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

2025

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025

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.)
- [X] a single-employer plan
- [ ] a DFE (specify) _____

B This return/report is:
- [ ] the first return/report
- [ ] the final return/report
- [ ] an amended return/report
- [ ] a short plan year return/report (less than 12 months)

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

D Check box if filing under:
- [X] 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
COMMONWEALTH HEALTH CORPORATION RESTATED RETIREMENT PLAN

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 01/01/1961

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)
COMMONWEALTH HEALTH CORPORATION

POST OFFICE BOX 9876
800 PARK STREET
BOWLING GREEN, KY 42101

2b Employer Identification Number (EIN)
31-1118087

2c Plan Sponsor's telephone number
270-745-1509

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.	10/13/2026	MICHELE LAWLESS
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	10/13/2026	MICHELE LAWLESS
	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 [X] 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:	**4b**	EIN
a	Sponsor's name	**4d**	PN
c	Plan Name		

5	Total number of participants at the beginning of the plan year	**5**	1794
6	Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines **6a(1), 6a(2), 6b, 6c,** and **6d**).		
a(1)	Total number of active participants at the beginning of the plan year	**6a(1)**	832
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	684
b	Retired or separated participants receiving benefits	**6b**	209
c	Other retired or separated participants entitled to future benefits	**6c**	808
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	1701
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	24
f	Total. Add lines **6d** and **6e**.	**6f**	1725
g(1)	Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item)	**6g(1)**	
g(2)	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g(2)**	
h	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.	**6h**	
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 Characteristic Codes in the instructions:

1A 3D 3H

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

9a Plan funding arrangement (check all that apply)		**9b** Plan benefit arrangement (check all that apply)	
(1) [ ]	Insurance	**(1)** [ ]	Insurance
(2) [ ]	Code section 412(e)(3) insurance contracts	**(2)** [ ]	Code section 412(e)(3) insurance contracts
(3) [X]	Trust	**(3)** [X]	Trust
(4) [ ]	General assets of the sponsor	**(4)** [ ]	General assets of the sponsor

10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules

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

b General Schedules

- **(1)** [X] **H** (Financial Information)
- **(2)** [ ] **I** (Financial Information – Small Plan)
- **(3)** [ ] **A** (Insurance Information) – Number Attached _____
- **(4)** [X] **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 2025 Form M-1 annual report. If the plan was not required to file the 2025 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code_____

SCHEDULE SB (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Single-Employer Defined Benefit Plan Actuarial Information

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

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

OMB No. 1210-0110

2025

This Form is Open to Public Inspection

For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025

▶ **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
COMMONWEALTH HEALTH CORPORATION RESTATED RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF
COMMONWEALTH HEALTH CORPORATION

D Employer Identification Number (EIN)
31-1118087

E Type of plan: [X] Single [ ] Multiple-A [ ] Multiple-B

F Prior year plan size: [ ] 100 or fewer [ ] 101-500 [X] More than 500

Part I Basic Information

1 Enter the valuation date: Month 01 Day 01 Year 2025

2 Assets:

a Market value	**2a**	181197330
b Actuarial value	**2b**	181535305

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	216	21074543	21074543
b For terminated vested participants	746	29361665	29634566
c For active participants	832	99188482	103415119
d Total	1794	149624690	154124228

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**	5.40 %
6 Target normal cost		
a Present value of current plan year accruals	**6a**	6618655
b Expected plan-related expenses	**6b**	64000
c Target normal cost	**6c**	6682655

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

08/13/2026
Date

AUBREY STADTLANDER
Type or print name of actuary

26-07943
Most recent enrollment number

PRINCIPAL FINANCIAL GROUP
Firm name

515-362-2138
Telephone number (including area code)

PO BOX 9394
DES MOINES, IA 50306-9394
Address of the firm

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

Part II Beginning of Year Carryover and Prefunding Balances

		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	66301724
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	8484986
9	Amount remaining (line 7 minus line 8)	0	57816738
10	Interest on line 9 using prior year's actual return of 1.92 %	0	1110081
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 5.25 %		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	690897
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	58235922

Part III Funding Percentages

14	Funding target attainment percentage	14	80.00 %
15	Adjusted funding target attainment percentage	15	117.78 %
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	86.46 %
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)		18(c)

19	Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:		
	a Contributions allocated toward unpaid minimum required contributions from prior years	19a	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? [X] Yes [ ] No

b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? [X] 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:

	1st segment:	2nd segment:	3rd segment:	
a Segment rates:	5.07 %	5.31 %	5.50 %	☐ N/A, full yield curve used

b Applicable month (enter code)	**21b**	4
22 Weighted average retirement age	**22**	64

23 Mortality table(s) (see instructions) ☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment. ☐ Yes ☒ No

25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment. ☐ Yes ☒ No

26 Demographic and benefit information

a Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment. ☒ Yes ☐ No

b Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment ☒ Yes ☐ No

27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment	**27**	

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

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

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):

a Target normal cost (line 6c)	**31a**	6682655
b Excess assets, if applicable, but not greater than line 31a	**31b**	0

32 Amortization installments:	Outstanding Balance	Installment
a Net shortfall amortization installment	30824845	3231590
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**	9914245

	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	9914245	9914245

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

SCHEDULE C (Form 5500)	Service Provider Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	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.**	**2025** **This Form is Open to Public Inspection.**

For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025

A Name of plan
COMMONWEALTH HEALTH CORPORATION RESTATED RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
COMMONWEALTH HEALTH CORPORATION

D Employer Identification Number (EIN)
31-1118087

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

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

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

PRINCIPAL FINANCIAL GROUP

PO BOX 9394
DES MOINES, IA 50306-9394

(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	CONTRACT ADMINISTRATOR	11090	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

TCW LCG

865 SOUTH FIGUEROA STREET
LOS ANGELES, CA 90017

(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	4739	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

BANK OF AMERICA

100 NORTH TRYON STREET
CHARLOTTE, NC 28255

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
21 50	TRUSTEE	380772	Yes [X] No [ ]	Yes [X] No [ ]		Yes [ ] No [X]

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)

SCHRODER INVESTMENT MANAGEMENT

7 BRYANT PARK
NEW YORK, NY 10018-3706

(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	7147	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

ALLSPRING FUNDS

PO BOX 219967
KANSAS CITY, MO 64121-9967

(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	5646	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

LOOMIS, SAYLES & COMPANY L.P.

ONE FINANCIAL CENTER
BOSTON, MA 02111

(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	4782	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

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

COLUMBIA THREADNEEDLE INVESTMENTS

PO BOX 219104
KANSAS CITY, MO 64121-9104

(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	4811	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

MFS INVESTMENT MANAGEMENT

111 HUNTINGTON AVE
BOSTON, MA 02116

(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	4723	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

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

Part I Service Provider Information (continued)

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

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

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

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

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

Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)

(complete as many entries as needed)

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

SCHEDULE H (Form 5500)

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

2025

This Form is Open to Public Inspection

For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025

A Name of plan
COMMONWEALTH HEALTH CORPORATION RESTATED RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
COMMONWEALTH HEALTH CORPORATION

D Employer Identification Number (EIN)
31-1118087

Part I Asset and Liability Statement

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		
(2) Participant contributions	1b(2)		
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	2591232	3166256
(2) U.S. Government securities	1c(2)	44543274	29366053
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	97135120	112317395
(B) All other	1c(3)(B)	0	0
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	13407160	13857533
(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)		
(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)	1744954	1765278
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)	20091921	20462675

		(a) Beginning of Year	(b) End of Year
1d Employer-related investments:			
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
1e Buildings and other property used in plan operation	1e		
1f Total assets (add all amounts in lines 1a through 1e)	1f	179513661	180935190
Liabilities			
1g Benefit claims payable	1g		
1h Operating payables	1h		
1i Acquisition indebtedness	1i		
1j Other liabilities	1j		
1k Total liabilities (add all amounts in lines 1g through1j)	1k	0	0
Net Assets			
1l Net assets (subtract line 1k from line 1f)	1l	179513661	180935190

Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

Income		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: **(A)** Employers	2a(1)(A)	0	
(B) Participants	2a(1)(B)		
(C) Others (including rollovers)	2a(1)(C)		
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		0
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	93381	
(B) U.S. Government securities	2b(1)(B)	287231	
(C) Corporate debt instruments	2b(1)(C)	5455389	
(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)		5836001
(2) Dividends: **(A)** Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)	199307	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	30328	
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		229635
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)	60350082	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	59575500	
(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		774582
(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	6346374	
(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		6346374

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		487876
c Other income	2c		426640
d Total income. Add all **income** amounts in column (b) and enter total	2d		14101108
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	12255869	
(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)		12255869
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Recordkeeping fees	2i(3)	380772	
(4) IQPA audit fees	2i(4)		
(5) Investment advisory and investment management fees	2i(5)	42938	
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)		
(12) Total administrative expenses. Add lines **2i(1)** through **(11)**	2i(12)		423710
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		12679579
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		1421529
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) [X] 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) [X] 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: FORVIS MAZARS, LLP **(2)** EIN: 44-0160260

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.)	**4a**		X	
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)	**4b**		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	**4c**		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	**4d**		X	
e Was this plan covered by a fidelity bond?	**4e**	X		2000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	**4f**		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	**4g**		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	**4h**		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	**4i**	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	**4j**	X		
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	**4k**		X	
l Has the plan failed to provide any benefit when due under the plan?	**4l**		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	**4m**			
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.	**4n**			

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? [ ] Yes [X] 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.) ..... [X] Yes [ ] No [ ] Not determined

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year 582859.

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

2025

This Form is Open to Public Inspection.

For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025

A Name of plan
COMMONWEALTH HEALTH CORPORATION RESTATED RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
COMMONWEALTH HEALTH CORPORATION

D Employer Identification Number (EIN)
31-1118087

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): 42-1520346

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 | 67

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

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ..... ☐ Yes ☐ No ☒ N/A

If the plan is a defined benefit plan, go to line 8.

5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. **Date:** Month _____ Day _____ Year _____

If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.

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

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

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

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

Part III Amendments

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

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

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

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

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

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

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

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

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

a Name of contributing employer

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

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

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

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

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

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

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

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

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

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

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

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

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

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

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

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

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

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

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

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

a Enter the percentage of plan assets held as:
Public Equity: 20.0 % Private Equity: _____ % Investment-Grade Debt and Interest Rate Hedging Assets: 78.0 %
High-Yield Debt: _____ % Real Assets: _____ % Cash or Cash Equivalents: 2.0 % Other: _____ %

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

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

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

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

☐ Yes.

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

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

☐ No. Other. Provide explanation._____

Part VII IRS Compliance Questions

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

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

☐ Design-based safe harbor method

☐ "Prior year" ADP test

☐ "Current year" ADP test

☒ N/A

22 If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter 02 / 28 / 2023 (MM/DD/YYYY) and the Opinion Letter serial number Q705206A .

Commonwealth Health Corporation Restated Retirement Plan

EIN 31-1118087 PN 001

Independent Auditor's Report, Financial Statements, and Supplemental Schedules (Modified Cash Basis)

December 31, 2025 and 2024

Commonwealth Health Corporation Restated Retirement Plan
Contents
December 31, 2025 and 2024

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Forvis Mazars, LLP
400 Cross Pointe Boulevard
Evansville, IN 47715
P 812.428.6500 | F 812.428.6545
forvismazars.us

Independent Auditor's Report

Plan Administrator
Commonwealth Health Corporation Restated Retirement Plan
Bowling Green, Kentucky

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

We have performed audits of the financial statements of the Commonwealth Health Corporation Restated Retirement Plan (Plan), an employee benefit plan subject to the *Employee Retirement Income Security Act of 1974* (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of net assets available for benefits (modified cash basis) as of December 31, 2025 and 2024, and the related statements of changes in net assets available for benefits (modified cash basis) 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 Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audits need not extend to any statements or information related to assets held for investment of the Plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained certifications from a qualified institution as of December 31, 2025 and 2024, and for the years then ended, stating that the certified investment information, as described in Note 4 to the financial statements, is complete and accurate.

