

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 10/01/2024 and ending 09/30/2025	
A	This return/report is for: ☐ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.) ☒ a single-employer plan ☐ a DFE (specify) _____ ☐ 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 METRO HEALTH PENSION PLAN
1b	Three-digit plan number (PN) ▶ 001
1c	Effective date of plan 09/30/1965
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) METROPOLITAN HOSPITAL 5900 BYRON CENTER AVENUE SW WYOMING, MI 49519-9686
2b	Employer Identification Number (EIN) 38-0593405
2c	Plan Sponsor's telephone number 616-252-7556
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.	05/05/2026	CAROL FREDERICKS
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	05/05/2026	CAROL FREDERICKS
	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 1511
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) 258 6a(2) 258 6b 654 6c 543 6d 1455 6e 29 6f 1484 6g(1) 0 6g(2) 0 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

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 0
- (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 1
- (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 A (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Insurance 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. ▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	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 10/01/2024 and ending 09/30/2025		
A Name of plan METRO HEALTH PENSION PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 METROPOLITAN HOSPITAL	D Employer Identification Number (EIN) 38-0593405	

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

(a) Name of insurance carrier PRINCIPAL LIFE INSURANCE COMPANY

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
42-0127290	61271	820320	1484	10/01/2024	09/30/2025

2 Insurance fee and commission information. Enter the total fees and total commissions paid. List in line 3 the agents, brokers, and other persons in descending order of the amount paid.
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(a) Total amount of commissions paid	(b) Total amount of fees paid
0	0

3 Persons receiving commissions and fees. (Complete as many entries as needed to report all persons).

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information

Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

4 Current value of plan's interest under this contract in the general account at year end	4	0
5 Current value of plan's interest under this contract in separate accounts at year end.....	5	611436

6 Contracts With Allocated Funds:**a** State the basis of premium rates ▶**b** Premiums paid to carrier**6b****c** Premiums due but unpaid at the end of the year**6c****d** If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount.**6d**

Specify nature of costs ▶

e Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity(3) ☐ other (specify) ▶**f** If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ☐**7** Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)**a** Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee(3) ☐ guaranteed investment (4) ☐ other ▶**b** Balance at the end of the previous year**7b****c** Additions: (1) Contributions deposited during the year**7c(1)**

(2) Dividends and credits.....

7c(2)

(3) Interest credited during the year.....

7c(3)

(4) Transferred from separate account

7c(4)

(5) Other (specify below).....

7c(5)

▶

(6) Total additions

7c(6)**d** Total of balance and additions (add lines **7b** and **7c(6)**)**7d****e** Deductions:

(1) Disbursed from fund to pay benefits or purchase annuities during year

7e(1)

(2) Administration charge made by carrier.....

7e(2)

(3) Transferred to separate account

7e(3)

(4) Other (specify below).....

7e(4)

▶

(5) Total deductions

7e(5)**f** Balance at the end of the current year (subtract line **7e(5)** from line **7d**).....**7f**

0

Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:

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

10 Nonexperience-rated contracts:

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

Part IV Provision of Information

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

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

SCHEDULE 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 10/01/2024 and ending 09/30/2025	
▶ Round off amounts to nearest dollar.	
▶ Caution: A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.	
A Name of plan METRO HEALTH PENSION PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF METROPOLITAN HOSPITAL	D Employer Identification Number (EIN) 38-0593405
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 10 Day 01 Year 2024			
2	Assets:			
a	Market value	2a	77440823	
b	Actuarial value	2b	69696741	
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	661	39293573	39293573
b	For terminated vested participants	575	24260639	24260639
c	For active participants	288	12550012	12769047
d	Total	1524	76104224	76323259
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	5.36 %	
6	Target normal cost			
a	Present value of current plan year accruals	6a	0	
b	Expected plan-related expenses	6b	159000	
c	Target normal cost	6c	159000	

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 AUBREY STADTLANDER Type or print name of actuary PRINCIPAL FINANCIAL GROUP Firm name PO BOX 9394 DES MOINES, IA 50306-9394 Address of the firm	02/06/2026 Date 23-07943 Most recent enrollment number 515-362-2138 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	1933778
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	851190
9 Amount remaining (line 7 minus line 8)	0	1082588
10 Interest on line 9 using prior year's actual return of <u>20.64</u> %	0	223446
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year)		0
b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>5.26</u> %		0
b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
c Total available at beginning of current plan year to add to prefunding balance		0
d Portion of (c) to be added to prefunding balance		0
12 Other reductions in balances due to elections or deemed elections	0	0
13 Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	1306034

Part III Funding Percentages

14 Funding target attainment percentage	14	89.60 %
15 Adjusted funding target attainment percentage	15	89.60 %
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	90.84 %
17 If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

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

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
Totals ►			18(b)	0	18(c) 0

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

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

20 Quarterly contributions and liquidity shortfalls:

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

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

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

21 Discount rate:				
a Segment rates:	1st segment: 4.93 %	2nd segment: 5.27 %	3rd segment: 5.59 %	☐ N/A, full yield curve used
b Applicable month (enter code)				21b 4
22 Weighted average retirement age				22 65
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	159000	
b Excess assets, if applicable, but not greater than line 31a	31b	0	
32 Amortization installments:	Outstanding Balance	Installment	
a Net shortfall amortization installment	7932552	800669	
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	959669	
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	959669	959669
36 Additional cash requirement (line 34 minus line 35)	36	0	
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	37	0	
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	0	
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	0	
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	39	0	
40 Unpaid minimum required contributions for all years	40	0	

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

41 If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. ☐ 2019 ☒ 2020 ☐ 2021
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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 10/01/2024 and ending 09/30/2025

A Name of plan METRO HEALTH PENSION PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 METROPOLITAN HOSPITAL	D Employer Identification Number (EIN) 38-0593405	

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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--

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

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

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

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

PRINCIPAL LIFE INSURANCE COMPANY

42-0127290

(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?
13 50 64	CONTRACT ADMINISTRATOR	165462	Yes ☒ No ☐	Yes ☒ No ☐	0	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?
13 16 21 50	CONTRACT ADMINSTRATOR	181990	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

COLUMBIA MANAGEMENT

PO BOX 8081
BOSTON, MA 02266-8081

(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	INVESTMENT MANAGEMENT	70182	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
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

a Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)

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

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

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

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

For calendar plan year 2024 or fiscal plan year beginning 10/01/2024 and ending 09/30/2025

A Name of plan METRO HEALTH PENSION PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 METROPOLITAN HOSPITAL	D Employer Identification Number (EIN) 38-0593405

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	7038	7069455
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		
(2) Participant contributions.....	1b(2)		
(3) Other	1b(3)	355027	444692
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	1130452	1599959
(2) U.S. Government securities	1c(2)	9844017	8144161
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	14182377	14719175
(B) All other	1c(3)(B)	14095357	13254778
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	24369192	
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)	1024571	611436
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)		
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other.....	1c(15)	12432792	30246216

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	77440823	76089872
Liabilities			
g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j		
k Total liabilities (add all amounts in lines 1g through 1j)	1k	0	0
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	77440823	76089872

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)		
(B) Participants	2a(1)(B)		
(C) Others (including rollovers)	2a(1)(C)		
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B), (C), and line 2a(2)	2a(3)		0
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	61563	
(B) U.S. Government securities	2b(1)(B)	5330	
(C) Corporate debt instruments	2b(1)(C)	1342146	
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		1409039
(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)	99948	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)		
(D) Total dividends. Add lines 2b(2)(A) , (B), and (C)	2b(2)(D)		99948
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	82831926	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	82031499	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	2147913	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		28322
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		
c Other income	2c		160868
d Total income. Add all income amounts in column (b) and enter total	2d		4646517

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	5579834	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		5579834
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees	2i(2)	165462	
(3) Recordkeeping fees	2i(3)		
(4) IQPA audit fees	2i(4)		
(5) Investment advisory and investment management fees	2i(5)	70182	
(6) Bank or trust company trustee/custodial fees	2i(6)	181990	
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)		
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		417634
j Total expenses. Add all expense amounts in column (b) and enter total	2j		5997468

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		-1350951
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: **HUNGERFORD**

(2) EIN: **38-2184825**

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?	☒		5000000
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 576439.

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 10/01/2024 and ending 09/30/2025					
A Name of plan METRO HEALTH PENSION PLAN				B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 METROPOLITAN HOSPITAL				D Employer Identification Number (EIN) 38-0593405	
Part I Distributions					
All references to distributions relate only to payments of benefits during the plan year.					
1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....				1	0
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 42-0127290					
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	28
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)..... 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)..... 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).....	14a 14b 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 b The corresponding number for the second preceding plan year	15a 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 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	16a 16b	
17 If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐		

Part VI	Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans
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18 If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐	
19 If the total number of participants is 1,000 or more, complete lines (a) and (b): a Enter the percentage of plan assets held as: Public Equity: <u>0.0</u> % Private Equity: <u>0.0</u> % Investment-Grade Debt and Interest Rate Hedging Assets: <u>45.0</u> % High-Yield Debt: <u>53.0</u> % Real Assets: <u>0.0</u> % Cash or Cash Equivalents: <u>0.0</u> % Other: <u>2.0</u> % b Provide the average duration of the Investment-Grade Debt and Interest Rate Hedging Assets: ☐ 0-5 years ☒ 5-10 years ☐ 10-15 years ☐ 15 years or more	
20 PBGC missed contribution reporting requirements. If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20. a Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero? ☐ Yes ☒ No b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box: ☐ Yes. ☐ No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date. ☐ No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date. ☐ No. Other. Provide explanation: _____	

Part VII	IRS Compliance Questions
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21a Does the plan satisfy the coverage and nondiscrimination tests of Code sections 410(b) and 401(a)(4) by combining this plan with any other plans under the permissive aggregation rules? ☐ Yes ☒ No 21b If this is a Code section 401(k) plan, check all boxes that apply to indicate how the plan is intended to satisfy the nondiscrimination requirements for employee deferrals and employer matching contributions (as applicable) under Code sections 401(k)(3) and 401(m)(2). ☐ Design-based safe harbor method ☐ "Prior year" ADP test ☐ "Current year" ADP test ☐ N/A 22 If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter <u>03 / 20 / 2018</u> (MM/DD/YYYY) and the Opinion Letter serial number <u>J501715A</u> .	
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Structured Attachment Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Schedule SB, line 26a Schedule of Active Participant Data	2024 This Form is Open to Public Inspection
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Name of Plan	METRO HEALTH PENSION PLAN						
Plan Year Begin Date	10/01/2024	Plan Year End Date	09/30/2025	EIN	38-0593405	PN	001

Attained Age	YEARS OF CREDITED SERVICE					
	Under 1			1 to 4		
	No.	Average		No.	Average	
		Compensation	Cash Balance		Compensation	Cash Balance
Under 25	0	0	0	0	0	0
25 to 29	0	0	0	0	0	0
30 to 34	0	0	0	0	0	0
35 to 39	0	0	0	3	0	0
40 to 44	0	0	0	31	0	0
45 to 49	0	0	0	22	0	0
50 to 54	1	0	0	22	0	0
55 to 59	0	0	0	15	0	0
60 to 64	0	0	0	14	0	0
65 to 69	1	0	0	5	0	0
70 & Up	0	0	0	0	0	0

Attained Age	YEARS OF CREDITED SERVICE					
	5 to 9			10 to 14		
	No.	Average		No.	Average	
		Compensation	Cash Balance		Compensation	Cash Balance
Under 25	0	0	0	0	0	0
25 to 29	0	0	0	0	0	0
30 to 34	0	0	0	0	0	0
35 to 39	0	0	0	0	0	0
40 to 44	16	0	0	0	0	0
45 to 49	18	0	0	4	0	0
50 to 54	31	0	0	11	0	0
55 to 59	13	0	0	10	0	0
60 to 64	17	0	0	8	0	0
65 to 69	7	0	0	2	0	0
70 & Up	1	0	0	3	0	0

Name of Plan	METRO HEALTH PENSION PLAN					
Plan Year Begin Date	10/01/2024	Plan Year End Date	09/30/2025	EIN	38-0593405	PN 001

Attained Age	YEARS OF CREDITED SERVICE					
	15 to 19			20 to 24		
	No.	Average		No.	Average	
		Compensation	Cash Balance		Compensation	Cash Balance
Under 25	0	0	0	0	0	0
25 to 29	0	0	0	0	0	0
30 to 34	0	0	0	0	0	0
35 to 39	0	0	0	0	0	0
40 to 44	0	0	0	0	0	0
45 to 49	0	0	0	0	0	0
50 to 54	0	0	0	0	0	0
55 to 59	3	0	0	1	0	0
60 to 64	10	0	0	8	0	0
65 to 69	1	0	0	3	0	0
70 & Up	0	0	0	0	0	0

Attained Age	YEARS OF CREDITED SERVICE					
	25 to 29			30 to 34		
	No.	Average		No.	Average	
		Compensation	Cash Balance		Compensation	Cash Balance
Under 25	0	0	0	0	0	0
25 to 29	0	0	0	0	0	0
30 to 34	0	0	0	0	0	0
35 to 39	0	0	0	0	0	0
40 to 44	0	0	0	0	0	0
45 to 49	0	0	0	0	0	0
50 to 54	0	0	0	0	0	0
55 to 59	0	0	0	0	0	0
60 to 64	3	0	0	0	0	0
65 to 69	2	0	0	1	0	0
70 & Up	1	0	0	0	0	0

Name of Plan	METRO HEALTH PENSION PLAN					
Plan Year Begin Date	10/01/2024	Plan Year End Date	09/30/2025	EIN	38-0593405	PN 001

Attained Age	YEARS OF CREDITED SERVICE					
	35 to 39			40 & Up		
	No.	Average		No.	Average	
		Compensation	Cash Balance		Compensation	Cash Balance
Under 25	0	0	0	0	0	0
25 to 29	0	0	0	0	0	0
30 to 34	0	0	0	0	0	0
35 to 39	0	0	0	0	0	0
40 to 44	0	0	0	0	0	0
45 to 49	0	0	0	0	0	0
50 to 54	0	0	0	0	0	0
55 to 59	0	0	0	0	0	0
60 to 64	0	0	0	0	0	0
65 to 69	0	0	0	0	0	0
70 & Up	0	0	0	0	0	0

Structured Attachment Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Schedule SB, line 26b Schedule of Projection of Expected Benefit Payments		2024	
			This Form is Open to Public Inspection	

Name of Plan		METRO HEALTH PENSION PLAN					
Plan Year Begin Date	10/01/2024	Plan Year End Date	09/30/2025	EIN	38-0593405	PN	001

Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
2024	206229	342866	3741139	4290234
2025	371998	497791	3674817	4544606
2026	464510	663613	3609442	4737565
2027	551157	934444	3532675	5018276
2028	637324	1126760	3450007	5214091
2029	718121	1349440	3354231	5421792
2030	761558	1453473	3255281	5470312
2031	824899	1669893	3150224	5645016
2032	897383	1744399	3037583	5679365
2033	930387	1851430	2916961	5698778
2034	956864	1914119	2788493	5659476
2035	1002896	1993392	2653422	5649710
2036	1036822	2106757	2511683	5655262
2037	1063757	2113296	2364088	5541141
2038	1078281	2151768	2211663	5441712
2039	1081007	2170696	2055630	5307333
2040	1080172	2152884	1897382	5130438
2041	1074825	2127352	1738428	4940605
2042	1066878	2098991	1580337	4746206
2043	1049893	2062761	1424696	4537350
2044	1035824	2026437	1273071	4335332
2045	1019297	1973023	1126962	4119282
2046	989001	1906730	987758	3883489
2047	954576	1833591	856710	3644877
2048	920591	1749985	734894	3405470

