170	7,266,988	6,650,978	26,433,136
2047	12,447,189	7,185,639	5,775,296	25,408,124
2048	12,314,492	7,072,885	4,957,735	24,345,112
2049	12,148,159	6,932,602	4,205,889	23,286,650
2050	11,962,292	6,762,838	3,524,198	22,249,328
2051	11,685,348	6,566,205	2,914,956	21,166,509
2052	11,344,004	6,338,569	2,379,437	20,062,010

Plan Name: Reading Health System Pension Plan
EIN / PN: 23-1352204/001
Plan Sponsor: Reading Health System
Valuation Date: July 1, 2024

SCHEDULE SB ATTACHMENTS

2051	11,685,348	6,566,205	2,914,956	21,166,509
2052	11,344,004	6,338,569	2,379,437	20,062,010
2053	10,938,737	6,086,519	1,916,303	18,941,559
2054	10,465,650	5,813,600	1,522,347	17,801,597
2055	9,963,541	5,520,226	1,192,821	16,676,588
2056	9,433,157	5,209,941	921,846	15,564,944
2057	8,886,778	4,887,395	702,799	14,476,972
2058	8,334,275	4,561,249	528,748	13,424,272
2059	7,784,683	4,235,073	392,802	12,412,558
2060	7,246,257	3,912,984	288,395	11,447,636
2061	6,723,118	3,598,781	209,508	10,531,407
2062	6,217,652	3,295,007	150,821	9,663,480
2063	5,731,748	3,004,103	107,785	8,843,636
2064	5,266,767	2,727,341	76,630	8,070,738
2065	4,823,136	2,465,881	54,323	7,343,340
2066	4,401,255	2,220,252	38,486	6,659,993
2067	4,001,112	1,990,713	27,308	6,019,133
2068	3,622,563	1,777,237	19,438	5,419,238
2069	3,265,347	1,579,653	13,897	4,858,897
2070	2,929,197	1,397,619	9,985	4,336,801
2071	2,613,886	1,230,661	7,210	3,851,757
2072	2,319,180	1,078,191	5,231	3,402,602
2073	2,044,861	939,528	3,812	2,988,201

Plan Name: Reading Health System Pension Plan
EIN / PN: 23-1352204/001
Plan Sponsor: Reading Health System
Valuation Date: July 1, 2024

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 32
Schedule of Amortization Bases
as of July 1, 2024

Type of Base	Date Established	Initial Amount	Remaining Amortization Period (Years)	Outstanding Balance	Amortization Payment
1. Shortfall	07/01/2024	23,028,948	15.00000	23,028,948	2,121,764
2. Shortfall	07/01/2023	10,445,244	14.00000	9,906,976	956,583
3. Shortfall	07/01/2022	28,521,053	13.00000	25,919,515	2,635,672
4. Shortfall	07/01/2021	25,921,568	12.00000	22,441,210	2,416,968
Total				81,296,649	8,130,987

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Plan Sponsor: Reading Health System
Valuation Date: July 1, 2024