

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 2024 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024	
A	This return/report is for: ☐ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.) ☒ a single-employer plan ☐ a DFE (specify) _____ ☐ 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 INTERHEALTH CORP. RETIREMENT PLAN
1b	Three-digit plan number (PN) ▶ 001
1c	Effective date of plan 01/01/1966
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) PIH HEALTH 12401 WASHINGTON BLVD WHITTIER, CA 90602-1006
2b	Employer Identification Number (EIN) 95-3619388
2c	Plan Sponsor's telephone number 562-698-0811
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.	04/30/2026	SCOTT BREMER
	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	3119
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....		
	6a(1)	1296
	6a(2)	1236
	6b	570
	6c	1114
	6d	2920
	6e	75
	6f	2995
6g(1)		
6g(2)		
6h	0	
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7	

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

1A 1I 3H 3F

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

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

a Pension Schedules

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

b General Schedules

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

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

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

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

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

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

Receipt Confirmation Code _____

SCHEDULE SB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500 or 5500-SF.	OMB No. 1210-0110 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024	
▶ Round off amounts to nearest dollar.	
▶ Caution: A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.	
A Name of plan INTERHEALTH CORP. RETIREMENT PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF PIH HEALTH	D Employer Identification Number (EIN) 95-3619388
E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B	F Prior year plan size: ☐ 100 or fewer ☐ 101-500 ☒ More than 500

Part I	Basic Information			
1	Enter the valuation date: Month 01 Day 01 Year 2024			
2	Assets:			
a	Market value	2a	116685799	
b	Actuarial value	2b	124468697	
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	611	39955551	39955551
b	For terminated vested participants	1213	38210279	38210279
c	For active participants	1296	65918304	65918304
d	Total	3120	144084134	144084134
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	5.25 %	
6	Target normal cost			
a	Present value of current plan year accruals	6a	0	
b	Expected plan-related expenses	6b	2350000	
c	Target normal cost	6c	2350000	

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 VINCENT PICCOLO Type or print name of actuary MERCER Firm name 633 W. FIFTH STREET SUITE 1200 LOS ANGELES, CA 90071 Address of the firm	09/18/2025 Date 23-08707 Most recent enrollment number 213-346-2633 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	2107729
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	2107729
9 Amount remaining (line 7 minus line 8)	0	0
10 Interest on line 9 using prior year's actual return of <u>15.73</u> %	0	0
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year)		750
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>5.35</u> %		0
b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		118
c Total available at beginning of current plan year to add to prefunding balance		868
d Portion of (c) to be added to prefunding balance		0
12 Other reductions in balances due to elections or deemed elections	0	0
13 Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	0

Part III Funding Percentages

14 Funding target attainment percentage	14	86.38 %
15 Adjusted funding target attainment percentage	15	86.38 %
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	80.44 %
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
04/15/2024	1323916	0			
07/15/2024	1323916	0			
10/15/2024	232000	0			
01/15/2025	960000	0			
08/29/2025	589000	0			
Totals ►			18(b)	4428832	18(c) 0

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

a Contributions allocated toward unpaid minimum required contributions from prior years	19a	0
b Contributions made to avoid restrictions adjusted to valuation date	19b	0
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	4267030

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: 4.96 %	3rd segment: 5.59 % ☐ N/A, full yield curve used
b Applicable month (enter code)	21b		0
22 Weighted average retirement age	22		64
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	0
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a).....	29	0
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29).....	30	0

Part VIII	Minimum Required Contribution For Current Year
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31 Target normal cost and excess assets (see instructions):			
a Target normal cost (line 6c)	31a	2350000	
b Excess assets, if applicable, but not greater than line 31a	31b	0	
32 Amortization installments:	Outstanding Balance	Installment	
a Net shortfall amortization installment	19615437	1915092	
b Waiver amortization installment	0	0	
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	33		
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33).....	34	4265092	
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	0	0
36 Additional cash requirement (line 34 minus line 35)	36	4265092	
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	37	4267030	
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	1938	
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 01/01/2024 and ending 12/31/2024		
A Name of plan INTERHEALTH CORP. RETIREMENT PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 PIH HEALTH	D Employer Identification Number (EIN) 95-3619388	

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	
FRANKLIN DISTRIBUTORS, LLC	ONE FRANKLIN PKWY SAN MATEO, CA 94403-1906

(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)

MERCER

13-2834414

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
11	ACTUARIAL	338789	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

MERRILL LYNCH, PIERCE, FENNER AND S

13-5674085

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 33 50 51 52 60 62 71	BROKERAGE	279898	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☐ No ☐

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

EAGLE CAPITAL MANAGEMENT, LLC

22-3361201

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 68	INVESTMENT MANAGER	117954	Yes ☐ No ☒	Yes ☐ No ☐		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)

BLACKROCK INVESTMENT MANAGEMENT,LLC

20-5319476

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 50 51	INVESTMENT MANAGER	100549	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

BANK OF AMERICA

94-1687665

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
21 50	TRUSTEE	53697	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

PENSION ASSURANCE LLP

30-0840934

(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?
10	AUDITOR	22000	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 H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2024
		This Form is Open to Public Inspection

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

A Name of plan INTERHEALTH CORP. RETIREMENT PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 PIH HEALTH	D Employer Identification Number (EIN) 95-3619388

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	9171	4795
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	3228821	1549000
(2) Participant contributions.....	1b(2)	0	0
(3) Other	1b(3)	750530	483836
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	2354939	3054894
(2) U.S. Government securities	1c(2)	9858894	18662493
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	0
(B) All other	1c(3)(B)	34944843	23312722
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	0	0
(B) Common	1c(4)(B)	41628801	43354969
(5) Partnership/joint venture interests	1c(5)	0	0
(6) Real estate (other than employer real property)	1c(6)	0	0
(7) Loans (other than to participants)	1c(7)	0	0
(8) Participant loans	1c(8)	0	0
(9) Value of interest in common/collective trusts	1c(9)	0	0
(10) Value of interest in pooled separate accounts	1c(10)	0	0
(11) Value of interest in master trust investment accounts	1c(11)	0	0
(12) Value of interest in 103-12 investment entities	1c(12)	0	0
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	24034520	22906693
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)	0	0
(15) Other.....	1c(15)	0	0

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)	0	0
(2) Employer real property	1d(2)	0	0
e Buildings and other property used in plan operation	1e	0	0
f Total assets (add all amounts in lines 1a through 1e)	1f	116810519	113329402
Liabilities			
g Benefit claims payable	1g	0	0
h Operating payables	1h	0	0
i Acquisition indebtedness	1i	0	0
j Other liabilities	1j	0	0
k Total liabilities (add all amounts in lines 1g through 1j)	1k	0	0
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	116810519	113329402

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)	4428832	
(B) Participants	2a(1)(B)	0	
(C) Others (including rollovers)	2a(1)(C)	0	
(2) Noncash contributions	2a(2)	0	
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		4428832
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	189987	
(B) U.S. Government securities	2b(1)(B)	69254	
(C) Corporate debt instruments	2b(1)(C)	1605288	
(D) Loans (other than to participants)	2b(1)(D)	0	
(E) Participant loans	2b(1)(E)	0	
(F) Other	2b(1)(F)	0	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		1864529
(2) Dividends:			
(A) Preferred stock	2b(2)(A)	0	
(B) Common stock	2b(2)(B)	464293	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	592210	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		1056503
(3) Rents	2b(3)		0
(4) Net gain (loss) on sale of assets:			
(A) Aggregate proceeds	2b(4)(A)	83415998	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	82104123	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets:			
(A) Real estate	2b(5)(A)	0	
(B) Other	2b(5)(B)	570756	
(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)		0
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		0
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		0
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		0
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		-156519
c Other income	2c		178475
d Total income. Add all income amounts in column (b) and enter total	2d		9254451

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	9745785	
(2) To insurance carriers for the provision of benefits	2e(2)	0	
(3) Other	2e(3)	0	
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		9745785
f Corrective distributions (see instructions)	2f		0
g Certain deemed distributions of participant loans (see instructions)	2g		0
h Interest expense	2h		0
i Administrative expenses:			
(1) Salaries and allowances	2i(1)	0	
(2) Contract administrator fees	2i(2)	0	
(3) Recordkeeping fees	2i(3)	0	
(4) IQPA audit fees	2i(4)	22000	
(5) Investment advisory and investment management fees	2i(5)	498401	
(6) Bank or trust company trustee/custodial fees	2i(6)	53697	
(7) Actuarial fees	2i(7)	338789	
(8) Legal fees	2i(8)	0	
(9) Valuation/appraisal fees	2i(9)	0	
(10) Other trustee fees and expenses	2i(10)	0	
(11) Other expenses	2i(11)	2076896	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		2989783
j Total expenses. Add all expense amounts in column (b) and enter total	2j		12735568

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		-3481117
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: **PENSION ASSURANCE, LLP**

(2) EIN: **30-0840934**

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?	☒		2000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		☒	
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 548658.

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation		Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.		OMB No. 1210-0110 2024 This Form is Open to Public Inspection.	
For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024					
A Name of plan INTERHEALTH CORP. RETIREMENT PLAN				B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 PIH HEALTH				D Employer Identification Number (EIN) 95-3619388	
Part I Distributions					
All references to distributions relate only to payments of benefits during the plan year.					
1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....				1	0
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 94-1687665					
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	52
Part II Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)					
4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ☐ Yes ☒ No ☐ N/A If the plan is a defined benefit plan, go to line 8.					
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.					
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)				6a	
b Enter the amount contributed by the employer to the plan for this plan year				6b	
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....				6c	
If you completed line 6c, skip lines 8 and 9.					
7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ☐ Yes ☐ No ☐ N/A					
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ☐ Yes ☐ No ☒ N/A					
Part III Amendments					
9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box..... ☐ Increase ☐ Decrease ☐ Both ☒ No					
Part IV ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.					
10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ☐ Yes ☐ No					
11 a Does the ESOP hold any preferred stock? ☐ Yes ☐ No					
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ☐ Yes ☐ No					
12 Does the ESOP hold any stock that is not readily tradable on an established securities market? ☐ Yes ☐ No					
For Paperwork Reduction Act Notice, see the Instructions for Form 5500.				Schedule R (Form 5500) 2024 v. 240311	

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

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

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

14a

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

14b

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

14c

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

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

15a

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

15b

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

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

16a

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

16b

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

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

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

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

a Enter the percentage of plan assets held as:

Public Equity: 48.0 % Private Equity: 0.0 % Investment-Grade Debt and Interest Rate Hedging Assets: 38.1 %

High-Yield Debt: 0.0 % Real Assets: 2.8 % Cash or Cash Equivalents: 1.3 % Other: 9.8 %

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

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

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

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

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

☐ Yes.

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

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

☐ No. Other. Provide explanation.....

Part VII IRS Compliance Questions

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

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

☐ Design-based safe harbor method

☐ "Prior year" ADP test

☐ "Current year" ADP test

☒ N/A

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

Interhealth Corp. Retirement Plan

Financial Statements with Auditor's Report
As of December 31, 2024 and 2023

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Note: Schedules other than those listed above have been omitted because the information is otherwise disclosed, not applicable or is not required by 29 CFR 2520.103-10 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.



INDEPENDENT AUDITOR'S REPORT

To the plan administrator and participants of
Interhealth Corp. Retirement Plan:

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

We have performed audits of the financial statements of Interhealth Corp. Retirement Plan (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the Statements of Net Assets Available for Benefits as of December 31, 2024 and 2023, the Statements of Changes in Net Assets Available for Benefits for the Years Ended December 31, 2024 and 2023, the Statement of Accumulated Benefits as of December 31, 2023, the Statement of Changes in Accumulated Benefits for the Year Ended December 31, 2023, and the related notes to the financial statements.

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

Management has obtained certifications from a qualified institution as of December 31, 2024 and 2023, and for the year ended December 31, 2024, stating that the certified investment information, as described in Note 6 to the financial statements, is complete and accurate.

Opinion

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

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

Basis for Opinion

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

Emphasis of Matter—Plan Freeze

As disclosed in Note 1a, effective October 31, 2014, the Plan was amended to freeze all future benefit accruals. Our report is not modified with respect to this matter.

Responsibilities of Management for the Financial Statements

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

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

In performing an audit in accordance with GAAS, we:

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

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

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

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

Other Matter—Supplemental Schedules Required by ERISA

The supplemental schedules of Schedule H, line 4i—Schedule of Assets (Held at End of Year) as of December 31, 2024, and Schedule H, line 4j—Schedule of Reportable Transactions for the Year Ended December 31, 2024, are presented for the purpose of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion

- the form and content of the supplemental schedules, other than the information in the supplemental schedules that agreed to or is derived from the certified investment information, are presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.
- the information in the supplemental schedules related to benefits provided under the plan and certified to by a qualified institution or 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).

PENSION ASSURANCE LLP

Agoura Hills, California

January 29, 2026

Interhealth Corp. Retirement Plan
Statements of Net Assets Available for Benefits
As of December 31, 2024 and 2023

	<u>2024</u>	<u>2023</u>
Assets:		
Investments, at fair value:		
Common stocks	\$ 40,246,038	\$ 38,051,384
Exchange-traded funds	3,108,931	2,799,688
Mutual funds	25,961,587	27,167,187
U.S. Treasury securities	18,662,493	9,858,894
Corporate debt securities	<u>23,312,722</u>	<u>34,944,843</u>
	111,291,771	112,821,996
 Non-interest-bearing cash	 4,795	 9,171
 Receivables:		
Employer contributions	1,549,000	3,230,846
Accrued interest and dividends	<u>483,836</u>	<u>750,530</u>
	2,032,836	3,981,376
 Total assets	 <u>113,329,402</u>	 <u>116,812,543</u>
 Liabilities:		
Accrued plan expenses	<u>171,697</u>	<u>185,134</u>
 Net assets available for benefits	 \$ <u><u>113,157,705</u></u>	 \$ <u><u>116,627,409</u></u>

See accompanying notes.

Interhealth Corp. Retirement Plan
Statements of Changes in Net Assets Available for Benefits
For the Years Ended December 31, 2024 and 2023

	<u>2024</u>	<u>2023</u>
Additions to net assets attributable to:		
Employer contributions	\$ 4,428,832	\$ 3,484,000
Investment income:		
Net realized and unrealized appreciation in fair value of investments	1,724,089	13,328,102
Interest	1,833,454	1,912,460
Dividends	1,266,053	1,640,044
	<u>4,823,596</u>	<u>16,880,606</u>
Total additions	<u>9,252,428</u>	<u>20,364,606</u>
Deductions from net assets attributable to:		
Benefits paid to participants	9,745,785	9,927,450
Plan expenses	2,976,347	3,212,712
Total deductions	<u>12,722,132</u>	<u>13,140,162</u>
Net increase (decrease)	(3,469,704)	7,224,444
Net assets available for benefits:		
Beginning of year	<u>116,627,409</u>	<u>109,402,965</u>
End of year	\$ <u><u>113,157,705</u></u>	\$ <u><u>116,627,409</u></u>

See accompanying notes.

Interhealth Corp. Retirement Plan
Statement of Accumulated Benefits
As of December 31, 2023

Actuarial present value of accumulated benefits:	
Vested benefits:	
Participants currently receiving payments	\$ 39,175,629
Other participants	<u>105,358,179</u>
	144,533,808
Non-vested benefits	
	<u>-</u>
Total actuarial present value of accumulated benefits	\$ <u><u>144,533,808</u></u>

See accompanying notes.