Name of Plan	METRO HEALTH PENSION PLAN						
Plan Year Begin Date	10/01/2024	Plan Year End Date	09/30/2025	EIN	38-0593405	PN	001

Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
2049	876856	1663159	623148	3163163
2050	830846	1572331	522056	2925233
2051	782113	1478549	431912	2692574
2052	732526	1382455	352723	2467704
2053	682651	1284840	284225	2251716
2054	632885	1186619	225912	2045416
2055	583773	1088767	177078	1849618
2056	535712	992299	136862	1664873
2057	489081	898195	104310	1491586
2058	444208	807368	78420	1329996
2059	401356	720602	58193	1180151
2060	360729	638555	42674	1041958
2061	322489	561747	30980	915216
2062	286750	490553	22324	799627
2063	253578	425210	16025	694813
2064	223000	365802	11516	600318
2065	194991	312307	8336	515634
2066	169492	264575	6124	440191
2067	146419	222363	4599	373381
2068	125658	185362	3554	314574
2069	107084	153200	2835	263119
2070	90564	125488	2334	218386
2071	75965	101824	1976	179765
2072	63152	81801	1706	146659
2073	51994	65024	1492	118510

METRO HEALTH PENSION PLAN

FINANCIAL STATEMENTS

For the years ended
September 30, 2025 and 2024

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INDEPENDENT AUDITOR'S REPORT

April 27, 2026

To the Plan Administrator of the
Metro Health Pension Plan
Wyoming, Michigan

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

We have performed audits of the financial statements of Metro Health Pension Plan, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of assets available for benefits as of September 30, 2025 and 2024, and the related statements of changes in assets available for benefits for the years then ended, and the statements of accumulated plan benefits as of October 1, 2024 and 2023, and the related statements of changes in accumulated plan benefits for the years then ended, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of the financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audits need not extend to any statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by 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 qualified institutions as of September 30, 2025 and 2024 and for the years ended, stating that the certified investment information, as described in Note E 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 referred to above, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.
- the information in the accompanying financial statements referred to above related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion

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

Responsibilities of Management for the Financial Statements

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

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

In performing an audit in accordance with auditing standards generally accepted in the United States of America, we:

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

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

Supplemental Schedules Required by ERISA

The supplemental of Schedules of Assets (Held at End of Year) and Reportable Transactions are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion—

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



Certified Public Accountants
Grand Rapids, Michigan

FINANCIAL STATEMENTS

STATEMENTS OF ASSETS AVAILABLE FOR BENEFITS

METRO HEALTH PENSION PLAN

September 30, 2025 and 2024

	2025	2024
Assets		
Cash	\$ 7,069,455	\$ 7,038
Investments at fair value:		
Money market funds	1,599,959	1,130,452
Common stocks	-	24,369,192
Mutual funds	30,246,216	7,439,419
U.S. government securities	8,144,161	9,844,017
Corporate bonds	25,819,249	25,822,332
Foreign obligations	2,154,704	2,455,402
Real estate investment trusts	-	516,900
Pooled separate account	611,436	1,024,571
Limited partnership	-	4,476,473
 Total investments	 68,575,725	 77,078,758
 Receivables:		
Accrued interest	444,692	355,027
 Assets Available for Benefits	 \$ 76,089,872	 \$ 77,440,823

STATEMENTS OF CHANGES IN ASSETS AVAILABLE FOR BENEFITS

METRO HEALTH PENSION PLAN

For the years ended September 30, 2025 and 2024

	2025	2024
Additions to Assets Attributed to:		
Investment income:		
Net appreciation in fair value of investments	\$ 2,510,834	\$ 11,957,262
Interest and dividends	2,135,683	2,083,435
Total Additions	4,646,517	14,040,697
Deductions from Assets Attributed to:		
Benefits paid to participants	5,579,834	5,608,132
Administrative expenses	417,634	420,721
Total Deductions	5,997,468	6,028,853
Net Increase (Decrease)	(1,350,951)	8,011,844
Assets Available for Benefits:		
Beginning of year	77,440,823	69,428,979
End of year	\$ 76,089,872	\$ 77,440,823

STATEMENTS OF ACCUMULATED PLAN BENEFITS

METRO HEALTH PENSION PLAN

October 1, 2024 and 2023

	2024	2023
Actuarial present value of accumulated plan benefits:		
Participants currently receiving benefits	\$ 31,638,011	\$ 31,103,349
Other participants	26,359,240	27,294,294
	57,997,251	58,397,643
Nonvested benefits	121,729	130,879
Total benefits	<u>\$ 58,118,980</u>	<u>\$ 58,528,522</u>

STATEMENTS OF CHANGES IN ACCUMULATED PLAN BENEFITS

METRO HEALTH PENSION PLAN

For the years ended October 1, 2024 and 2023

	2024	2023
Actuarial present value of accumulated plan benefits as of beginning of year	\$ 58,528,522	\$ 67,321,984
Increase (decrease) attributable to:		
Interest due to decrease in discount period	4,741,439	4,541,425
Benefits paid	(5,608,132)	(4,973,088)
Benefits accumulated and plan experience	457,151	150,253
Change in assumptions	-	(8,512,052)
Actuarial present value of accumulated plan benefits as of end of year	<u>\$ 58,118,980</u>	<u>\$ 58,528,522</u>

NOTES TO FINANCIAL STATEMENTS

METRO HEALTH PENSION PLAN

For the years ended September 30, 2025 and 2024

Note A – Description of the Plan

The following brief description of Metro Health Pension Plan (Plan) is provided for general information purposes only. Participants should refer to the Summary Plan Description for a more complete description of the Plan's provisions.

General

The Plan is a noncontributory defined benefit pension plan covering substantially all employees of Metropolitan Hospital (the Hospital), the plan sponsor. The Plan provides for retirement, death, and disability benefits, and is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Funding

The Hospital's policy is to make contributions in amounts sufficient to fund the Plan in amounts as required by ERISA. The Plan has met the ERISA minimum funding requirements.

Eligibility

Participants covered are all employees of the Hospital except physicians serving internships or residencies. Prior to January 1, 2008, an eligible employee would become a participant on the next entry date after completing one year of employment with the Hospital consisting of at least 1,000 hours of service, and attainment of age 21. Plan participation was frozen on December 31, 2007.

Contributions

There are no employee contributions allowed under the Plan. Employer contributions are actuarially determined on the basis of retirement benefits of all its participating employees.

Benefits

Beginning at normal retirement age (65), eligible employees are entitled to monthly pension benefits based on years of benefit service and compensation, as described in the plan document. Early retirement, death, and disability benefits are also available under the Plan. The Plan was frozen effective December 31, 2007; therefore, no additional benefit service will be earned after that date and the compensation participants receive after that date will not be considered in the calculation of plan benefits.

The normal retirement benefit is payable as a monthly annuity payable for life for single participants and a joint and 100% survivor annuity for married participants. Optional forms of annuities are available upon completion of the proper waiver. If the present value of a participant's vested benefit is less than \$5,000 the participant will receive a single lump sum payment.

NOTES TO FINANCIAL STATEMENTS

METRO HEALTH PENSION PLAN

For the years ended September 30, 2025 and 2024

Note A – Description of the Plan (Continued)

Plan Operations

The Hospital has appointed Bank of America and Principal Life Insurance Company, (Trustees) to serve as Trustees and the Hospital to act as plan administrator. The Trustees are responsible for holding the investment assets of the Plan, executing investment transactions, and making distributions to participants. The plan administrator interprets and communicates the provisions of the Plan, ensures that all government and participant reporting requirements are fulfilled, and approves all distributions from the Plan to participants. The Plan's fiduciary committee is responsible for oversight of the Plan, determines the appropriateness of the Plan's investment strategy and monitors investment performance.

Vesting

Benefits accrued within the Plan become fully vested upon a participant's completion of five years of service with the Hospital, as defined by the plan document.

Costs and Expenses

Certain trustee, actuary, and investment management fees are paid by the Plan and are based on reasonable and customary rates. Certain other costs and expenses incurred in connection with the operation of the Plan are borne by the Hospital.

Note B – Summary of Accounting Policies

Basis of Accounting

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

Use of Estimates

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

Investment Valuation and Income Recognition

Investments are reported in the Plan's financial statements 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 C for discussion of fair value measurements.

NOTES TO FINANCIAL STATEMENTS

METRO HEALTH PENSION PLAN

For the years ended September 30, 2025 and 2024

Note B – Summary of Accounting Policies (Continued)

Investment Valuation and Income Recognition (Continued)

Net realized and unrealized appreciation or depreciation in the aggregate current value of investments included in the statements of changes in assets available for benefits is composed of realized gains and losses on sales of investments and unrealized gains and losses resulting from changes in the aggregate current value of investments. Purchases and sales of securities are recorded on a trade date basis. Interest income is recorded as it is earned. Dividends are reported on the ex-dividend date.

Actuarial Present Value of Accumulated Plan Benefits

Accumulated plan benefits are those future periodic payments, including lump sum distributions that are attributable under the Plan's provisions to the service employees have rendered. Accumulated plan benefits include benefits expected to be paid to (a) retired or terminated employees or their beneficiaries, (b) beneficiaries of employees who have died, and (c) present employees or their beneficiaries. Benefits under the Plan are based on the employees' years of benefit service and average monthly compensation, plus a specified percentage of their average monthly compensation in excess of the Social Security Integration Level. Benefits payable under all circumstances (retirement, death, disability, and termination of employment) are included, to the extent they are deemed attributable to employee service rendered to the valuation date.

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

The significant actuarial assumptions used in the valuation as of October 1, 2024 were: (a) mortality assumptions (based on Pri-2012 total dataset base rate mortality table projected generationally using MP-2021 projection scale), (b) withdrawal and disability rates, (c) marital status (80% of males and 70% of females are assumed married, with male spouse to be the same age as the female spouse), and (d) interest rate of 8.50%. The foregoing actuarial assumptions are based on the presumption that the Plan will continue. Were the Plan to terminate, different actuarial assumptions and other factors might be applicable in determining the actuarial present value of accumulated plan benefits.

Payment of Benefits

Benefit payments are recorded when paid.

Subsequent Events

Management evaluates events occurring subsequent to the date of the financial statements in determining the accounting for and disclosure of transactions and events that affect the financial statements. Subsequent events have been evaluated through April 27, 2026, which is the date the financial statements were available to be issued.

NOTES TO FINANCIAL STATEMENTS

METRO HEALTH PENSION PLAN

For the years ended September 30, 2025 and 2024

Note C – Fair Value Measurements

The Plan's investments are reported at fair value in the accompanying statements of assets available for benefits. The methods used to measure fair value may produce an amount 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 fair value measurement accounting literature establishes 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 are described as follows:

Level 1 – inputs 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 and liabilities in active markets.
- quoted prices for identical or similar assets and liabilities in markets that are not active.
- other inputs that are observable or can be corroborated by observable market data.
- 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 are generally unobservable and significant to the fair value measurement. Such inputs typically reflect management's estimates of assumptions that market participants would use in pricing the asset or liability, including certain pricing models, discounted cash flow methodologies and similar techniques that use significant unobservable inputs.

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.

Following is a description of the valuation methodologies used for investments measured at fair value. There have been no changes in the methodologies used at September 30, 2025 and 2024.

Money market funds: Valued by the issuer at \$1 per share.

Common stocks: Valued at the closing price reported on the active market on which the individual securities are traded.

NOTES TO FINANCIAL STATEMENTS

METRO HEALTH PENSION PLAN

For the years ended September 30, 2025 and 2024

Note C – Fair Value Measurements (Continued)

Mutual funds and real estate investment trusts: Valued based on quoted net asset values (NAV) of the shares held by the Plan on the last business day of the plan year.

Corporate bonds, U.S. government securities, municipal bonds, and foreign obligations: Valued by a pricing agency based on quoted prices for similar assets in active markets.

Pooled separate account: Valued at NAV based on the closing price for underlying securities, reported on the active market on which underlying securities are traded or based on quoted prices of similar assets. The NAV of each of the separate accounts is reported by the fund managers as of the financial statement date based on recent transaction prices and represents the price at which the Plan would be able to initiate a transaction. The pooled separate accounts held by the Plan provide for daily redemptions by the Plan at reported NAV with no advance notice requirements and have no unfunded commitments.

Limited partnerships: Valued at NAV as reported by the investment manager, which is determined by quoted market prices, sales of similar assets in active markets, and other inputs such as expected discounted cash flows, credit risk, volatility statistics, liquidity statistics, and redemption restrictions. PMF TEI Fund LP allows for redemption on a quarterly basis with settlement approximately one month after the redemption date. Partner Group Private Equity Master Fund, LLC has quarterly liquidity with a 60-day notice. There is an early withdrawal fee of 2% if positions are redeemed within the first 12 months of purchase. There is also a 5% holdback for complete redemptions. There are currently no unfunded commitments. Management evaluates the valuation of the limited partnerships and accepts the reported valuation without adjustment.

The investment strategies of the funds which do not file with the Department of Labor as a Direct Filing Entity (DFE) are as follows:

- PMF TEI Fund LP – the fund’s goal is to generate a high-quality return stream that targets approximately half the historical volatility of equities with very low correlation to traditional stocks and bonds. Redemption is allowed quarterly with settlement approximately one month after redemption date.
- Partners Group Private Equity Master Fund, LLC – the fund seeks to provide attractive long-term capital appreciation by investing in a diversified portfolio of private equity investments, including direct investments in the equity and/or debt of operating companies, primary and secondary investments in private equity funds managed by third-party managers, and listed private equity vehicles, such as business development companies.

NOTES TO FINANCIAL STATEMENTS

METRO HEALTH PENSION PLAN

For the years ended September 30, 2025 and 2024

Note C – Fair Value Measurements (Continued)

The following table sets forth by level, within the fair value hierarchy, the Plan's investments at fair value as of September 30, 2025:

	Level 1	Level 2	Level 3	Total
September 30, 2025				
Money market funds	\$ 1,599,959	\$ -	\$ -	\$ 1,599,959
Mutual funds	30,246,216	-	-	30,246,216
U.S. government securities	-	8,144,161	-	8,144,161
Corporate bonds	-	25,819,249	-	25,819,249
Foreign obligations	-	2,154,704	-	2,154,704
Pooled separate account	-	611,436	-	611,436
	<u>\$ 31,846,175</u>	<u>\$ 36,729,550</u>	<u>\$ -</u>	<u>\$ 68,575,725</u>

The following table sets forth by level, within the fair value hierarchy, the Plan's investments at fair value as of September 30, 2024:

	Level 1	Level 2	Level 3	Total
September 30, 2024				
Money market funds	\$ 1,130,452	\$ -	\$ -	\$ 1,130,452
Common stocks	24,369,192	-	-	24,369,192
Mutual funds	7,439,419	-	-	7,439,419
U.S. government securities	-	9,844,017	-	9,844,017
Corporate bonds	-	25,822,332	-	25,822,332
Foreign obligations	-	2,455,402	-	2,455,402
Pooled separate account	-	1,024,571	-	1,024,571
	<u>\$ 32,939,063</u>	<u>\$ 39,146,322</u>	<u>\$ -</u>	<u>72,085,385</u>

Investments measured at net asset value (a)		<u>4,993,373</u>
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Total		<u>\$ 77,078,758</u>
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- (a) In accordance with the Financial Accounting Standards Board (FASB) Codification Subtopic 820-10, certain investments that were measured at net asset value per share (or its equivalent) have not been classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the line items presented in the statements of assets available for benefits.