Opinion

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

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

Basis for Opinion

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

Basis of Accounting

We draw attention to Note 2 to the financial statements, which describes the basis of accounting. The financial statements are prepared on the modified cash basis of accounting, which is a basis of accounting other than accounting principles generally accepted in the United States of America. Our opinion is not modified with respect to this matter.

Responsibilities of Management for the Financial Statements

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

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

In performing an audit in accordance with GAAS, we:

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

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

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

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

Other Matter – Supplemental Schedules Required by ERISA

The supplemental schedules listed in the table of contents 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 audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion:

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

Forvis Mazars, LLP

Evansville, Indiana
September 18, 2026

Federal Employer Identification Number: 44-0160260

Commonwealth Health Corporation Restated Retirement Plan
Statements of Net Assets Available for Benefits (Modified Cash Basis)
December 31, 2025 and 2024

	2025	2024
ASSETS		
Investments, at Fair Value	$ 180,935,190	$ 179,513,661
Net Assets Available for Benefits	$ 180,935,190	$ 179,513,661

Commonwealth Health Corporation Restated Retirement Plan
Statements of Changes in Net Assets Available for Benefits (Modified Cash Basis)
Years Ended December 31, 2025 and 2024

	2025	2024
Investment Income		
Net appreciation (depreciation) in fair value of investments	$ 7,608,832	$ (2,567,793)
Dividends and interest	6,492,276	6,606,875
Total Additions	14,101,108	4,039,082
Deductions		
Benefits paid to participants	12,255,869	9,158,359
Administrative expenses	423,710	534,622
Total Deductions	12,679,579	9,692,981
Net Increase (Decrease)	1,421,529	(5,653,899)
Net Assets Available for Benefits, Beginning of Year	179,513,661	185,167,560
Net Assets Available for Benefits, End of Year	$ 180,935,190	$ 179,513,661

Note 1. Description of the Plan

The following description of the Commonwealth Health Corporation Restated Retirement Plan (Plan) provides only general information. Additional information about the vesting and benefit provisions and the Pension Benefit Guaranty Corporation's (PBGC) benefit guarantee is contained in the Plan Document and *Summary Plan Description*, which are available from the Plan administrator.

General

The Plan is a noncontributory defined benefit plan covering employees of Commonwealth Health Corporation (Company) and its subsidiaries and affiliates, who have attained at least one year of service, worked 1,000 hours and are age 21 or older, and provides for retirement and death benefits. However, effective July 1, 2009, no employees other than excepted employees, as defined in the Plan, that are hired or rehired after July 1, 2009, shall be eligible to participate and accrue a benefit in the Plan. The Plan is subject to provisions of the *Employee Retirement Income Security Act of 1974* (ERISA). Bank of America, N.A. is the trustee of the Plan and serves as Plan custodian.

The Plan is administered by the Company's Retirement Plan Committee (Committee). The Committee has overall responsibility for the operation and administration of the Plan. The Committee determines the appropriateness of the Plan's investment offerings and monitors investment performance.

Contributions

The Company has agreed to voluntarily contribute such amounts that are necessary to provide assets sufficient to meet the benefits to be paid to Plan participants. The Company's present intention is to make contributions in amounts sufficient to annually fund the Plan's current service cost and the initial past service costs, plus interest on those over a period of 30 years. The Plan has met the minimum funding requirements established by ERISA.

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

Pension Benefits

Benefits under the Plan are based on the highest average of employees' monthly compensation determined on any five consecutive anniversary dates coincident with or preceding a participant's retirement or termination. Normal retirement age for Plan benefits is 65. Participants may elect to receive reduced benefits upon early retirement at age 55, provided that they have at least 10 years of service with the Company. Participants may elect to receive the portion of the accrued benefits attributable to the participant's contributions in the form of a lump-sum payment.

Death Benefits

Upon the death of a retired participant who is receiving benefits under the Plan, his or her beneficiary shall be entitled to any benefits due under the basic or elected form of payment of monthly retirement income. Should the period of such guaranteed payments be exhausted upon the death of the participant, no death benefit shall be payable.

Vesting

Eligible employees are fully vested upon completion of five years of vesting service.

Note 2. Summary of Significant Accounting Policies

Basis of Accounting

The accompanying financial statements are prepared on the modified cash basis of accounting. As such, contributions are recorded when received, benefit payments and expenses are recorded when paid, and investment activity is reflected as of the trade date. Although the modified cash basis of accounting represents a departure from accounting principles generally accepted in the United States of America, it is an allowable method of accounting for employee benefit plans under the reporting requirements of ERISA.

Use of Estimates

The preparation of financial statements in conformity with the modified cash basis of accounting requires management to make estimates and assumptions that affect the reported amounts of assets and changes therein, disclosure of contingent assets and liabilities and the actuarial present value of accumulated Plan benefits at the date of the financial statements and changes therein. Actual results could differ from those estimates.

Valuation of Investments and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 5 for a discussion of fair value measurements.

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

Payment of Benefits

Benefit payments to participants are recorded upon distribution.

Administrative Expenses

Administrative expenses may be paid by the Company or the Plan, at the Company's discretion.

Accumulated Plan Benefits

Accumulated Plan benefits (see Note 6) are those estimated 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

c. Present employees or their beneficiaries

Benefits under the Plan are based on employees' monthly compensation, as determined on any five consecutive anniversary dates coincident with or preceding a participant's retirement or termination. The accumulated Plan benefits for active employees are based on their average compensation during the five years preceding the valuation date. 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. Benefits to be provided via annuity contracts excluded from Plan assets are excluded from accumulated Plan benefits.

Note 3. Plan Termination

In the event the Plan terminates, the net 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. Annuity benefits that former employees or their beneficiaries have been receiving for at least three years, or that employees eligible to retire for that three-year period would have been receiving if they had retired with benefits in the normal form of annuity under the Plan. The priority amount is limited to the lowest benefit that was payable (or would have been payable) during those three years. The amount is further limited to the lowest benefit that would be payable under Plan provisions in effect at any time during the five years preceding Plan termination.

b. Other vested benefits insured by the Pension Benefit Guaranty Corporation (PBGC) (a U.S. government agency) up to the applicable limitations discussed below

c. All other vested benefits (that is, vested benefits not insured by the PBGC)

d. All nonvested benefits

Certain benefits under the Plan are insured by the PBGC if the Plan terminates. Generally, the PBGC guarantees most vested normal age retirement benefits, early retirement benefits and certain disability, and survivor's pensions. However, the PBGC does not guarantee all types of benefits under the Plan, and the amount of benefit protection is subject to certain limitations. Vested benefits under the Plan are guaranteed at the level in effect on the date of the Plan's termination. However, there is a statutory ceiling, which is adjusted periodically, on the amount of an individual's monthly benefit that the PBGC guarantees.

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

Note 4. Certification of Plan Trustee

The Plan administrator has elected the method of annual reporting compliance permitted by ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, Bank of America, N.A., a qualified institution, has certified the following investment information included in the accompanying financial statements and ERISA-required supplemental schedules is complete and accurate:

- Investments as shown in the statements of net assets available for benefits (modified cash basis) as of December 31, 2025 and 2024
- Investment income as shown in the statements of changes in net assets available for benefits (modified cash basis) for the years ended December 31, 2025 and 2024
- Investment information included in the accompanying schedule of assets (held at end of year) (modified cash basis) as of December 31, 2025, and schedule of reportable transactions (modified cash basis) for the year ended December 31, 2025

The Plan's independent auditors did not perform auditing procedures with respect to this certified investment information, except for comparing such certified investment information to the related investment information included in the financial statements and ERISA-required supplemental schedules.

Note 5. Disclosures About Fair Value of Plan Assets and Liabilities

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. Fair value measurements must maximize the use of observable inputs and minimize the use of unobservable inputs. There is a hierarchy of three levels of inputs that may be used to measure fair value:

Level 1 Quoted prices in active markets for identical assets or liabilities

Level 2 Observable inputs other than Level 1 prices, such as quoted prices for similar assets or liabilities, quoted prices in markets that are not active or other inputs that are observable or can be corroborated by observable market data for substantially the full term of the assets or liabilities

Level 3 Unobservable inputs supported by little or no market activity and are significant to the fair value of the assets or liabilities

Recurring Measurements

Following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2025 and 2024.

Marketable securities are stated at fair value. Securities, including common stock, money market funds, mutual funds, exchange-traded funds and real estate investment trusts traded on a national securities exchange are valued at the last reported sales price on the last business day of the Plan year.

For certain investments consisting of corporate bonds and notes and government securities that do not have an established fair value, the fair value is based on yields currently available on comparable securities of issuers with similar credit ratings.

The following tables present the fair value measurements of assets recognized in the accompanying statements of net assets available for benefits (modified cash basis) measured at fair value on a recurring basis and the level within the fair value hierarchy in which the fair value measurements fall at December 31, 2025 and 2024:

	2025			
		Fair Value Measurements Using		
	Fair Value	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
Money market funds	$ 3,166,256	$ 3,166,256	$ -	$ -
Exchange-traded funds	20,316,388	20,316,388	-	-
Mutual funds	1,765,278	1,765,278	-	-
Common stock	13,857,533	13,857,533	-	-
U.S. Government securities	29,366,053	-	29,366,053	-
Corporate and foreign bonds	112,317,395	-	112,317,395	-
Real estate investment trusts	146,287	146,287	-	-
Investments at fair value	$ 180,935,190	$ 39,251,742	$ 141,683,448	$ -

	2024			
		Fair Value Measurements Using		
	Fair Value	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
Money market funds	$ 2,591,232	$ 2,591,232	$ -	$ -
Exchange-traded funds	19,883,238	19,883,238	-	-
Mutual funds	1,744,954	1,744,954	-	-
Common stock	13,407,160	13,407,160	-	-
U.S. Government securities	44,543,274	-	44,543,274	-
Corporate and foreign bonds	97,135,120	-	97,135,120	-
Real estate investment trusts	208,683	208,683	-	-
Investments at fair value	$ 179,513,661	$ 37,835,267	$ 141,678,394	$ -

Following is a description of the valuation methodologies and inputs used for assets measured at fair value on a recurring basis and recognized in the accompanying statements of net assets available for benefits (modified cash basis), as well as the general classification of such assets pursuant to the valuation hierarchy. There have been no significant changes in the valuation techniques during the years ended December 31, 2025 and 2024. The Plan had no liabilities measured at fair value on a recurring basis. In addition, the Plan had no assets or liabilities measured at fair value on a nonrecurring basis

Investments

Where quoted market prices are available in an active market, securities are classified within Level 1 of the valuation hierarchy. If quoted market prices are not available, then fair values are estimated by using quoted prices of securities with similar characteristics or independent asset pricing services and pricing models, the inputs of which are market-based or independently sourced market parameters, including, but not limited to, yield curves, interest rates, volatilities, prepayments, defaults, cumulative loss projections, and cash flows. Such securities are classified in Level 2 of the valuation hierarchy. In certain cases where Level 1 or Level 2 inputs are not available, securities are classified within Level 3 of the hierarchy.