Interhealth Corp. Retirement Plan
Statement of Changes in Accumulated Benefits
For the Year Ended December 31, 2023

Actuarial present value of accumulated benefits as of the beginning of year	\$ 148,052,668
Increase (decrease) during the year attributable to:	
Net benefits accumulated and (gains) losses	(966,545)
Increase for interest due to decrease in discount period	7,849,574
Benefits paid	(9,845,787)
Change in actuarial assumptions (Note 8)	<u>(556,102)</u>
Net decrease	<u>(3,518,860)</u>
Actuarial present value of accumulated benefits as of the end of year	\$ <u><u>144,533,808</u></u>

See accompanying notes.

Interhealth Corp. Retirement Plan

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

1. Plan Description

The following description of Interhealth Corp. Retirement Plan (the Plan) provides only general information. Participants should refer to the plan document for a more complete description of the Plan's provisions.

a. General

The Plan, originally effective January 1, 1966, and restated January 1, 2013, is a noncontributory defined benefit plan covering all eligible employees of PIH Health Inc. (the Employer). The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Employees hired after July 1, 2011, are not permitted to become eligible to participate in the Plan. Employees hired between January 1, 2006, and July 1, 2011, who have attained age 21 and completed a 12-month period of service during which they worked at least 900 hours are eligible to participate in the Plan. Prior to January 1, 2006, employees were required to complete 1,000 hours of service in a given 12-month period to become eligible.

Effective October 31, 2014, the Plan was amended to freeze all future benefit accruals. Periods of service subsequent to October 31, 2014, will be considered only for purposes of participant vesting calculations and determining when participants are eligible to commence benefit payments. Participants receive credit for a year of service if they completed 750 hours of service during the period from January 1 to October 31, 2014.

b. Contributions

The Employer has agreed to voluntarily contribute such additional amounts as are necessary to provide assets sufficient to meet benefits to be paid to participants as they come due. Contributions to the plan are expected to fund each year's normal cost and a portion of the unfunded accrued liability. For the year ended December 31, 2024 and 2023, the Employer contributed \$4,428,832 and \$3,484,000 to the Plan, respectively.

c. Vesting

Participants vest in their accrued benefits based on years of service. Participants become fully vested after completing five years of credited service

d. Plan Benefits

The amount of a participant's pension benefit is based on the sum of annuity credits. Annuity credits are equal to 0.9 percent of the participant's earnings for the first \$8,100 and 1.5 percent of earnings in excess of \$8,100. Participants received annuity credits for all plan years during which the participant was employed with the Employer through October 31, 2014, the date plan benefits were frozen. The Plan has provisions for early retirement, late retirement, termination, and death benefits. Participants may elect to receive their pension benefits through various forms of joint and survivor annuities, a single-life annuity, or a single lump-sum payment.

Interhealth Corp. Retirement Plan

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

2. Summary of Significant Accounting Policies

a. Basis of Accounting

The financial statements of the Plan are prepared under the accrual method of accounting.

b. Use of Estimates

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

c. Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 4 for discussion of fair value measurements.

Purchases and sales of securities are generally recorded on a trade-date basis. As permitted by Financial Accounting Standards Board (FASB) Accounting Standards Codification (ASC) 960-325, *Plan Accounting—Defined Benefit Plans: Investments—Other*, settlement-date basis may be used when (a) the settlement date is after the financial statement date, (b) the fair value of the securities purchased or sold did not change significantly from the trade date to the financial statement date, and (c) the purchases or sales do not significantly affect the composition of the plan's net assets available for benefits.

Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net realized and unrealized appreciation in fair value of investments includes the Plan's gains and losses on investments bought and sold as well as held during the year.

d. Payment of Benefits

Benefits are recorded when paid.

e. Plan Expenses

Certain expenses of maintaining the Plan are paid by the Plan, unless otherwise paid by the Employer. Expenses that are paid by the Employer are excluded from these financial statements. For the year ended December 31, 2024, the Plan paid \$2.9 million in administrative expenses, including approximately \$2.0 million in premiums to the Pension Benefit Guaranty Corporation (PBGC) and \$560,000 in trustee and asset management fees. For the year ended December 31, 2023, the Plan paid \$3.2 million in administrative expenses, including approximately \$2.4 million in premiums to the PBGC and \$500,000 in trustee and asset management fees.

Interhealth Corp. Retirement Plan

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

f. Subsequent Events

The Plan has evaluated the subsequent events through January 29, 2026, the date the financial statements were available to be issued.

3. Risks and Uncertainties

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risk associated with certain investments, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the Statements of Net Assets Available for Benefits.

4. Funding Policy

The Employer's funding policy is to make annual contributions to the Plan in amounts sufficient to meet the funding requirements of ERISA. During the years ended December 31, 2024 and 2023, the Plan met the minimum funding requirements of ERISA. Plan participants may not make contributions to the Plan.

5. Fair Value Measurement

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

Interhealth Corp. Retirement Plan

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

5. Fair Value Measurement (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 December 31, 2024 and 2023.

Common stocks, exchange-traded funds, and U.S. Treasury securities: Valued at the closing price reported on the active market on which the individual securities are traded.

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

Corporate debt securities: The Plan relies on the valuations provided by independent, third-party pricing services and utilizes these valuations without adjustment unless specific circumstances or events indicate that the valuations may not be substantially accurate estimates of fair value. These services utilize a variety of methods, including pricing models that maximize the use of observable inputs for similar securities. This includes basing the value on yields currently available for comparable securities of issuers with similar credit ratings.

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

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

Assets at Fair Value as of December 31, 2024

	Level 1	Level 2	Level 3	Total
Common stocks	\$ 40,246,038	\$ -	\$ -	\$ 40,246,038
Exchange-traded funds	3,108,931	-	-	3,108,931
Mutual funds	25,961,587	-	-	25,961,587
U.S. Treasury securities	18,662,493	-	-	18,662,493
Corporate debt securities	-	23,312,722	-	23,312,722
Investments, at fair value	<u>\$ 87,979,049</u>	<u>\$ 23,312,722</u>	<u>\$ -</u>	<u>\$ 111,291,771</u>

Interhealth Corp. Retirement Plan

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

5. Fair Value Measurement (Continued)

Assets at Fair Value as of December 31, 2023

	Level 1	Level 2	Level 3	Total
Common stocks	\$ 38,051,384	\$ -	\$ -	\$ 38,051,384
Exchange-traded funds	2,799,688	-	-	2,799,688
Mutual funds	27,167,187	-	-	27,167,187
U.S. Treasury securities	9,858,894	-	-	9,858,894
Corporate debt securities	-	34,944,843	-	34,944,843
Investments, at fair value	<u>\$ 77,877,153</u>	<u>\$ 34,944,843</u>	<u>\$ -</u>	<u>\$ 112,821,996</u>

6. Certified Investment Information

Management has elected to have the audits of the Plan 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. Accordingly, Bank of America N.A., the Trustee of the Plan, has certified that the following investment information is complete and accurate:

- Fair value of investments, accrued interest and dividends, and the carrying amount of non-interest-bearing cash as reflected in the Statements of Net Assets Available for Benefits as of December 31, 2024 and 2023.
- Investment income as reflected in the Statements of Changes in Net Assets Available for Benefits for the Year Ended December 31, 2024 and 2023.
- Investment information as reflected in Note 5 to these financial statements.
- Investment information reflected in Schedule H, line 4i—Schedule of Assets (Held at End of Year) as of December 31, 2024.
- Investment information reflected in the Schedule H, line 4j—Schedule of Reportable Transactions for the Year Ended December 31, 2024.

As permitted by ERISA Section 103(a)(3)(C), the audit need not extend to any statements or information related to the certified investment information.

7. Tax Exempt Status

The Internal Revenue Service (IRS) has determined and informed the Employer by a letter dated August 20, 2014, that the Plan and related trust are designed in accordance with applicable sections 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 currently designed and operated in compliance with the applicable requirements of the IRC.

Interhealth Corp. Retirement Plan

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

7. Tax Exempt Status (Continued)

Accounting principles generally accepted in the United States of America require plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS or other applicable taxing authorities. The plan administrator has analyzed the tax positions taken by the Plan and has concluded that as of December 31, 2024, there are no uncertain positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

8. Actuarial Present Value of Accumulated Benefits

Accumulated benefits are those future periodic payments, including lump-sum distributions, which are attributable under the Plan's provisions to the services employees have rendered. Accumulated 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. The accumulated benefits for active employees are based on the sum of annuity credits up until October 31, 2014 (date that benefits accruals were frozen).

The actuarial present value of accumulated benefits has been determined by an independent actuary and is the amount that results from applying actuarial assumptions to adjust the accumulated benefits to reflect the time value of money and the probability of payment between the benefit information date and the expected payment dates. The effect of plan amendments on accumulated benefits is recognized during the year in which such amendments become effective. The actuarial valuation is as of January 1, 2024, which is the end of the plan years and is presented in the Statement of Accumulated Benefits as of December 31, 2023.

The significant actuarial assumptions used in determining accumulated benefits as of December 31, 2023, are as follows:

Investment return	5.5%
Forfeiture	Between age 70 and 80: 50% assumed to have forfeited their benefit Between age 80 and 90: 90% assumed to have forfeited their benefit Age 90 or older: 100% assumed to have forfeited their benefit
Mortality	PRI-2012 separate Retiree and Contingent Survivor (for current beneficiaries only) Mortality Tables for males and females, no collar adjustments, projected generationally with the projection scale MP-2021.

The foregoing actuarial assumptions are based on the presumption that the Plan will continue. Were the Plan to terminate, different assumptions and other factors might be applicable in determining the actuarial present value of accumulated benefits.

Interhealth Corp. Retirement Plan

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

9. Plan Termination

In the event that the Plan is terminated, the net assets of the Plan will be allocated for payment of benefits to the participants in an order of priority determined in accordance with ERISA, applicable regulations thereunder, and the plan document.

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 to 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 2024 and 2023, the ceiling is \$7,108 and \$6,750 per month, respectively. The ceiling applies to those pensioners who elect to receive their benefits in the form of a single-life annuity and are at least 65 years old at the time of retirement or plan termination (whichever comes later). For younger annuitants or for those who elect to receive their benefits in some form more valuable than a single-life annuity, the ceiling is actuarially adjusted downward.

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

10. Party-in-Interest Transactions

The following table presents exempt transactions with parties-in-interest, as defined by ERISA.

Party-in-interest	Relationship	ERISA Sec. 408(a) exemption
Bank of America N.A.	Trustee	Deposits, investment transactions, distributions in accordance with plan provisions, reasonable compensation for necessary services
Bank of America N.A.	Recordkeeper	Reasonable compensation for necessary services
Mercer Inc.	Actuary	Reasonable compensation for necessary services
Pension Assurance LLP	Auditor	Reasonable compensation for necessary services

In addition, the plan compensates investment advisors for such qualified services as fiduciary advice and support, plan design, compliance support, and investment selection.

Interhealth Corp. Retirement Plan

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

11. Reconciliation to the Form 5500

The following is a reconciliation of net assets available for benefits per the financial statements to the Form 5500 at December 31, 2024 and 2023.

	<u>2024</u>	<u>2023</u>
Net assets available for benefits per the financial statements	\$ 113,249,982	\$ 116,627,409
Employer contributions receivable	-	(2,024)
Accrued plan expenses	<u>79,420</u>	<u>185,134</u>
Net assets available for benefits per the Form 5500	<u>\$ 113,329,402</u>	<u>\$ 116,810,519</u>

The following is a reconciliation of the change in net assets available for benefits per the financial statements to the Form 5500 for the years ended December 31, 2024 and 2023.

	<u>2024</u>	<u>2023</u>
Net increase (decrease) per the financial statements	\$ (3,377,427)	\$ 7,224,444
Employer contributions receivable accrued in the current year	-	(2,024)
Accrued plan expenses	<u>(105,713)</u>	<u>47,725</u>
Net increase (decrease) per the Form 5500	<u>\$ (3,481,117)</u>	<u>\$ 7,270,145</u>

Interhealth Corp. Retirement Plan
EIN: 95-3619388 PLAN: 001
Schedule H, line 4i—Schedule of Assets (Held at End of Year)
As of December 31, 2024

a)	b) Identity of Issue, Borrower, Lessor, or Similar Party	c) Description of Investment	d) Cost	e) Current Value
	Common Stocks:			
	Ferrari Nv	118 shares	\$ 49,729	\$ 50,391
	Evolution AB	416 shares	38,068	32,108
	B and M European	4,475 shares	33,527	20,568
	Industria De Diseno Textil	2,185 shares	51,025	112,314
	Recruit Hldgs Co Ltd	1,548 shares	55,660	109,608
	LVMH Eur 0.3	177 shares	119,728	116,236
	Alibaba Group Hldg Ltd	597 shares	68,267	50,620
	Amazon Com Inc	7,796 shares	537,122	1,710,364
	Bath & Body Works Inc	3,126 shares	115,874	121,195
	Borg Warner Automotive Inc	1,878 shares	61,530	59,702
	D R Horton Inc	1,298 shares	38,230	181,486
	Darden Restaurants Inc Com	713 shares	36,223	133,110
	Adidas AC	231 shares	44,395	56,786
	Hilton Worldwide	1,177 shares	88,740	290,907
	LKQ Corp	2,684 shares	143,739	98,637
	Hermes International S A	45 shares	34,797	108,199
	Nike Inc	865 shares	65,330	65,455
	Marriott International Inc New A	106 shares	25,104	29,568
	Sun Hung Kai	3,073 shares	25,796	29,532
	Daikin Industries	436 shares	76,855	51,688
	Marubeni Corp	3,396 Shares	63,021	51,619
	Nitori Holdings	291 shares	57,192	34,452
	Suzuki Motor Corp	5,887 shares	68,478	66,948
	Snap On Inc	549 shares	54,654	186,375
	Starbucks Corp	1,193 shares	80,798	108,861
	Tesla Inc	1,737 shares	352,850	701,470
	Wolverine World Wide Inc	6,590 shares	117,796	146,298
	Yum Brands Inc	485 shares	25,640	65,068
	Yum China Holdings Inc Shs	600 shares	15,332	28,902
	Anheuser-Busch Inbev SA/EUR	1,685 shares	105,197	84,187
	Danone S. A.	838 shares	50,613	56,508
	British American Tobacco	1,371 shares	50,975	49,451
	Imperial Brands Plc	2,160 shares	51,317	69,063
	Darling Ingredients Inc	3,755 shares	93,385	126,506
	Givaudan SA	1,213 shares	72,987	105,625
	L'Oreal Euro	306 shares	117,500	108,320
	Carlsberg AS-B	531 shares	69,731	50,876
	Monster Beverage Shs	3,222 shares	65,648	169,348
	Uni Charm Corp	1,106 shares	39,322	27,142
	Nestle SA	1,352 shares	146,412	111,661
	Performance Food Group	2,568 shares	154,360	217,124
	Epi Roc Akt Ebolag AB	6,659 shares	134,575	116,106
	Totalenergies SE	3,076 shares	173,175	169,994
	BP Plc	11,607 shares	72,025	57,129
	ConocoPhillips	8,159 shares	854,282	809,128
	Diamondback Energy Inc	1,534 shares	91,323	251,315
	Murphy Oil Corp	6,360 shares	62,023	192,454
	Nov Inc	8,128 shares	106,891	118,669
	Shell PLC	8,177 shares	426,732	512,289
	Natwest Group Plc	19,026 shares	76,528	95,813
	DNB Bank ASA Reg SHS	3,255 shares	59,609	65,029
	Unicredit Spa	2,649 shares	98,147	105,676
	London STK Exchange Group	1,462 shares	116,694	206,629
	AIA Group Ltd	14,138 shares	142,906	102,468
	AON PLC Reg SHS	1,760 shares	320,772	632,122
	Renaissancere Holdings Ltd	684 shares	96,602	170,186
	Ashtead Group Plc	991 shares	78,905	61,622
	Capital One Finl	2,226 shares	188,267	396,940
	Discover Finl	789 shares	95,158	136,678
	Firstcash Holdings Inc	1,284 shares	55,681	133,022

Continued on next page

See independent auditor's report and accompanying notes.