NOTES TO FINANCIAL STATEMENTS

METRO HEALTH PENSION PLAN

For the years ended September 30, 2025 and 2024

Note D – Risks and Uncertainties

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

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

Note E – Information Certified by Trustees

All investment information disclosed in the accompanying financial statements and supplemental schedules, including investments held at September 30, 2025 and 2024, and net appreciation in fair value of investments and interest and dividends for the years then ended, were obtained or derived from information supplied to the plan administrator and certified as complete and accurate by the Trustees.

Note F – Party-In-Interest Transactions

Certain plan assets are in investment funds managed by Bank of America and Principal Life Insurance Company, the Trustees of the Plan, and therefore, qualify as party-in-interest transactions as defined under ERISA guidelines.

Fees paid by the Plan to parties-in-interest for services rendered to the Plan were \$417,634 and \$420,721 for the years ended September 30, 2025 and 2024, respectively. Such fees were based on reasonable and customary rates.

Note G – Plan Termination

In the event the Plan terminates, the assets of the Plan will be allocated, as prescribed by ERISA and its related regulations, generally to provide the following benefits in the order indicated:

- a. Pension benefits that commenced three or more years prior to termination of the Plan.
- b. Benefits to participants who were eligible for retirement and could have received pension benefits three years prior to termination of the Plan.
- c. Other vested benefits insured by the Pension Benefit Guaranty Corporation (PBGC).
- d. All other vested benefits
- e. All nonvested benefits

The PBGC guarantees the payment of all nonforfeitable basic benefits, subject to certain limitations prescribed by ERISA.

NOTES TO FINANCIAL STATEMENTS

METRO HEALTH PENSION PLAN

For the years ended September 30, 2025 and 2024

Note H – Tax Status

The Plan obtained its latest determination letter dated March 30, 2018, in which the Internal Revenue Service stated that the Plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code (IRC). The Plan has been amended since receiving the determination letter. However, the plan administrator and the Plan's tax counsel believe that the Plan is currently designed and being operated in compliance with the applicable requirements of the IRC. Therefore, no provision for income taxes has been included in the Plan's financial statements.

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 Internal Revenue Service. The plan administrator has analyzed the tax positions taken by the Plan, and has concluded that as of September 30, 2025, 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 period in progress. The plan administrator believes it is no longer subject to income tax examinations for years prior to 2022.

SUPPLEMENTAL SCHEDULES

Schedule H, Line 4i-Schedule of Assets (Held at End of Year)
Metro Health Pension Plan
September 30, 2025
EIN 38-0593405
Plan Number 001

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
*	Pooled Separate Account			
	Principal Life Ins Co	Prin Liquid Assets Sep Acct	608,059.89	611,435.67
	Total		608,059.89	611,435.67
	Money Market			
	Bank of America	Sort Term Invst	1,599,959.00	1,599,959.00
	Total		1,599,959.00	1,599,959.00
	U.S. Gov Securities			
	Bank of America	Resolution Funding Corp 01/15/2030	266,143.68	181,834.10
		Resolution Funding Corp 04/15/2030	316,309.16	96,222.80
		US Treasury Strip 05/15/2029	948,057.00	961,235.00
		US Treasury Strip 08/15/2032	170,011.78	182,143.20
		US Treasury Strip 08/15/2034	1,551,898.72	1,675,523.50
		US Treasury Strip 11/15/2033	3,823,894.80	3,924,801.00
		US Treasury Strip 11/15/2051	144,349.30	138,695.00
		US Treasury Strip 08/15/2053	712,868.30	743,199.60
		US Treasury Corp 02/15/2050	279,304.88	240,506.99
	Total		8,212,837.62	8,144,161.19

Corp Debt - Preferred / Other

AEP Texas Inc	4.15	05/01/2049	40,295.34	31,241.20
AEP Texas Inc	3.45	01/15/2050	41,642.49	34,658.00
AT&T Inc	4.75	05/15/2046	152,861.65	151,804.90
AT&T Inc	4.5	03/09/2048	306,197.99	233,098.25
AT&T Inc	3.65	06/01/2051	145,995.10	126,547.75
AT&T Inc	3.55	09/15/2055	295,274.77	272,202.40
AT&T Inc	3.8	12/01/2057	113,104.85	114,088.00
AT&T Inc	5.4	02/15/2034	31,894.72	33,259.20
Abbott Laboratories	4.9	11/30/2046	86,786.00	67,182.50
Abbott Laboratories	1.14	06/30/2030	72,048.67	75,604.10
Abbvie Inc	4.87	11/14/2048	239,091.25	222,583.20
Abbvie Inc	3.2	11/21/2029	119,597.34	115,770.00
Abbvie Inc	4.25	11/21/2049	251,024.25	240,106.80
Abbvie Inc	5.5	03/15/2064	25,902.76	25,986.22
Alphabet Inc	5.3	05/15/2065	24,662.25	24,875.75
Alphabet Inc	2.05	08/15/2050	24,012.04	22,768.40
Altria Group Inc	4	02/04/2061	23,896.31	22,141.50
Amazon.Com Inc	3.875	08/22/2037	9,191.00	9,219.90
Amazon.Com Inc	2.7	06/03/2060	19,763.20	11,830.00
Amazon.Com Inc	3.1	05/12/2051	120,989.80	104,353.50
Amazon.Com Inc	3.25	05/12/2061	86,586.91	70,232.40
Amazon.Com Inc	4.1	04/13/2062	39,460.20	36,212.40
American Express	VAR	07/20/2033	20,000.00	20,348.20
American Intl Group	4.375	06/30/2050	27,850.26	25,455.00
America Tower Corp	3.1	06/15/2050	48,043.71	33,488.00
Amgen Inc	4.95	10/01/2041	161,779.74	132,339.20
Amgen Inc	4.663	06/15/2051	157,987.65	152,871.25
Amgen Inc	3.375	02/21/2050	35,281.17	3,619.90
Amgen Inc	4.2	02/22/2052	69,737.96	64,088.00
Amgen Inc	5.65	03/02/2053	275,010.10	274,296.00
Anheuser_Bush	4.439	10/06/2048	181,810.88	152,082.00
Anheuser_Bush	5.55	01/23/2049	409,063.79	247,712.15
Anthem Inc	3.125	05/15/2050	31,757.08	19,846.20

Elevance Health	5.65	06/15/2054	55,718.30	54,055.65
Elevance Health	5.85	11/01/2064	24,676.86	24,880.25
Apache Corp	5.1	09/01/2040	34,945.60	35,259.60
Appalachi Power Co	4.5	03/01/2049	38,174.47	33,413.60
Appalachi Power Co	3.7	05/01/2050	49,416.77	40,005.90
Apple Inc	2.95	09/11/2049	135,947.77	88,988.90
Apple Inc	2.65	02/08/2051	90,558.90	76,560.00
Apple Inc	2.7	08/05/2051	106,678.25	86,159.70
Apple Inc	2.85	08/05/2061	19,436.00	12,165.60
Apple Inc	3.95	08/08/2052	132,746.78	121,816.50
Astrazeneca PLC	2.25	05/28/2031	20,257.68	19,895.26
Bat Cap Corp	4.39	08/15/2037	67,032.45	68,776.50
Bat Cap Corp	6.25	08/15/2055	54,899.35	57,509.65
Baltimore Gas & Electric	2.25	06/15/2031	155,582.68	147,714.60
Bank of America		03/11/2032	172,057.95	177,806.85
Bank of America		04/22/2042	349,595.45	313,317.95
Bank of America		09/21/2036	340,780.75	325,567.50
Bank of America		07/22/2033	182,222.58	189,027.45
Bank of America		08/15/2035	55,000.00	56,106.05
Becton Dickinson & Co	4.685	12/15/2044	24,627.19	22,389.00
Becton Dickinson & Co	3.79	05/20/2050	40,070.07	38,285.50
Bershire Hathawau Fin	2.85	05/15/2051	54,863.10	57,121.20
Bershire Hathawau Fin	5.75	01/15/2040	65,239.35	59,984.10
Bershire Hathawau Fin	4.2	08/15/2048	68,636.15	64,055.25
Bershire Hathawau Fin	2.5	01/15/2051	39,450.86	36,582.60
Bershire Hathawau Fin	4.5	02/11/2043	55,815.46	46,532.36
Boeing Co	6.875	03/15/2039	77,963.82	73,606.00
Boeing Co	3.65	03/01/2047	22,798.25	18,266.75
Boeing Co	5.805	05/01/2050	169,500.30	154,854.30
Boeing Co	5.93	05/01/2060	155,993.17	169,830.00
Boeing Co	2.196	02/04/2026	57,000.00	56,568.51
BP Cap Mkts Am	3.937	09/21/2028	98,753.59	94,808.10
BP Cap Mkts Am	2.772	11/10/2050	55,717.45	40,839.50
BP Cap Mkts Am	3.379	02/08/2061	19,709.30	20,013.90

BP Cap Mkts Am	4.699	04/10/2029	55,436.15	56,025.20
Brighthouse Financial	3.85	12/22/2051	8,054.38	6,591.10
Bristol-Myers Squibb	2.55	11/13/2050	74,790.42	15,017.50
Bristol-Myers Squibb	3.9	03/15/2062	120,801.61	109,963.50
Bristol-Myers Squibb	5.55	02/22/2054	254,612.10	254,148.30
Broadcom Inc	4.15	11/15/2030	185,752.70	189,253.30
Broadcom Inc	4.3	11/15/2032	203,496.23	197,416.00
Broadcom Inc	4.8	10/15/2034	84,522.25	85,594.15
Burlington North Santa Fe	4.7	09/01/2045	74,933.22	68,835.75
Burlington North Santa Fe	4.15	12/15/2048	62,411.63	58,158.80
Burlington North Santa Fe	3.05	02/15/2051	66,357.39	33,846.00
Burlington North Santa Fe	5.2	04/15/2054	34,152.23	33,588.80
Cigna Corp	3.4	03/15/2050	135,411.92	73,706.85
Cigna Corp	3.4	03/15/2051	97,911.02	86,976.25
Cigna Corp	5.6	02/15/2054	43,371.05	44,251.20
CSX Corp	4.75	05/30/2042	40,472.44	34,650.13
CSX Corp	4.25	11/01/2066	43,188.06	36,225.00
CSX Corp	4.75	11/15/2048	45,299.21	40,706.10
CVS Health Corp	5.125	07/20/2045	172,404.46	136,165.50
CVS Health Corp	5.05	03/25/2048	253,226.74	226,883.70
CSV Health Corp	6.2	09/15/2055	44,953.20	46,315.35
Campbell Soup	5.4	03/21/2034	36,091.91	36,883.08
Campbell Soup	5.25	10/13/2054	4,963.25	4,629.10
Carinal Health	4.368	06/15/2047	14,707.65	12,495.60
Carrier Global Corp	2.722	02/15/2030	45,718.41	42,173.55
Carrier Global Corp	3.577	04/05/2050	2,191.50	1,491.56
Carrier Global Corp	6.2	03/15/2054	16,217.57	16,264.95
Caterpillar Inc	2.6	04/09/2030	85,029.30	79,794.60
Caterpillar Inc	3.25	04/09/2050	36,593.80	28,804.40
Centerpoint Energy	4.4	07/01/2032	88,904.46	88,854.30
Charter Comm OPT	6.48	10/23/2045	87,459.00	74,093.25
Charter Comm OPT	5.375	05/01/2047	9,641.80	8,643.30
Charter Comm OPT	4.8	03/01/2050	130,363.22	118,804.50
Charter Comm OPT	3.7	04/01/2051	64,745.21	56,075.35

Charter Comm OPT	3.85	04/01/2061	26,424.37	12,465.60
Charter Comm OPT	6.7	12/01/2055	144,756.40	146,732.75
Chevron USA Inc	2.343	08/12/2050	27,807.82	23,801.20
Chubb	5	03/15/2034	90,299.82	92,285.10
Cisco Systems	5.35	02/26/2064	86,041.46	83,450.45
Cisco Systems	5.5	02/24/2055	34,882.75	35,612.85
CITIGroup Inc	4.75	05/18/2046	48,931.21	31,100.30
CITIGroup Inc	4.65	07/23/2048	64,620.77	62,444.20
CITIGroup Inc		03/17/2033	13,308.02	14,249.70
CITIGroup Inc		02/13/2035	29,424.30	31,114.50
CITIGroup Inc		06/11/2035	25,567.75	25,924.50
CITIGroup Inc		09/11/2036	32,000.00	32,324.80
CITIGroup Inc		01/25/2033	12,694.80	13,655.70
CITIGroup Inc		03/04/2056	34,779.30	35,341.60
CITIGroup Inc		03/27/2036	20,000.00	20,444.00
Coca-Cola Co	2.6	06/01/2050	63,570.79	50,547.20
Coca-Cola Co	3	03/05/2051	63,214.23	51,238.50
Coca-Cola Co	5.4	05/13/2064	19,422.65	19,906.60
Comcast Corp	4.25	01/15/2033	151,996.77	142,050.70
Comcast Corp	4	08/15/2047	120,417.00	98,033.75
Comcast Corp	3.969	11/01/2047	68,855.95	66,421.55
Comcast Corp	3.999	11/01/2049	124,270.30	84,828.70
Comcast Corp	3.45	02/01/2050	124,124.72	90,879.10
Comcast Corp	5.5	11/15/2032	44,715.60	47,686.95
Comcast Corp	5.5	05/15/2064	84,337.75	80,111.65
CommonWealth Edison	3.8	10/01/2042	138,748.78	122,757.00
Conagra Brands Inc	5.4	11/01/2048	18,799.68	13,700.40
ConocoPhillips	3.8	03/15/2052	46,463.38	41,324.25
Consolidated Edison	6.3	08/15/2037	107,192.20	93,927.55
Con Edison	3.7	11/15/2059	124,077.98	100,248.40
Constellation Brands Inc	4.9	05/01/2033	43,495.40	44,411.40
Corebridge Fin	5.75	01/15/2034	56,267.71	57,852.85
Corning INC	5.85	11/15/2068	15,072.83	14,936.40
Corning INC	5.45	11/15/2079	6,697.70	4,692.90

DTE Electric Co	3.25	04/01/2051	55,824.19	45,699.55
DTE Electric Co	5.85	05/15/2055	9,974.70	10,506.60
Deere Company	3.9	06/09/2042	40,139.81	34,621.60
John Deere Capital Corp	2.35	03/08/2027	9,801.10	9,791.60
Diamondback Energy	5.9	04/18/2064	89,837.50	86,641.20
Walt Disney	3.8	05/13/2060	92,718.30	67,302.90
Dominion Resources	7	06/15/2038	143,467.81	125,196.50
Dow Chemical	3.6	11/15/2050	109,872.50	81,286.80
Dow Chemical	5.65	03/15/2036	34,952.75	35,174.30
Duke Energy	4.2	06/15/2049	121,603.93	116,247.95
Duke Energy Carolinas	4.25	12/15/2041	177,630.97	150,157.60
Duke Energy Carolinas	3.95	03/15/2048	89,047.35	56,116.90
Duke Energy Ohio	5.65	04/01/2053	3,010.81	3,023.70
Duke Energy Progress Inc	4.2	08/15/2045	71,049.95	67,808.80
Duke Ebergly Indiana	5.9	05/15/2055	54,885.05	57,569.05
Eastern Energy	5.65	10/15/2054	7,994.16	7,881.60
Kinder Morgan Inc	7.75	01/15/2032	147,472.45	139,534.80
Elevance	5.125	02/15/2053	37,280.80	36,535.20
Enbridge Energy	5.5	09/15/2040	14,533.42	14,898.75
Energy Transfer	6.125	12/15/2045	127,757.50	125,847.50
Energy Transfer	6	06/15/2048	158,435.25	133,047.90
Energy Louisisana	2.35	06/15/2032	21,904.94	21,972.50
Entergy Texas	5	09/15/2052	42,695.86	40,615.20
Entergy Texas	5.55	09/15/2054	29,785.20	29,470.50
Entergy Mississippi	5.8	04/15/2055	11,995.56	12,293.28
Enterprise Products	5.1	02/15/2045	85,485.80	80,605.50
Enterprise Products	4.8	02/01/2049	83,697.63	75,856.55
Enterprise Products	3.2	02/15/2052	86,072.29	71,184.75
Eversource Energy	3.45	01/15/2050	47,296.13	39,370.10
Exelon Corp	4.7	04/15/2050	78,816.24	69,064.80
Exxon Mobil	3.095	08/16/2049	39,216.50	34,771.00
Exxon Mobil	3.452	04/15/2051	82,727.80	69,604.60
Meta Platforms Inc	5.4	08/15/2054	91,005.70	88,918.20
Meta Platforms Inc	5.55	08/15/2064	26,590.08	25,808.90