Note 6. Accumulated Plan Benefits

An independent actuary determines the actuarial present value of accumulated Plan benefits, which 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 accumulated Plan benefit information as of the beginning of the Plan year was as follows:

	2025
Vested benefits	
Participants currently receiving payments	$ 21,617,877
Other participants	135,793,347
	157,411,224
Nonvested benefits	2,570,899
Total actuarial present value of accumulated Plan benefits at January 1, 2025	$ 159,982,123

Changes in the actuarial present value of accumulated Plan benefits were as follows:

	2025
Actuarial present value of accumulated Plan benefits, January 1, 2024	$ 156,471,450
Increase (decrease) during the year attributable to	
Change in actuarial assumptions	(2,025,795)
Benefits accumulated and Plan experience	6,517,409
Increase for interest due to the decrease in the discount period	8,160,284
Benefits paid	(9,141,225)
Net increase	3,510,673
Actuarial present value of accumulated Plan benefits, January 1, 2025	$ 159,982,123

Significant assumptions underlying the actuarial computations are:

- Discount rate: 5.66%
- Mortality basis: Pri-2012 total dataset base rate mortality table projected generationally from 2012 with scale MP-2021
- Retirement: Graded schedule beginning at age 55 through age 70
- Asset valuation: Smoothed fair market value of assets over current and prior two years

The foregoing actuarial assumptions are based on the presumption that the Plan will continue. Were the Plan to terminate, different actuarial assumptions and other factors might be applicable in determining the actuarial present value of accumulated Plan benefits. The computations of the actuarial present value of accumulated Plan benefits were made as of January 1, 2025. Had the valuations been performed as of December 31, there would be no material differences.

Note 7. Related-Party and Party-in-Interest Transactions

Party-in-interest transactions include those with fiduciaries or employees of the Plan, any person who provides services to the Plan, an employer whose employees are covered by the Plan, an employee organization whose members are covered by the Plan, a person who owns 50% or more of such an employer or employee association or relatives of such persons.

Fees for trustee and custodial services paid by the Plan to Bank of America, N.A. were $380,772 and $478,962 for 2025 and 2024, respectively. Fees for investment management services paid by the Plan to other parties were $42,938 and $55,660 for 2025 and 2024, respectively. The Company pays PBGC premiums on behalf of the Plan and provides certain administrative services at no cost to the Plan.

Note 8. Tax Status

The Plan operates under an adoption agreement and nonstandardized defined benefit preapproved Plan Document sponsored by Principal Life Insurance Company. The preapproved Plan Document has been filed with the appropriate agency. The Plan obtained its latest determination letter on August 11, 2025, 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. The Plan administrator believes the Plan and related trust are currently designed and are being operated in compliance with the applicable requirements of the Internal Revenue Code and the Plan was qualified and the related trust was tax exempt as of the financial statement date.

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 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 is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress

Note 9. Risks and Uncertainties

The Plan invests in various investment securities. Investment securities are exposed to various risks, such as interest rate, market and credit risks. 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 amounts reported in the statements of net assets available for benefits (modified cash basis).

Plan contributions are made and the actuarial present value of accumulated Plan benefits are reported based on certain assumptions pertaining to interest rates, inflation rates, and employee demographics, all of which are subject to change. Due to uncertainties inherent in the estimation and assumption 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 10. Subsequent Events

Subsequent events have been evaluated through September 18, 2026, which is the date the financial statements were available to be issued.

Plan Amendment

Effective May 1, 2026, the Plan was amended to allow a participant to elect to receive a single sum payment at any time after the participant has a severance from employment and before the participant's retirement date, provided the participant has not again become an employee. The other significant provisions of the Plan remained unchanged as a result of this amendment.

Supplemental Schedules

Commonwealth Health Corporation Restated Retirement Plan
EIN 31-1118087 PN 001
Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (Modified Cash Basis)
December 31, 2025

Identity of Issuer	Description of Investment	Cost	Current Value
Money Market Funds			
Fidelity Money Market Treasury Portfolio	3,164,597 units	$ 3,164,597	$ 3,164,597
*Bank of America Temporary Overnight Deposi	1,659 units	1,659	1,659
		3,166,256	3,166,256
U.S. Government Securities			
U.S. Treasury STRIPS - Principal	$7,200,000, due 2/15/2050	2,304,025	2,153,952
U.S. Treasury STRIPS - Principal	$7,205,000, due 5/15/2050	2,251,894	2,149,612
U.S. Treasury STRIPS - Principal	$4,890,000, due 8/15/2050	1,675,121	1,429,005
U.S. Treasury STRIPS - Principal	$5,670,000, due 11/15/2050	2,007,499	1,634,207
U.S. Treasury STRIPS - Principal	$9,950,000, due 2/15/2051	3,225,581	2,828,487
U.S. Treasury STRIPS - Principal	$4,350,000, due 11/15/2051	1,348,228	1,194,684
U.S. Treasury STRIPS - Principal	$3,275,000, due 2/15/2052	982,504	887,853
U.S. Treasury STRIPS - Principal	$3,300,000, due 5/15/2052	985,355	884,796
U.S. Treasury STRIPS - Principal	$2,225,000, due 8/15/2052	659,161	589,803
U.S. Treasury STRIPS - Principal	$8,825,000, due 11/15/2052	2,588,006	2,326,976
U.S. Treasury STRIPS - Principal	$14,440,000, due 2/15/2053	4,154,129	3,751,801
U.S. Treasury STRIPS - Principal	$12,735,000, due 2/15/2054	3,558,680	3,178,783
U.S. Treasury STRIPS - Principal	$7,545,000, due 5/15/2054	2,126,054	1,869,953
U.S. Treasury STRIPS - Principal	$4,000,000, due 8/15/2054	1,081,843	976,720
U.S. Treasury STRIPS - Principal	$6,185,000, due 5/15/2055	1,441,167	1,466,092
U.S. Treasury Bonds	$925,000, 4.25%, due 2/15/2054	868,958	836,256
U.S. Treasury STRIPS	$4,435,000, due 8/15/2051	1,291,468	1,207,073
		32,549,673	29,366,053
Corporate Bonds and Notes			
AT&T Inc	$1,305,000, 4.5%, due 5/15/2035	1,224,359	1,253,557
AT&T Inc	$325,000, 3.5%, due 6/1/2041	249,782	255,645
AT&T Inc	$360,000, 3.5%, due 9/15/2053	233,726	240,919
AT&T Inc	$830,000, 3.65%, due 9/15/2059	556,100	547,352
Abbott Laboratories	$1,450,000, 4.9%, due 11/30/2046	1,939,337	1,365,248
Abbvie Inc	$2,350,000, 4.5%, due 5/14/2035	2,702,837	2,306,267
Alabama Power Co	$540,000, 3.0%, due 3/15/2052	343,872	349,655
Alphabet Inc	$895,000, 1.9%, due 8/15/2040	579,190	605,799
Alphabet Inc	$850,000, 2.25%, due 8/15/2060	480,947	435,455
Altria Group Inc	$700,000, 5.8%, due 2/14/2039	640,872	721,448
Altria Group Inc	$715,000, 4.0%, due 2/4/2061	485,099	518,239
Amazon.com Inc	$1,120,000, 4.05%, due 8/22/2047	992,992	920,013
American Tower Corp	$1,380,000, 3.1%, due 6/15/2050	842,579	906,550
American Tower Corp	$690,000, 2.95%, due 1/15/2051	433,417	438,944
American Water Capital C	$200,000, 4.2%, due 9/1/2048	249,458	162,952
Amgen Inc	$125,000, 5.25%, due 3/2/2033	125,271	129,395
Amgen Inc	$1,100,000, 5.65%, due 3/2/2053	1,147,652	1,077,120
Amphenol Corp	$1,135,000, 5.3%, due 11/15/2055	1,135,499	1,084,277
Analog Devices Inc	$1,100,000, 2.95%, due 10/1/2051	765,325	713,636
Anheuser-Busch Inbev Fin Inc	$450,000, 4.439%, due 10/6/2048	387,693	387,135
Anheuser-Busch Inbev Fin Inc	$890,000, 5. 800%, due 1/23/2059	932,384	907,302
Anheuser-Busch Inbev Fin Inc	$400,000, 4.375%, due 4/15/2038	468,208	380,460
Anthem Inc	$440,000, 3.125%, due 5/15/2050	282,616	287,773

Identity of Issuer	Description of Investment	Cost	Current Value
Corporate Bonds and Notes (continued)			
Anthem Inc	$600,000, 3.600%, due 3/15/2051	$ 472,815	$ 427,170
AON Corp/AON Global Hold	$800,000, 3.900%, due 2/28/2052	725,605	598,512
Apple Inc	$1,600,000, 4.65%, due 2/23/2046	1,611,748	1,468,944
Bat Capital Corp	$450,000, 7.081%, due 8/2/2053	500,823	510,197
Bat Capital Corp	$800,000, 4.39%, due 8/15/2037	744,398	736,928
Berkshire Hathaway Energy	$900,000, 4.6%, due 5/1/2053	833,877	757,773
Berkshire Hathaway Fin	$1,600,000, 4.2%, due 8/15/2048	1,450,817	1,335,264
Bp Cap Markets America	$750,000, 2.939%, due 6/4/2051	501,060	477,210
Bp Cap Markets America	$790,000, 3.06%, due 6/17/2041	576,740	601,301
Bristol-Myers Squibb Co	$1,800,000, 3.7%, due 3/15/2052	1,433,718	1,322,550
Broadcom Inc	$595,000, 4.8%, due 10/15/2034	572,206	596,142
Burlington North Santa Fe	$550,000, 3.55%, due 2/15/2050	640,858	402,787
Cigna Corp	$1,400,000, 4.9%, due 12/15/2048	1,348,178	1,248,156
Csx Corp	$770,000, 4.75%, due 11/15/2048	703,949	684,545
Cvs Health Corp	$400,000, 5.05%, due 3/25/2048	454,718	352,620
Cvs Health Corp	$720,000, 6.0%, due 6/1/2063	704,966	695,095
Capital One Financial Co	$200,000, 3.75%, due 3/9/2027	186,604	199,404
Carrier Global Corp	$530,000, 6.2%, due 3/15/2054	567,063	573,052
Caterpillar Inc	$695,000, 3.803%, due 8/15/2042	570,519	583,710
Caterpillar Inc	$145,000, 1. 9%, due 3/12/2031	121,873	130,551
Chubb Corp	$880,000, 6.0%, due 5/11/2037	942,198	955,231
Citigroup Inc	$755,000, 5.875%, due 1/30/2042	782,278	793,920
Citigroup Inc	$690,000, 4.65%, due 7/30/2045	598,906	621,145
Comcast Corp	$1,800,000, 3.969%, due 11/1/2047	2,017,558	1,348,182
Comcast Corp	$765,000, 5.500% , due 05/15/2064	711,978	684,025
Conagra Brands Inc	$1,000,000, 5.300% , due 11/01/2038	931,877	954,740
Conocophillips Company	$605,000, 5.5%, due 1/15/2055	576,843	578,713
Con Edison Co Of Ny Inc	$700,000, 3.0%, due 12/1/2060	646,520	412,587
Deere & Company	$565,000, 5.45%, due 1/16/2035	578,357	595,838
John Deere Capital Corp	$215,000, 2.45%, due 1/9/2030	189,277	203,717
John Deere Capital Corp	$195,000, 4.15%, due 9/15/2027	192,118	196,507
Dell Int Llc / Emc Corp	$785,000, 3.375%, due 12/15/2041	584,621	596,945
Dell Int Llc / Emc Corp	$635,000, 3.45%, due 12/15/2051	430,886	432,422
Diamondback Energy Inc	$700,000, 6.25%, due 3/15/2053	687,099	706,685
Dow Chemical Co	$365,000, 5.55%, due 11/30/2048	351,648	320,503
Dow Chemical Co	$755,000, 3.6%, due 11/15/2050	561,584	486,915
Duke Energy Ohio Inc	$1,000,000, 5.65%, due 4/1/2053	1,063,020	987,600
Duke Energy Indiana Inc	$900,000, 3.75%, due 5/15/2046	624,093	701,127
Eog Resources Inc	$195,000, 4.375%, due 4/15/2030	188,079	196,203
Electronic Arts Inc	$1,000,000, 2.95%, due 2/15/2051	767,966	922,410
Energy Transfer Partners	$1,000,000, 6.5%, due 2/1/2042	1,010,171	1,053,090
Entergy Louisiana LLC	$450,000, 4.75%, due 9/15/2052	434,201	391,608
Enterprise Products	$550,000, 3.7%, due 1/31/2051	556,413	403,321
Enterprise Products	$125,000, 5.35%, due 1/31/2033	124,308	130,540
Eversource Energy	$750,000, 3.45%, due 1/15/2050	531,735	531,983
Exelon Corp	$560,000, 4.45%, due 4/15/2046	466,430	469,778
Exelon Corp	$700,000, 5.6%, due 3/15/2053	682,381	678,412
Exxon Mobil Corporation	$1,600,000, 4.327%, due 3/19/2050	1,829,118	1,341,072
Meta Platforms Inc	$200,000, 4.45%, due 8/15/2052	168,352	162,762
Meta Platforms Inc	$995,000, 5.75%, due 5/15/2063	987,106	955,598
Florida Power & Light	$615,000, 3.8%, due 12/15/2042	510,161	505,050
Florida Power Light Co	$900,000, 2.875%, due 12/4/2051	651,414	573,642