Interhealth Corp. Retirement Plan
EIN: 95-3619388 PLAN: 001
Schedule H, line 4i—Schedule of Assets (Held at End of Year)
As of December 31, 2024

a)	b) Identity of Issue, Borrower, Lessor, or Similar Party	c) Description of Investment	d) Cost	e) Current Value
	Gatx Corporation	1,392 shares	\$ 92,708	\$ 215,704
	Heartland Financial USA	2,399 shares	99,250	147,071
	Munich Re-Ins	153 shares	79,269	77,124
	London STK Exchange	8,924 shares	293,202	318,498
	Deutsche BK	3,871 shares	61,743	66,941
	DBS Group Holdings Ltd	3,760 shares	67,347	120,501
	Hong Kong Exchanges	1,593 shares	47,261	60,456
	Paypal Holdings Inc	822 shares	86,666	70,158
	Pinnacle Financial Partners Inc	1,680 shares	160,779	192,175
	Popular Inc	1,740 shares	135,068	163,664
	Prosus N V	60,391 shares	407,061	479,505
	Raymond James Finl Inc	1,122 shares	37,850	174,280
	Reinsurance Group America	1,200 shares	102,873	256,356
	Sei Invt Co PA PV	1,085 shares	39,061	89,491
	Block Inc	907 shares	98,771	77,086
	Stifel Financial Corp	2,078 shares	63,165	220,434
	United BSHRS Inc W.V.	4,761 shares	146,649	178,776
	Visa Inc. C A Shares	2,234 shares	320,124	706,033
	Webster Financial Organization	1,925 shares	61,094	106,299
	Wells Fargo & Co.	4,293 shares	149,960	301,540
	Wesbanco Inc	4,588 shares	131,537	149,294
	Wex Inc	867 shares	162,514	152,002
	Straumann Hldg AG	324 shares	28,591	40,640
	Daiichi Sankyo Co. Ltd	3,916 shares	89,779	108,274
	Elevance Health Inc	672 shares	251,380	247,901
	Beigene Ltd	184 shares	33,254	33,987
	Astrazeneca	1,147 shares	100,691	150,373
	Charles River Labs Intl	677 shares	86,544	124,974
	Humana Inc	1,430 shares	480,223	362,805
	Conmed Corp	1,390 shares	118,906	95,132
	Illumina Inc Com	524 shares	126,024	70,022
	Genmab A/S	229 shares	52,259	47,459
	Intuitive Surgical Inc	211 shares	36,343	110,134
	Novartis ADR	752 shares	51,827	73,177
	Novo Nordisk A/S	1,386 shares	51,351	119,224
	Terumo	1,918 shares	33,715	37,312
	Essilorluxottica Sa	657 shares	84,001	160,284
	Regeneron Pharmacls Inc	171 shares	74,268	121,808
	Roche Hldg Ltd	1,651 shares	62,451	57,587
	Thermo Fisher Scientific	165 shares	89,823	85,838
	Unitedhealth Group Inc	1,011 shares	251,674	511,424
	Vertex Pharmctls Inc	409 shares	87,410	164,704
	Safran SA	1,028 shares	136,779	225,779
	MTU Aero Engines AGR	218 shares	42,174	72,553
	DSV A/S	463 shares	53,513	98,301
	Relx PLC	2,731 shares	92,342	124,123
	Rolls-Royce	18,210 shares	86,600	128,462
	Aercap Holdings N. V. SHS	5,278 shares	292,127	505,105
	Acuity Brands Inc	843 shares	99,656	246,266
	Air Lease Corp Cl A	2,938 shares	118,521	141,641
	Albany Intl Corp	1,916 shares	107,934	153,223
	Bae Systems Plc	5,791 shares	90,723	83,297
	Boeing Co	1,842 shares	317,259	326,034
	Canadian Natl Railway Co	889 shares	104,840	90,242
	Deere Co	87 shares	9,287	36,862
	Expeditors Intl Wash Inc	708 shares	28,743	78,425
	GE Vernova LLC	886 shares	122,683	291,432
	Airbus SE	682 shares	89,443	109,307
	Huntington Ingalls Inds Inc	596 shares	55,163	112,626
	Tag Tegnsee Imm Dm5	1,306 shares	15,959	19,217
	Masco Corp	2,623 shares	62,595	190,351

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See independent auditor's report and accompanying notes.

Interhealth Corp. Retirement Plan
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a)	b) Identity of Issue, Borrower, Lessor, or Similar Party	c) Description of Investment	d) Cost	e) Current Value
	Middleby Corp	1,289 shares	\$ 180,359	\$ 174,595
	Moog Inc Cl A	1,320 shares	76,541	259,829
	Hitachi Corp	4,526 shares	1,025	113,207
	Itochu Corp Ord	2,864 shares	120,446	142,508
	Kerry Properties	5,095 shares	9,653	10,206
	ABB Ltd	3,313 shares	85,051	179,307
	Safran SA-UNSPON	4,895 shares	145,496	266,778
	Schneider National, Inc	5,594 shares	131,533	163,792
	TFI Intl Inc	510 shares	25,479	68,896
	Timken Company	1,406 shares	56,578	100,346
	Trinet Group Inc Calif.	772 shares	72,276	70,074
	Woodward Inc	1,943 shares	223,492	323,354
	NetEase Inc	1,646 shares	39,627	29,326
	Amadeus IT Group ADR	2,187 shares	135,363	154,448
	ASML Holdings NV	232 shares	100,921	163,048
	Tencent Holdings Ltd	1,500 shares	81,949	79,838
	Keyence Corp	231 shares	7,913	93,613
	Flex Ltd	10,155 shares	63,977	389,850
	Advanced Energy Inds	1,660 shares	64,325	191,946
	Autodesk Inc Com	709 shares	44,164	209,559
	Avnet Inc	3,888 shares	127,395	203,420
	Digi International Inc	5,303 shares	106,109	160,310
	Entegris Inc Minnesota	1,645 shares	48,951	162,954
	Factset Resh Sys Inc	184 shares	23,377	88,372
	Capgemini Ni SA	658 shares	123,492	107,757
	Sap SE	1,291 shares	201,728	315,759
	Microsoft Corp	2,178 shares	116,968	918,027
	Fujitsu LTD	3,356 shares	50,984	59,689
	Nomura Research Inst	2,740 shares	77,304	81,103
	Hoya Corp	304 shares	37,653	38,270
	Nextracker Inc	3,593 shares	87,748	131,252
	Nvidia	5,280 shares	21,846	709,051
	SMC Corp	187 shares	78,207	73,873
	Oracle Corp	2,156 shares	89,683	359,276
	TDK Corp	6,950 shares	52,389	91,511
	Tokyo Electron JPY50	431 shares	53,115	66,224
	Qualcomm Inc	698 shares	47,883	107,227
	Salesforce Com Inc	719 shares	110,256	240,383
	Sanmina Corp	2,748 shares	72,157	207,941
	Sap SE shs	2,125 shares	291,432	523,196
	Shopify Inc	2,208 shares	113,251	234,777
	Synopsys Inc	393 shares	22,920	190,746
	Taiwan Semiconductor Mfg Ltd	3,420 shares	290,370	675,416
	Workday Inc	2,674 shares	591,563	689,972
	Sika AG	347 shares	91,523	82,212
	Air Liquide SA	443 shares	50,843	71,983
	Alcoa Corp	7,385 shares	272,427	279,005
	Bayer AG	50,212 shares	504,795	245,035
	Cabot Corp	1,647 shares	76,959	150,388
	Eastman Chem Co.	1,130 shares	90,660	103,192
	BHP Group Ltd	1,101 shares	33,077	26,961
	Shin-Etsu Chemical	2,126 shares	1,767	71,533
	The Scotts Miracle Gro Co.	1,354 shares	97,879	89,824
	Sealed Air Corp	3,595 shares	110,317	121,619
	Sonoco Products Co.	1,780 shares	83,317	86,953
	Vonovia SE	1,037 shares	36,260	31,635
	Tokyu Fudosan Holdings	4,631 shares	29,428	28,468
	Capitaland Invt	12,477 shares	25,475	23,962
	CK Asset Holdings LTD	5,893 shares	24,397	24,200
	Pandox AB	626 shares	6,080	10,867
	Nomura Real Estate Hold	1,300 shares	31,450	32,252

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a)	b) Identity of Issue, Borrower, Lessor, or Similar Party	c) Description of Investment	d) Cost	e) Current Value
	Catena AB	264 shares	\$ 10,533	\$ 11,301
	Swire Properties	7,851 shares	13,053	15,989
	Grand City Properties	783 shares	9,096	9,243
	CBRE Group Inc	2,395 shares	68,434	314,440
	Aeon Mall Co Ltd	1,603 shares	22,706	20,725
	Mitsui Fudosan Co	2,522 shares	709	20,349
	Hulic Co. Ltd	2,680 shares	25,579	23,326
	Tokyo Tatemono	541 shares	9,019	8,960
	Spotify Tech	57 shares	26,029	25,501
	Alphabet Inc. Cl C	5,257 shares	178,529	1,001,141
	Alphabet Inc. Cl A	1,313 shares	40,596	248,551
	Charter Communications Inc	495 shares	154,071	169,671
	Comcast Corp. Cl A	13,654 shares	527,069	512,435
	Walt Disney Co	1,802 shares	206,172	200,653
	Meta Platforms Inc	2,304 shares	354,514	1,349,015
	Liberty BroadBand Corp	3,201 shares	338,961	239,307
	Koninklijke KPN N.V.	15,823 shares	51,350	57,592
	Netflix Com Inc	504 shares	162,215	449,225
	National Grid Plc	4,853 shares	59,921	57,740
	Engie	5,429 shares	78,042	86,069
	Iberdrola, S.A.	4,040 shares	37,935	55,639
	Atmos Energy Corp	1,170 shares	117,758	162,946
	Novo Nordisk A/S BR	2,426 shares	86,550	210,274
	Chugai Pharm Ltd	1,006 shares	49,821	44,733
	Daito Trust Const	270 shares	29,469	30,148
	Newriver Reit Plc	12,112 shares	14,692	11,119
	Tri Tax BIG Box Reit Plc	12,696 shares	22,832	21,100
	HMC Capital LTD	3,580 shares	17,182	21,855
	Scentre Group	23,241 shares	45,755	49,356
	Eurocoml	372 shares	8,757	8,552
	Primaris Reit	753 shares	8,802	8,100
	Shurgard Self Storage Lt	201 shares	7,989	7,462
	Hammerson PLC ORD	3,397 shares	13,641	11,895
	Keppel DC Reit	23,628 shares	38,503	37,758
	Land Securities Group	2,406 shares	14,243	17,598
	Frasers Logistics & Commercial	63,421 shares	58,869	40,910
	Mapletree Logistics	16,178 shares	15,371	15,061
	Mercialys	1,043 shares	9,928	10,919
	Link Reit	7,076 shares	56,252	29,924
	Goodman Group	3,113 shares	51,639	68,693
	Montea Nv	135 shares	11,604	8,849
	Capitaland China Trust	14,837 shares	8,960	7,831
	Charter Hall Group	1,708 shares	18,326	15,175
	ESR-Reit	60,746 shares	13,469	11,355
	Londonmetric Prosperity	14,633 shares	36,929	33,006
	Carmila	415 shares	7,472	6,884
	Workspace Group Plc	1,207 shares	10,049	7,422
	Acadia Realty Trust	370 shares	6,647	8,939
	Alexandria Real Est Eqts	1,259 shares	133,241	122,815
	Big Yellow Gr	1,164 shares	17,561	13,995
	American Tower Reit	157 shares	34,278	28,795
	Americold Realty Tr	1,917 shares	50,050	41,024
	Avalonbay Cmmun Inc	264 shares	50,659	58,072
	Unite Group Plc	2,207 shares	27,760	22,292
	UTS Boardwalk Reit	346 shares	15,219	15,457
	Brixmor Pty Group	2,146 shares	49,219	59,745
	Copt Defense Properties	553 shares	17,941	17,115
	Cubesmart Com	1,625 shares	62,393	69,631
	Diamondrock Hospitality	1,016 shares	9,750	9,174
	Eastgroup Properties Inc	908 shares	100,007	145,725

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a)	b) Identity of Issue, Borrower, Lessor, or Similar Party	c) Description of Investment	d) Cost	e) Current Value
	Empire St Rlty Tr	968 shares	\$ 8,881	\$ 9,990
	Equinix Inc	312 shares	247,448	294,182
	Equity Residential Reit	749 shares	49,875	53,748
	Extra Space Storage Inc	604 shares	90,392	90,358
	Federal Realty Invnt	252 shares	28,701	28,211
	Four Corners Property	701 shares	17,788	19,025
	Getty Realty Crp	355 shares	11,385	10,696
	American Healthcare Reit	595 shares	16,849	16,910
	H and R Real Estate Invnt	2,117 shares	18,398	13,660
	Healthcare Tr of Amer. Inc.	2,265 shares	39,541	38,392
	Healthpeak Pptys Inc	1,570 shares	31,123	31,824
	Highwoods Pptys Inc	708 shares	18,014	21,651
	Host Hotels & Resorts	1,631 shares	28,415	28,575
	Interrent Real Estate	997 shares	8,787	7,036
	Invitation Homes Inc	1,582 shares	57,093	50,577
	Iron Mountain Reit Inc	132 shares	15,177	13,875
	Lineage Inc	425 shares	32,327	24,892
	NNN Reit Inc	1,130 shares	49,775	46,161
	Capland Ascendas Reit	18,821 shares	40,595	35,457
	Stockland	4,985 shares	14,301	14,815
	Pebblebrook Hotel Trust	6,420 shares	81,980	86,991
	Prologis Inc	521 shares	57,541	55,070
	Public Storage	218 shares	65,121	65,278
	Realty Incm Crp	3,825 shares	208,506	204,293
	Klepierre Ord Eur	1,307 shares	35,027	37,624
	Regency Centers Corp	550 shares	35,764	40,662
	Rexford Indl	1,546 shares	80,684	59,768
	Simon Property Group	1,305 shares	142,085	224,734
	Stag Industrials Inc	4,094 shares	124,971	138,459
	Sun Commntys Inc	457 shares	58,862	56,197
	Sunstone Hotel Invs	1,773 shares	21,417	20,992
	Urban Edge Properties	609 shares	13,562	13,094
	Vici Pptys Inc	1,924 shares	59,019	56,200
	Vornado Realty Trust Com	6,837 shares	168,297	287,427
	Welltower Inc	805 shares	68,287	101,454
	Unibail-Rodmaco-Westfiel	675 shares	65,410	50,829
		Total common stocks	25,679,170	40,246,038
	Exchange-Traded Funds:			
	Invesco S&P 500 Equal Weight Portfolio ETF	17,742 shares	1,609,550	3,108,931
	Mutual Funds:			
	Blackrock FedFund Cash Reserve	2,893,077 shares	2,893,077	2,893,077
	Federated Hermes Govt	161,817 shares	161,817	161,817
	DWS RREEF Real Assets	427,596 shares	4,885,113	4,938,737
	Macquarie Emerging	248,395 shares	5,648,750	5,057,330
	GS GQG Partners	351,308 shares	6,974,478	6,871,583
	PIMCO All Asset Instl	558,137 shares	6,774,162	6,039,043
		Total mutual funds	27,337,397	25,961,587
	U.S. Treasury Securities:			
	U.S. Treasury Stripped Prin Pmt	0%, due 2/15/2045, \$625,000 face value	274,481	235,519
	U.S. Treasury Stripped Prin Pmt	0%, due 8/15/2045, \$1,405,000 face value	596,922	516,857
	U.S. Treasury Stripped Prin Pmt	0%, due 2/15/2047, \$100,000 face value	44,735	33,924
	U.S. Treasury Stripped Prin Pmt	0%, due 5/15/2047, \$570,000 face value	219,910	191,286
	U.S. Treasury Stripped Prin Pmt	0%, due 8/15/2047, \$1,750,000 face value	689,630	579,793
	U.S. Treasury Stripped Prin Pmt	0%, due 11/15/2047, \$1,440,000 face value	635,388	471,758
	U.S. Treasury Stripped Prin Pmt	0%, due 2/15/2048, \$875,000 face value	352,616	281,969
	U.S. Treasury Stripped Prin Pmt	0%, due 5/15/2048, \$875,000 face value	352,587	278,469
	U.S. Treasury Stripped Prin Pmt	0%, due 8/15/2048, \$1,415,000 face value	627,687	445,102
	U.S. Treasury Stripped Prin Pmt	0%, due 2/15/2049, \$1,870,000 face value	784,628	576,203