Fedex Corp	5.1	01/15/2044	92,529.39	82,325.70
Fedex Corp	4.55	04/01/2046	33,078.15	28,243.95
Fedex Corp	5.25	05/15/2050	48,124.25	45,812.00
Firstenergy Corp	3.4	03/01/2050	34,381.70	34,907.50
Florida Power	4.05	10/01/2044	177,669.33	143,367.80
Ford Motor Credit	7.122	11/07/2033	15,045.60	16,033.20
Ford Motor Credit	5.303	09/06/2029	45,220.50	44,887.95
Fox Corp	5.576	01/25/2049	26,772.50	19,472.00
General Dynamics	4.95	08/15/2035	40,084.80	40,747.20
General Electric Co	6.75	03/15/2032	73,480.21	73,947.90
General Motors Co	5.95	04/01/2049	65,980.61	34,122.55
General Motors Co	6.1	01/07/2034	24,960.50	26,282.50
Georgia Power Co	3.25	03/15/2051	27,957.30	24,465.70
Georgia Power Co	5.5	10/01/2055	29,855.70	29,909.10
GI Lead Sciences	4.15	03/01/2047	211,304.81	177,164.40
Goldman Sachs Group Inc	Var	10/23/2035	65,000.00	65,432.25
Goldman Sachs Group Inc	Var	11/19/2045	79,772.60	81,234.40
Goldman Sachs Group Inc	Var	01/28/2056	15,000.00	15,551.55
Goldman Sachs Group Inc	Var	10/21/2032	405,318.31	404,698.50
HCA Inc.	3.5	07/15/2051	101,573.18	92,356.20
HCA Inc.	6.2	03/01/2055	50,017.70	51,614.00
HCA Inc.	5.95	09/15/2054	70,211.30	69,846.70
Halliburton Co	4.75	08/01/2043	35,622.38	31,322.90
HP Enterprise Co		10/15/2045	61,474.99	52,666.00
Home Depot	4.87	02/15/2044	103,050.71	47,445.50
Home Depot	3.9	06/15/2047	47,732.70	44,408.10
Home Depot	3.35	04/15/2050	93,922.81	39,721.55
Home Depot	2.375	03/15/2051	47,422.70	43,807.50
Home Depot	4.95	09/15/2052	23,169.50	23,327.00
Honeywell Intl	2.7	08/15/2029	56,570.69	52,390.25
Indiana Mich Power	5.625	04/01/2053	45,724.87	45,148.05
Intel Group	3.1	02/15/2060	49,670.50	29,629.50
Intel Group	3.2	08/12/2061	44,045.06	32,880.10
Intel Group	5.7	02/10/2053	78,392.85	77,365.60
Intel Group	5.6	02/21/2054	48,816.75	48,009.00

Interconti Nental	1.85	09/15/2032	119,241.40	118,163.36
IBM Corp	4	06/20/2042	59,039.19	59,495.80
IBM Corp	4.25	05/15/2049	71,450.00	57,840.30
JP Morgan Chase	Var	01/23/2049	97,800.69	88,689.70
JP Morgan Chase	Var	05/13/2031	258,548.34	253,224.90
JP Morgan Chase	Var	01/25/2033	203,490.20	210,413.20
JP Morgan Chase	Var	06/01/2034	84,664.51	88,566.60
JP Morgan Chase	Var	01/23/2035	73,542.50	74,835.36
JP Morgan Chase	Var	10/22/2035	17,000.00	17,144.33
JP Morgan Chase	Var	11/29/2045	70,000.00	71,986.60
JP Morgan Chase	Var	01/24/2036	18,000.00	18,831.78
JP Morgan Chase	Var	04/22/2036	26,000.00	27,404.78
JP Morgan Chase	Var	06/23/2036	100,259.80	103,668.00
Johnson & Johnson	4.5	12/05/2043	112,434.73	85,185.00
Johnson & Johnson	3.62	03/03/2037	3,915.56	3,633.04
Johnson & Johnson	5	03/01/2035	30,074.40	31,185.60
Kenve Inc	5.2	03/22/2063	26,541.90	27,825.00
Kimco Realty Corp	3.7	10/01/2049	18,025.48	14,943.00
Kimco Realty Corp	2.7	10/01/2030	20,345.60	18,518.60
Kinder Morgan Inc	6.375	03/01/2041	149,170.99	133,513.75
Kraft Heinz Foods	4.375	06/01/2046	72,360.32	70,736.15
Kraft Heinz Foods	5.5	06/01/2050	110,317.42	108,622.10
Kroger Co	4.65	01/15/2048	91,293.42	68,975.20
Kroger Co	5.65	09/15/2064	12,942.15	12,680.59
L3Harris Tech Inc	5.6	07/31/2053	30,100.03	30,146.70
L3Harris Tech Inc	5.5	08/15/2054	19,949.80	19,879.00
LYB Int Finance	3.625	04/01/2051	126,276.01	100,378.50
LYB Int Finance	5.5	03/01/2034	94,251.13	95,549.10
Eli Lilly & Co	4.875	02/27/2053	44,345.41	41,967.90
Eli Lilly & Co	5.2	08/14/2064	7,997.28	7,692.24
Eli Lilly & Co	5.6	02/12/2065	24,832.25	25,596.75
Eli Lilly & Co	5.65	10/15/2065	54,800.90	56,789.70
Lockhead Martin Corp	3.8	03/01/2045	49,984.95	44,916.85
Lockhead Martin Corp	4.5	05/15/2036	50,133.49	47,953.85

Lockhead Martin Corp	4.09	09/15/2052	45,072.22	16,139.60
Lockhead Martin Corp	5.25	01/15/2033	30,144.30	31,548.00
Lockhead Martin Corp	5.2	02/15/2055	66,652.80	64,482.14
Loews Corp	4.125	05/15/2043	56,923.53	50,985.60
Lowes COS Inc	4.05	05/03/2047	102,888.62	80,502.00
Lowes COS Inc	4.25	04/01/2052	60,700.77	60,560.25
Lowes COS Inc	5.75	07/01/2053	39,848.12	40,370.00
MPLX	4.7	04/15/2048	14,408.36	12,559.50
MPLX	5.5	02/15/2049	70,939.57	69,822.00
MPLX	4.95	09/01/2032	97,729.00	100,317.00
MPLX	6.2	09/15/2055	58,966.20	60,699.00
Mass Inst	3.885	07/01/2116	45,672.40	32,085.90
McDonalds Corp	4.875	12/09/2045	97,627.21	78,606.30
McDonalds Corp	4.45	03/01/2047	54,575.70	51,939.60
McDonalds Corp	4.45	09/01/2048	31,282.53	30,188.55
Merck & Co Inc	3.7	02/10/2045	67,388.55	64,203.20
Merck & Co Inc	4	03/07/2049	90,785.47	56,849.10
Metlife Inc.	4.875	11/13/2043	119,002.01	84,850.20
Metlife Inc.	5.375	07/15/2033	99,960.75	105,337.00
Microsoft Corp	2.52	06/01/2050	101,149.90	98,125.85
Microsoft Corp	2.675	06/01/2060	104,658.72	80,740.80
Microsoft Corp	2.921	03/17/2052	162,863.50	111,907.95
Midamerican Energy	6.125	04/01/2036	85,348.30	87,048.80
Midamerican Energy	3.15	04/15/2050	155,484.29	99,697.65
Mondelez Intl	2.625	09/04/2050	12,582.20	12,143.60
Mondelez Intl	1.5	02/04/2031	42,495.63	26,018.40
Morgan Stanley	3.87	01/27/2026	216,142.09	209,645.10
Morgan Stanley	Var	10/18/2033	96,336.56	98,913.60
Morgan Stanley	Var	04/19/2035	40,178.00	41,575.56
Morgan Stanley	Var	01/18/2036	40,000.00	41,880.40
Morgan Stanley	Var	04/22/2042	91,737.01	86,013.40
Netfilx Inc	5.4	08/15/2054	30,181.25	30,212.10
Ny Presbuterian Hosp	3.563	08/01/2036	9,999.70	8,868.60
Ny Presbuterian Hosp	3.954	08/01/2119	15,000.00	10,551.90

Nextera Energy	5.9	03/15/2055	40,170.04	41,223.60
Nike Inc	3.375	03/27/2050	36,782.80	36,333.00
Nisource Inc	5.35	07/15/2035	5,020.15	5,105.15
NI Source Fin	5.25	02/15/2043	54,741.59	53,427.55
NI Source Fin	4.375	05/15/2047	121,915.61	84,179.00
Norfolk Southern Corp	3.05	05/15/2050	14,964.75	10,167.45
Norfolk Southern Corp	2.9	08/25/2051	42,090.70	35,709.85
Norfolk Southern Corp	3.7	03/15/2053	80,948.78	78,362.55
Norfolk Southern Corp	5.35	08/01/2054	39,819.85	39,389.60
Northern States Pwr	3.4	08/15/2042	92,308.15	85,611.90
Northern States Pwr	3.6	09/15/2047	59,270.21	56,970.00
Northern States Pwr	2.9	03/01/2050	75,967.40	53,700.00
Northern States Pwr	5.65	05/15/2055	14,918.10	15,391.35
Northrop Gruman Corp	3.25	01/15/2028	188,536.42	78,676.00
Northrop Gruman Corp	5.25	05/01/2050	48,973.52	48,148.50
Northrop Gruman Corp	5.2	06/01/2054	39,757.20	38,085.20
NVIDIA Corp	3.7	04/01/2060	44,322.46	26,541.55
Occidental Petroleum	6.6	03/15/2046	58,554.95	57,501.40
Occidental Petroleum	6.05	10/01/2054	56,695.19	53,669.55
CB Oneok	3.95	03/01/2050	31,894.82	25,765.25
Oracle Corp	4.5	07/08/2044	142,364.14	98,196.20
Oracle Corp	3.85	07/15/2036	50,286.50	44,523.50
Oracle Corp	3.6	04/01/2040	95,231.35	96,376.80
Oracle Corp	3.85	04/01/2060	111,861.18	65,328.65
Oracle Corp	5.55	02/06/2053	103,425.67	104,085.30
Oracle Corp	5.5	09/27/2064	74,711.25	68,688.00
Oracle Corp	6.1	09/26/2065	70,083.30	69,871.20
Peco Energy Co	4.15	10/01/2044	5,420.29	4,236.20
Peco Energy Co	4.375	08/15/2052	47,264.19	42,272.50
Peco Energy Co	5.65	09/15/2055	14,999.85	15,327.00
PNC Fin Svc	Var	07/21/2036	65,168.00	66,889.55
Pacific Gas	4.95	07/01/2050	147,667.20	120,160.60
Pacific Gas	6.75	01/15/2053	70,294.58	72,189.15
Pacific Gas	6.7	04/01/2053	61,072.36	64,159.20

Pacific Gas	6.95	03/15/2034	93,063.40	99,827.10
Pacific Gas	5.9	10/01/2054	34,831.65	34,093.50
Pacific Corp	5.8	01/15/2055	29,835.50	29,403.60
Pepsieco Inc	2.75	10/21/2051	98,811.41	70,408.80
Pepsieco Inc	4.2	07/18/2052	47,545.55	45,834.80
Pfizer Inc	2.7	05/28/2050	51,015.40	40,997.45
Pillip Morris Intl	4.25	11/10/2044	68,885.86	47,375.90
Piedmont Natural	3.35	06/01/2050	47,626.29	37,997.85
Plains All Amer	6.65	01/15/2037	105,210.90	97,714.80
Pre & Fellows Harvar	3.15	07/15/2046	22,960.90	16,947.09
Principal Financial Grp	2.125	06/15/2030	55,057.02	58,851.65
Proctor & Gamble	1.2	10/29/2030	46,372.15	43,758.00
Proctor & Gamble	2.3	02/01/2032	13,229.25	13,638.30
Proctor & Gamble	4.55	10/24/2034	30,000.00	30,345.30
Prudential Financial	3.7	03/13/2051	119,538.68	98,300.80
Pub Svc Elec & Gas	3.65	09/01/2042	26,262.36	12,091.05
Qualcomm Inc	4.8	05/20/2045	67,585.78	56,247.60
Raytheon Tech Corp	3.03	03/15/2052	43,544.11	42,849.95
RTX Corp	6.4	03/15/2054	83,009.35	83,910.75
San Diegp G&E	5.35	04/01/2053	19,753.14	19,224.20
Sempra Energy	4	02/01/2048	70,525.19	65,518.00
Shell Finance	4.55	08/12/2043	59,685.04	54,367.80
Shell Finance	4	05/10/2046	84,988.17	65,841.60
Simon Property	5.12	10/01/2035	64,639.25	65,757.25
Southern Cal Edison	4.65	10/01/2043	68,077.25	55,361.80
Southern Cal Edison	5.7	03/01/2053	59,565.10	56,341.80
Southern Calif Gas Co	5.875	12/01/2053	61,588.80	57,946.80
Southern Calif Gas Co	6.2	09/15/2055	24,735.77	25,203.00
Southern Calif Gas Co	4.45	03/15/2044	76,444.33	56,651.76
Southern Calif Gas Co	6	06/15/2055	59,536.20	62,824.20
Southern Co	4.4	07/01/2046	225,736.28	132,106.50
Southern Co	3.7	04/30/2030	168,691.55	175,447.80
Starbucks Corp	3.5	11/15/2050	39,002.71	32,061.15
Synopsys Inc	5.7	04/01/2055	19,425.40	20,184.60