Identity of Issuer	Description of Investment	Cost	Current Value
Corporate Bonds and Notes (continued)			
General Motors	$450,000, 6.6%, due 4/1/2036	$ 452,970	$ 489,740
Georgia Power Co	$605,000, 5.125%, due 5/15/2052	564,731	564,362
Goldman Sachs Group Inc	$465,000, 6.75%, due 10/1/2037	617,839	519,117
Goldman Sachs Group Inc	$920,000, 6.25%, due 2/1/2041	1,203,187	1,007,326
HCA Inc	$700,000, 5.5%, due 6/15/2047	732,542	661,507
HCA Inc	$750,000, 3.5%, due 7/15/2051	495,608	508,350
Hess Corp	$350,000, 5.6%, due 2/15/2041	345,475	361,627
Hp Enterprise Co	$400,000, STEP%, due 10/15/2045	400,632	410,076
Home Depot Inc	$800,000, 3.125%, due 12/15/2049	827,047	545,272
Indiana Michigan Power	$600,000, 5.625%, due 4/1/2053	635,334	593,688
IBM Corp	$1,500,000, 4.25%, due 5/15/2049	1,340,655	1,211,265
JPMorgan Chase & Co	$1,000,000, VAR%, due 7/24/2038	865,930	897,760
JPMorgan Chase & Co	$195,000, VAR%, due 3/24/2031	189,195	196,695
JPMorgan Chase & Co	$250,000, VAR%, due 4/22/2052	167,623	177,238
JPMorgan Chase & Co	$735,000, VAR%, due 11/29/2045	724,931	746,201
Johnson & Johnson	$500,000, 2.45%, due 9/1/2060	354,474	274,670
Kinder Morgan Inc	$700,000, 5.55%, due 6/1/2045	856,054	676,774
Kinder Morgan Inc	$570,000, 3.25%, due 8/1/2050	353,765	377,021
Kraft Heinz Foods Co	$650,000, 5.2%, due 7/15/2045	639,551	596,057
Kraft Heinz Foods Co	$530,000, 4.875%, due 10/1/2049	464,805	455,986
Kroger Co	$595,000, 5.65%, due 9/15/2064	563,655	567,571
L3harris Tech Inc	$545,000, 5.6%, due 7/31/2053	539,632	540,645
LYB Int Finance Iii	$1,400,000, 3.375%, due 10/1/2040	1,046,696	1,012,844
Eli Lilly & Co	$755,000, 5.2%, due 8/14/2064	707,805	710,417
Lockheed Martin Corp	$900,000, 4.3%, due 6/15/2062	842,493	710,145
Lowe's Cos Inc	$500,000, 5.800% , due 09/15/2062	483,025	488,465
Mplx Lp	$850,000, 5.200% , due 03/01/2047	1,009,305	759,569
Marsh & Mclennan Cos Inc	$1,100,000, 4.900% , due 03/15/2049	1,062,317	994,884
Mcdonald's Corp	$1,300,000, 3.625% , due 09/01/2049	1,314,586	956,657
Merck & Co Inc	$900,000, 2.35%, due 6/24/2040	763,862	648,369
Metlife Inc	$1,200,000, 4.875%, due 11/13/2043	1,073,760	1,118,820
Microsoft Corp	$650,000, 2.525%, due 6/1/2050	417,060	396,858
Microsoft Corp	$1,400,000, 2.675%, due 6/1/2060	981,568	806,218
Micron Technology Inc	$850,000, 3.477%, due 11/1/2051	576,819	597,210
Mondelez International	$1,500,000, 2.625%, due 9/4/2050	906,450	895,005
Morgan Stanley	$350,000, VAR%, due 1/25/2052	210,809	222,632
Morgan Stanley	$1,200,000, 4.375%, due 1/22/2047	1,092,828	1,036,104
Morgan Stanley	$400,000, VAR%, due 4/22/2042	300,860	313,404
National Rural Util Coop	$120,000, 5.8%, due 1/15/2033	126,302	128,669
Nisource Inc	$1,125,000, 5.0%, due 6/15/2052	974,487	995,209
Norfolk Southern Corp	$740,000, 5.35%, due 8/1/2054	704,872	706,900
Northern States Pwr-minn	$700,000, 4.5%, due 6/1/2052	665,825	594,587
Northrop Grumman Corp	$505,000, 5.25%, due 5/1/2050	504,556	476,569
Oneok Partners Lp	$150,000, 6.2%, due 9/15/2043	151,329	152,117
Ppl Electric Utilities	$750,000, 5.25%, due 5/15/2053	714,623	718,568
Ppl Electric Utilities	$650,000, 4.85%, due 2/15/2034	621,264	656,871
Pepsico Inc	$850,000, 4.65%, due 2/15/2053	860,098	748,646
Philip Morris Intl Inc	$1,300,000, 3.875%, due 8/21/2042	1,343,800	1,071,343
Phillips 66	$960,000, 4.65%, due 11/15/2034	901,776	940,570
Public Service Colorado	$515,000, 5.75%, due 5/15/2054	517,978	515,417
Public Storage	$575,000, 5.35%, due 8/1/2053	552,046	555,991
Qualcomm Inc	$700,000, 4.5%, due 5/20/2052	619,353	592,977
Raytheon Tech Corp	$300,000, 5.375%, due 2/27/2053	301,953	288,306

Identity of Issuer	Description of Investment	Cost	Current Value
Corporate Bonds and Notes (continued)			
Rtx Corp	$705,000, 6.4%, due 3/15/2054	$ 712,501	$ 775,824
Republic Services Inc	$775,000, 5.7%, due 5/15/2041	816,029	812,115
Sempra Energy	$300,000, 4.0%, due 2/1/2048	318,486	228,948
Shell Finance Us Inc	$1,560,000, 3.25%, due 4/6/2050	1,088,303	1,075,558
Simon Property Group Lp	$550,000, 6.65%, due 1/15/2054	616,209	614,493
Snap-on Inc	$1,200,000, 3.1%, due 5/1/2050	1,174,547	813,948
Southern Cal Edison	$350,000, 5.45%, due 6/1/2052	308,238	314,426
Southern Co	$600,000, 4.4%, due 7/1/2046	700,746	506,172
Starbucks Corp	$1,175,000, 3.5%, due 11/15/2050	796,474	824,650
Synchrony Financial	$155,000, 2.875%, due 10/28/2031	122,204	139,060
T-Mobile Usa Inc	$1,600,000, 4.5%, due 4/15/2050	1,410,656	1,317,856
Target Corp	$1,220,000, 4.0%, due 7/1/2042	1,087,069	1,030,083
Texas Instruments Inc	$1,070,000, 2.7%, due 9/15/2051	684,479	654,401
Williams Companies Inc	$725,000, 3.5%, due 10/15/2051	502,171	503,781
Thermo Fisher Scientific	$1,760,000, 2.8%, due 10/15/2041	1,300,992	1,302,576
Toyota Motor Credit Corp	$155,000, 1.9%, due 9/12/2031	125,242	135,989
Union PAC Corp	$600,000, 2.973%, due 9/16/2062	356,448	351,066
Union Pacific Corp	$1,280,000, 3.2%, due 5/20/2041	959,680	1,003,354
United Parcel Service	$500,000, 6.2%, due 1/15/2038	577,616	550,890
Unitedhealth Group Inc	$1,300,000, 6.05%, due 2/15/2063	1,458,618	1,327,755
Verizon Communications	$1,945,000, 2.65%, due 11/20/2040	1,406,287	1,388,224
Verizon Communications	$700,000, 2.987%, due 10/30/2056	439,478	416,458
Virginia Elec & Power Co	$730,000, 4.2%, due 5/15/2045	580,744	604,893
Virginia Elec & Power Co	$700,000, 4.625%, due 5/15/2052	698,209	589,330
Virginia Elec & Power Co	$440,000, 5.45%, due 4/1/2053	420,218	419,236
Walmart Inc	$950,000, 2.65%, due 9/22/2051	678,063	598,909
Wells Fargo & Company	$780,000, VAR%, due 4/30/2041	577,684	604,960
Wells Fargo & Company	$1,300,000, VAR%, due 4/25/2053	1,273,025	1,118,650
Wells Fargo & Company	$130,000, VAR%, due 7/25/2033	120,656	132,023
Williams Partners LP	$1,100,000, 6.3%, due 4/15/2040	1,178,753	1,184,942
		111,476,411	104,119,182
Foreign Bonds			
USD Astrazeneca Plc	$1,195,000, 4.375%, due 11/16/2045	1,107,526	1,052,568
USD BHP Finance USA	$900,000, 5.0%, due 9/30/2043	897,987	854,730
Barclays PLC	$645,000, 4.95%, due 1/10/2047	581,106	593,632
USD Canadian Natl RR	$800,000, 4.4%, due 8/5/2052	670,384	675,512
USD Canadian Natural Res	$250,000, 6.25%, due 3/15/2038	259,170	265,155
Canadian Pacific RR Co	$745,000, 4.8%, due 8/1/2045	697,059	683,023
Hsbc Holdings PLC	$500,000, 6.5%, due 9/15/2037	562,839	540,530
NXP BV/NXP FDG/NXP USA	$600,000, 3.25%, due 5/11/2041	443,472	454,914
Pfizer Investment Enter	$900,000, 5.3%, due 5/19/2053	883,476	852,192
Rio Tinto Fin USA PLC	$800,000, 5.875%, due 3/14/2065	780,600	826,256
Takeda Pharmaceutical	$400,000, 3.025%, due 7/9/2040	291,856	306,180
Telefonica Emisiones Sau	$400,000, 5.213%, due 3/8/2047	478,736	352,160
CB UBS Group Ag	$800,000, 4.875%, due 5/15/2045	705,520	741,361
		8,359,731	8,198,213

Commonwealth Health Corporation Restated Retirement Plan
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Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (Modified Cash Basis)
December 31, 2025 **(Continued)**