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a)	b) Identity of Issue, Borrower, Lessor, or Similar Party	c) Description of Investment	d) Cost	e) Current Value
	U.S. Treasury Stripped Prin Pmt	0%, due 5/15/2049, \$1,945,000 face value	\$ 824,308	\$ 592,680
	U.S. Treasury Stripped Prin Pmt	0%, due 8/15/2049, \$680,000 face value	222,081	204,333
	U.S. Treasury Stripped Prin Pmt	0%, due 2/15/2049, \$880,000 face value	370,666	262,345
	U.S. Treasury Stripped Prin Pmt	0%, due 2/15/2050, \$560,000 face value	218,837	165,413
	U.S. Treasury Stripped Prin Pmt	0%, due 5/15/2050, \$375,000 face value	128,545	110,370
	U.S. Treasury Stripped Prin Pmt	0%, due 8/15/2050, \$2,640,000 face value	937,714	762,722
	U.S. Treasury Stripped Prin Pmt	0%, due 8/15/2050, \$5,890,000 face value	2,179,456	1,686,366
	U.S. Treasury Stripped Prin Pmt	0%, due 2/15/2051, \$4,525,000 face value	1,726,704	1,282,340
	U.S. Treasury Stripped Prin Pmt	0%, due 5/15/2051, \$1,045,000 face value	344,358	294,387
	U.S. Treasury Stripped Prin Pmt	0%, due 8/15/2051, \$2,800,000 face value	985,301	778,120
	U.S. Treasury Stripped Prin Pmt	0%, due 11/15/2051, \$2,575,000 face value	848,456	708,331
	U.S. Treasury Stripped Prin Pmt	0%, due 2/15/2052, \$2,450,000 face value	789,611	668,679
	U.S. Treasury Stripped Prin Pmt	0%, due 5/15/2052, \$1,275,000 face value	407,511	345,997
	U.S. Treasury Stripped Prin Pmt	0%, due 8/15/2052, \$1,390,000 face value	442,458	373,896
	U.S. Treasury Stripped Prin Pmt	0%, due 11/15/2052, \$1,015,000 face value	321,337	274,009
	U.S. Treasury Stripped Prin Pmt	0%, due 2/15/2053, \$1,890,000 face value	587,900	502,268
	U.S. Treasury Stripped Prin Pmt	0%, due 5/15/2053, \$2,685,000 face value	824,373	707,873
	U.S. Treasury Stripped Prin Pmt	0%, due 8/15/2053, \$1,335,000 face value	408,396	351,185
	U.S. Treasury Stripped Prin Pmt	0%, due 11/15/2053, \$1,640,000 face value	506,605	431,976
	U.S. Treasury Stripped Prin Pmt	0%, due 2/15/2054, \$2,105,000 face value	628,462	547,679
	U.S. Treasury Stripped Prin Pmt	0%, due 5/15/2054, \$1,225,000 face value	374,990	317,177
	U.S. Treasury Stripped Prin Pmt	0%, due 8/15/2054, \$1,575,000 face value	433,556	402,964
	U.S. Treasury Stripped Prin Pmt	0%, due 5/15/2046, \$2,265,000 face value	848,573	771,708
	U.S. Treasury Stripped Prin Pmt	0%, due 11/15/2046, \$2,915,000 face value	1,071,258	970,841
	U.S. Treasury Stripped Prin Pmt	0%, due 8/15/2047, \$475,000 face value	196,692	152,546
	U.S. Treasury Stripped Prin Pmt	0%, due 2/15/2048, \$2,690,000 face value	965,778	842,858
	U.S. Treasury Stripped Prin Pmt	0%, due 5/15/2048, \$425,000 face value	146,634	131,470
	U.S. Treasury Stripped Prin Pmt	0%, due 8/15/2048, \$350,000 face value	120,057	106,838
	U.S. Treasury Stripped Prin Pmt	0%, due 5/15/2049, \$475,000 face value	149,103	140,139
	U.S. Treasury Stripped Prin Pmt	0%, due 11/15/2049, \$570,000 face value	187,402	164,103
		Total U.S. Treasury securities	22,775,706	18,662,493
Corporate Debt Securities:				
	AT&T Inc	4.500%, due 5/15/2035, \$720,000 face value	\$ 683,351	\$ 665,914
	AT&T Inc	3.500%, due 9/15/2053, \$275,000 face value	189,629	185,169
	Abbvie Inc	5.400%, due 3/14/2054, \$275,000 face value	283,361	264,704
	Altria Group Inc	3.400%, due 2/04/2041, \$555,000 face value	424,295	400,732
	American Water Capital	4.200%, due 9/01/2048, \$85,000 face value	105,124	67,541
	Amgen Inc	5.650%, due 3/02/2053, \$205,000 face value	211,340	197,368
	Analog Devices Inc	2.950%, due 10/01/2051, \$170,000 face value	124,755	107,952
	Anheuser-Busch Inbev Wor	5.450%, due 1/23/2039, \$205,000 face value	214,661	205,439
	Apollo Global Management	5.800%, due 5/21/2054, \$110,000 face value	111,578	110,465
	Apple Inc.	4.650%, due 2/23/2046, \$350,000 face value	356,735	320,002
	Bat Capital Corp	4.390%, due 8/15/2037, \$410,000 face value	373,913	353,691
	Berkshire Hathaway fin	3.850%, due 3/15/2052, \$385,000 face value	310,833	291,457
	Boeing Co.	5.705%, due 5/1/2040, \$240,000 face value	238,965	228,331
	Burlington North Santa Fe	3.550%, due 2/15/2050, \$205,000 face value	227,517	148,129
	Cigna Corp	5.600%, due 2/15/2054, \$350,000 face value	352,021	327,796
	Charter Comm Opt LLC/CAP	2.600%, due 1/01/2050, \$525,000 face value	302,521	302,343
	Coca-Cola Co/The	5.500%, due 4/01/2063, \$380,000 face value	341,681	316,418
	Comcast Corp	3.750%, due 4/1/2040, \$520,000 face value	432,324	418,252
	Con Edison Co of NY Inc	5.700%, due 5/15/2054, \$205,000 face value	209,377	203,916
	Cummins Inc	5.450%, due 2/20/2054, \$205,000 face value	209,057	199,481
	Diamondback Energy Inc	5.750%, due 4/18/2054, \$350,000 face value	340,214	328,451
	Duke Energy Florida LLC	6.200%, due 11/15/2053, \$335,000 face value	375,168	353,043
	Electronic Arts Inc	2.950%, due 2/15/2051, \$305,000 face value	234,943	191,131
	Entergy Louisiana	5.700%, due 3/15/2054, \$135,000 face value	133,025	133,401
	Enterprise Products Oper	3.950%, due 1/31/2060, \$100,000 face value	72,207	71,878
	Exelon Corp	5.600%, due 3/15/2053, \$290,000 face value	284,627	279,032
	Exxon Mobil Corporation	4.327%, due 3/19/2050, \$530,000 face value	581,789	435,867
	Meta Platforms Inc	5.550%, due 8/15/2064, \$385,000 face value	386,161	375,310

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a)	b) Identity of Issue, Borrower, Lessor, or Similar Party	c) Description of Investment	d) Cost	e) Current Value
	Fiserv Inc	4.400%, due 7/1/2049, \$135,000 face value	\$ 108,186	\$ 110,218
	GE Healthcare Tech Inc	6.377%, due 11/22/2052, \$150,000 face value	163,647	161,246
	Arthur J Gallagher & Co	3.500%, due 5/20/2051, \$110,000 face value	76,775	75,670
	Georgia Power Co	5.125%, due 5/15/2052, \$220,000 face value	205,004	204,087
	Goldman Sachs Group Inc Subordinated Glb	6.750%, due 10/1/2037, \$240,000 face value	311,818	256,934
	Goldman Sachs Group Inc Glb	6.250%, due 2/1/2041, \$245,000 face value	313,886	257,904
	HCA Inc	6.000%, due 4/1/2054, \$410,000 face value	417,692	390,570
	Home Depot Inc.	3.125%, due 12/15/2049, \$355,000 face value	369,146	237,651
	Indiana Michigan Power	5.625%, due 4/1/2053, \$205,000 face value	217,165	199,740
	Intel Corp	4.750%, due 3/25/2050, \$135,000 face value	116,562	104,342
	Intercontinental Exchange	5.200%, due 6/15/2062, \$340,000 face value	343,080	308,025
	IBM Corp	4.250%, due 5/15/2049, \$510,000 face value	461,902	409,459
	Intuit Inc	5.500%, due 9/15/2053, \$170,000 face value	185,375	166,461
	JPMorgan Chase & Co	var%, due 4/22/2041, \$375,000 face value	296,264	277,995
	JPMorgan Chase & Co	var%, due 6/1/2034, \$135,000 face value	134,704	134,904
	Kinder Morgan Inc/Delawa	5.550%, due 6/1/2045, \$210,000 face value	271,034	196,266
	Lyb Int Finance III	3.375%, due 10/1/2040, \$510,000 face value	376,137	372,356
	Eli Lilly & Co	5.000%, due 2/9/2054, \$520,000 face value	503,801	477,885
	Lockheed Martin Corp	4.300%, due 6/15/2062, \$580,000 face value	522,065	459,795
	Lowe's Cos Inc	4.050%, due 5/3/2047, \$545,000 face value	444,922	423,154
	MPLX LP	5.200%, due 3/1/2047, \$305,000 face value	359,147	270,779
	Marsh & McLennan Cos Inc	5.700%, due 9/15/2053, \$345,000 face value	336,637	345,766
	McDonald's Corp	5.450%, due 8/14/2053, \$150,000 face value	157,248	143,704
	Merck & Co Inc	4.900%, due 5/17/2044, \$330,000 face value	328,497	304,722
	Microsoft Corp	2.921%, due 3/17/2052, \$665,000 face value	456,767	439,319
	Midamerican Energy Co	5.300%, due 2/1/2055, \$355,000 face value	349,952	335,347
	Morgan Stanley	4.375%, due 1/22/2047, \$225,000 face value	204,103	187,895
	Nextera Energy Capital	5.550%, due 3/15/2054, \$135,000 face value	132,755	129,312
	Nisource Inc	5.000%, due 6/15/2052, \$110,000 face value	113,949	97,320
	Northern States PWR-MI NN	5.100%, due 5/15/2053, \$210,000 face value	200,563	194,271
	Oneok Inc	6.625%, due 9/1/2053, \$275,000 face value	294,390	289,140
	Oracle Corp	3.600%, due 4/1/2040, \$650,000 face value	489,541	508,202
	Oracle Corp	4.700%, due 9/27/2034, \$485,000 face value	464,421	459,659
	Pacific Gas and Elec Com	6.750%, due 11/15/2053, \$170,000 face value	179,725	185,220
	Pepsico Inc	3.625%, due 3/19/2050, \$375,000 face value	309,533	279,067
	Philip Morris Intl Inc	3.875%, due 8/21/2042, \$410,000 face value	401,570	324,175
	Qualcomm Inc	6.000%, due 5/20/2053, \$275,000 face value	292,980	287,444
	Wells Fargo & Company	var%, due 1/23/2035, \$615,000 face value	619,239	612,386
	Simon Property Group	5.850%, due 3/08/2053, \$135,000 face value	134,349	135,933
	Regeneron Pharmaceutical	2.800%, due 9/15/2050, \$205,000 face value	146,265	120,800
	Snap-On Inc	3.100%, due 5/1/2050, \$445,000 face value	446,602	294,492
	Southern Calif Gas Co	5.875%, due 12/1/2053, \$115,000 face value	116,084	114,376
	Southern Calif Gas Co	6.350%, due 11/15/2052, \$80,000 face value	90,374	86,052
	Southern Copper	5.875%, due 4/23/2045, \$200,000 face value	201,600	195,276
	T-Mobile USA Inc	4.500%, due 4/15/2050, \$410,000 face value	367,110	336,171
	Targa Resources Corp	4.950%, due 4/15/2052, \$100,000 face value	87,544	84,220
	Time Warner Cable Inc	6.750%, due 6/15/2039, \$140,000 face value	147,898	137,213
	Union Pac Corp	2.973%, due 9/16/2062, \$205,000 face value	121,786	117,951
	Unitedhealth Group Inc	5.500%, due 7/15/2044, \$540,000 face value	561,772	523,784
	Unum Group	4.500%, due 12/15/2049, \$240,000 face value	237,227	190,351
	Western Midstream Operat	5.250%, due 2/1/2050, \$365,000 face value	325,830	310,881
	Verizon Communications	3.400%, due 3/22/2041, \$530,000 face value	391,858	400,834
	Vici Properties LP	5.625%, due 5/15/2052, \$100,000 face value	98,453	93,040
	Virginia Elec & Power Co	5.000%, due 4/1/2033, \$425,000 face value	436,377	415,926
	Walmart Inc	2.650%, due 9/22/2051, \$305,000 face value	215,046	188,597
	Willis North America Inc	5.350%, due 5/15/2033, \$430,000 face value	418,919	426,981
	Williams Companies Inc	5.800%, due 11/15/2054, \$135,000 face value	140,868	132,115
	USD Brookfield Fin	5.968%, due 3/04/2054, \$110,000 face value	114,010	111,184
	USD Canadian NATL RR	4.400%, due 8/05/2052, \$420,000 face value	360,902	351,275
	USD Can Natural Res	6.250%, due 3/15/2038, \$235,000 face value	243,993	240,081
	HSBC Holdings Plc	6.500%, due 9/15/2037, \$50,000 face value	64,697	51,003

Continued on next page

Interhealth Corp. Retirement Plan
EIN: 95-3619388 PLAN: 001
Schedule H, line 4i—Schedule of Assets (Held at End of Year)
As of December 31, 2024

a)	b) Identity of Issue, Borrower, Lessor, or Similar Party	c) Description of Investment	d) Cost	e) Current Value
	JBS USA Food	6.500%, due 12/1/2052, \$150,000 face value	\$ 158,962	\$ 152,583
		Total corporate debt securities	23,947,060	23,312,722
			\$ 101,348,883	\$ 111,291,771

See independent auditor's report and accompanying notes.