T-Mobile USA Inc.	3.4	10/15/2052	67,640.52	61,668.00
T-Mobile USA Inc.	5.65	01/15/2053	181,512.57	182,789.25
T-Mobile USA Inc.	5.875	11/15/2055	20,927.76	21,450.66
Tampa Electric Co	4.45	06/15/2049	20,514.82	16,937.20
Target Corp	2.65	09/15/2030	63,300.94	60,572.20
Target Corp	4.8	01/15/2053	29,080.20	27,241.80
Texas Instruments Inc	2.7	09/15/2051	15,913.09	12,521.40
Williams Companies	3.5	10/15/2051	58,478.64	56,818.40
Time Warner Cable	6.55	05/01/2037	96,079.40	98,824.70
Time Warner Cable	6.75	06/15/2039	36,464.70	31,386.60
Tyson Foods	4.55	06/02/2047	58,674.20	59,887.80
Union Pacific Corp	4.25	04/15/2043	16,086.75	12,608.25
Union Pacific Corp	4.75	12/15/2043	40,365.15	31,275.30
Union Pacific Corp	4.375	11/15/2065	57,228.78	42,855.45
Union Pacific Corp	4.5	09/10/2048	51,669.10	47,833.50
Union Pacific Corp	3.75	02/05/2070	32,878.50	27,830.40
Union Pacific Corp	2.95	03/10/2052	33,388.25	29,301.75
United Parcel Svc	4.875	11/15/2040	57,542.13	48,208.00
United Parcel Svc	3.75	11/15/2047	67,245.62	50,674.00
United Parcel Svc	6.05	05/14/2065	19,904.40	20,936.00
US Bancorp	Var	11/03/2036	35,000.00	30,173.50
US Bancorp	Var	01/23/2035	23,263.55	24,216.47
US Bancorp	Var	02/12/2036	18,000.00	18,637.92
United Technologies Corp	4.15	05/15/2045	114,256.49	92,779.50
United Technologies Corp	4.625	11/16/2048	60,380.90	48,611.20
United Health Group	4.45	12/15/2048	131,616.15	118,741.00
United Health Group	3.875	08/15/2059	139,233.80	146,582.00
United Health Group	4.75	05/15/2052	150,725.45	145,464.00
United Health Group	5.05	04/15/2053	226,129.06	210,746.70
United Health Group	5.2	04/15/2063	59,589.69	57,685.32
Valero Energy Corp	4	06/01/2052	30,172.97	26,027.40
Verizon Communications	4	03/22/2050	255,963.00	161,269.40
Verizon Communications	3.7	03/22/2061	126,450.65	109,180.45
Verizon Communications	2.85	09/03/2041	54,645.15	47,345.35

Verizon Communications	3.875	03/01/2052	131,173.31	130,490.30
Virginia Elec	4.2	05/15/2045	26,568.83	25,076.10
Visa Inc	4.3	12/14/2045	14,109.25	13,241.85
Visa Inc	2	08/15/2050	24,564.80	19,443.55
Voya Financial	4.8	06/15/2046	27,673.91	20,612.83
WEC Energy Corp	1.8	10/15/2030	33,357.82	29,210.94
Walmart Inc	2.65	09/22/2051	57,103.92	41,518.75
Walmart Inc	4.5	04/15/2053	57,947.08	58,218.55
Waste Management	5.35	10/15/2054	14,993.85	14,777.70
Wells Fargo & Co	4.65	11/04/2044	47,201.95	44,265.50
Wells Fargo & Co	4.9	11/17/2045	79,202.10	77,403.55
Wells Fargo & Co	4.4	07/14/2046	154,869.40	80,347.20
Wells Fargo & Co	Var	04/04/2051	59,689.05	60,700.90
Wells Fargo & Co	Var	01/23/2035	75,511.34	79,274.84
Wells Fargo & Co	Var	12/03/2035	5,000.00	5,108.70
Wells Fargo & Co	Var	09/15/2036	95,000.00	94,810.00
Western Gas Partners	5.5	08/15/2048	38,331.19	40,058.10
Western Midstream	5.45	11/15/2034	4,987.15	5,006.70
Williams Partners LP	4.85	03/01/2048	9,821.88	8,867.60
Williams Partners LP	4.9	01/15/2045	61,495.50	49,424.65
Wisconsin Power	3.95	09/01/2032	28,945.88	28,795.20
Aercap Ireland	3.3	01/30/2032	30,320.40	27,626.70
USD Am Movil	4.375	07/16/2042	37,040.00	35,009.60
Astrazeneca PLC	4	09/18/2042	67,099.80	60,861.50
Astrazeneca PLC	3	05/28/2051	50,624.84	37,921.95
USD BHP Finance	5	09/30/2043	154,217.63	110,871.50
Barclays PLC	Var	11/24/2032	147,748.70	153,209.10
Barclays PLC	Var	03/12/2055	15,434.70	15,845.70
Barclays PLC	Var	09/10/2035	19,445.20	20,288.80
USD Canadian RR	3.65	02/03/2048	30,703.10	23,141.40
Canandian Natl Resources	6.5	02/15/2037	79,738.66	70,690.10
USD Canadian Pacific	3.1	12/02/2051	93,030.32	89,929.28
USD Cenovus Energy	5.4	06/15/2047	39,909.44	34,998.38
USD Cenovus Energy	3.75	02/15/2052	38,514.00	31,972.95

Diageo Capital		2.375	10/24/2029	101,152.20	98,278.95
USD Enbridge Inc		3.4	08/01/2051	23,948.32	20,572.50
USD Enbridge Inc		6.7	11/15/2053	21,324.60	22,335.00
USD Enbridge Inc		5.95	04/05/2054	29,073.90	30,811.80
HSCB Holdings	Var		08/18/2031	267,747.11	271,527.00
HSCB Holdings	Var		05/24/2032	5,000.00	4,532.00
HSCB Holdings	Var		11/22/2032	22,431.25	22,533.50
HSCB Holdings	Var		05/13/2036	64,873.90	68,576.30
HSCB Holdings	Var		09/10/2036	40,123.60	40,812.40
Lloyds Banking	Var		03/18/2028	50,000.00	49,660.50
NXP BN/NXP		5	01/15/2033	29,728.24	30,394.20
Pfizer Invt		5.3	05/19/2053	207,326.89	198,109.95
Pfizer Invt		5.34	05/19/2063	101,120.85	99,660.75
USD RIO Tinto Fin		4.125	08/21/2042	50,155.95	47,743.30
USD RIO Tinto Fin		2.75	11/02/2051	15,673.23	12,538.80
Shell Intl Fin		3.625	08/21/2042	16,041.00	12,155.85
Telefonia Emis		7.045	06/20/2036	81,749.15	84,615.00
Telefonia Emis		5.213	03/08/2047	59,927.40	53,933.40
Telefonia Emis		5.52	03/01/2049	12,570.20	9,295.90
Total Capital Intl		3.461	07/12/2049	28,391.46	21,946.80
TotalEnergies Cap		5.425	09/10/2064	66,812.85	67,400.20
Vodafone Group		5.625	02/10/2053	92,432.82	92,467.30
Waste Connection		4.2	01/15/2033	19,430.16	19,619.20
Westpac Banking Corp	Var		11/15/2035	57,503.13	62,816.60

Total

31,375,841.53 27,973,952.12

Other

I Shares TR Core MSCI				5,964,828.06	3,031,403.20
Vanguard FTSE Emerging				2,623,797.71	2,115,674.82
Vanguard Sm Cap ETF				2,046,321.92	2,105,363.88
Vanguard Sm Cap Value ETF				1,496,415.49	1,518,782.67

	Vanguard Growth ETF	9,058,701.88	10,545,185.07	
	Vanguard Value ETF	10,382,056.69	10,929,805.92	
Total		31,572,121.75	30,246,215.56	-

SCHEDULE H, LINE 4j – SCHEDULE OF REPORTABLE TRANSACTIONS

METRO HEALTH PENSION PLAN
For the year ended September 30, 2025
EIN 38-0593405
PN 001

(a)	(b) Identity of Party Involved	(b) Description of Asset (Including Interest Rate and Maturity in Case of a Loan)	(c) Purchase Price	(d) Selling Price	(e) Expense Incurred With Transaction	(f) Cost of Asset	(g) Current Value of Assets on Transaction Date
A single transaction (Category (i)) within the plan year in excess of 5% of the beginning value of plan assets:							
	BlackRock	BlackRock Liquidity Funds Fedfund Cash Reserve					
		4,355,819 units	\$ 4,355,819	\$ -	\$ -	\$ 4,355,819	\$ 4,355,819
		4,200,142 units	4,200,142	-	-	4,200,142	4,200,142
		4,199,933 units	-	4,199,933	-	4,199,933	4,199,933
		4,193,607 units	-	4,193,607	-	4,193,607	4,193,607
	Partners Group	Master Fund LLC Class A					
		2,158,367 units	4,355,820	-	-	4,355,820	4,355,820
		2,158,367 units	-	4,355,820	64,516	4,114,298	4,355,820
		2,158,367 units	-	4,420,983	-	4,355,820	4,420,983
	U.S Treasury	U.S. Treasury Strip Zero % Nov 15 2033					
		5,750,000 units	4,004,990	-	-	4,004,990	4,004,990
	Vanguard	Vanguard Growth ETF					
		26,248 units	10,805,777	-	-	10,805,777	10,805,777
	Vanguard	Vanguard Value ETF					
		62,683 units	11,109,935	-	-	11,109,935	11,109,935

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For the year ended September 30, 2025
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PN 001

(a)	(b) Identity of Party Involved	(b) Description of Asset (Including Interest Rate and Maturity in Case of a Loan)	(c) Purchase Price	(d) Selling Price	(e) Expense Incurred With Transaction	(f) Cost of Asset	(g) Current Value of Assets on Transaction Date
A series of transactions (Category (iii)) that amounts to more than 5% of the beginning value of plan assets:							
	BlackRock	BlackRock Liquidity Funds Fedfund Cash Reserve					
		293 Purchases	\$ 21,207,794	\$ -	\$ -	\$ 21,207,794	\$ 21,207,794
		112 Sales	-	20,738,287	-	20,738,287	20,738,287
	Partners Group	Master Fund LLC Class A					
		2 Purchases	4,432,596	-	-	4,432,596	4,432,596
		2 Sales	-	8,776,803	64,516	8,470,118	8,776,803
*	Principal	Principal Liquid Assets Separate Account					
		32 Purchases	5,338,420	-	-	5,338,420	5,338,420
		101 Sales	-	5,779,877	-	5,752,759	5,779,877
	U.S Treasury	U.S. Treasury Strip Zero % Nov 15 2033					
		1 Purchase	4,004,990	-	-	4,004,990	4,004,990
		2 Sales	-	185,268	-	181,095	185,268
	Vanguard	Vanguard Growth ETF					
		2 Purchases	12,162,730	-	-	12,162,730	12,162,730
		4 Sales	-	3,571,185	-	3,104,028	3,571,185
	Vanguard	Vanguard Value ETF					
		2 Purchases	12,726,026	-	-	12,726,026	12,726,026
		2 Sales	-	2,451,635	-	2,343,970	2,451,635

There were no reportable transactions under categories (ii) and (iv).

Metro Health Pension Plan
 EIN 38-0593405 Plan Number 001
 Form 5500 Schedule H Line 4i
 Schedule of Assets Held 10-01-2024 to 09-30-2025

Party in (a)(b) Identity of issue		Rate	Maturity	(d) Cost	(e) Current Value
Pooled Separate Account					
Principal Life Ins Co	Prin Liquid Assets Sep Acct			608,059.89	611,435.67
Total				608,059.89	611,435.67
Interest Cash					
Bank of America	Sort Term Invst			1,599,959.00	1,599,959.00
Total				1,599,959.00	1,599,959.00
U.S. Gov Securties					
Bank of America	Resolution Funding Corp		01/15/2030	266,143.68	181,834.10
	Resolution Funding Corp		04/15/2030	316,309.16	96,222.80
	US Treasury Strip		05/15/2029	948,057.00	961,235.00
	US Treasury Strip		08/15/2032	170,011.78	182,143.20
	US Treasury Strip		08/15/2034	1,551,898.72	1,675,523.50
	US Treasury Strip		11/15/2033	3,823,894.80	3,924,801.00
	US Treasury Strip		11/15/2051	144,349.30	138,695.00
	US Treasury Strip		08/15/2053	712,868.30	743,199.60
	US Treasury Corp		02/15/2050	279,304.88	240,506.99
Total				8,212,837.62	8,144,161.19

Corp Debt - Preferred / Other

AEP Texas Inc	4.15	05/01/2049	40,295.34	31,241.20
AEP Texas Inc	3.45	01/15/2050	41,642.49	34,658.00
AT&T Inc	4.75	05/15/2046	152,861.65	151,804.90
AT&T Inc	4.5	03/09/2048	306,197.99	233,098.25
AT&T Inc	3.65	06/01/2051	145,995.10	126,547.75
AT&T Inc	3.55	09/15/2055	295,274.77	272,202.40
AT&T Inc	3.8	12/01/2057	113,104.85	114,088.00
AT&T Inc	5.4	02/15/2034	31,894.72	33,259.20
Abbott Laboratories	4.9	11/30/2046	86,786.00	67,182.50
Abbott Laboratories	1.14	06/30/2030	72,048.67	75,604.10
Abbvie Inc	4.87	11/14/2048	239,091.25	222,583.20
Abbvie Inc	3.2	11/21/2029	119,597.34	115,770.00
Abbvie Inc	4.25	11/21/2049	251,024.25	240,106.80
Abbvie Inc	5.5	03/15/2064	25,902.76	25,986.22
Alphabet Inc	5.3	05/15/2065	24,662.25	24,875.75
Alphabet Inc	2.05	08/15/2050	24,012.04	22,768.40
Altria Group Inc	4	02/04/2061	23,896.31	22,141.50
Amazon.Com Inc	3.875	08/22/2037	9,191.00	9,219.90
Amazon.Com Inc	2.7	06/03/2060	19,763.20	11,830.00
Amazon.Com Inc	3.1	05/12/2051	120,989.80	104,353.50
Amazon.Com Inc	3.25	05/12/2061	86,586.91	70,232.40
Amazon.Com Inc	4.1	04/13/2062	39,460.20	36,212.40
American Express	VAR	07/20/2033	20,000.00	20,348.20
American Intl Group	4.375	06/30/2050	27,850.26	25,455.00
America Tower Corp	3.1	06/15/2050	48,043.71	33,488.00
Amgen Inc	4.95	10/01/2041	161,779.74	132,339.20
Amgen Inc	4.663	06/15/2051	157,987.65	152,871.25
Amgen Inc	3.375	02/21/2050	35,281.17	3,619.90
Amgen Inc	4.2	02/22/2052	69,737.96	64,088.00
Amgen Inc	5.65	03/02/2053	275,010.10	274,296.00
Anheuser_Bush	4.439	10/06/2048	181,810.88	152,082.00
Anheuser_Bush	5.55	01/23/2049	409,063.79	247,712.15
Anthem Inc	3.125	05/15/2050	31,757.08	19,846.20

Elevance Health	5.65	06/15/2054	55,718.30	54,055.65
Elevance Health	5.85	11/01/2064	24,676.86	24,880.25
Apache Corp	5.1	09/01/2040	34,945.60	35,259.60
Appalachi Power Co	4.5	03/01/2049	38,174.47	33,413.60
Appalachi Power Co	3.7	05/01/2050	49,416.77	40,005.90
Apple Inc	2.95	09/11/2049	135,947.77	88,988.90
Apple Inc	2.65	02/08/2051	90,558.90	76,560.00
Apple Inc	2.7	08/05/2051	106,678.25	86,159.70
Apple Inc	2.85	08/05/2061	19,436.00	12,165.60
Apple Inc	3.95	08/08/2052	132,746.78	121,816.50
Astrazeneca PLC	2.25	05/28/2031	20,257.68	19,895.26
Bat Cap Corp	4.39	08/15/2037	67,032.45	68,776.50
Bat Cap Corp	6.25	08/15/2055	54,899.35	57,509.65
Baltimore Gas & Electric	2.25	06/15/2031	155,582.68	147,714.60
Bank of America		03/11/2032	172,057.95	177,806.85
Bank of America		04/22/2042	349,595.45	313,317.95
Bank of America		09/21/2036	340,780.75	325,567.50
Bank of America		07/22/2033	182,222.58	189,027.45
Bank of America		08/15/2035	55,000.00	56,106.05
Becton Dickinson & Co	4.685	12/15/2044	24,627.19	22,389.00
Becton Dickinson & Co	3.79	05/20/2050	40,070.07	38,285.50
Bershire Hathawau Fin	2.85	05/15/2051	54,863.10	57,121.20
Bershire Hathawau Fin	5.75	01/15/2040	65,239.35	59,984.10
Bershire Hathawau Fin	4.2	08/15/2048	68,636.15	64,055.25
Bershire Hathawau Fin	2.5	01/15/2051	39,450.86	36,582.60
Bershire Hathawau Fin	4.5	02/11/2043	55,815.46	46,532.36
Boeing Co	6.875	03/15/2039	77,963.82	73,606.00
Boeing Co	3.65	03/01/2047	22,798.25	18,266.75
Boeing Co	5.805	05/01/2050	169,500.30	154,854.30
Boeing Co	5.93	05/01/2060	155,993.17	169,830.00
Boeing Co	2.196	02/04/2026	57,000.00	56,568.51
BP Cap Mkts Am	3.937	09/21/2028	98,753.59	94,808.10
BP Cap Mkts Am	2.772	11/10/2050	55,717.45	40,839.50
BP Cap Mkts Am	3.379	02/08/2061	19,709.30	20,013.90