Identity of Issuer	Description of Investment	Cost	Current Value
Common Stocks			
APTIV Holdings Ltd	316 shares	$ 24,752	$ 24,044
Niq Global Intelligence	307 shares	6,048	5,062
Alibaba Group Holding Lt	36 shares	5,706	5,277
Amazon Com Inc Com	372 shares	63,731	85,865
Amazon Com Inc Com	417 shares	45,255	96,252
CIE Financiere Richemont	2,850 shares	30,818	61,361
D R Horton Inc	131 shares	16,959	18,868
Dominos Pizza Inc	139 shares	68,604	57,938
Ebay Inc	125 shares	6,713	10,888
Fast Retailing Co Ltd	1,172 shares	37,738	42,426
Floor And Decor Holdings Inc	546 shares	46,883	33,246
Hilton Worldwide	613 shares	127,491	176,084
Home Depot Inc	73 shares	20,964	25,119
Hyatt Hotels Corp	278 shares	40,893	44,569
Lvmh Moet Hennessy Adr	323 shares	47,491	48,712
Lennar Corp Cl	521 shares	78,676	53,559
Lowe's Companies Inc	115 shares	19,612	27,733
Marriott Intl Inc	146 shares	28,405	45,295
McDonalds Corp	83 shares	21,186	25,367
Mercadolibre Inc	31 shares	25,088	62,442
Nike Inc	192 shares	13,944	12,232
O'Reilly Automotive Inc	368 shares	24,659	33,565
O'Reilly Automotive Inc	1,624 shares	111,540	148,125
PVH Corp	255 shares	21,120	17,090
Reckitt Benckiser Group	3,405 shares	55,911	55,229
Relx PLC	1,023 shares	36,370	41,350
Ross Stores Inc	149 shares	20,758	26,841
Sony Group Corp	2,031 shares	27,472	51,994
Starbucks Corp	225 shares	16,510	18,947
TJC Cos Inc	121 shares	11,826	18,587
Somnigroup International Inc	221 shares	13,931	19,731
Tesla Inc	312 shares	65,354	140,313
Yum Brands Inc	91 shares	9,196	13,766
Yum China Holdings Inc	95 shares	3,874	4,536
Magnum Ice Cream	.400 shares	(2,374)	6
Altria Group Inc	316 shares	18,676	18,221
Chocoladefabriken - UNSP	3,898 shares	45,154	56,131
Church & Dwight Co Inc	377 shares	30,950	31,611
Coca Cola Com	288 shares	17,206	20,134
Costco Wholesale Corp	48 shares	26,701	41,392
Haleon PLC SHS	5,272 shares	50,516	53,300
Heineken Hldg	920 shares	33,752	34,454
Keurig Dr Pepper Inc	1,661 shares	52,769	46,525
Kimberly Clark	219 shares	22,821	22,095
Mondelez International	265 shares	16,308	14,265
Mondelez International	389 shares	27,590	20,940
Monster Beverage	604 shares	22,154	46,309
Pepsico Inc	65 shares	11,124	9,329
Pepsico Inc	138 shares	21,051	19,806
Philip Morris Intl Inc	42 shares	6,797	6,737

Identity of Issuer	Description of Investment	Cost	Current Value
Common Stocks (continued)			
Primo Brands Corporation	368 shares	$ 11,195	$ 6,017
Procter & Gamble Co	240 shares	32,808	34,394
Unilever PLC	820 shares	46,465	53,599
Walmart Inc	368 shares	18,371	40,998
Baker Hughes Co	897 shares	28,477	40,849
Chevron Corp	187 shares	29,939	28,501
Conoco Phillips	180 shares	19,334	16,850
Conoco Phillips	430 shares	32,528	40,252
EOG Resources Inc	238 shares	17,339	24,992
EQT Corp	602 shares	24,044	32,267
Exxon Mobil Corp	320 shares	33,263	38,509
Exxon Mobil Corp	424 shares	48,061	51,024
Shell PLC	802 shares	32,200	58,931
Schneider Electric	784 shares	18,174	43,069
Valero Energy Corp	80 shares	9,718	13,023
Valero Energy Corp	161 shares	13,887	26,210
AON PLC	83 shares	15,107	29,289
Arch Capital Group LTD	377 shares	36,289	36,162
Arch Capital Group LTD	429 shares	15,845	41,150
Chubb, LTD	111 shares	23,565	34,645
Chubb, LTD	105 shares	14,786	32,773
American Express Company	35 shares	11,986	12,948
American Express Company	91 shares	14,832	33,665
Ares Management	326 shares	47,016	52,691
Bank New York Mellon	277 shares	15,580	32,157
Bankinter Sa	362 shares	3,218	6,002
W R Berkley Corp	204 shares	11,452	14,304
Blackrock Inc	20 shares	12,182	21,407
Blackrock Inc	30 shares	32,991	32,110
Brookfield Corp	3,824 shares	111,703	175,483
Brookfield Asset Mgmt	616 shares	25,428	32,272
Brown & Brown Inc	1,309 shares	117,424	104,327
Brown & Brown Inc	321 shares	12,834	25,584
Cme Group Inc	81 shares	14,926	22,119
Citigroup Inc	306 shares	15,410	35,707
Equifax Inc	119 shares	25,486	25,821
Erste Group Bk Sp Adr	840 shares	15,542	50,602
Fifth Third Bancorp	991 shares	29,554	46,389
Gallagher Arthur J & Co	187 shares	53,418	48,394
HDFC Bank, LTD	1,305 shares	42,287	47,685
Intesa Sanpaolo S	1,373 shares	20,462	57,131
JPMorgan Chase & Co	275 shares	32,942	88,611
JPMorgan Chase & Co	227 shares	24,041	73,144
Jefferies Financial Group Inc	840 shares	35,257	52,055
KKR & Co Inc	1,117 shares	116,228	142,395
KKR & Co Inc	276 shares	22,248	35,184
Lpl Financial Holdings	168 shares	60,825	60,005
Lloyds Banking Group PLC	9,061 shares	26,713	48,023
Loews Corp	347 shares	15,605	36,543
London Stk Ex Grp	1,907 shares	58,908	58,297

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December 31, 2025 **(Continued)**

Identity of Issuer	Description of Investment	Cost	Current Value
Common Stocks (continued)			
MS&AD INS Group Hldgs	1,875 shares	$ 32,962	$ 43,931
Markel Group Inc	51 shares	80,033	109,632
Marsh & Mclennan Cos Inc	81 shares	13,321	15,027
Marsh & Mclennan Cos Inc	183 shares	22,775	33,950
Mastercard Inc	86 shares	32,638	49,096
Mitsubishi UFJ Financial Grp	3,126 shares	18,379	49,578
Moody's Corp	53 shares	22,235	27,075
Morgan Stanley	171 shares	14,635	30,358
Morgan Stanley	207 shares	16,348	36,749
Nasdaq Omx Grp Inc	400 shares	17,750	38,852
PNC Financial Services Group	155 shares	24,568	32,353
PT Bank Cent Asia TBK	2,046 shares	31,355	24,491
Paypal Holdings Inc	153 shares	14,852	8,932
Progressive Corp	256 shares	30,954	58,296
Regions Financial Corp	970 shares	15,396	26,287
Ryan Specialty Holdings	373 shares	24,179	19,258
S&P Global Inc	75 shares	33,226	39,194
SEI Investments Co	204 shares	13,534	16,732
Block Inc	173 shares	16,394	11,261
Svenska Handelsbanken AB	5,943 shares	30,516	43,027
Toronto Dominion Bank	554 shares	41,338	52,187
Visa Inc	163 shares	38,872	57,166
Visa Inc	61 shares	15,407	21,393
Visa Inc	219 shares	37,743	76,805
Wells Fargo & Co	469 shares	21,847	43,711
Wells Fargo & Co	529 shares	42,233	49,303
Icon PLC	123 shares	23,082	22,413
Medtronic PLC	186 shares	15,616	17,867
Alcon, SA	321 shares	19,998	25,298
Qiagen Nv Reg Shs	336 shares	15,220	15,110
Abbott Labs	161 shares	17,785	20,172
Abbott Labs	282 shares	29,917	35,332
Abbvie Inc	123 shares	17,881	28,104
Abbvie Inc	110 shares	16,750	25,134
Elevance Health Inc	64 shares	18,280	22,435
Astrazeneca PLC	146 shares	12,649	13,422
Astrazeneca PLC	651 shares	41,848	59,846
Boston Scientific Corp	389 shares	22,278	37,091
Bristol-Myers Squibb Co	207 shares	11,550	11,166
Cigna Group	237 shares	57,022	65,230
Charles River Labs Intl	241 shares	44,995	48,075
Danaher Corp	38 shares	7,856	8,699
Gilead Sciences Inc	143 shares	15,846	17,552
Humana Inc	64 shares	20,358	16,392
Idexx Lab Inc	81 shares	34,430	54,799
Illumina Inc	98 shares	20,956	12,854
Intuitive Surgical Inc	73 shares	22,452	41,344
Intuitive Surgical Inc	39 shares	9,267	22,088
Johnson & Johnson	289 shares	47,795	59,809
Johnson & Johnson	145 shares	21,327	30,008

Identity of Issuer	Description of Investment	Cost	Current Value
Common Stocks (continued)			
Labcorp Holdings Inc	226 shares	$ 50,289	$ 56,699
Mckesson Corporation	65 shares	14,758	53,319
Merck And Co Inc	183 shares	16,575	19,263
Novartis ADR	139 shares	12,114	19,164
Novanta Inc	33 shares	3,840	3,927
Novo Nordisk AS	425 shares	24,071	21,624
Revvity Inc	205 shares	18,509	19,834
Regeneron Pharmactcls	46 shares	25,720	35,506
Roche Holdings, LTD	304 shares	11,864	15,677
Roche Holdings, LTD	1,146 shares	43,730	59,099
Sanofi ADR	737 shares	38,504	35,715
Thermo Fisher Scientific	36 shares	19,528	20,860
UnitedHealth Group Inc	60 shares	27,930	19,807
Vertex Pharmctls Inc	98 shares	29,885	44,429
Waters Corp	82 shares	26,797	31,144
Eaton Corp PLC	86 shares	31,058	27,392
Eaton Corp PLC	73 shares	6,122	23,251
Gates Indl Corp PLC	1,550 shares	25,044	33,279
Trane Technologies PLC	39 shares	6,063	15,179
Amrize Ag Namen-akt	367 shares	18,197	20,232
Aercap Holdings N.V.	279 shares	12,709	40,109
API Group Corp	537 shares	6,899	20,546
Ametek Inc	155 shares	25,727	31,823
Automatic Data Proc	64 shares	15,956	16,463
Boeing Company	240 shares	47,499	52,109
Boeing Company	348 shares	59,328	75,558
Bunzl PLC	2,033 shares	30,989	28,462
CSX Corp	326 shares	10,611	11,818
Canadian Pac Kans City	482 shares	36,364	35,490
Carlisle Cos Inc	61 shares	11,782	19,511
Caterpillar Inc	53 shares	22,362	30,362
Copart Inc	2,975 shares	144,113	116,471
Costar Group Inc	1,229 shares	103,308	82,638
Cummins Inc	29 shares	6,539	14,803
Deere Co	32 shares	10,823	14,898
Donaldson Co Inc	103 shares	5,950	9,132
Emerson Elec Co	61 shares	8,029	8,096
Expeditors Intl Wash Inc	133 shares	10,575	19,818
Fastenal Company	1,049 shares	27,165	42,096
Genl Dynamics Corp	65 shares	17,023	21,883
Genl Dynamics Corp	126 shares	28,598	42,419
GE Aerospace	138 shares	22,904	42,508
Graco Inc	175 shares	14,513	14,345
Heico Corp	760 shares	131,880	191,847
Honeywell International, Inc	77 shares	14,064	15,022
Illinois Tool Works Inc	57 shares	14,250	14,039
Illinois Tool Works Inc	91 shares	16,626	22,413
Ingersoll Rand Inc	174 shares	12,574	13,784
Itochu Corp	403 shares	39,528	50,959
Jacobs Solutions Inc	293 shares	23,817	38,811