Interhealth Corp. Retirement Plan
EIN: 95-3619388 PLAN: 001
Schedule H, line 4j—Schedule of Reportable Transactions
For the Year Ended December 31, 2024

a)	b)	c)	d)	g)	h)	i)
Identity of party involved	Description of asset	Purchase price	Selling price	Cost of asset	Current Value of asset on transaction date	Net gain/(loss)
Series of transactions in excess of 5%:						
BlackRock Liquidity Funds FedFund Portfolio	Mutual Fund	\$ 23,128,081	\$ -	\$ 23,128,081	\$ 23,128,081	\$ -
BlackRock Liquidity Funds FedFund Portfolio	Mutual Fund	\$ -	\$ 22,111,596	\$ 22,111,596	\$ 22,111,596	\$ -
Macquarie Emerging Markets Fund – Institutional Class	Mutual Fund	\$ 5,648,750	\$ -	\$ 5,648,750	\$ 5,648,750	\$ -

See independent auditor's report and accompanying notes.

Schedule SB, line 26a — Schedule of Active Participant Data

Attained age	Years of credited service										
	Under 1	1–4	5–9	10–14	15–19	20–24	25–29	30–34	35–39	40 & up	Total
Under 25											
25–29											
30–34		3	13								16
35–39		24	69	10							103
		2,213	3,289								
40–44		14	161	55	4						234
			5,018	7,407							
45–49		15	97	92	19	2					225
			4,954	10,459							
50–54		13	99	72	37	12					233
			5,690	9,741	12,614						
55–59		12	69	59	32	16	12	1			201
			4,624	8,519	13,232						
60–64		5	63	45	24	16	14	10			177
			3,851	9,026	14,158						
65–69		4	28	19	8	6	3	6	4	1	79
			3,974								
70 & up		2	7	8	4	3		1	3		28
Total		92	606	360	128	55	29	18	7	1	1,296

In each cell, the top number is the count of active participants for each age/service combination. Since the plan is “hard frozen”, “the average annual accrued benefit is provided in lieu of average compensation under the counts in each age/service combination. The average annual accrued benefit is not shown for cells with fewer than 20 participants.

Schedule SB, Part V — Statement of Actuarial Assumptions/Methods**Actuarial Assumptions for January 1, 2024 Funding Valuation**

Discount rate sponsor elections			
•	Segment rates or full yield curve	Segment	
•	Look-back months	0	
•		<u>Stabilized</u>	<u>Nonstabilized</u>
			<u>PBGC¹</u>
•	First 5 years	4.75%	4.37%
•	Next 15 years	4.96%	4.96%
•	Over 20 years	5.59%	4.95%
Mortality sponsor elections			
•	Healthy participants	Section 430(h)(3) prescribed generational annuitant and non-annuitant mortality tables for 2024 plan year funding valuations. These tables are based on the Pri-2012 mortality tables projected with the IRS-modified MP-2021 mortality improvement scale, in accordance with IRS regulation 1.430(h)(3)-1.	
417(e) lump sums		Liabilities are based on the underlying annuities used to determine lump sum amounts rather than valuing lump sum payments. The annuities are based on 417(e) mortality for the current year (i.e. for the 2024 plan year) and funding interest rates. Withdrawal lump sums reflect early retirement reductions prior to age 55 based on 417(e) mortality for the current year and 417(e) interest rates for the month of December immediately preceding the valuation date.	
Other economic assumptions			
•	Expected investment return	6.54% per year for the 2023 plan year, limited by the third segment rate of 5.74% (if applicable). 5.18% per year for the 2022 plan year, limited by the third segment rate of 5.92% (if applicable).	
•	Investment Expenses	Investment expenses are assumed to be paid from investment earnings. An allowance for passive asset management costs, determined by the size and target allocation of plan assets, has been made from the investment return assumption to account for investment expenses.	
•	Administration Expenses	Actual administration expenses paid during the prior plan year, excluding the PBGC premium, plus the expected PBGC premium for the current plan year, rounded to the nearest \$10,000, \$2,350,000 for the 2024 plan year and \$2,660,000 for the 2023 plan year.	
Unpredictable contingent event assumptions		Not applicable	

¹ PBGC premium alternative method interest rates based on election effective for the 2020 plan year.

Schedule SB, Part V — Statement of Actuarial Assumptions/Methods

Demographic assumptions				
• Withdrawal	<u>Attained age</u>		<u>Percentage</u>	
	25		16.20%	
	30		10.98	
	35		7.83	
	40		6.21	
	45		5.49	
	50		5.04	
	55		3.96	
	60		3.06	
• Retirement age	<u>Attained age</u>		<u>Percentage</u>	
	55-61		5.50%	
	62-64		7.50	
	65-67		25.00	
	68-69		30.00	
	70 & above		100.00	
• Benefit commencement age for				
— Future vested deferred	20% of participants are assumed to elect a lump sum at age 56, or valuation age if older; all others are assumed to delay commencement to age 65.			
— Current vested deferred	Age 65			
• Spouse assumptions	<u>Male participants</u>		<u>Female participants</u>	
— Percentage married	80%		80%	
— Spouse age difference	2 years younger		2 years older	
• Forfeiture	Certain deferred vested participants who PIH Health has been unable to locate are assumed to have forfeited their benefit: - Between age 70 and 80: 50% assumed to have forfeited their benefit - Between age 80 and 90: 90% assumed to have forfeited their benefit - Age 90 or older: 100% assumed to have forfeited their benefit			
• Form of payment	<u>Single life</u>	<u>50% J&S</u>	<u>100% J&S</u>	<u>Lump Sum</u>
Active retirements	17.5%	0.0%	7.5%	75.0%
Current vested deferred	17.5%	0.0%	7.5%	75.0%
Future vested deferred, commencing at age 65	14.0%	0.0%	6.0%	60.0%
Future details	0.0%	100.0%	0.0%	0.0%

*Schedule SB, Part V — Statement of Actuarial Assumptions/Methods***Rationale for Economic and Demographic Assumptions**

- **Expected investment return:** Based on the median results from Mercer's Portfolio Return Calculator (PRC), which produces a simulated investment return over a 20-year time horizon using capital market assumptions from Mercer Investment Consulting's Capital Markets Outlook for the month of January based on the plan's target asset mix, net an adjustment for passive asset management costs.
- **Administration expenses:** The expected administration expense for the current plan year is based on actual administrative, trustee, and legal fees paid from plan assets in the prior year, adjusted for significant recurring items and/or anticipated changes such as the expected PBGC premium for the current plan year. The results are rounded to the nearest \$10,000.
- **Withdrawal:** This assumption is based on an experience study undertaken in 2022 using data from January 1, 2017 through January 1, 2022.
- **Retirement:** This assumption is based on an experience study undertaken in 2022 using data from January 1, 2017 through January 1, 2022.
- **Benefit commencement age:** This assumption is based on an experience study undertaken in 2022 using data from January 1, 2017 through January 1, 2022.
- **Form of payment:** This assumption is based on an experience study undertaken in 2022 using data from January 1, 2017 through January 1, 2022.
- **Spouse age difference:** This assumption is based on an experience study undertaken in 2022 using data from January 1, 2017 through January 1, 2022.
- **Percent married:** Because the employer does not have enough credible experience to analyze the percent married, this assumption is based on the actuary's experience with many plans and discussions with employer representatives.
- **Forfeiture:** This assumption is based on the plan sponsor's expectation. There is a higher expectation that vested terminated participants are deceased for older participants.

*Schedule SB, Part V — Statement of Actuarial Assumptions/Methods***Actuarial Methods for Funding****Asset Methods**

The asset valuation method is an average of the adjusted market value for each year during the last 2 years preceding the valuation date. The adjusted market value is the market value at each determination date adjusted to the valuation date based on actual cash flows and interest at the expected rate of return on assets for funding purposes, limited to the third segment rate. This result is then adjusted to be no greater than 110% and no less than 90%, of the fair market value of assets as defined in IRC Section 430.

A characteristic of this asset method is that it is slightly more likely to produce an actuarial value of assets that is less than the market value of assets over time.

Participant Methods

Below is the description of the participants or former participants that are included or excluded from the valuation:

- **Participants included:** The plan sponsor provides us with data on all employees as of the valuation date, but only those employees who have completed the plan's eligibility requirements are included in the valuation of liabilities.
- **Participants excluded:** No actuarial liability is included for nonvested participants who terminated prior to the valuation date.
- **Insurance contracts:** The plan does not have any insurance contracts.

Minimum Funding Methods

The funding target for minimum funding calculations is computed using the traditional unit credit method of funding. The objective under this method is to fund each participant's benefits from the plan as they accrued. Thus, the total pension to which each participant is expected to receive at retirement is broken down into units, each associated with a year of past or future credited service.

A detailed description of the calculation follows:

- The plan's valuation date is the beginning of the plan year.
- An individual's **funding target** is the present value of future benefits based on credited service and average pay as of the beginning of the plan year, and an individual's **target normal cost** is the present value of the benefit expected to accrue in the plan year. If multiple decrements are used, the funding target and the target normal cost for an individual is the sum of the component funding targets and target normal costs associated with the various anticipated date of separation.
- The plan's **target normal cost** and **funding target** is the sum of the individual target normal costs and funding targets, respectively, for all participants under the plan.

Interhealth Corp. Retirement Plan
EIN: 95-3619388 PLAN: 001
Schedule H, line 4j—Schedule of Reportable Transactions
For the Year Ended December 31, 2024

a)	b)	c)	d)	g)	h)	i)
Identity of party involved	Description of asset	Purchase price	Selling price	Cost of asset	Current Value of asset on transaction date	Net gain/(loss)
Series of transactions in excess of 5%:						
BlackRock Liquidity Funds FedFund Portfolio	Mutual Fund	\$ 23,128,081	\$ -	\$ 23,128,081	\$ 23,128,081	\$ -
BlackRock Liquidity Funds FedFund Portfolio	Mutual Fund	\$ -	\$ 22,111,596	\$ 22,111,596	\$ 22,111,596	\$ -
Macquarie Emerging Markets Fund – Institutional Class	Mutual Fund	\$ 5,648,750	\$ -	\$ 5,648,750	\$ 5,648,750	\$ -

See independent auditor's report and accompanying notes.

**SCHEDULE SB
(Form 5500)**Department of the Treasury
Internal Revenue ServiceDepartment of Labor
Employee Benefits Security Administration
Pension Benefit Guaranty Corporation**Single-Employer Defined Benefit Plan
Actuarial Information**

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

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

OMB No. 1210-0110

2024**This Form is Open to Public
Inspection**

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

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

A Name of plan INTERHEALTH CORP. RETIREMENT PLAN		B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF PIH HEALTH		D Employer Identification Number (EIN) 95-3619388
E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B F Prior year plan size: ☐ 100 or fewer ☐ 101-500 ☒ More than 500		

Part I Basic Information

1 Enter the valuation date: Month 01 Day 01 Year 2024			
2 Assets:			
a Market value		2a	116,685,799
b Actuarial value		2b	124,468,697
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	611	39,955,551	39,955,551
b For terminated vested participants	1,213	38,210,279	38,210,279
c For active participants	1,296	65,918,304	65,918,304
d Total	3,120	144,084,134	144,084,134
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	5.25%
6 Target normal cost			
a Present value of current plan year accruals		6a	0
b Expected plan-related expenses		6b	2,350,000
c Target normal cost		6c	2,350,000

Statement by Enrolled Actuary

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

**SIGN
HERE**

Signature of actuary

VINCENT PICCOLO

Type or print name of actuary

MERCER

Firm name

633 W. FIFTH STREET
SUITE 1200
LOS ANGELES CA 90071

Address of the firm

9/18/2025

Date

2308707

Most recent enrollment number

213-346-2633

Telephone number (including area code)

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	2,107,729
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	2,107,729
9 Amount remaining (line 7 minus line 8)	0	0
10 Interest on line 9 using prior year's actual return of <u>15.73%</u>	0	0
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year)		750
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>5.35%</u>		0
b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		118
c Total available at beginning of current plan year to add to prefunding balance		868
d Portion of (c) to be added to prefunding balance		0
12 Other reductions in balances due to elections or deemed elections	0	0
13 Balance at beginning of current year (line 9 + line 10 + line 11d - line 12)	0	0

Part III Funding Percentages

14 Funding target attainment percentage	14	86.38 %
15 Adjusted funding target attainment percentage	15	86.38 %
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	80.44 %
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
04/15/2024	1,323,916	0			
07/15/2024	1,323,916	0			
10/15/2024	232,000	0			
01/15/2025	960,000	0			
08/29/2025	589,000	0			
Totals ▶			18(b)	4,428,832	18(c) 0

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

a Contributions allocated toward unpaid minimum required contributions from prior years.	19a	0
b Contributions made to avoid restrictions adjusted to valuation date	19b	0
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	4,267,030

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: 4.96 %	3rd segment: 5.59 %	☐ N/A, full yield curve used
b Applicable month (enter code).....				21b 0
22 Weighted average retirement age				22 64
23 Mortality table(s) (see instructions) ☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute				

Part VI Miscellaneous Items

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

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

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

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):			
a Target normal cost (line 6c)	31a	2,350,000	
b Excess assets, if applicable, but not greater than line 31a	31b	0	
32 Amortization installments:	Outstanding Balance	Installment	
a Net shortfall amortization installment	19,615,437	1,915,092	
b Waiver amortization installment	0	0	
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	33		
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)....	34	4,265,092	
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	0	0
36 Additional cash requirement (line 34 minus line 35).....	36	4,265,092	
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c).....	37	4,267,030	
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	1,938	
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, line 22 — Description of Weighted Average Retirement Age

Each employee is assumed to retire in accordance with the table of retirement rates. The proportion of employees expected to retire at each potential retirement age is shown below. The average retirement age is 64.