BP Cap Mkts Am	4.699	04/10/2029	55,436.15	56,025.20
Brighthouse Financial	3.85	12/22/2051	8,054.38	6,591.10
Bristol-Myers Squibb	2.55	11/13/2050	74,790.42	15,017.50
Bristol-Myers Squibb	3.9	03/15/2062	120,801.61	109,963.50
Bristol-Myers Squibb	5.55	02/22/2054	254,612.10	254,148.30
Broadcom Inc	4.15	11/15/2030	185,752.70	189,253.30
Broadcom Inc	4.3	11/15/2032	203,496.23	197,416.00
Broadcom Inc	4.8	10/15/2034	84,522.25	85,594.15
Burlington North Santa Fe	4.7	09/01/2045	74,933.22	68,835.75
Burlington North Santa Fe	4.15	12/15/2048	62,411.63	58,158.80
Burlington North Santa Fe	3.05	02/15/2051	66,357.39	33,846.00
Burlington North Santa Fe	5.2	04/15/2054	34,152.23	33,588.80
Cigna Corp	3.4	03/15/2050	135,411.92	73,706.85
Cigna Corp	3.4	03/15/2051	97,911.02	86,976.25
Cigna Corp	5.6	02/15/2054	43,371.05	44,251.20
CSX Corp	4.75	05/30/2042	40,472.44	34,650.13
CSX Corp	4.25	11/01/2066	43,188.06	36,225.00
CSX Corp	4.75	11/15/2048	45,299.21	40,706.10
CVS Health Corp	5.125	07/20/2045	172,404.46	136,165.50
CVS Health Corp	5.05	03/25/2048	253,226.74	226,883.70
CSV Health Corp	6.2	09/15/2055	44,953.20	46,315.35
Campbell Soup	5.4	03/21/2034	36,091.91	36,883.08
Campbell Soup	5.25	10/13/2054	4,963.25	4,629.10
Carinal Health	4.368	06/15/2047	14,707.65	12,495.60
Carrier Global Corp	2.722	02/15/2030	45,718.41	42,173.55
Carrier Global Corp	3.577	04/05/2050	2,191.50	1,491.56
Carrier Global Corp	6.2	03/15/2054	16,217.57	16,264.95
Caterpillar Inc	2.6	04/09/2030	85,029.30	79,794.60
Caterpillar Inc	3.25	04/09/2050	36,593.80	28,804.40
Centerpoint Energy	4.4	07/01/2032	88,904.46	88,854.30
Charter Comm OPT	6.48	10/23/2045	87,459.00	74,093.25
Charter Comm OPT	5.375	05/01/2047	9,641.80	8,643.30
Charter Comm OPT	4.8	03/01/2050	130,363.22	118,804.50
Charter Comm OPT	3.7	04/01/2051	64,745.21	56,075.35

Charter Comm OPT	3.85	04/01/2061	26,424.37	12,465.60
Charter Comm OPT	6.7	12/01/2055	144,756.40	146,732.75
Chevron USA Inc	2.343	08/12/2050	27,807.82	23,801.20
Chubb	5	03/15/2034	90,299.82	92,285.10
Cisco Systems	5.35	02/26/2064	86,041.46	83,450.45
Cisco Systems	5.5	02/24/2055	34,882.75	35,612.85
CITIGroup Inc	4.75	05/18/2046	48,931.21	31,100.30
CITIGroup Inc	4.65	07/23/2048	64,620.77	62,444.20
CITIGroup Inc		03/17/2033	13,308.02	14,249.70
CITIGroup Inc		02/13/2035	29,424.30	31,114.50
CITIGroup Inc		06/11/2035	25,567.75	25,924.50
CITIGroup Inc		09/11/2036	32,000.00	32,324.80
CITIGroup Inc		01/25/2033	12,694.80	13,655.70
CITIGroup Inc		03/04/2056	34,779.30	35,341.60
CITIGroup Inc		03/27/2036	20,000.00	20,444.00
Coca-Cola Co	2.6	06/01/2050	63,570.79	50,547.20
Coca-Cola Co	3	03/05/2051	63,214.23	51,238.50
Coca-Cola Co	5.4	05/13/2064	19,422.65	19,906.60
Comcast Corp	4.25	01/15/2033	151,996.77	142,050.70
Comcast Corp	4	08/15/2047	120,417.00	98,033.75
Comcast Corp	3.969	11/01/2047	68,855.95	66,421.55
Comcast Corp	3.999	11/01/2049	124,270.30	84,828.70
Comcast Corp	3.45	02/01/2050	124,124.72	90,879.10
Comcast Corp	5.5	11/15/2032	44,715.60	47,686.95
Comcast Corp	5.5	05/15/2064	84,337.75	80,111.65
CommonWealth Edison	3.8	10/01/2042	138,748.78	122,757.00
Conagra Brands Inc	5.4	11/01/2048	18,799.68	13,700.40
ConocoPhillips	3.8	03/15/2052	46,463.38	41,324.25
Consolidated Edison	6.3	08/15/2037	107,192.20	93,927.55
Con Edison	3.7	11/15/2059	124,077.98	100,248.40
Constellation Brands Inc	4.9	05/01/2033	43,495.40	44,411.40
Corebridge Fin	5.75	01/15/2034	56,267.71	57,852.85
Corning INC	5.85	11/15/2068	15,072.83	14,936.40
Corning INC	5.45	11/15/2079	6,697.70	4,692.90

DTE Electric Co	3.25	04/01/2051	55,824.19	45,699.55
DTE Electric Co	5.85	05/15/2055	9,974.70	10,506.60
Deere Company	3.9	06/09/2042	40,139.81	34,621.60
John Deere Capital Corp	2.35	03/08/2027	9,801.10	9,791.60
Diamondback Energy	5.9	04/18/2064	89,837.50	86,641.20
Walt Disney	3.8	05/13/2060	92,718.30	67,302.90
Dominion Resources	7	06/15/2038	143,467.81	125,196.50
Dow Chemical	3.6	11/15/2050	109,872.50	81,286.80
Dow Chemical	5.65	03/15/2036	34,952.75	35,174.30
Duke Energy	4.2	06/15/2049	121,603.93	116,247.95
Duke Energy Carolinas	4.25	12/15/2041	177,630.97	150,157.60
Duke Energy Carolinas	3.95	03/15/2048	89,047.35	56,116.90
Duke Energy Ohio	5.65	04/01/2053	3,010.81	3,023.70
Duke Energy Progress Inc	4.2	08/15/2045	71,049.95	67,808.80
Duke Ebergy Indiana	5.9	05/15/2055	54,885.05	57,569.05
Eastern Energy	5.65	10/15/2054	7,994.16	7,881.60
Kinder Morgan Inc	7.75	01/15/2032	147,472.45	139,534.80
Elevance	5.125	02/15/2053	37,280.80	36,535.20
Enbridge Energy	5.5	09/15/2040	14,533.42	14,898.75
Energy Transfer	6.125	12/15/2045	127,757.50	125,847.50
Energy Transfer	6	06/15/2048	158,435.25	133,047.90
Energy Louisisana	2.35	06/15/2032	21,904.94	21,972.50
Entergy Texas	5	09/15/2052	42,695.86	40,615.20
Entergy Texas	5.55	09/15/2054	29,785.20	29,470.50
Entergy Mississippi	5.8	04/15/2055	11,995.56	12,293.28
Enterprise Products	5.1	02/15/2045	85,485.80	80,605.50
Enterprise Products	4.8	02/01/2049	83,697.63	75,856.55
Enterprise Products	3.2	02/15/2052	86,072.29	71,184.75
Eversource Energy	3.45	01/15/2050	47,296.13	39,370.10
Exelon Corp	4.7	04/15/2050	78,816.24	69,064.80
Exxon Mobil	3.095	08/16/2049	39,216.50	34,771.00
Exxon Mobil	3.452	04/15/2051	82,727.80	69,604.60
Meta Platforms Inc	5.4	08/15/2054	91,005.70	88,918.20
Meta Platforms Inc	5.55	08/15/2064	26,590.08	25,808.90

Fedex Corp	5.1	01/15/2044	92,529.39	82,325.70
Fedex Corp	4.55	04/01/2046	33,078.15	28,243.95
Fedex Corp	5.25	05/15/2050	48,124.25	45,812.00
Firstenergy Corp	3.4	03/01/2050	34,381.70	34,907.50
Florida Power	4.05	10/01/2044	177,669.33	143,367.80
Ford Motor Credit	7.122	11/07/2033	15,045.60	16,033.20
Ford Motor Credit	5.303	09/06/2029	45,220.50	44,887.95
Fox Corp	5.576	01/25/2049	26,772.50	19,472.00
General Dynamics	4.95	08/15/2035	40,084.80	40,747.20
General Electric Co	6.75	03/15/2032	73,480.21	73,947.90
General Motors Co	5.95	04/01/2049	65,980.61	34,122.55
General Motors Co	6.1	01/07/2034	24,960.50	26,282.50
Geogia Power Co	3.25	03/15/2051	27,957.30	24,465.70
Geogia Power Co	5.5	10/01/2055	29,855.70	29,909.10
GI Lead Sciences	4.15	03/01/2047	211,304.81	177,164.40
Goldman Sachs Group Inc	Var	10/23/2035	65,000.00	65,432.25
Goldman Sachs Group Inc	Var	11/19/2045	79,772.60	81,234.40
Goldman Sachs Group Inc	Var	01/28/2056	15,000.00	15,551.55
Goldman Sachs Group Inc	Var	10/21/2032	405,318.31	404,698.50
HCA Inc.	3.5	07/15/2051	101,573.18	92,356.20
HCA Inc.	6.2	03/01/2055	50,017.70	51,614.00
HCA Inc.	5.95	09/15/2054	70,211.30	69,846.70
Halliburton Co	4.75	08/01/2043	35,622.38	31,322.90
HP Enterprise Co		10/15/2045	61,474.99	52,666.00
Home Depot	4.87	02/15/2044	103,050.71	47,445.50
Home Depot	3.9	06/15/2047	47,732.70	44,408.10
Home Depot	3.35	04/15/2050	93,922.81	39,721.55
Home Depot	2.375	03/15/2051	47,422.70	43,807.50
Home Depot	4.95	09/15/2052	23,169.50	23,327.00
Honeywell Intl	2.7	08/15/2029	56,570.69	52,390.25
Indiana Mich Power	5.625	04/01/2053	45,724.87	45,148.05
Intel Group	3.1	02/15/2060	49,670.50	29,629.50
Intel Group	3.2	08/12/2061	44,045.06	32,880.10
Intel Group	5.7	02/10/2053	78,392.85	77,365.60
Intel Group	5.6	02/21/2054	48,816.75	48,009.00

Interconti Nental	1.85	09/15/2032	119,241.40	118,163.36
IBM Corp	4	06/20/2042	59,039.19	59,495.80
IBM Corp	4.25	05/15/2049	71,450.00	57,840.30
JP Morgan Chase	Var	01/23/2049	97,800.69	88,689.70
JP Morgan Chase	Var	05/13/2031	258,548.34	253,224.90
JP Morgan Chase	Var	01/25/2033	203,490.20	210,413.20
JP Morgan Chase	Var	06/01/2034	84,664.51	88,566.60
JP Morgan Chase	Var	01/23/2035	73,542.50	74,835.36
JP Morgan Chase	Var	10/22/2035	17,000.00	17,144.33
JP Morgan Chase	Var	11/29/2045	70,000.00	71,986.60
JP Morgan Chase	Var	01/24/2036	18,000.00	18,831.78
JP Morgan Chase	Var	04/22/2036	26,000.00	27,404.78
JP Morgan Chase	Var	06/23/2036	100,259.80	103,668.00
Johnson & Johnson	4.5	12/05/2043	112,434.73	85,185.00
Johnson & Johnson	3.62	03/03/2037	3,915.56	3,633.04
Johnson & Johnson	5	03/01/2035	30,074.40	31,185.60
Kenve Inc	5.2	03/22/2063	26,541.90	27,825.00
Kimco Realty Corp	3.7	10/01/2049	18,025.48	14,943.00
Kimco Realty Corp	2.7	10/01/2030	20,345.60	18,518.60
Kinder Morgan Inc	6.375	03/01/2041	149,170.99	133,513.75
Kraft Heinz Foods	4.375	06/01/2046	72,360.32	70,736.15
Kraft Heinz Foods	5.5	06/01/2050	110,317.42	108,622.10
Kroger Co	4.65	01/15/2048	91,293.42	68,975.20
Kroger Co	5.65	09/15/2064	12,942.15	12,680.59
L3Harris Tech Inc	5.6	07/31/2053	30,100.03	30,146.70
L3Harris Tech Inc	5.5	08/15/2054	19,949.80	19,879.00
LYB Int Finance	3.625	04/01/2051	126,276.01	100,378.50
LYB Int Finance	5.5	03/01/2034	94,251.13	95,549.10
Eli Lilly & Co	4.875	02/27/2053	44,345.41	41,967.90
Eli Lilly & Co	5.2	08/14/2064	7,997.28	7,692.24
Eli Lilly & Co	5.6	02/12/2065	24,832.25	25,596.75
Eli Lilly & Co	5.65	10/15/2065	54,800.90	56,789.70
Lockhead Martin Corp	3.8	03/01/2045	49,984.95	44,916.85
Lockhead Martin Corp	4.5	05/15/2036	50,133.49	47,953.85

Lockhead Martin Corp	4.09	09/15/2052	45,072.22	16,139.60
Lockhead Martin Corp	5.25	01/15/2033	30,144.30	31,548.00
Lockhead Martin Corp	5.2	02/15/2055	66,652.80	64,482.14
Loews Corp	4.125	05/15/2043	56,923.53	50,985.60
Lowes COS Inc	4.05	05/03/2047	102,888.62	80,502.00
Lowes COS Inc	4.25	04/01/2052	60,700.77	60,560.25
Lowes COS Inc	5.75	07/01/2053	39,848.12	40,370.00
MPLX	4.7	04/15/2048	14,408.36	12,559.50
MPLX	5.5	02/15/2049	70,939.57	69,822.00
MPLX	4.95	09/01/2032	97,729.00	100,317.00
MPLX	6.2	09/15/2055	58,966.20	60,699.00
Mass Inst	3.885	07/01/2116	45,672.40	32,085.90
McDonalds Corp	4.875	12/09/2045	97,627.21	78,606.30
McDonalds Corp	4.45	03/01/2047	54,575.70	51,939.60
McDonalds Corp	4.45	09/01/2048	31,282.53	30,188.55
Merck & Co Inc	3.7	02/10/2045	67,388.55	64,203.20
Merck & Co Inc	4	03/07/2049	90,785.47	56,849.10
Metlife Inc.	4.875	11/13/2043	119,002.01	84,850.20
Metlife Inc.	5.375	07/15/2033	99,960.75	105,337.00
Microsoft Corp	2.52	06/01/2050	101,149.90	98,125.85
Microsoft Corp	2.675	06/01/2060	104,658.72	80,740.80
Microsoft Corp	2.921	03/17/2052	162,863.50	111,907.95
Midamerican Energy	6.125	04/01/2036	85,348.30	87,048.80
Midamerican Energy	3.15	04/15/2050	155,484.29	99,697.65
Mondelez Intl	2.625	09/04/2050	12,582.20	12,143.60
Mondelez Intl	1.5	02/04/2031	42,495.63	26,018.40
Morgan Stanley	3.87	01/27/2026	216,142.09	209,645.10
Morgan Stanley	Var	10/18/2033	96,336.56	98,913.60
Morgan Stanley	Var	04/19/2035	40,178.00	41,575.56
Morgan Stanley	Var	01/18/2036	40,000.00	41,880.40
Morgan Stanley	Var	04/22/2042	91,737.01	86,013.40
Netfilx Inc	5.4	08/15/2054	30,181.25	30,212.10
Ny Presbuterian Hosp	3.563	08/01/2036	9,999.70	8,868.60
Ny Presbuterian Hosp	3.954	08/01/2119	15,000.00	10,551.90