Identity of Issuer	Description of Investment	Cost	Current Value
Common Stocks (continued)			
Knight-Swift	583 shares	$ 29,900	$ 30,479
L3harris Technologies	62 shares	12,208	18,201
Legrand SA-UNSP	1,500 shares	31,327	44,475
Mueller Industries Inc	154 shares	15,741	17,679
Northrop Grumman Corp	33 shares	15,625	18,817
Paccar Inc	361 shares	34,150	39,533
Parker Hannifin Corp	38 shares	10,620	33,400
RTX Corp	211 shares	17,467	38,697
Recruit Holdings Co.LTD.	2,692 shares	22,940	30,285
Republic Services Inc	130 shares	13,123	27,551
Siemens Ag	413 shares	34,302	57,799
Standardaero Inc	1,191 shares	32,517	34,158
Toro Co	436 shares	32,636	34,322
Transdigm Group Inc	137 shares	173,814	182,189
Union Pacific Corp	79 shares	16,146	18,274
Union Pacific Corp	118 shares	19,781	27,296
Veralto Corp	67 shares	6,851	6,685
Verisk Analytics Inc	79 shares	19,935	17,672
Vestas Wind Systems	3,607 shares	26,972	32,350
Waste Connections Inc	145 shares	20,622	25,427
Waste Connections Inc	181 shares	32,608	31,740
Waste Management Inc	78 shares	13,462	17,137
Wesco International Inc	144 shares	24,670	35,230
Amdocs Limited	348 shares	24,098	28,017
Accenture PLC	42 shares	12,439	11,269
Accenture PLC	137 shares	33,467	36,757
Te Connectivity PLC	80 shares	12,108	18,201
Wix Com LTD	98 shares	13,415	10,181
ASML Holdings, NV	37 shares	29,497	39,585
ASML Holdings, NV	91 shares	60,289	97,357
NXP Semiconductors N.V.	146 shares	26,985	31,691
Analog Devices Inc	126 shares	20,746	34,171
Analog Devices Inc	128 shares	21,386	34,714
Appfolio Inc	109 shares	25,370	25,359
Arista Networks Inc	198 shares	28,083	25,944
Arm Hldgs PLC	163 shares	16,185	17,818
Autodesk Inc	134 shares	21,655	39,665
Booz Allen Hamilton Hldg	316 shares	33,591	26,658
Broadcom Inc	256 shares	56,980	88,602
Broadcom Inc	93 shares	4,356	32,187
CCC Intelligent	3,614 shares	38,548	28,731
CDW Corp	208 shares	33,900	28,330
Cadence Design	103 shares	28,088	32,196
Cisco Systems Inc	432 shares	18,971	33,277
Crowdstrike Hldgs Inc	84 shares	16,207	39,376
Entegris Inc	552 shares	55,164	46,506
Factset Resh Systems Inc	33 shares	8,808	9,576
Fair Isaac Corporation	51 shares	76,747	86,222
Hoya Corp	313 shares	39,613	47,466
Intl Business Machines	107 shares	13,665	31,694

Identity of Issuer	Description of Investment	Cost	Current Value
Common Stocks (continued)			
KLA Corp	27 shares	$ 7,828	$ 32,807
KLA Corp	29 shares	9,751	35,237
Keysight Technologies	219 shares	38,320	44,499
Lam Research Corp	130 shares	4,797	22,253
MSCI Inc	133 shares	65,143	76,306
Microsoft Corp	342 shares	116,058	165,398
Microsoft Corp	86 shares	22,546	41,591
Microsoft Corp	144 shares	25,763	69,641
NVIDIA Corp	1,375 shares	50,857	256,438
NVIDIA Corp	1,008 shares	19,743	187,992
Okta Inc	162 shares	14,749	14,008
On Semiconductor Corp	622 shares	38,319	33,681
Oracle Corp	76 shares	22,009	14,813
Oracle Corp	394 shares	26,194	76,795
Palo Alto Networks Inc	170 shares	21,312	31,314
Procore Technologies Inc	308 shares	25,742	22,404
Qualcomm Inc	42 shares	7,049	7,184
Qualcomm Inc	98 shares	8,518	16,763
Roper Technologies Inc	161 shares	87,163	71,666
Sage Group PLC	821 shares	52,057	47,684
Salesforce Inc	42 shares	10,952	11,126
Salesforce Inc	128 shares	22,507	33,908
SAP, SE	282 shares	36,966	68,501
SEA LTD	138 shares	25,454	17,605
ServiceNow Inc	420 shares	55,719	64,340
Shopify Inc	223 shares	16,408	35,896
Shopify Inc	334 shares	21,052	53,764
Taiwan Semiconductor MFG., LTD	554 shares	48,432	168,355
Tencent Music	1,784 shares	20,374	31,274
Teradyne Inc	370 shares	38,756	71,617
Texas Instruments, Inc.	43 shares	6,448	7,460
Toast Inc	486 shares	18,957	17,258
Tyler Technologies, Inc.	61 shares	35,120	27,691
Tyler Technologies, Inc.	129 shares	50,364	58,560
Veeva Sys Inc	340 shares	69,692	75,898
Workday Inc	46 shares	7,198	9,879
CRH PLC	235 shares	23,267	29,328
Linde PLC	40 shares	11,842	17,056
Air Products&Chem	103 shares	32,210	25,443
Avery Dennison Corp	48 shares	8,094	8,730
Eagle Materials Inc	53 shares	11,737	10,954
Eastman Chemical Co Com	196 shares	12,524	12,511
Freeport-McMoran Inc	522 shares	16,587	26,512
Graphic Packaging Holding Corp	2,084 shares	52,702	31,385
Lonza Group	614 shares	43,581	41,255
Martin Marietta Materials	185 shares	103,193	115,192
Nucor Corporation	64 shares	8,525	10,439
Packaging Corp America	40 shares	5,532	8,249
Perimeter Solutions Inc	1,126 shares	8,574	30,999
Qnity Electronics Inc	63 shares	5,157	5,144

Commonwealth Health Corporation Restated Retirement Plan
EIN 31-1118087 PN 001
Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (Modified Cash Basis)
December 31, 2025 **(Continued)**

Identity of Issuer	Description of Investment	Cost	Current Value
Common Stocks (continued)			
RPM International Inc	219 shares	$ 23,964	$ 22,776
Vulcan Materials Co	582 shares	150,419	165,998
Vulcan Materials Co	164 shares	29,576	46,776
CBRE Group Inc	804 shares	82,457	129,275
CBRE Group Inc	147 shares	9,656	23,636
Weyerhaeuser Co	1,333 shares	38,636	31,579
Spotify Tech	45 shares	30,680	26,132
AT&T Inc	1,061 shares	16,667	26,355
Alphabet Inc	385 shares	55,920	120,813
Alphabet Inc	111 shares	20,087	34,743
Alphabet Inc	461 shares	37,507	144,293
Comcast Corp	701 shares	23,151	20,953
Disney Walt Co	223 shares	23,866	25,371
Disney Walt Co	344 shares	37,769	39,137
Meta Platforms Inc	101 shares	51,233	66,669
Meta Platforms Inc	178 shares	43,039	117,496
Liberty Live Holdings	186 shares	16,396	15,468
Liberty Media Corp	496 shares	36,856	48,861
Liberty Media Corp	486 shares	34,266	47,876
Liberty Media Corp	270 shares	20,406	24,133
Live Nation Inc	923 shares	99,554	131,528
Netflix Com Inc	958 shares	39,111	89,822
Singapore Telecomm Lt Ad	1,241 shares	39,732	43,944
Softbank Group Corp	331 shares	12,717	18,768
Tencent Holdings LTD	900 shares	49,989	68,893
Ameren Corp	93 shares	7,272	9,287
American Electric Power Inc	108 shares	9,609	12,453
American Electric Power Inc	513 shares	43,891	59,154
American Water Works Co Inc	255 shares	30,170	33,278
Brookfield	2,419 shares	82,871	109,823
Brookfield Renewable	1,022 shares	27,694	39,183
CMS Energy Corp	81 shares	4,540	5,664
DTE Energy Company	36 shares	3,870	4,643
Dominion Energy Inc	721 shares	46,430	42,243
Duke Energy Corp	337 shares	29,605	39,500
Entergy Corp	207 shares	11,488	19,133
FirstEnergy Corp	1,099 shares	45,511	49,202
Nextera Energy Inc	117 shares	8,854	9,393
PG&E Corp	506 shares	8,593	8,131
Southern Company	198 shares	13,922	17,266
Southern Company	425 shares	24,227	37,060
WEC Energy Group Inc	79 shares	6,844	8,332
		10,144,982	13,857,533

Commonwealth Health Corporation Restated Retirement Plan
EIN 31-1118087 PN 001
Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (Modified Cash Basis)
December 31, 2025 **(Continued)**

Identity of Issuer	Description of Investment	Cost	Current Value
Exchange-Traded Funds			
Invesco S&P 500 Equal Weight ETF	8,911 shares	$ 1,650,167	$ 1,706,991
iShares Tr Core MSCI Eaf	46,159 shares	2,768,234	4,129,384
iShares Inc Core MSCI	28,573 shares	1,368,679	1,920,677
Vanguard 500 Index Fund	8,691 shares	2,786,501	5,450,387
Vanguard Mid-Cap ETF	8,892 shares	1,625,281	2,580,636
Vanguard Small Cap ETF	17,555 shares	2,924,506	4,528,313
		13,123,368	20,316,388
Mutual Funds			
Hartford Schroders Emerging	76,952 shares	1,335,834	1,765,278
		1,335,834	1,765,278
Real Estate Investment Trusts			
Annaly Capital Mgmt Inc	1,992 shares	52,916	44,541
Avalonbay Cmmun Inc	32 shares	5,594	5,802
BXP Inc	254 shares	17,057	17,140
Prologis Inc	60 shares	7,287	7,660
Prologis Inc	316 shares	37,407	40,341
Public Storage 0.10	20 shares	5,778	5,190
Welltower Inc	109 shares	20,934	20,231
Welltower Inc	29 shares	3,973	5,382
		150,946	146,287
		$ 180,307,201	$ 180,935,190

Commonwealth Health Corporation Restated Retirement Plan
EIN 31-1118087 PN 001
Schedule H, Line 4j – Schedule of Reportable Transactions (Modified Cash Basis)
Year Ended December 31, 2025

Identity	Description	Purchase Price	Selling Price	Lease Rental	Expenses Incurred with Transaction	Cost of Asset	Current Value of Asset on Transaction Date	Net Gain (Loss)
Series of Transactions								
Issuer	Fidelity Money Market Treasury Portfolio							
	Purchase	$ 23,305,987	$ -	$ -	$ -	$ 23,305,987	$ 23,305,987	$ -
	Sales	$ -	$ 22,730,589	$ -	$ -	$ 22,730,589	$ 22,730,589	$ -
Issuer	Bank of America Temporary Overnight Deposit							
	Purchase	$ 8,887,622	$ -	$ -	$ -	$ 8,887,622	$ 8,887,622	$ -
	Sales	$ -	$ 8,887,996	$ -	$ -	$ 8,887,996	$ 8,887,996	$ -

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

2025

This Form is Open to Public Inspection

For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025

▶ **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
Commonwealth Health Corporation Restated Retirement Plan

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF
Commonwealth Health Corporation

D Employer Identification Number (EIN)
31-1118087

E Type of plan: [X] Single [ ] Multiple-A [ ] Multiple-B

F Prior year plan size: [ ] 100 or fewer [ ] 101-500 [X] More than 500

Part I Basic Information

1 Enter the valuation date: Month 01 Day 01 Year 2025

2 Assets:

a Market value	**2a**	181197330
b Actuarial value	**2b**	181535305

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	216	21074543	21074543
b For terminated vested participants	746	29361665	29634566
c For active participants	832	99188482	103415119
d Total	1794	149624690	154124228