(A) Retirement age	(B) Retirement Rate	(C) Number of employees expected to retire (Out of 1000)	(D) Weighted Retirement Age ((A) x (C))
55	5.50%	55.00	3,025.00
56	5.50%	51.98	2,910.60
57	5.50%	49.12	2,799.63
58	5.50%	46.41	2,692.07
59	5.50%	43.86	2,587.87
60	5.50%	41.45	2,486.98
61	5.50%	39.17	2,389.37
62	7.50%	50.48	3,129.50
63	7.50%	46.69	2,941.48
64	7.50%	43.19	2,764.06
65	25.00%	133.16	8,655.68
66	25.00%	99.87	6,591.63
67	25.00%	74.90	5,018.63
68	30.00%	67.41	4,584.18
69	30.00%	47.19	3,256.12
70	100.00%	110.11	7,707.72
Total		1,000.00	63,540.53
Average			64

Plan: InterHealth Corp. Retirement Plan

EIN/PN: 95-3619388/001

Valuation Date: 01/01/2024

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	841,220	1,510,067	4,415,243	6,766,530
2025	1,311,971	1,599,148	4,239,853	7,150,972
2026	1,732,529	1,734,406	4,071,221	7,538,156
2027	2,170,533	1,818,537	3,898,834	7,887,904
2028	2,574,095	1,907,211	3,705,229	8,186,535
2029	2,953,757	2,016,819	3,520,986	8,491,562
2030	3,319,506	2,088,190	3,338,097	8,745,793
2031	3,658,851	2,154,899	3,148,507	8,962,257
2032	3,963,219	2,234,692	2,960,203	9,158,114
2033	4,240,871	2,317,659	2,771,080	9,329,610
2034	4,500,737	2,402,885	2,584,143	9,487,765
2035	4,742,335	2,476,976	2,398,419	9,617,730
2036	4,973,482	2,561,235	2,214,974	9,749,691
2037	5,167,058	2,641,973	2,034,870	9,843,901
2038	5,349,540	2,693,978	1,859,148	9,902,666
2039	5,510,678	2,753,103	1,688,778	9,952,559
2040	5,654,418	2,774,789	1,524,631	9,953,838
2041	5,743,103	2,795,521	1,367,490	9,906,114
2042	5,796,295	2,812,492	1,218,045	9,826,832
2043	5,807,160	2,814,907	1,076,898	9,698,965
2044	5,794,662	2,797,998	944,550	9,537,210
2045	5,747,535	2,772,645	821,401	9,341,581
2046	5,672,265	2,745,314	707,764	9,125,343
2047	5,588,578	2,683,925	603,866	8,876,369
2048	5,455,358	2,633,718	509,837	8,598,913
2049	5,309,999	2,566,063	425,695	8,301,757
2050	5,128,892	2,491,864	351,320	7,972,076
2051	4,930,908	2,407,855	286,439	7,625,202
2052	4,720,574	2,313,923	230,630	7,265,127
2053	4,490,957	2,218,086	183,329	6,892,372
2054	4,249,963	2,110,999	143,857	6,504,819
2055	4,000,697	2,003,775	111,445	6,115,917
2056	3,748,521	1,895,565	85,275	5,729,361
2057	3,497,168	1,788,175	64,511	5,349,854
2058	3,248,399	1,681,961	48,334	4,978,694
2059	3,003,554	1,577,718	35,968	4,617,240
2060	2,764,997	1,475,659	26,697	4,267,353
2061	2,533,543	1,375,949	19,884	3,929,376
2062	2,310,408	1,278,731	14,976	3,604,115
2063	2,096,413	1,184,121	11,508	3,292,042
2064	1,892,273	1,092,228	9,101	2,993,602
2065	1,698,576	1,003,166	7,458	2,709,200
2066	1,515,816	917,044	6,348	2,439,208
2067	1,344,385	833,991	5,601	2,183,977
2068	1,184,574	754,160	5,095	1,943,829
2069	1,036,565	677,726	4,743	1,719,034
2070	900,402	604,890	4,487	1,509,779
2071	776,015	535,872	4,287	1,316,174
2072	663,231	470,908	4,119	1,138,258
2073	561,796	410,223	3,967	975,986

Schedule SB, Part V — Summary of Plan Provisions

Summary of Major Plan Provisions

Effective date and plan year	Original plan: January 1, 1966 Restated plan: January 1, 1976, January 1, 1984, January 1, 1989, January 1, 1997, January 1, 2007, January 1, 2013 Most Recent Amendment: Amendment 1, adopted September 30, 2014 Plan year: Calendar Year Fiscal year: October 1st – September 30th
Status of the plan	The plan closed to new entrants effective July 2011. Benefit accruals froze November 2014.
Significant events that occurred during the year	None
Definitions	
• Covered employees	PIH Health and any subsidiary of PIH Health that adopts this plan.
• Participation	An employee is eligible to participate after the attainment of age 21 and the completion of at least 900 hours of service during the first 12-month period of employment. The plan was amended effective October 1, 1992 to allow Home Health Services employees that meet the plan eligibility requirements as of October 1, 1992 to participate. Additionally, effective May 28, 2007, former employees of HealthMed Services, Inc. that met plan eligibility requirements became participants as of that date. Former Bright Medical Associates employees became participants effective February 1, 2008.
• Years of service	Effective January 1, 2006, a participant earns a year of vesting and credited service for each plan year in which they complete at least 900 hours of service. With respect to employees hired before January 1, 2006, but after January 1, 1976, a year of vesting and credited service is earned for each plan year in which at least 1,000 hours of service is completed. For plan years between January 1, 1984 and December 31, 1990, a year of credited service is awarded for the year of termination regardless of the number of hours worked. Employees hired before January 1, 1976 receive vesting service for years of service earned prior to the anniversary of their employment during the 1976 plan year. Years of vesting service, and years of credited service effective January 1, 1991, earned by a non-vested participant prior to completing five consecutive breaks-in-service, a one-year period during which an employee works less than 500 hours, shall not be taken into account. For plan years prior to January 1, 1985, years of vesting service earned by a non-vested participant do not count if the number of consecutive one-year breaks-in-service equals or exceeds the aggregate number of years of service completed prior to the break-in-service.

Schedule SB, Part V — Summary of Plan Provisions

Effective May 28, 2007, former employees of HealthMed Services, Inc. receive vesting credit for all years of service with HealthMed Services, Inc. However, credited service for benefit accrual is only awarded for years of service completed after May 28, 2007.

Effective February 1, 2008, former employees of Bright Medical Associates receive vesting credit for all years of service with Bright Medical Associates. However, credited service for benefit accrual is only awarded for years of service completed after February 1, 2008.

- Pensionable earnings Total earnings as reported on a participant's Form W-2 for a calendar year, including any amounts contributed by the participant to a tax-sheltered annuity plan maintained by the employer. Pensionable earnings are limited in accordance with IRC Section 401(a)(17).

Normal retirement

- Eligibility Later of age 65 and five years of plan participation.
- Benefit Benefit accrual froze as of November 1, 2014.

(1) For active participants as of January 1, 1983, the accrued benefit as of January 1, 1983 shall be .9% of the first \$8,100 of 1982 covered compensation, plus 1.5% of such compensation in excess of \$8,100, multiplied by all years of service prior to January 1, 1983, but not less than the benefit accrued at December 31, 1982.

(2) For employees who became active participants after January 1, 1983, but before January 1, 1984, the accrued benefit as of January 1, 1984 shall be .9% of the first \$8,100 of 1983 covered compensation, plus 1.5% of such compensation in excess of \$8,100, multiplied by all years of service prior to January 1, 1984.

(3) For employees who become active participants on or after January 1, 1984, the accrued benefit as of the first of January following the date of participation shall be .9% of the first \$8,100 of covered compensation in the entire calendar year of participation plus 1.5% of such compensation in excess of \$8,100.

(4) For each year of service after the date specified in (1), (2), or (3) as appropriate, the accrued benefit is equal to .9% of the first \$8,100 of covered compensation during the plan year plus 1.5% of such compensation in excess of \$8,100.

For retired participants and beneficiaries as of January 1, 1984, benefits were increased by 2% for each year since retirement or death to January 1, 1984.

Early retirement

- Eligibility Five years of service and attainment of age 55.
- Benefit The amount of the early retirement pension is actuarially reduced from the pension payable at normal retirement age to account for the greater number of years of benefit payments. The amount of the reduction is $\frac{1}{2}$ of

Schedule SB, Part V — Summary of Plan Provisions

	1% for each month by which the early retirement date precedes the normal retirement date.
Late retirement	
• Eligibility	Commencement of benefit after normal retirement age.
• Benefit	The normal retirement benefit is actuarially increased from age 65, or age at termination if later, to the distribution date based on the plan's definition of actuarial equivalence for optional forms of payment.
Deferred vested	
• Eligibility	100% after five years of service.
• Benefit	Benefit under the normal form of monthly retirement benefit with payments commencing at normal retirement date. The plan provides an unlimited lump sum form of payment after termination. Annuities for those eligible to receive a lump sum prior to age 55 are further reduced from age 55 to the distribution date based on the 417(e) Mortality Table in effect at the time of commencement and 417(e) interest rates for the month of August that proceeds the plan year in which the benefit first commences.
Pre-retirement death	
• Eligibility	Each vested married participant has an automatic death benefit for his or her spouse.
• Benefit prior to early retirement	The death benefit is a life annuity determined as if the participant terminated employment on the date of death (or actual termination date if earlier), survived to his earliest retirement date (or date of death, if later), retired with a 50% joint and survivor option in effect, and died on the following day. Payment of the death benefit begins on the participant's earliest retirement date.
• Benefit after early but before normal retirement	The death benefit is a life annuity determined as if the participant terminated employment, and retired on the date of death. Payment of the death benefit begins on the participant's date of death.
• Benefit after normal retirement	The death benefit is a life annuity determined on the date of death. Payment of the death benefit begins on the participant's date of death.
Form of benefits	
• Automatic form for unmarried participants	Single life annuity
• Automatic form for married participants	50% joint and survivor annuity
• Optional forms	Optional benefit forms include: • 50%, 75%, or 100% joint and survivor annuity options • Life annuity with 120 guaranteed monthly payments • Social Security adjustment option Lump sum, if less than \$7,500 prior to January 1, 2013. Effective January 1, 2013, unlimited lump sums are available.
• Optional form conversion factors	The RP-2000 Combined Mortality Table, 50/50 male/female, with mortality improvement projected to 2020 using Projection Scale AA and an interest rate of 6% per year. Lump sum basis is 417(e)(3) mortality and interest for the prior August.

Schedule SB, Part V — Summary of Plan Provisions

Miscellaneous	
• Maximum benefits	Annual benefits may not exceed the limits in IRC Section 415. This limit is indexed annually. For 2024, the limit is \$275,000.
• Administration	The committee, which is appointed by the employer’s board of trustees, is responsible for the overall administration of the plan.

Benefits Included or Excluded

- Unless noted below, all benefits provided by the plan, as amended and restated effective January 1, 2013 and last amended September 30, 2014, are included in this valuation:
- **Most recent plan amendments included:**
 - Amendment 1, dated September 30, 2014
 - **Plan amendments excluded:**
 - None
 - **Late retirement increases:**
 - *Active participants:* The plan provides benefit suspension notices to participants who work beyond normal retirement; therefore, late retirement actuarial increases only apply to participants who defer retirement beyond age 70½. This valuation includes increases for current participants over age 70.
 - *Deferred vested participants:* Current deferred vested participants over normal retirement age are valued including the late retirement actuarial increase. As documented in the assumptions section, current deferred vested participants who are at least age 70 and who have not been located by PIH Health are assumed to have forfeited a portion (or all) of their liability.
 - **Internal Revenue Code limitations:**
 - The limitations of Internal Revenue Code Section 415(b) and 401(a)(17) have been incorporated into our calculations.
 - **IRC Section 416 rules for top-heavy plans:**
 - We did not test whether this plan is top-heavy (when the present value of benefits for key employees equals or exceeds 60% of the present value for all participants). However, we expect that the plan is not top-heavy due to the large number of rank-and-file participants; therefore, the funding target and target normal cost do not reflect any liability for top-heavy benefit accruals.

Schedule SB, Part V — Summary of Plan Provisions

Plan Provisions Specific to Funding

Additional benefits included or excluded

- **IRC Section 436 benefit restrictions:**
 - *Unpredictable contingent event benefits:* This valuation excludes restricted contingent event benefits that occurred before the valuation date but includes contingent event benefits which are expected to occur on or after the valuation date regardless of anticipated funding-based limitations.
 - *Plan amendments:* None.
 - *Prohibited payments:* Limitations on prohibited benefits (if any) are reflected for annuity starting dates before the valuation date but are ignored for annuity starting dates on or after the valuation date.
- **Unpredictable contingent event benefits:**
 - The plan does not have any unpredictable contingent event benefits.

Plan Provision Changes Since Prior Valuation

Maximum benefit amounts under IRS rules were updated from 2023 to 2024.

Interhealth Corp. Retirement Plan
EIN: 95-3619388 PLAN: 001
Schedule H, line 4i—Schedule of Assets (Held at End of Year)
As of December 31, 2024

a)	b) Identity of Issue, Borrower, Lessor, or Similar Party	c) Description of Investment	d) Cost	e) Current Value
	Common Stocks:			
	Ferrari Nv	118 shares	\$ 49,729	\$ 50,391
	Evolution AB	416 shares	38,068	32,108
	B and M European	4,475 shares	33,527	20,568
	Industria De Diseno Textil	2,185 shares	51,025	112,314
	Recruit Hldgs Co Ltd	1,548 shares	55,660	109,608
	LVMH Eur 0.3	177 shares	119,728	116,236
	Alibaba Group Hldg Ltd	597 shares	68,267	50,620
	Amazon Com Inc	7,796 shares	537,122	1,710,364
	Bath & Body Works Inc	3,126 shares	115,874	121,195
	Borg Warner Automotive Inc	1,878 shares	61,530	59,702
	D R Horton Inc	1,298 shares	38,230	181,486
	Darden Restaurants Inc Com	713 shares	36,223	133,110
	Adidas AC	231 shares	44,395	56,786
	Hilton Worldwide	1,177 shares	88,740	290,907
	LKQ Corp	2,684 shares	143,739	98,637
	Hermes International S A	45 shares	34,797	108,199
	Nike Inc	865 shares	65,330	65,455
	Marriott International Inc New A	106 shares	25,104	29,568
	Sun Hung Kai	3,073 shares	25,796	29,532
	Daikin Industries	436 shares	76,855	51,688
	Marubeni Corp	3,396 Shares	63,021	51,619
	Nitori Holdings	291 shares	57,192	34,452
	Suzuki Motor Corp	5,887 shares	68,478	66,948
	Snap On Inc	549 shares	54,654	186,375
	Starbucks Corp	1,193 shares	80,798	108,861
	Tesla Inc	1,737 shares	352,850	701,470
	Wolverine World Wide Inc	6,590 shares	117,796	146,298
	Yum Brands Inc	485 shares	25,640	65,068
	Yum China Holdings Inc Shs	600 shares	15,332	28,902
	Anheuser-Busch Inbev SA/EUR	1,685 shares	105,197	84,187
	Danone S. A.	838 shares	50,613	56,508
	British American Tobacco	1,371 shares	50,975	49,451
	Imperial Brands Plc	2,160 shares	51,317	69,063
	Darling Ingredients Inc	3,755 shares	93,385	126,506
	Givaudan SA	1,213 shares	72,987	105,625
	L'Oreal Euro	306 shares	117,500	108,320
	Carlsberg AS-B	531 shares	69,731	50,876
	Monster Beverage Shs	3,222 shares	65,648	169,348
	Uni Charm Corp	1,106 shares	39,322	27,142
	Nestle SA	1,352 shares	146,412	111,661
	Performance Food Group	2,568 shares	154,360	217,124
	Epi Roc Akt Ebolag AB	6,659 shares	134,575	116,106
	Totalenergies SE	3,076 shares	173,175	169,994
	BP Plc	11,607 shares	72,025	57,129
	ConocoPhillips	8,159 shares	854,282	809,128
	Diamondback Energy Inc	1,534 shares	91,323	251,315
	Murphy Oil Corp	6,360 shares	62,023	192,454
	Nov Inc	8,128 shares	106,891	118,669
	Shell PLC	8,177 shares	426,732	512,289
	Natwest Group Plc	19,026 shares	76,528	95,813
	DNB Bank ASA Reg SHS	3,255 shares	59,609	65,029
	Unicredit Spa	2,649 shares	98,147	105,676
	London STK Exchange Group	1,462 shares	116,694	206,629
	AIA Group Ltd	14,138 shares	142,906	102,468
	AON PLC Reg SHS	1,760 shares	320,772	632,122
	Renaissancere Holdings Ltd	684 shares	96,602	170,186
	Ashtead Group Plc	991 shares	78,905	61,622
	Capital One Finl	2,226 shares	188,267	396,940
	Discover Finl	789 shares	95,158	136,678
	Firstcash Holdings Inc	1,284 shares	55,681	133,022

Continued on next page

See independent auditor's report and accompanying notes.