Nextera Energy	5.9	03/15/2055	40,170.04	41,223.60
Nike Inc	3.375	03/27/2050	36,782.80	36,333.00
Nisource Inc	5.35	07/15/2035	5,020.15	5,105.15
NI Source Fin	5.25	02/15/2043	54,741.59	53,427.55
NI Source Fin	4.375	05/15/2047	121,915.61	84,179.00
Norfolk Southern Corp	3.05	05/15/2050	14,964.75	10,167.45
Norfolk Southern Corp	2.9	08/25/2051	42,090.70	35,709.85
Norfolk Southern Corp	3.7	03/15/2053	80,948.78	78,362.55
Norfolk Southern Corp	5.35	08/01/2054	39,819.85	39,389.60
Northern States Pwr	3.4	08/15/2042	92,308.15	85,611.90
Northern States Pwr	3.6	09/15/2047	59,270.21	56,970.00
Northern States Pwr	2.9	03/01/2050	75,967.40	53,700.00
Northern States Pwr	5.65	05/15/2055	14,918.10	15,391.35
Northrop Gruman Corp	3.25	01/15/2028	188,536.42	78,676.00
Northrop Gruman Corp	5.25	05/01/2050	48,973.52	48,148.50
Northrop Gruman Corp	5.2	06/01/2054	39,757.20	38,085.20
NVIDIA Corp	3.7	04/01/2060	44,322.46	26,541.55
Occidental Petroleum	6.6	03/15/2046	58,554.95	57,501.40
Occidental Petroleum	6.05	10/01/2054	56,695.19	53,669.55
CB Oneok	3.95	03/01/2050	31,894.82	25,765.25
Oracle Corp	4.5	07/08/2044	142,364.14	98,196.20
Oracle Corp	3.85	07/15/2036	50,286.50	44,523.50
Oracle Corp	3.6	04/01/2040	95,231.35	96,376.80
Oracle Corp	3.85	04/01/2060	111,861.18	65,328.65
Oracle Corp	5.55	02/06/2053	103,425.67	104,085.30
Oracle Corp	5.5	09/27/2064	74,711.25	68,688.00
Oracle Corp	6.1	09/26/2065	70,083.30	69,871.20
Peco Energy Co	4.15	10/01/2044	5,420.29	4,236.20
Peco Energy Co	4.375	08/15/2052	47,264.19	42,272.50
Peco Energy Co	5.65	09/15/2055	14,999.85	15,327.00
PNC Fin Svc	Var	07/21/2036	65,168.00	66,889.55
Pacific Gas	4.95	07/01/2050	147,667.20	120,160.60
Pacific Gas	6.75	01/15/2053	70,294.58	72,189.15
Pacific Gas	6.7	04/01/2053	61,072.36	64,159.20

Pacific Gas	6.95	03/15/2034	93,063.40	99,827.10
Pacific Gas	5.9	10/01/2054	34,831.65	34,093.50
Pacific Corp	5.8	01/15/2055	29,835.50	29,403.60
Pepsieco Inc	2.75	10/21/2051	98,811.41	70,408.80
Pepsieco Inc	4.2	07/18/2052	47,545.55	45,834.80
Pfizer Inc	2.7	05/28/2050	51,015.40	40,997.45
Pillip Morris Intl	4.25	11/10/2044	68,885.86	47,375.90
Piedmont Natural	3.35	06/01/2050	47,626.29	37,997.85
Plains All Amer	6.65	01/15/2037	105,210.90	97,714.80
Pre & Fellows Harvar	3.15	07/15/2046	22,960.90	16,947.09
Principal Financial Grp	2.125	06/15/2030	55,057.02	58,851.65
Proctor & Gamble	1.2	10/29/2030	46,372.15	43,758.00
Proctor & Gamble	2.3	02/01/2032	13,229.25	13,638.30
Proctor & Gamble	4.55	10/24/2034	30,000.00	30,345.30
Prudential Financial	3.7	03/13/2051	119,538.68	98,300.80
Pub Svc Elec & Gas	3.65	09/01/2042	26,262.36	12,091.05
Qualcomm Inc	4.8	05/20/2045	67,585.78	56,247.60
Raytheon Tech Corp	3.03	03/15/2052	43,544.11	42,849.95
RTX Corp	6.4	03/15/2054	83,009.35	83,910.75
San Diegp G&E	5.35	04/01/2053	19,753.14	19,224.20
Sempra Energy	4	02/01/2048	70,525.19	65,518.00
Shell Finance	4.55	08/12/2043	59,685.04	54,367.80
Shell Finance	4	05/10/2046	84,988.17	65,841.60
Simon Property	5.12	10/01/2035	64,639.25	65,757.25
Southern Cal Edison	4.65	10/01/2043	68,077.25	55,361.80
Southern Cal Edison	5.7	03/01/2053	59,565.10	56,341.80
Southern Calif Gas Co	5.875	12/01/2053	61,588.80	57,946.80
Southern Calif Gas Co	6.2	09/15/2055	24,735.77	25,203.00
Southern Calif Gas Co	4.45	03/15/2044	76,444.33	56,651.76
Southern Calif Gas Co	6	06/15/2055	59,536.20	62,824.20
Southern Co	4.4	07/01/2046	225,736.28	132,106.50
Southern Co	3.7	04/30/2030	168,691.55	175,447.80
Starbucks Corp	3.5	11/15/2050	39,002.71	32,061.15
Synopsys Inc	5.7	04/01/2055	19,425.40	20,184.60

T-Mobile USA Inc.	3.4	10/15/2052	67,640.52	61,668.00
T-Mobile USA Inc.	5.65	01/15/2053	181,512.57	182,789.25
T-Mobile USA Inc.	5.875	11/15/2055	20,927.76	21,450.66
Tampa Electric Co	4.45	06/15/2049	20,514.82	16,937.20
Target Corp	2.65	09/15/2030	63,300.94	60,572.20
Target Corp	4.8	01/15/2053	29,080.20	27,241.80
Texas Instruments Inc	2.7	09/15/2051	15,913.09	12,521.40
Williams Companies	3.5	10/15/2051	58,478.64	56,818.40
Time Warner Cable	6.55	05/01/2037	96,079.40	98,824.70
Time Warner Cable	6.75	06/15/2039	36,464.70	31,386.60
Tyson Foods	4.55	06/02/2047	58,674.20	59,887.80
Union Pacific Corp	4.25	04/15/2043	16,086.75	12,608.25
Union Pacific Corp	4.75	12/15/2043	40,365.15	31,275.30
Union Pacific Corp	4.375	11/15/2065	57,228.78	42,855.45
Union Pacific Corp	4.5	09/10/2048	51,669.10	47,833.50
Union Pacific Corp	3.75	02/05/2070	32,878.50	27,830.40
Union Pacific Corp	2.95	03/10/2052	33,388.25	29,301.75
United Parcel Svc	4.875	11/15/2040	57,542.13	48,208.00
United Parcel Svc	3.75	11/15/2047	67,245.62	50,674.00
United Parcel Svc	6.05	05/14/2065	19,904.40	20,936.00
US Bancorp	Var	11/03/2036	35,000.00	30,173.50
US Bancorp	Var	01/23/2035	23,263.55	24,216.47
US Bancorp	Var	02/12/2036	18,000.00	18,637.92
United Technologies Corp	4.15	05/15/2045	114,256.49	92,779.50
United Technologies Corp	4.625	11/16/2048	60,380.90	48,611.20
United Health Group	4.45	12/15/2048	131,616.15	118,741.00
United Health Group	3.875	08/15/2059	139,233.80	146,582.00
United Health Group	4.75	05/15/2052	150,725.45	145,464.00
United Health Group	5.05	04/15/2053	226,129.06	210,746.70
United Health Group	5.2	04/15/2063	59,589.69	57,685.32
Valero Energy Corp	4	06/01/2052	30,172.97	26,027.40
Verizon Communications	4	03/22/2050	255,963.00	161,269.40
Verizon Communications	3.7	03/22/2061	126,450.65	109,180.45
Verizon Communications	2.85	09/03/2041	54,645.15	47,345.35

Verizon Communications	3.875	03/01/2052	131,173.31	130,490.30
Virginia Elec	4.2	05/15/2045	26,568.83	25,076.10
Visa Inc	4.3	12/14/2045	14,109.25	13,241.85
Visa Inc	2	08/15/2050	24,564.80	19,443.55
Voya Financial	4.8	06/15/2046	27,673.91	20,612.83
WEC Energy Corp	1.8	10/15/2030	33,357.82	29,210.94
Walmart Inc	2.65	09/22/2051	57,103.92	41,518.75
Walmart Inc	4.5	04/15/2053	57,947.08	58,218.55
Waste Management	5.35	10/15/2054	14,993.85	14,777.70
Wells Fargo & Co	4.65	11/04/2044	47,201.95	44,265.50
Wells Fargo & Co	4.9	11/17/2045	79,202.10	77,403.55
Wells Fargo & Co	4.4	07/14/2046	154,869.40	80,347.20
Wells Fargo & Co	Var	04/04/2051	59,689.05	60,700.90
Wells Fargo & Co	Var	01/23/2035	75,511.34	79,274.84
Wells Fargo & Co	Var	12/03/2035	5,000.00	5,108.70
Wells Fargo & Co	Var	09/15/2036	95,000.00	94,810.00
Western Gas Partners	5.5	08/15/2048	38,331.19	40,058.10
Western Midstream	5.45	11/15/2034	4,987.15	5,006.70
Williams Partners LP	4.85	03/01/2048	9,821.88	8,867.60
Williams Partners LP	4.9	01/15/2045	61,495.50	49,424.65
Wisconsin Power	3.95	09/01/2032	28,945.88	28,795.20
Aercap Ireland	3.3	01/30/2032	30,320.40	27,626.70
USD Am Movil	4.375	07/16/2042	37,040.00	35,009.60
Astrazeneca PLC	4	09/18/2042	67,099.80	60,861.50
Astrazeneca PLC	3	05/28/2051	50,624.84	37,921.95
USD BHP Finance	5	09/30/2043	154,217.63	110,871.50
Barclays PLC	Var	11/24/2032	147,748.70	153,209.10
Barclays PLC	Var	03/12/2055	15,434.70	15,845.70
Barclays PLC	Var	09/10/2035	19,445.20	20,288.80
USD Canadian RR	3.65	02/03/2048	30,703.10	23,141.40
Canandian Natl Resources	6.5	02/15/2037	79,738.66	70,690.10
USD Canadian Pacific	3.1	12/02/2051	93,030.32	89,929.28
USD Cenovus Energy	5.4	06/15/2047	39,909.44	34,998.38
USD Cenovus Energy	3.75	02/15/2052	38,514.00	31,972.95

Diageo Capital		2.375	10/24/2029	101,152.20	98,278.95
USD Enbridge Inc		3.4	08/01/2051	23,948.32	20,572.50
USD Enbridge Inc		6.7	11/15/2053	21,324.60	22,335.00
USD Enbridge Inc		5.95	04/05/2054	29,073.90	30,811.80
HSCB Holdings	Var		08/18/2031	267,747.11	271,527.00
HSCB Holdings	Var		05/24/2032	5,000.00	4,532.00
HSCB Holdings	Var		11/22/2032	22,431.25	22,533.50
HSCB Holdings	Var		05/13/2036	64,873.90	68,576.30
HSCB Holdings	Var		09/10/2036	40,123.60	40,812.40
Lloyds Banking	Var		03/18/2028	50,000.00	49,660.50
NXP BN/NXP		5	01/15/2033	29,728.24	30,394.20
Pfizer Invt		5.3	05/19/2053	207,326.89	198,109.95
Pfizer Invt		5.34	05/19/2063	101,120.85	99,660.75
USD RIO Tinto Fin		4.125	08/21/2042	50,155.95	47,743.30
USD RIO Tinto Fin		2.75	11/02/2051	15,673.23	12,538.80
Shell Intl Fin		3.625	08/21/2042	16,041.00	12,155.85
Telefonia Emis		7.045	06/20/2036	81,749.15	84,615.00
Telefonia Emis		5.213	03/08/2047	59,927.40	53,933.40
Telefonia Emis		5.52	03/01/2049	12,570.20	9,295.90
Total Capital Intl		3.461	07/12/2049	28,391.46	21,946.80
TotalEnergies Cap		5.425	09/10/2064	66,812.85	67,400.20
Vodafone Group		5.625	02/10/2053	92,432.82	92,467.30
Waste Connection		4.2	01/15/2033	19,430.16	19,619.20
Westpac Banking Corp	Var		11/15/2035	57,503.13	62,816.60

Total				31,375,841.53	27,973,952.12
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Other

I Shares TR Core MSCI				5,964,828.06	3,031,403.20
Vanguard FTSE Emerging				2,623,797.71	2,115,674.82
Vanguard Sm Cap ETF				2,046,321.92	2,105,363.88
Vanguard Sm Cap Value ETF				1,496,415.49	1,518,782.67

	Vanguard Growth ETF	9,058,701.88	10,545,185.07	
	Vanguard Value ETF	10,382,056.69	10,929,805.92	
Total		31,572,121.75	30,246,215.56	-

SCHEDULE H,Line 4j - SCHEDULE OF REPORTABLE TRANSACTIONS

Plan Name: Metro Health Pension Plan
EIN 38-0593405
Plan Number 001
Plan Year 10/01/2024 To 09/30/2025

DESCRIPTION OF ASSET	(A) Total Number of Purchases	(B) Total Number of Sales	(C) Total Value of Purchases	(D) Total Value of Sales	(E) Net Gain/(Loss)
Pooled Serparate Account Principal Liquid Assets Seo Act	32		\$5,338,420.08		\$0.00
Pooled Serparate Account Principal Liquid Assets Seo Act		101		\$5,779,876.71	\$27,118.16
Cash Fed Fund Cash	293		\$21,207,794.00		\$0.00
Cash Fed Fund Cash		112		\$20,738,287.00	\$0.00

SCHEDULE H,Line 4j - SCHEDULE OF REPORTABLE TRANSACTIONS

* Schedule is prepared using the alternative way of reporting (iii) series transactions under DOL Regulation 2520.103-6(d)(2).

Assumptions prescribed by law

Mortality	Before benefit payment period
	IRS Prescribed Mortality - Generational Non-annuitant, male and female.
	During benefit payment period
	IRS Prescribed Mortality - Generational Annuitant, male and female.