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**	5.40 %
6 Target normal cost		
a Present value of current plan year accruals	**6a**	6618655
b Expected plan-related expenses	**6b**	64000
c Target normal cost	**6c**	6682655

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

08/13/2026

Date

Aubrey Stadtlander

Type or print name of actuary

2607943

Most recent enrollment number

Principal Financial Group

Firm name

515-362-2138

Telephone number (including area code)

PO Box 9394
Des Moines, IA 50306-9394

Address of the firm

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

Part II Beginning of Year Carryover and Prefunding Balances

		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	66301724
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	8484986
9	Amount remaining (line 7 minus line 8)	0	57816738
10	Interest on line 9 using prior year's actual return of 1.92 %	0	1110081
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 5.25 %		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	690897
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	58235922

Part III Funding Percentages

14	Funding target attainment percentage	14	80.00 %
15	Adjusted funding target attainment percentage	15	117.78 %
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	86.46 %
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? [X] Yes [ ] No

b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? [X] 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: 5.07 %	2nd segment: 5.31 %	3rd segment: 5.50 %	☐ N/A, full yield curve used

b Applicable month (enter code)	**21b**	4
22 Weighted average retirement age	**22**	64

23 Mortality table(s) (see instructions) ☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment	☐ Yes	☒ No
25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment	☐ Yes	☒ No

26 Demographic and benefit information

a Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment	☒ Yes	☐ No
b Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment	☒ Yes	☐ No

27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment	**27**	

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

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

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):

a Target normal cost (line 6c)	**31a**	6682655
b Excess assets, if applicable, but not greater than line 31a	**31b**	0

32 Amortization installments:	Outstanding Balance	Installment
a Net shortfall amortization installment	30824845	3231590
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**	9914245

	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	9914245	9914245

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

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)
55	390.3670	0.0496	19.3723	1,065.4754
56	396.3404	0.0498	19.7187	1,104.2481
57	414.9180	0.0496	20.5989	1,174.1349
58	432.5168	0.0497	21.4783	1,245.7389
59	438.1285	0.0498	21.8076	1,286.6477
60	448.3307	0.0996	44.6364	2,678.1827
61	433.5877	0.0995	43.1628	2,632.9318
62	408.2661	0.2494	101.8165	6,312.6251
63	327.2775	0.1994	65.2561	4,111.1329
64	279.0136	0.1993	55.6039	3,558.6493
65	236.4872	0.2500	59.1218	3,842.9174
66	180.5228	0.2000	36.1046	2,382.9012
67	149.7177	0.2000	29.9435	2,006.2175
68	120.1343	0.2000	24.0269	1,633.8271
69	97.5418	0.2000	19.5084	1,346.0774
70	80.5259	1.0000	80.5259	5,636.8096
71	1.0000	1.0000	1.0000	71.0000
72	2.0000	1.0000	2.0000	144.0000
73	2.0000	1.0000	2.0000	146.0000
74	3.0000	1.0000	3.0000	222.0000
75	0.0000	1.0000	0.0000	0.0000
76	1.0000	1.0000	1.0000	76.0000
77	1.0000	1.0000	1.0000	77.0000
78	0.0000	1.0000	0.0000	0.0000
79	0.0000	1.0000	0.0000	0.0000
80	0.0000	1.0000	0.0000	0.0000
81	0.0000	1.0000	0.0000	0.0000
82	0.0000	1.0000	0.0000	0.0000
83	0.0000	1.0000	0.0000	0.0000
84	2.0000	1.0000	2.0000	168.0000
Total			674.6824	42,922.5169
Average				63.62

Structured Attachment	Schedule SB, line 26a Schedule of Active Participant Data	2025
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation		This Form is Open to Public Inspection

Name of Plan	Commonwealth Health Corporation Restated Retirement Plan						
Plan Year Begin Date	01/01/2025	Plan Year End Date	12/31/2025	EIN	31-1118087	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	4	0	0
40 to 44	0	0	0	8	0	0
45 to 49	0	0	0	5	0	0
50 to 54	1	0	0	3	0	0
55 to 59	1	0	0	1	0	0
60 to 64	1	0	0	0	0	0
65 to 69	0	0	0	0	0	0
70 & Up	0	0	0	2	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	1	0	0
35 to 39	5	0	0	14	0	0
40 to 44	19	0	0	8	0	0
45 to 49	11	0	0	3	0	0
50 to 54	8	0	0	17	0	0
55 to 59	4	0	0	9	0	0
60 to 64	1	0	0	7	0	0
65 to 69	1	0	0	0	0	0
70 & Up	1	0	0	1	0	0

Name of Plan	Commonwealth Health Corporation Restated Retirement Plan						
Plan Year Begin Date	01/01/2025	**Plan Year End Date**	12/31/2025	**EIN**	31-1118087	**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	21	0	0	0	0	0
40 to 44	68	0	0	39	0	0
45 to 49	48	0	0	49	0	0
50 to 54	40	0	0	41	0	0
55 to 59	44	0	0	32	0	0
60 to 64	19	0	0	21	0	0
65 to 69	2	0	0	3	0	0
70 & Up	1	0	0	3	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	2	0	0	0	0	0
45 to 49	36	0	0	1	0	0
50 to 54	44	0	0	22	0	0
55 to 59	28	0	0	19	0	0
60 to 64	16	0	0	17	0	0
65 to 69	7	0	0	1	0	0
70 & Up	0	0	0	3	0	0

Name of Plan	Commonwealth Health Corporation Restated Retirement Plan						
Plan Year Begin Date	01/01/2025	**Plan Year End Date**	12/31/2025	**EIN**	31-1118087	**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	
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	3	0	0	0	0	0
55 to 59	24	0	0	0	0	0
60 to 64	25	0	0	9	0	0
65 to 69	2	0	0	4	0	0
70 & Up	0	0	0	2	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

2025

This Form is Open to Public Inspection

Name of Plan	Commonwealth Health Corporation Restated Retirement Plan						
Plan Year Begin Date	01/01/2025	**Plan Year End Date**	12/31/2025	**EIN**	31-1118087	**PN**	001

Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
2025	1235795	382352	2461150	4079297
2026	1930463	683598	2348628	4962689
2027	2617101	790729	2202406	5610236
2028	3389722	917545	2128904	6436171
2029	4051451	1033696	1981060	7066207
2030	4760163	1208871	1814490	7783524
2031	5429055	1330474	1707937	8467466
2032	5982780	1589352	1594645	9166777
2033	6481174	1813267	1483839	9778280
2034	6939175	1949834	1397758	10286767
2035	7379696	2090343	1323956	10793995
2036	7769218	2180361	1245373	11194952
2037	8135841	2271207	1169789	11576837
2038	8445429	2442243	1081215	11968887
2039	8693699	2476388	1001135	12171222
2040	8888548	2492306	924850	12305704
2041	9060811	2570165	843388	12474364
2042	9185663	2597823	764230	12547716
2043	9268332	2626360	694138	12588830
2044	9296565	2656099	622924	12575588
2045	9294539	2671130	550952	12516621
2046	9264894	2676934	487976	12429804
2047	9135328	2645527	428569	12209424
2048	8996003	2620777	373155	11989935
2049	8741309	2572813	322030	11636152

Name of Plan	Commonwealth Health Corporation Restated Retirement Plan						
Plan Year Begin Date	01/01/2025	Plan Year End Date	12/31/2025	EIN	31-1118087	PN	001

Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
2050	8453271	2495076	275377	11223724
2051	8138653	2418028	233266	10789947
2052	7796692	2329198	195682	10321572
2053	7419645	2230304	162530	9812479
2054	7016631	2125358	133628	9275617
2055	6604882	2017411	108740	8731033
2056	6181514	1907105	87574	8176193
2057	5757898	1795149	69792	7622839
2058	5337630	1682280	55035	7074945
2059	4923723	1569265	42937	6535925
2060	4518992	1456919	33141	6009052
2061	4126976	1346066	25309	5498351
2062	3750333	1237497	19129	5006959
2063	3391046	1131950	14316	4537312
2064	3050726	1030096	10616	4091438
2065	2730583	932510	7809	3670902
2066	2431405	839676	5706	3276787
2067	2153586	751952	4150	2909688
2068	1897154	669563	3010	2569727
2069	1661821	592651	2183	2256655
2070	1447058	521262	1586	1969906
2071	1252119	455376	1157	1708652
2072	1076138	394950	849	1471937
2073	918182	339886	626	1258694
2074	777293	290056	464	1067813

Schedule SB, Line 32 - Schedule of Amortization Bases
Commonwealth Health Corporation Restated Retirement Plan
EIN 31-1118087 Plan No. 001

Details of shortfall charges

The historical information used to determine the total shortfall charge.

Date created	Present value	Remaining years	Shortfall charge
01/01/2025	$11,839,277	15	$1,103,900
01/01/2024	1,243,256	14	121,408
01/01/2023	6,285,204	13	645,966
01/01/2022	(4,507,608)	12	(490,360)
01/01/2021	15,964,716	11	1,850,676
Total	$30,824,845		$3,231,590

Last year's total shortfall annual charge was $2,127,690.

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

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

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.

Asset return

6.50% for the current plan year.

This assumption is based on Capital Market Assumptions from Bank of America. We believe this assumption is reasonable with the plan's design, and we will continue to monitor and make appropriate adjustments.

Expected expense

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.

Retirement

Active participants

Age	Probability of retirement
55-59	5%
60-61	10%
62	25%
63-64	20%
65	25%
66-69	20%
70	Remaining participants

Inactive participants are assumed to retire at age 63.

This assumption was selected by your prior actuary. We believe this assumption is reasonable with the plan's design, and we will continue to monitor and make appropriate adjustments.

Upcoming year salary increase

The preceding year's salary is increased by 3.50% at each age. Note: not used for Plan accounting calculations.
We believe this assumption is reasonable with the plan's design, and we will continue to monitor and make appropriate adjustments.

Disability

None. This plan does not offer a subsidized disability benefit therefore the disability assumption is built into the withdrawal assumption.

Marriage

75% married; husbands are 3 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

Table: Prior Actuary

Selected rates of withdrawal are shown below based on age and 5 years of service:

Age	Rate of withdrawal
25	9.6742%
40	7.7543%
55	1.5488%

Selected rates of withdrawal are shown below based on age and less than 5 years of service:

Age	Years of service	Rate of withdrawal
25	1	40%
40	2	25%
55	4	10%

This assumption was selected by your prior actuary. We believe this assumption is reasonable with the plan's design, and we will continue to monitor and make appropriate adjustments.

Compensation limit increase

2.40% increase per year used in the calculation of the IRC 404 maximum deduction cushion. See Calculated deduction in Rules and regulations.

Compensation limit increase is consistent with the inflation assumption.

Form of benefit and basis

80% of active participants will elect a benefit paid in a lump sum at the assumed retirement ages. The remaining active participants will elect a monthly annuity on the normal form at the assumed retirement age.

This assumption was selected by your prior actuary. We believe this assumption is reasonable with the plan's design, and we will continue to monitor and make appropriate adjustments.

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. These rates could differ from actual plan lump sum rates.

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 August is the last month included in the average.

PBGC premium basis

Variable rate premiums are calculated using census, market value of assets and the one-month average of corporate bond rates in effect on the valuation date. You elected this Standard interest method for the 01/01/2023 plan year and the method must be used for five years before a change can be made.

Segment 1 years 0-5	Segment 2 years 5-20	Segment 3 years 20+
4.65%	5.28%	5.63%

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 base rates

Before benefit payment period
Employee amount-weighted, male and female
During benefit payment period
Retirees and disabled retirees - 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.

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	5.66% This assumption was selected to match your 3/31/2025 ASC 715 assumptions.
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 5.66% This assumption was selected to match your 3/31/2025 ASC 715 assumptions. 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, Part V - Summary of Plan Provisions
Commonwealth Health Corporation Restated Retirement Plan
EIN 31-1118087 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 signed 11/29/2023.