Interhealth Corp. Retirement Plan
EIN: 95-3619388 PLAN: 001
Schedule H, line 4i—Schedule of Assets (Held at End of Year)
As of December 31, 2024

a)	b) Identity of Issue, Borrower, Lessor, or Similar Party	c) Description of Investment	d) Cost	e) Current Value
	Gatx Corporation	1,392 shares	\$ 92,708	\$ 215,704
	Heartland Financial USA	2,399 shares	99,250	147,071
	Munich Re-Ins	153 shares	79,269	77,124
	London STK Exchange	8,924 shares	293,202	318,498
	Deutsche BK	3,871 shares	61,743	66,941
	DBS Group Holdings Ltd	3,760 shares	67,347	120,501
	Hong Kong Exchanges	1,593 shares	47,261	60,456
	Paypal Holdings Inc	822 shares	86,666	70,158
	Pinnacle Financial Partners Inc	1,680 shares	160,779	192,175
	Popular Inc	1,740 shares	135,068	163,664
	Prosus N V	60,391 shares	407,061	479,505
	Raymond James Finl Inc	1,122 shares	37,850	174,280
	Reinsurance Group America	1,200 shares	102,873	256,356
	Sei Invt Co PA PV	1,085 shares	39,061	89,491
	Block Inc	907 shares	98,771	77,086
	Stifel Financial Corp	2,078 shares	63,165	220,434
	United BKS HRS Inc W.V.	4,761 shares	146,649	178,776
	Visa Inc. C A Shares	2,234 shares	320,124	706,033
	Webster Financial Organization	1,925 shares	61,094	106,299
	Wells Fargo & Co.	4,293 shares	149,960	301,540
	Wesbanco Inc	4,588 shares	131,537	149,294
	Wex Inc	867 shares	162,514	152,002
	Straumann Hldg AG	324 shares	28,591	40,640
	Daiichi Sankyo Co. Ltd	3,916 shares	89,779	108,274
	Elevance Health Inc	672 shares	251,380	247,901
	Beigene Ltd	184 shares	33,254	33,987
	Astrazeneca	1,147 shares	100,691	150,373
	Charles River Labs Intl	677 shares	86,544	124,974
	Humana Inc	1,430 shares	480,223	362,805
	Conmed Corp	1,390 shares	118,906	95,132
	Illumina Inc Com	524 shares	126,024	70,022
	Genmab A/S	229 shares	52,259	47,459
	Intuitive Surgical Inc	211 shares	36,343	110,134
	Novartis ADR	752 shares	51,827	73,177
	Novo Nordisk A/S	1,386 shares	51,351	119,224
	Terumo	1,918 shares	33,715	37,312
	Essilorluxottica Sa	657 shares	84,001	160,284
	Regeneron Pharmaceuticals Inc	171 shares	74,268	121,808
	Roche Hldg Ltd	1,651 shares	62,451	57,587
	Thermo Fisher Scientific	165 shares	89,823	85,838
	Unitedhealth Group Inc	1,011 shares	251,674	511,424
	Vertex Pharmaceuticals Inc	409 shares	87,410	164,704
	Safran SA	1,028 shares	136,779	225,779
	MTU Aero Engines AGR	218 shares	42,174	72,553
	DSV A/S	463 shares	53,513	98,301
	Relx PLC	2,731 shares	92,342	124,123
	Rolls-Royce	18,210 shares	86,600	128,462
	Aercap Holdings N. V. SHS	5,278 shares	292,127	505,105
	Acuity Brands Inc	843 shares	99,656	246,266
	Air Lease Corp CIA	2,938 shares	118,521	141,641
	Albany Intl Corp	1,916 shares	107,934	153,223
	Bae Systems Plc	5,791 shares	90,723	83,297
	Boeing Co	1,842 shares	317,259	326,034
	Canadian Natl Railway Co	889 shares	104,840	90,242
	Deere Co	87 shares	9,287	36,862
	Expeditors Intl Wash Inc	708 shares	28,743	78,425
	GE Vernova LLC	886 shares	122,683	291,432
	Airbus SE	682 shares	89,443	109,307
	Huntington Ingalls Inds Inc	596 shares	55,163	112,626
	Tag Tegnsee Imm Dm5	1,306 shares	15,959	19,217
	Masco Corp	2,623 shares	62,595	190,351

Continued on next page

See independent auditor's report and accompanying notes.

Interhealth Corp. Retirement Plan
EIN: 95-3619388 PLAN: 001
Schedule H, line 4i—Schedule of Assets (Held at End of Year)
As of December 31, 2024

a)	b) Identity of Issue, Borrower, Lessor, or Similar Party	c) Description of Investment	d) Cost	e) Current Value
	Middleby Corp	1,289 shares	\$ 180,359	\$ 174,595
	Moog Inc Cl A	1,320 shares	76,541	259,829
	Hitachi Corp	4,526 shares	1,025	113,207
	Itochu Corp Ord	2,864 shares	120,446	142,508
	Kerry Properties	5,095 shares	9,653	10,206
	ABB Ltd	3,313 shares	85,051	179,307
	Safran SA-UNSPON	4,895 shares	145,496	266,778
	Schneider National, Inc	5,594 shares	131,533	163,792
	TFI Intl Inc	510 shares	25,479	68,896
	Timken Company	1,406 shares	56,578	100,346
	Trinet Group Inc Calif.	772 shares	72,276	70,074
	Woodward Inc	1,943 shares	223,492	323,354
	NetEase Inc	1,646 shares	39,627	29,326
	Amadeus IT Group ADR	2,187 shares	135,363	154,448
	ASML Holdings NV	232 shares	100,921	163,048
	Tencent Holdings Ltd	1,500 shares	81,949	79,838
	Keyence Corp	231 shares	7,913	93,613
	Flex Ltd	10,155 shares	63,977	389,850
	Advanced Energy Inds	1,660 shares	64,325	191,946
	Autodesk Inc Com	709 shares	44,164	209,559
	Avnet Inc	3,888 shares	127,395	203,420
	Digi International Inc	5,303 shares	106,109	160,310
	Entegris Inc Minnesota	1,645 shares	48,951	162,954
	Factset Resh Sys Inc	184 shares	23,377	88,372
	Capgemini SA	658 shares	123,492	107,757
	Sap SE	1,291 shares	201,728	315,759
	Microsoft Corp	2,178 shares	116,968	918,027
	Fujitsu LTD	3,356 shares	50,984	59,689
	Nomura Research Inst	2,740 shares	77,304	81,103
	Hoya Corp	304 shares	37,653	38,270
	Nextracker Inc	3,593 shares	87,748	131,252
	Nvidia	5,280 shares	21,846	709,051
	SMC Corp	187 shares	78,207	73,873
	Oracle Corp	2,156 shares	89,683	359,276
	TDK Corp	6,950 shares	52,389	91,511
	Tokyo Electron JPY50	431 shares	53,115	66,224
	Qualcomm Inc	698 shares	47,883	107,227
	Salesforce Com Inc	719 shares	110,256	240,383
	Sanmina Corp	2,748 shares	72,157	207,941
	Sap SE shs	2,125 shares	291,432	523,196
	Shopify Inc	2,208 shares	113,251	234,777
	Synopsys Inc	393 shares	22,920	190,746
	Taiwan Semiconductor Mfg Ltd	3,420 shares	290,370	675,416
	Workday Inc	2,674 shares	591,563	689,972
	Sika AG	347 shares	91,523	82,212
	Air Liquide SA	443 shares	50,843	71,983
	Alcoa Corp	7,385 shares	272,427	279,005
	Bayer AG	50,212 shares	504,795	245,035
	Cabot Corp	1,647 shares	76,959	150,388
	Eastman Chem Co.	1,130 shares	90,660	103,192
	BHP Group Ltd	1,101 shares	33,077	26,961
	Shin-Etsu Chemical	2,126 shares	1,767	71,533
	The Scotts Miracle Gro Co.	1,354 shares	97,879	89,824
	Sealed Air Corp	3,595 shares	110,317	121,619
	Sonoco Products Co.	1,780 shares	83,317	86,953
	Vonovia SE	1,037 shares	36,260	31,635
	Tokyo Fudosan Holdings	4,631 shares	29,428	28,468
	Capitaland Invst	12,477 shares	25,475	23,962
	CK Asset Holdings LTD	5,893 shares	24,397	24,200
	Pandox AB	626 shares	6,080	10,867
	Nomura Real Estate Hold	1,300 shares	31,450	32,252

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See independent auditor's report and accompanying notes.

Interhealth Corp. Retirement Plan
EIN: 95-3619388 PLAN: 001
Schedule H, line 4i—Schedule of Assets (Held at End of Year)
As of December 31, 2024

a)	b) Identity of Issue, Borrower, Lessor, or Similar Party	c) Description of Investment	d) Cost	e) Current Value
	Catena AB	264 shares	\$ 10,533	\$ 11,301
	Swire Properties	7,851 shares	13,053	15,989
	Grand City Properties	783 shares	9,096	9,243
	CBRE Group Inc	2,395 shares	68,434	314,440
	Aeon Mall Co Ltd	1,603 shares	22,706	20,725
	Mitsui Fudosan Co	2,522 shares	709	20,349
	Hulic Co. Ltd	2,680 shares	25,579	23,326
	Tokyo Tatemono	541 shares	9,019	8,960
	Spotify Tech	57 shares	26,029	25,501
	Alphabet Inc. Cl C	5,257 shares	178,529	1,001,141
	Alphabet Inc. Cl A	1,313 shares	40,596	248,551
	Charter Communications Inc	495 shares	154,071	169,671
	Comcast Corp. Cl A	13,654 shares	527,069	512,435
	Walt Disney Co	1,802 shares	206,172	200,653
	Meta Platforms Inc	2,304 shares	354,514	1,349,015
	Liberty BroadBand Corp	3,201 shares	338,961	239,307
	Koninklijke KPN N.V.	15,823 shares	51,350	57,592
	Netflix Com Inc	504 shares	162,215	449,225
	National Grid Plc	4,853 shares	59,921	57,740
	Engie	5,429 shares	78,042	86,069
	Iberdrola, S.A.	4,040 shares	37,935	55,639
	Atmos Energy Corp	1,170 shares	117,758	162,946
	Novo Nordisk A/S BR	2,426 shares	86,550	210,274
	Chugai Pharm Ltd	1,006 shares	49,821	44,733
	Daito Trust Const	270 shares	29,469	30,148
	Newriver Reit Plc	12,112 shares	14,692	11,119
	Tri Tax BIG Box Reit Plc	12,696 shares	22,832	21,100
	HMC Capital LTD	3,580 shares	17,182	21,855
	Scentre Group	23,241 shares	45,755	49,356
	Eurocoml	372 shares	8,757	8,552
	Primaris Reit	753 shares	8,802	8,100
	Shurgard Self Storage Lt	201 shares	7,989	7,462
	Hammerson PLC ORD	3,397 shares	13,641	11,895
	Keppel DC Reit	23,628 shares	38,503	37,758
	Land Securities Group	2,406 shares	14,243	17,598
	Fraser's Logistics & Commercial	63,421 shares	58,869	40,910
	Mapletree Logistics	16,178 shares	15,371	15,061
	Mercialys	1,043 shares	9,928	10,919
	Link Reit	7,076 shares	56,252	29,924
	Goodman Group	3,113 shares	51,639	68,693
	Montea Nv	135 shares	11,604	8,849
	Capitaland China Trust	14,837 shares	8,960	7,831
	Charter Hall Group	1,708 shares	18,326	15,175
	ESR-Reit	60,746 shares	13,469	11,355
	Londonmetric Prosperity	14,633 shares	36,929	33,006
	Carmila	415 shares	7,472	6,884
	Workspace Group Plc	1,207 shares	10,049	7,422
	Acadia Realty Trust	370 shares	6,647	8,939
	Alexandria Real Est Eqts	1,259 shares	133,241	122,815
	Big Yellow Gr	1,164 shares	17,561	13,995
	American Tower Reit	157 shares	34,278	28,795
	Americold Realty Tr	1,917 shares	50,050	41,024
	Avalonbay Cmmun Inc	264 shares	50,659	58,072
	Unite Group Plc	2,207 shares	27,760	22,292
	UTS Boardwalk Reit	346 shares	15,219	15,457
	Brixmor Pty Group	2,146 shares	49,219	59,745
	Copt Defense Properties	553 shares	17,941	17,115
	Cubesmart Com	1,625 shares	62,393	69,631
	Diamondrock Hospitality	1,016 shares	9,750	9,174
	Eastgroup Properties Inc	908 shares	100,007	145,725

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a)	b) Identity of Issue, Borrower, Lessor, or Similar Party	c) Description of Investment	d) Cost	e) Current Value
	Empire St Rlty Tr	968 shares	\$ 8,881	\$ 9,990
	Equinix Inc	312 shares	247,448	294,182
	Equity Residential Reit	749 shares	49,875	53,748
	Extra Space Storage Inc	604 shares	90,392	90,358
	Federal Realty Invt	252 shares	28,701	28,211
	Four Corners Property	701 shares	17,788	19,025
	Getty Realty Crp	355 shares	11,385	10,696
	American Healthcare Reit	595 shares	16,849	16,910
	H and R Real Estate Invt	2,117 shares	18,398	13,660
	Healthcare Tr of Amer. Inc.	2,265 shares	39,541	38,392
	Healthpeak Pptys Inc	1,570 shares	31,123	31,824
	Highwoods Pptys Inc	708 shares	18,014	21,651
	Host Hotels & Resorts	1,631 shares	28,415	28,575
	Interrent Real Estate	997 shares	8,787	7,036
	Invitation Homes Inc	1,582 shares	57,093	50,577
	Iron Mountain Reit Inc	132 shares	15,177	13,875
	Lineage Inc	425 shares	32,327	24,892
	NNN Reit Inc	1,130 shares	49,775	46,161
	Capland Ascendas Reit	18,821 shares	40,595	35,457
	Stockland	4,985 shares	14,301	14,815
	Pebblebrook Hotel Trust	6,420 shares	81,980	86,991
	Prologis Inc	521 shares	57,541	55,070
	Public Storage	218 shares	65,121	65,278
	Realty Incm Crp	3,825 shares	208,506	204,293
	Klepierre Ord Eur	1,307 shares	35,027	37,624
	Regency Centers Corp	550 shares	35,764	40,662
	Rexford Indl	1,546 shares	80,684	59,768
	Simon Property Group	1,305 shares	142,085	224,734
	Stag Industrials Inc	4,094 shares	124,971	138,459
	Sun Commntys Inc	457 shares	58,862	56,197
	Sunstone Hotel Invs	1,773 shares	21,417	20,992
	Urban Edge Properties	609 shares	13,562	13,094
	Vici Pptys Inc	1,924 shares	59,019	56,200
	Vornado Realty Trust Com	6,837 shares	168,297	287,427
	Welltower Inc	805 shares	68,287	101,454
	Unibail-Rodmaco-Westfiel	675 shares	65,410	50,829
	Total common stocks		25,679,170	40,246,038
Exchange-Traded Funds:				
	Invesco S&P 500 Equal Weight Portfolio ETF	17,742 shares	1,609,550	3,108,931
Mutual Funds:				
	Blackrock FedFund Cash Reserve	2,893,077 shares	2,893,077	2,893,077
	Federated Hermes Govt	161,817 shares	161,817	161,817
	DWS RREEF Real Assets	427,596 shares	4,885,113	4,938,737
	Macquarie Emerging	248,395 shares	5,648,750	5,057,330
	GS GQG Partners	351,308 shares	6,974,478	6,871,583
	PIMCO All Asset Instl	558,137 shares	6,774,162	6,039,043
	Total mutual funds		27,337,397	25,961,587
U.S. Treasury Securities:				
	U.S. Treasury Stripped Prin Pmt	0%, due 2/15/2045, \$625,000 face value	274,481	235,519
	U.S. Treasury Stripped Prin Pmt	0%, due 8/15/2045, \$1,405,000 face value	596,922	516,857
	U.S. Treasury Stripped Prin Pmt	0%, due 2/15/2047, \$100,000 face value	44,735	33,924
	U.S. Treasury Stripped Prin Pmt	0%, due 5/15/2047, \$570,000 face value	219,910	191,286
	U.S. Treasury Stripped Prin Pmt	0%, due 8/15/2047, \$1,750,000 face value	689,630	579,793
	U.S. Treasury Stripped Prin Pmt	0%, due 11/15/2047, \$1,440,000 face value	635,388	471,758
	U.S. Treasury Stripped Prin Pmt	0%, due 2/15/2048, \$875,000 face value	352,616	281,969
	U.S. Treasury Stripped Prin Pmt	0%, due 5/15/2048, \$875,000 face value	352,587	278,469
	U.S. Treasury Stripped Prin Pmt	0%, due 8/15/2048, \$1,415,000 face value	627,687	445,102
	U.S. Treasury Stripped Prin Pmt	0%, due 2/15/2049, \$1,870,000 face value	784,628	576,203