Assumptions selected by actuary

Inflation

Asset return

Expected expense

Retirement

Disability

Marriage

2.40% increase per year.

Our long-term inflation assumption considered the current economic environment, recent and historical data, and forecasts from Federal Reserve Bank FOMC, Congressional Budget Office, and Survey of Professional Forecasters. See Long-Term Capital Market Assumptions link.

6.75% for the current plan year.

The asset return is developed as a weighted average rate based on the target asset allocation of the plan and the long-term capital market assumptions. The calculated return is on an arithmetic mean basis. For details, see the Long-Term Capital Market Assumptions link.

The expected expense included in target normal cost is an estimate based on prior year expenses paid from plan assets. This is the best estimate available of upcoming year's expenses.

Active participants

Age	Probability of retirement
62-64	15%
65-69	50%
70	100%

Inactive participants are assumed to retire at age 65.

This assumption is based on the results of recent experience analysis and anticipated future experience. The plan offers a full lump sum at age 62 with 10 years of vesting. Due to this provision (and no early retirement subsidies), experience shows few retirements prior to age 62.

Wyatt 1985 Disability Study Class 1 unisex rates.

80% of males and 70% of females married; husbands are 0 years older than wives.

This assumption does not have material impact on the results of this report and has been selected based on our best estimate of active workforce.

Withdrawal	2003 Society of Actuaries Small Plan Age Table, multiplied by 0.75. We rely on a publicly published table due to the limited size of the plan. The SOA Small Plan Age Table is the most recent withdrawal experience table published by the Society of Actuaries. A multiplier of 0.75 is applied to this table to reflect the results of the most recent experience analysis and anticipated future experience.
Form of benefit and basis	50% of actives will elect a lump sum on the largest benefit available at the earlier of termination, retirement or disability. For the remaining annuities: 50% of married participants are assumed to elect 100% joint and survivorship annuity with the remaining 50% of married and all single participants electing a straight life annuity. Inactive participants are assumed to elect a straight life annuity. The single sum benefit is based on the Applicable Mortality and the plan's funding target interest rates, as prescribed.
Methods prescribed by law	
Liability measure	Funding target is the present value of the benefits accrued on the valuation date. Target normal cost is based on benefits expected to accrue during the current plan year and includes an estimate of plan expenses for the year.
Benefit accrual	All benefits paid at decrement are considered in total and then split to determine how much is included in funding target. The following pieces are included in the funding target. The portion based on the plan's definition of accrued benefit. The benefit portion in excess of the accrued benefit based on the ratio of the participant's years of service on the valuation date to the years of service the participant will have at the time of decrement. The benefits included in target normal cost are calculated similarly, by splitting the benefits. The target normal cost is based on the difference between the amount included in Funding Target and an amount calculated assuming the participant accrues service through the end of the plan year.
Lump sum payments	Lump sum payments are valued using the plan's funding target interest rates as required, per IRS guidance.

Methods selected by plan sponsor

Asset method

The asset valuation method is prescribed by law for plans that elect to use a value other than market value.

For each of the preceding two years, an expected value of assets at the end of the year is compared to the end of year market value. The resulting gain or loss is recognized evenly over three plan years.

The expected value includes contributions, distributions, any deducted administrative expenses, and expected earnings (based on the lesser of the assumed interest rate or the maximum allowable rate). The deferred gains and losses are added to the current market value and then restricted to no more than 110% and no less than 90% of that market value.

When actual returns exceed the assumed return, the actuarial value of assets will lag below market value. The lag and the smoothing effect are limited since the value must be within 10% of market value.

Segment rates

24-month average with no weighting to prior law basis. Use rates where June is the last month included in the average.

PBGC premium basis

Variable rate premiums are calculated using census, market value of assets and interest rates in effect on the current valuation date. Interest rates are the 24-month average rates used for annual cost but without the interest rate corridor defined in IRC §430(h)(2)(C)(iv). You elected this Alternative interest method for the 10/01/2024 plan year and this method must be used for five years before a change can be made.

Methods elected by actuary

Retirees

Assets and liabilities for current and future retirees are included.

Vested benefits

A benefit is included in vested benefits if it meets the requirements under PBGC. The benefit is multiplied by the participant's vesting percentage applicable to each benefit on the valuation date.

The following ancillary benefits are always treated as nonvested: disability benefits payable to retirement age unless in pay status, pre-retirement death benefits in excess of the survivor annuity death benefit and post retirement death benefits for non-retired participants except as noted in the Plan provisions.

Assumptions and methods elected by actuary - plan accounting (ASC 960)

With the exceptions below, all assumptions and methods are the same as those used in determining your plan's regular funding target and target normal cost.

Mortality	Based on Pri-2012 Total dataset base rate mortality table projected generationally using MP-2021.
Mortality base rates	Before benefit payment period Employee amount-weighted, male and female During benefit payment period Retiree amount-weighted, male and female Contingent survivors – Contingent survivor amount-weighted, male and female. Participants in pay status who cannot be identified as survivors use the same table as retirees. Disabled retiree – Disabled retiree amount-weighted, male and female. Participants in pay status who cannot be identified as disabled use the same table as retirees. The Society of Actuaries (SOA) is an actuarial organization that periodically reviews mortality data and publishes mortality tables and improvement scales. In October 2019, the SOA released the Pri-2012 Mortality Tables for private-sector retirement plans in the U.S. The Pri-2012 report contains different sets of mortality tables based on complete dataset or various subsets. The Total dataset base rate table was selected based on information provided by the plan sponsor. Pri-2012 section 12.4. provided three approaches for designated beneficiaries in the calculation of joint-and-survivor annuities. We believe "Approach 3" is reasonable for this plan.
Mortality improvement	MP-2021 is the most recent improvement scale published by the SOA in October 2021. In selecting this assumption, we considered the other parameters available in the MIM-2021-v4 application tool issued by the SOA in October 2023 and consider the selections in MP-2021 reasonable. Based on the sponsor's input, plan experience does not show a need for long-term excess death or Covid death load adjustments.
Interest rate used to value liabilities	8.50% The interest rate used to value ASC 960 liabilities was prescribed by the plan sponsor to match their GASB disclosures.

Treatment of administrative expenses

No adjustments are made for administrative expenses, either through a reduction in the discount rate or by calculating a present value of future expenses.

Plan sponsors may change their administrative expense handling at any time. Our approach provides consistent handling of ASC 960 liabilities from year to year, whether expenses are paid with plan assets or directly by the employer.

Note - expenses paid with plan assets are required to be included in funding normal cost. As a result, the plan is reimbursed annually through required funding. Exception – contributions are not required due to assets sufficiently in excess of liabilities to fund both expenses and normal cost. In this case, administrative expenses are taken from the excess assets.

Basis for lump sums

Interest rate

Based on the three segment yield curve: 3.55%/3.95%/4.95%

The plan document defines the lump sum interest rate based on IRC §417(e) rates which closely tie to the high quality corporate bond yields. According to our most recent study, the long-term expected yields for short/intermediate/long corporate bonds are 3.55%/3.95%/4.95%. For details, see Corporate AA yield in Table 3 of Long-Term Capital Market Assumptions link.

Mortality

IRS Prescribed lump sum mortality for 2024. Future years are projected to decrement date with SOA mortality improvement scale MP-2021 as adjusted by the IRS Document Number 2023-23267.

This assumption reflects current law as provided by the IRS.

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 10/01/2024 and ending 09/30/2025	
▶ Round off amounts to nearest dollar.	
▶ Caution: A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.	
A Name of plan Metro Health Pension Plan	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF Metropolitan Hospital	D Employer Identification Number (EIN) 38-0593405
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 10 Day 01 Year 2024			
2	Assets:			
a	Market value	2a	77440823	
b	Actuarial value	2b	69696741	
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	661	39293573	39293573
b	For terminated vested participants	575	24260639	24260639
c	For active participants	288	12550012	12769047
d	Total	1524	76104224	76323259
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	5.36 %	
6	Target normal cost			
a	Present value of current plan year accruals	6a	0	
b	Expected plan-related expenses	6b	159000	
c	Target normal cost	6c	159000	

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	AS Signature of actuary Aubrey Stadtlander Type or print name of actuary Principal Financial Group Firm name PO Box 9394 Des Moines, IA 50306-9394 Address of the firm	02/06/2026 Date 2307943 Most recent enrollment number 515-362-2138 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	1933778
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	851190
9 Amount remaining (line 7 minus line 8)	0	1082588
10 Interest on line 9 using prior year's actual return of <u>20.64</u> %	0	223446
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year)		0
b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>5.26</u> %		0
b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
c Total available at beginning of current plan year to add to prefunding balance		0
d Portion of (c) to be added to prefunding balance		0
12 Other reductions in balances due to elections or deemed elections	0	0
13 Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	1306034

Part III Funding Percentages

14 Funding target attainment percentage	14	89.60 %
15 Adjusted funding target attainment percentage	15	89.60 %
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	90.84 %
17 If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

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

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
Totals ►			18(b)	0	18(c) 0

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

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

20 Quarterly contributions and liquidity shortfalls:

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

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

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

21 Discount rate:				
a Segment rates:	1st segment: 4.93 %	2nd segment: 5.27 %	3rd segment: 5.59 %	☐ N/A, full yield curve used
b Applicable month (enter code)				21b 4
22 Weighted average retirement age				22 65
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	159000	
b Excess assets, if applicable, but not greater than line 31a	31b	0	
32 Amortization installments:	Outstanding Balance	Installment	
a Net shortfall amortization installment	7932552	800669	
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	959669	
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	959669	959669
36 Additional cash requirement (line 34 minus line 35)	36	0	
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	37	0	
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	0	
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	0	
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	39	0	
40 Unpaid minimum required contributions for all years	40	0	

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

41 If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. ☐ 2019 ☒ 2020 ☐ 2021
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Schedule SB, Line 22 - Description Of Weighted Average Retirement Age
Metro Health Pension Plan
EIN 38-0593405 Plan No. 001

The weighted average retirement age is weighted by the expected percentage of active participants retiring at each age. The retirement rate reflects only those participants who meet retirement eligibility. An active participant working past assumed retirement age is expected to retire at current age.

(1) Age	(2) Expected Active Headcount	(3) Retirement Rate	(4) Expected Retirements (2)*(3)	(5) Weighted Age (1)*(4)
62	157.2787	0.1500	23.5918	1,462.6916
63	143.3436	0.1500	21.5015	1,354.5970
64	124.6783	0.1500	18.7017	1,196.9120
65	119.0688	0.5000	59.5344	3,869.7357
66	60.6855	0.5000	30.3427	2,002.6208
67	35.3816	0.5000	17.6908	1,185.2837
68	18.1125	0.5000	9.0562	615.8238
69	11.7529	0.5000	5.8764	405.4746
70	6.6712	1.0000	6.6712	466.9838
71	3.0000	1.0000	3.0000	213.0000
72	0.0000	1.0000	0.0000	0.0000
73	1.0000	1.0000	1.0000	73.0000
74	0.0000	1.0000	0.0000	0.0000
75	1.0000	1.0000	1.0000	75.0000
Total			197.9669	12,921.1229
Average				65.27

Schedule SB, Part V - Summary of Plan Provisions
Metro Health Pension Plan
EIN 38-0593405 Plan No. 001

This report reflects the maximum benefit limits under Internal Revenue Code (IRC) Section 415 and maximum compensation limits under IRC Section 401 in effect on the first day of each plan year.

The following is a summary of plan provisions and does not alter the intent or meanings of the provisions contained in the contract or plan document. This report reflects the provisions of the plan restatement 10/01/2019 and amendments through #2 effective 06/01/2021, signed 06/04/2021.

Plan eligibility

Class No new employee will enter or re-enter the plan after 12/31/2007.

Normal retirement benefit

Age Attained age 65 or the fifth anniversary of the date of participation.
Form Monthly annuity payable for life (optional forms may be elected in advance of retirement).
Amount (accrued benefit) Accrued benefits were frozen as of 12/31/2007.

Early retirement benefit

Age Attained age 55.
Service Completed 10 years of vesting service.
Form Same as normal retirement benefit.
Amount Accrued benefit on early retirement date reduced by 6.6% for each year that the early retirement date precedes normal retirement date.

Late retirement benefit

Age No maximum age.
Form Same as normal retirement benefit.
Amount Greater of the actuarial equivalent of the retirement benefit as of the close of the prior plan year or accrued benefit at the close of the current plan year.

Termination benefit

Vesting percentage 100% after five years of vesting service.
Form Same as normal retirement benefit with income deferred until normal retirement date.
Amount Accrued benefit on date of termination multiplied by the vesting percentage.

Disability benefit

Eligibility	Severance from employment as a result of total disability.
Service	10 years of vesting service.
Form	Monthly income payable until normal retirement, death, or recovery and a deferred annuity payable at normal retirement date.
Amount	Accrued benefit on date of disability reduced by 6.6% for each year that disability precedes normal retirement date. The benefit will not be less than \$25/month.

Married survivor annuity death benefit (a vested benefit)

Eligibility	Qualified married participant fully or partially vested in an accrued benefit and met the one-year marriage requirement.
Form	Monthly annuity payable to spouse, deferred to participant's earliest retirement date if later than the date of death.
Amount	If death occurs, the amount paid to the surviving spouse is equal to the amount that would have been paid had the participant terminated employment on the date of death and survived to his/her earliest retirement age, retired with a qualified joint and 100% survivor annuity in effect, then died the next day.

Death benefit

Eligibility	Non-married participant fully or partially vested in an accrued benefit.
Form	Lump sum
Amount	Accrued benefit that would have been payable to the participant for 10 years if the participant had retired on the first day of the month after the month of death and elected payment in the life and 10-year period certain annuity.

Definitions

Vesting service

One year of service for each calendar year in which at least 1,000 hours of service.

Optional forms of benefit payments

The optional forms of benefit payments are:

- Monthly annuity payable for life or 10 years certain and life.
- Monthly annuity payable as a survivorship life annuity with survivorship percentages of 50 or 100.
- Single sum payment for the following
 - participants accumulated contributions
 - Actuarially equivalent present value of the vested accrued benefit as of 7/31/1996
 - Actuarially equivalent present value of the vested accrued benefit as of 09/30/2004 (if payments begin after age 62 and 10 years of vesting service)
 - Remaining accrued benefit can be taken in a single sum if less than \$7,000.

The optional form conversion basis is 7.0% interest and the UP-1984 Mortality table for payments other than lump sums.

Lump sum provisions

Small amount force out (SAFO) – allowed up to \$7,000.

Lump sums in excess of SAFO – limited to the applicable benefits above

Conversion – greater of the deferred or immediate rate with early retirement factor based on the applicable interest rate and applicable mortality table as set forth in Code Section 417. The applicable interest rate uses the fourth calendar month preceding the first day of the stability period which is the plan year.

Details of shortfall charges

The historical information used to determine the total shortfall charge.

Date created	Present value	Remaining years	Shortfall charge
10/01/2024	\$1,091,697	15	\$101,479
10/01/2023	367,586	14	35,790
10/01/2022	6,473,269	13	663,400
Total	\$7,932,552		\$800,669

Last year’s total shortfall annual charge was \$699,190.

The total annual charge used in calculating your annual cost can’t be less than zero.

Schedule SB, Line 24 – Change in Actuarial Assumptions
Metro Health Pension Plan
EIN 38-0593405 Plan No. 001

Certain non-prescribed assumptions have been changed since last year. These assumptions were changed to better reflect the anticipated experience of your plan. See the attachment, Part V – Statement of Actuarial Assumptions/Methods, for the rationale for each assumption.

The assumed asset return for the current year has decreased from 7.00% to 6.75%. This rate is used in the calculation of the actuarial value of plan assets.