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a)	b) Identity of Issue, Borrower, Lessor, or Similar Party	c) Description of Investment	d) Cost	e) Current Value
	U.S. Treasury Stripped Prin Pmt	0%, due 5/15/2049, \$1,945,000 face value	\$ 824,308	\$ 592,680
	U.S. Treasury Stripped Prin Pmt	0%, due 8/15/2049, \$680,000 face value	222,081	204,333
	U.S. Treasury Stripped Prin Pmt	0%, due 2/15/2049, \$880,000 face value	370,666	262,345
	U.S. Treasury Stripped Prin Pmt	0%, due 2/15/2050, \$560,000 face value	218,837	165,413
	U.S. Treasury Stripped Prin Pmt	0%, due 5/15/2050, \$375,000 face value	128,545	110,370
	U.S. Treasury Stripped Prin Pmt	0%, due 8/15/2050, \$2,640,000 face value	937,714	762,722
	U.S. Treasury Stripped Prin Pmt	0%, due 8/15/2050, \$5,890,000 face value	2,179,456	1,686,366
	U.S. Treasury Stripped Prin Pmt	0%, due 2/15/2051, \$4,525,000 face value	1,726,704	1,282,340
	U.S. Treasury Stripped Prin Pmt	0%, due 5/15/2051, \$1,045,000 face value	344,358	294,387
	U.S. Treasury Stripped Prin Pmt	0%, due 8/15/2051, \$2,800,000 face value	985,301	778,120
	U.S. Treasury Stripped Prin Pmt	0%, due 11/15/2051, \$2,575,000 face value	848,456	708,331
	U.S. Treasury Stripped Prin Pmt	0%, due 2/15/2052, \$2,450,000 face value	789,611	668,679
	U.S. Treasury Stripped Prin Pmt	0%, due 5/15/2052, \$1,275,000 face value	407,511	345,997
	U.S. Treasury Stripped Prin Pmt	0%, due 8/15/2052, \$1,390,000 face value	442,458	373,896
	U.S. Treasury Stripped Prin Pmt	0%, due 11/15/2052, \$1,015,000 face value	321,337	274,009
	U.S. Treasury Stripped Prin Pmt	0%, due 2/15/2053, \$1,890,000 face value	587,900	502,268
	U.S. Treasury Stripped Prin Pmt	0%, due 5/15/2053, \$2,685,000 face value	824,373	707,873
	U.S. Treasury Stripped Prin Pmt	0%, due 8/15/2053, \$1,335,000 face value	408,396	351,185
	U.S. Treasury Stripped Prin Pmt	0%, due 11/15/2053, \$1,640,000 face value	506,605	431,976
	U.S. Treasury Stripped Prin Pmt	0%, due 2/15/2054, \$2,105,000 face value	628,462	547,679
	U.S. Treasury Stripped Prin Pmt	0%, due 5/15/2054, \$1,225,000 face value	374,990	317,177
	U.S. Treasury Stripped Prin Pmt	0%, due 8/15/2054, \$1,575,000 face value	433,556	402,964
	U.S. Treasury Stripped Prin Pmt	0%, due 5/15/2046, \$2,265,000 face value	848,573	771,708
	U.S. Treasury Stripped Prin Pmt	0%, due 11/15/2046, \$2,915,000 face value	1,071,258	970,841
	U.S. Treasury Stripped Prin Pmt	0%, due 8/15/2047, \$475,000 face value	196,692	152,546
	U.S. Treasury Stripped Prin Pmt	0%, due 2/15/2048, \$2,690,000 face value	965,778	842,858
	U.S. Treasury Stripped Prin Pmt	0%, due 5/15/2048, \$425,000 face value	146,634	131,470
	U.S. Treasury Stripped Prin Pmt	0%, due 8/15/2048, \$350,000 face value	120,057	106,838
	U.S. Treasury Stripped Prin Pmt	0%, due 5/15/2049, \$475,000 face value	149,103	140,139
	U.S. Treasury Stripped Prin Pmt	0%, due 11/15/2049, \$570,000 face value	187,402	164,103
		Total U.S. Treasury securities	22,775,706	18,662,493
Corporate Debt Securities:				
	AT&T Inc	4.500%, due 5/15/2035, \$720,000 face value	\$ 683,351	\$ 665,914
	AT&T Inc	3.500%, due 9/15/2053, \$275,000 face value	189,629	185,169
	Abbvie Inc	5.400%, due 3/14/2054, \$275,000 face value	283,361	264,704
	Altria Group Inc	3.400%, due 2/04/2041, \$555,000 face value	424,295	400,732
	American Water Capital	4.200%, due 9/01/2048, \$85,000 face value	105,124	67,541
	Amgen Inc	5.650%, due 3/02/2053, \$205,000 face value	211,340	197,368
	Analog Devices Inc	2.950%, due 10/01/2051, \$170,000 face value	124,755	107,952
	Anheuser-Busch Inbev Wor	5.450%, due 1/23/2039, \$205,000 face value	214,661	205,439
	Apollo Global Management	5.800%, due 5/21/2054, \$110,000 face value	111,578	110,465
	Apple Inc.	4.650%, due 2/23/2046, \$350,000 face value	356,735	320,002
	Bat Capital Corp	4.390%, due 8/15/2037, \$410,000 face value	373,913	353,691
	Berkshire Hathaway fin	3.850%, due 3/15/2052, \$385,000 face value	310,833	291,457
	Boeing Co.	5.705%, due 5/1/2040, \$240,000 face value	238,965	228,331
	Burlington North Santa Fe	3.550%, due 2/15/2050, \$205,000 face value	227,517	148,129
	Cigna Corp	5.600%, due 2/15/2054, \$350,000 face value	352,021	327,796
	Charter Comm Opt LLC/CAP	2.600%, due 1/01/2050, \$525,000 face value	302,521	302,343
	Coca-Cola Co/The	5.500%, due 4/01/2063, \$380,000 face value	341,681	316,418
	Comcast Corp	3.750%, due 4/1/2040, \$520,000 face value	432,324	418,252
	Con Edison Co of NY Inc	5.700%, due 5/15/2054, \$205,000 face value	209,377	203,916
	Cummins Inc	5.450%, due 2/20/2054, \$205,000 face value	209,057	199,481
	Diamondback Energy Inc	5.750%, due 4/18/2054, \$350,000 face value	340,214	328,451
	Duke Energy Florida LLC	6.200%, due 11/15/2053, \$335,000 face value	375,168	353,043
	Electronic Arts Inc	2.950%, due 2/15/2051, \$305,000 face value	234,943	191,131
	Entergy Louisiana	5.700%, due 3/15/2054, \$135,000 face value	133,025	133,401
	Enterprise Products Oper	3.950%, due 1/31/2060, \$100,000 face value	72,207	71,878
	Exelon Corp	5.600%, due 3/15/2053, \$290,000 face value	284,627	279,032
	Exxon Mobil Corporation	4.327%, due 3/19/2050, \$530,000 face value	581,789	435,867
	Meta Platforms Inc	5.550%, due 8/15/2064, \$385,000 face value	386,161	375,310

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	Fiserv Inc	4.400%, due 7/1/2049, \$135,000 face value	\$ 108,186	\$ 110,218
	GE Healthcare Tech Inc	6.377%, due 11/22/2052, \$150,000 face value	163,647	161,246
	Arthur J Gallagher & Co	3.500%, due 5/20/2051, \$110,000 face value	76,775	75,670
	Georgia Power Co	5.125%, due 5/15/2052, \$220,000 face value	205,004	204,087
	Goldman Sachs Group Inc Subordinated Glb	6.750%, due 10/1/2037, \$240,000 face value	311,818	256,934
	Goldman Sachs Group Inc Glb	6.250%, due 2/1/2041, \$245,000 face value	313,886	257,904
	HCA Inc	6.000%, due 4/1/2054, \$410,000 face value	417,692	390,570
	Home Depot Inc.	3.125%, due 12/15/2049, \$355,000 face value	369,146	237,651
	Indiana Michigan Power	5.625%, due 4/1/2053, \$205,000 face value	217,165	199,740
	Intel Corp	4.750%, due 3/25/2050, \$135,000 face value	116,562	104,342
	Intercontinental Exchange	5.200%, due 6/15/2062, \$340,000 face value	343,080	308,025
	IBM Corp	4.250%, due 5/15/2049, \$510,000 face value	461,902	409,459
	Intuit Inc	5.500%, due 9/15/2053, \$170,000 face value	185,375	166,461
	JPMorgan Chase & Co	var%, due 4/22/2041, \$375,000 face value	296,264	277,995
	JPMorgan Chase & Co	var%, due 6/1/2034, \$135,000 face value	134,704	134,904
	Kinder Morgan Inc/Delawa	5.550%, due 6/1/2045, \$210,000 face value	271,034	196,266
	Lyb Int Finance III	3.375%, due 10/1/2040, \$510,000 face value	376,137	372,356
	Eli Lilly & Co	5.000%, due 2/9/2054, \$520,000 face value	503,801	477,885
	Lockheed Martin Corp	4.300%, due 6/15/2062, \$580,000 face value	522,065	459,795
	Lowe's Cos Inc	4.050%, due 5/3/2047, \$545,000 face value	444,922	423,154
	MPLX LP	5.200%, due 3/1/2047, \$305,000 face value	359,147	270,779
	Marsh & McLennan Cos Inc	5.700%, due 9/15/2053, \$345,000 face value	336,637	345,766
	McDonald's Corp	5.450%, due 8/14/2053, \$150,000 face value	157,248	143,704
	Merck & Co Inc	4.900%, due 5/17/2044, \$330,000 face value	328,497	304,722
	Microsoft Corp	2.921%, due 3/17/2052, \$665,000 face value	456,767	439,319
	Midamerican Energy Co	5.300%, due 2/1/2055, \$355,000 face value	349,952	335,347
	Morgan Stanley	4.375%, due 1/22/2047, \$225,000 face value	204,103	187,895
	Nextera Energy Capital	5.550%, due 3/15/2054, \$135,000 face value	132,755	129,312
	Nisource Inc	5.000%, due 6/15/2052, \$110,000 face value	113,949	97,320
	Northern States PWR-MI NN	5.100%, due 5/15/2053, \$210,000 face value	200,563	194,271
	Oneok Inc	6.625%, due 9/1/2053, \$275,000 face value	294,390	289,140
	Oracle Corp	3.600%, due 4/1/2040, \$650,000 face value	489,541	508,202
	Oracle Corp	4.700%, due 9/27/2034, \$485,000 face value	464,421	459,659
	Pacific Gas and Elec Com	6.750%, due 1/15/2053, \$170,000 face value	179,725	185,220
	Pepsico Inc	3.625%, due 3/19/2050, \$375,000 face value	309,533	279,067
	Philip Morris Intl Inc	3.875%, due 8/21/2042, \$410,000 face value	401,570	324,175
	Qualcomm Inc	6.000%, due 5/20/2053, \$275,000 face value	292,980	287,444
	Wells Fargo & Company	var%, due 1/23/2035, \$615,000 face value	619,239	612,386
	Simon Property Group	5.850%, due 3/08/2053, \$135,000 face value	134,349	135,933
	Regeneron Pharmaceutical	2.800%, due 9/15/2050, \$205,000 face value	146,265	120,800
	Snap-On Inc	3.100%, due 5/1/2050, \$445,000 face value	446,602	294,492
	Southern Calif Gas Co	5.875%, due 12/1/2053, \$115,000 face value	116,084	114,376
	Southern Calif Gas Co	6.350%, due 11/15/2052, \$80,000 face value	90,374	86,052
	Southern Copper	5.875%, due 4/23/2045, \$200,000 face value	201,600	195,276
	T-Mobile USA Inc	4.500%, due 4/15/2050, \$410,000 face value	367,110	336,171
	Targa Resources Corp	4.950%, due 4/15/2052, \$100,000 face value	87,544	84,220
	Time Warner Cable Inc	6.750%, due 6/15/2039, \$140,000 face value	147,898	137,213
	Union Pac Corp	2.973%, due 9/16/2062, \$205,000 face value	121,786	117,951
	Unitedhealth Group Inc	5.500%, due 7/15/2044, \$540,000 face value	561,772	523,784
	Unum Group	4.500%, due 12/15/2049, \$240,000 face value	237,227	190,351
	Western Midstream Operat	5.250%, due 2/1/2050, \$365,000 face value	325,830	310,881
	Verizon Communications	3.400%, due 3/22/2041, \$530,000 face value	391,858	400,834
	Vici Properties LP	5.625%, due 5/15/2052, \$100,000 face value	98,453	93,040
	Virginia Elec & Power Co	5.000%, due 4/1/2033, \$425,000 face value	436,377	415,926
	Walmart Inc	2.650%, due 9/22/2051, \$305,000 face value	215,046	188,597
	Willis North America Inc	5.350%, due 5/15/2033, \$430,000 face value	418,919	426,981
	Williams Companies Inc	5.800%, due 11/15/2054, \$135,000 face value	140,868	132,115
	USD Brookfield Fin	5.968%, due 3/04/2054, \$110,000 face value	114,010	111,184
	USD Canadian NATL RR	4.400%, due 8/05/2052, \$420,000 face value	360,902	351,275
	USD Can Natural Res	6.250%, due 3/15/2038, \$235,000 face value	243,993	240,081
	HSBC Holdings Plc	6.500%, due 9/15/2037, \$50,000 face value	64,697	51,003

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	JBS USA Food	6.500%, due 12/1/2052, \$150,000 face value	\$ 158,962	\$ 152,583
		Total corporate debt securities	23,947,060	23,312,722
			<u>\$ 101,348,883</u>	<u>\$ 111,291,771</u>

See independent auditor's report and accompanying notes.

Schedule SB, line 32 — Schedule of Amortization Bases

The total shortfall amortization charge is the sum of the individual shortfall amortization installments for each plan year since the IRC Section 430 changes made by the ARPA took effect for the plan. Although an individual shortfall amortization installment can be negative, the combined shortfall amortization charge cannot be less than \$0.

Below is the table to show the newly created shortfall base and installment for the plan.

Shortfall bases				
Year established	Outstanding balance		Years remaining	2024 Installment
2023	\$	27,499,501	14	\$ 2,635,665
2024		(7,884,064)	15	(720,573)
Total	\$	19,615,437		\$ 1,915,092

Schedule SB, line 24 — Change in Actuarial Assumptions

Actuarial Assumption Changes since Prior Valuation

- Interest discounts and mortality rates were updated in accordance with PPA.
- The expense component of normal cost was updated from \$2,660,000 to \$2,350,000.
- The expected investment return was updated based on current market expectations.