Plan eligibility

Age	Attained age 21.
Service	Hired one-year prior to participation date. No employee shall become a participant in the plan on or after 7/1/2009.

Normal retirement benefit

Age	Age 65.
Form	Monthly annuity payable for life (optional forms may be elected in advance of retirement).
Amount (accrued benefit)	The benefit described A) below, but not less than B) A) 33% of average compensation + 14% of average monthly compensation in excess of covered compensation reduced by 1/30 for each year of credited service less than 30 years B) $10 multiplied by years of service

Early retirement benefit

Age	Attained age 55.
Service	Completed 10 years of service.
Form	Same as normal retirement benefit.
Amount	Active participant - accrued benefit on early retirement date reduced by 6 2/3% for each year between ages 55-60 and 3 1/3% for each year between ages 60-62 that the early retirement date precedes normal retirement date. There is no early retirement reduction after age 62 for active participants. Terminated participants - accrued benefit on early retirement date reduced by 6 2/3% for each year between ages 55-60 and 3 1/3% for each year between ages 60-65 that the early retirement date precedes normal retirement date. If the terminated participant terminates after age 55 and 10 years of service, the accrued benefit is reduced in the same manner as an active participant.

Late retirement benefit

Age	No maximum age.
Form	Same as normal retirement benefit.
Amount	Greater of accrued benefit on late retirement date or accrued benefit on normal retirement date actuarially increased to late retirement date.

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.

Death benefit

Survivor annuity death benefit (a vested benefit)

Eligibility	Surviving spouse or designated beneficiary fully vested in an accrued benefit.
Form	Monthly annuity payable to spouse, payable at the participant's date of death. The spouse or beneficiary may choose to receive this benefit in a lump sum.
Amount	If death occurs, the amount paid to the surviving spouse or designated beneficiary is equal to the actuarial value of the participant's accrued benefit at the date of death. If participant is survived by spouse, the benefit is paid to the spouse unless the participant has designated with spousal consent, another beneficiary.

Lump sum death benefit (a nonvested benefit)

Eligibility	All participants.
Form	Single sum payable at retirement.
Amount	The present value of the vested accrued benefit.

Definitions

Anniversary Date	July 1 in each year through July 1, 2010; January 1, thereafter.
Average compensation	The monthly average for the five consecutive years prior to the participant's retirement date. Compensation in year of termination is treated as a full year and is included if doing so increases the average compensation.
Benefit service	One year of service during which an employee has at least 1,000 hours of service.
Covered compensation	1/12 of the average of the taxable wage bases in effect for each calendar year during the 35-year period ending with the calendar year in which the participant attains Social Security retirement age, rounded to the nearest $50.
Optional forms of benefit payments	The optional forms of benefit payments are: • Monthly annuity payable for life, or 5, 10, 15, or 20 years certain and life. • Monthly annuity payable as a survivorship life annuity with survivorship percentages of 50, 66 2/3, 75, or 100. • Monthly annuity payable for a fixed period of 5, 10, 15, or 20 years. • Single sum payment (available at retirement only) The optional form conversion basis is based on the 30-year Treasury securities for the second month before the date of distribution and the 1994 Group Annuity Reserving Mortality Table (Unisex). Lump sum provisions Small amount force out (SAFO) – allowed up to $7,000. Lump sums in excess of SAFO - are not allowed at termination of employment and unlimited at retirement. 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 second calendar month preceding the first day of the stability period which is the month of distribution.

Changes in Principal Eligibility or Benefit Provisions

There have been no changes in principal eligibility or benefit provisions since the last valuation.

Significant Event

The enrolled actuary has not been made aware that any significant events have occurred during the year.

Commonwealth Health Corporation Restated Retirement Plan
EIN 31-1118087 PN 001
Schedule H, Line 4j – Schedule of Reportable Transactions (Modified Cash Basis)
Year Ended December 31, 2025

Identity	Description	Purchase Price	Selling Price	Lease Rental	Expenses Incurred with Transaction	Cost of Asset	Current Value of Asset on Transaction Date	Net Gain (Loss)
Series of Transactions								
Issuer	Fidelity Money Market Treasury Portfolio							
	Purchase	$ 23,305,987	$ -	$ -	$ -	$ 23,305,987	$ 23,305,987	$ -
	Sales	$ -	$ 22,730,589	$ -	$ -	$ 22,730,589	$ 22,730,589	$ -
Issuer	Bank of America Temporary Overnight Deposit							
	Purchase	$ 8,887,622	$ -	$ -	$ -	$ 8,887,622	$ 8,887,622	$ -
	Sales	$ -	$ 8,887,996	$ -	$ -	$ 8,887,996	$ 8,887,996	$ -

Commonwealth Health Corporation Restated Retirement Plan
EIN 31-1118087 PN 001
Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (Modified Cash Basis)
December 31, 2025

Identity of Issuer	Description of Investment	Cost	Current Value
Money Market Funds			
Fidelity Money Market Treasury Portfolio	3,164,597 units	$ 3,164,597	$ 3,164,597
*Bank of America Temporary Overnight Deposi	1,659 units	1,659	1,659
		3,166,256	3,166,256
U.S. Government Securities			
U.S. Treasury STRIPS - Principal	$7,200,000, due 2/15/2050	2,304,025	2,153,952
U.S. Treasury STRIPS - Principal	$7,205,000, due 5/15/2050	2,251,894	2,149,612
U.S. Treasury STRIPS - Principal	$4,890,000, due 8/15/2050	1,675,121	1,429,005
U.S. Treasury STRIPS - Principal	$5,670,000, due 11/15/2050	2,007,499	1,634,207
U.S. Treasury STRIPS - Principal	$9,950,000, due 2/15/2051	3,225,581	2,828,487
U.S. Treasury STRIPS - Principal	$4,350,000, due 11/15/2051	1,348,228	1,194,684
U.S. Treasury STRIPS - Principal	$3,275,000, due 2/15/2052	982,504	887,853
U.S. Treasury STRIPS - Principal	$3,300,000, due 5/15/2052	985,355	884,796
U.S. Treasury STRIPS - Principal	$2,225,000, due 8/15/2052	659,161	589,803
U.S. Treasury STRIPS - Principal	$8,825,000, due 11/15/2052	2,588,006	2,326,976
U.S. Treasury STRIPS - Principal	$14,440,000, due 2/15/2053	4,154,129	3,751,801
U.S. Treasury STRIPS - Principal	$12,735,000, due 2/15/2054	3,558,680	3,178,783
U.S. Treasury STRIPS - Principal	$7,545,000, due 5/15/2054	2,126,054	1,869,953
U.S. Treasury STRIPS - Principal	$4,000,000, due 8/15/2054	1,081,843	976,720
U.S. Treasury STRIPS - Principal	$6,185,000, due 5/15/2055	1,441,167	1,466,092
U.S. Treasury Bonds	$925,000, 4.25%, due 2/15/2054	868,958	836,256
U.S. Treasury STRIPS	$4,435,000, due 8/15/2051	1,291,468	1,207,073
		32,549,673	29,366,053
Corporate Bonds and Notes			
AT&T Inc	$1,305,000, 4.5%, due 5/15/2035	1,224,359	1,253,557
AT&T Inc	$325,000, 3.5%, due 6/1/2041	249,782	255,645
AT&T Inc	$360,000, 3.5%, due 9/15/2053	233,726	240,919
AT&T Inc	$830,000, 3.65%, due 9/15/2059	556,100	547,352
Abbott Laboratories	$1,450,000, 4.9%, due 11/30/2046	1,939,337	1,365,248
Abbvie Inc	$2,350,000, 4.5%, due 5/14/2035	2,702,837	2,306,267
Alabama Power Co	$540,000, 3.0%, due 3/15/2052	343,872	349,655
Alphabet Inc	$895,000, 1.9%, due 8/15/2040	579,190	605,799
Alphabet Inc	$850,000, 2.25%, due 8/15/2060	480,947	435,455
Altria Group Inc	$700,000, 5.8%, due 2/14/2039	640,872	721,448
Altria Group Inc	$715,000, 4.0%, due 2/4/2061	485,099	518,239
Amazon.com Inc	$1,120,000, 4.05%, due 8/22/2047	992,992	920,013
American Tower Corp	$1,380,000, 3.1%, due 6/15/2050	842,579	906,550
American Tower Corp	$690,000, 2.95%, due 1/15/2051	433,417	438,944
American Water Capital C	$200,000, 4.2%, due 9/1/2048	249,458	162,952
Amgen Inc	$125,000, 5.25%, due 3/2/2033	125,271	129,395
Amgen Inc	$1,100,000, 5.65%, due 3/2/2053	1,147,652	1,077,120
Amphenol Corp	$1,135,000, 5.3%, due 11/15/2055	1,135,499	1,084,277
Analog Devices Inc	$1,100,000, 2.95%, due 10/1/2051	765,325	713,636
Anheuser-Busch Inbev Fin Inc	$450,000, 4.439%, due 10/6/2048	387,693	387,135
Anheuser-Busch Inbev Fin Inc	$890,000, 5. 800%, due 1/23/2059	932,384	907,302
Anheuser-Busch Inbev Fin Inc	$400,000, 4.375%, due 4/15/2038	468,208	380,460
Anthem Inc	$440,000, 3.125%, due 5/15/2050	282,616	287,773

Identity of Issuer	Description of Investment	Cost	Current Value
Corporate Bonds and Notes (continued)			
Anthem Inc	$600,000, 3.600%, due 3/15/2051	$ 472,815	$ 427,170
AON Corp/AON Global Hold	$800,000, 3.900%, due 2/28/2052	725,605	598,512
Apple Inc	$1,600,000, 4.65%, due 2/23/2046	1,611,748	1,468,944
Bat Capital Corp	$450,000, 7.081%, due 8/2/2053	500,823	510,197
Bat Capital Corp	$800,000, 4.39%, due 8/15/2037	744,398	736,928
Berkshire Hathaway Energy	$900,000, 4.6%, due 5/1/2053	833,877	757,773
Berkshire Hathaway Fin	$1,600,000, 4.2%, due 8/15/2048	1,450,817	1,335,264
Bp Cap Markets America	$750,000, 2.939%, due 6/4/2051	501,060	477,210
Bp Cap Markets America	$790,000, 3.06%, due 6/17/2041	576,740	601,301
Bristol-Myers Squibb Co	$1,800,000, 3.7%, due 3/15/2052	1,433,718	1,322,550
Broadcom Inc	$595,000, 4.8%, due 10/15/2034	572,206	596,142
Burlington North Santa Fe	$550,000, 3.55%, due 2/15/2050	640,858	402,787
Cigna Corp	$1,400,000, 4.9%, due 12/15/2048	1,348,178	1,248,156
Csx Corp	$770,000, 4.75%, due 11/15/2048	703,949	684,545
Cvs Health Corp	$400,000, 5.05%, due 3/25/2048	454,718	352,620
Cvs Health Corp	$720,000, 6.0%, due 6/1/2063	704,966	695,095
Capital One Financial Co	$200,000, 3.75%, due 3/9/2027	186,604	199,404
Carrier Global Corp	$530,000, 6.2%, due 3/15/2054	567,063	573,052
Caterpillar Inc	$695,000, 3.803%, due 8/15/2042	570,519	583,710
Caterpillar Inc	$145,000, 1. 9%, due 3/12/2031	121,873	130,551
Chubb Corp	$880,000, 6.0%, due 5/11/2037	942,198	955,231
Citigroup Inc	$755,000, 5.875%, due 1/30/2042	782,278	793,920
Citigroup Inc	$690,000, 4.65%, due 7/30/2045	598,906	621,145
Comcast Corp	$1,800,000, 3.969%, due 11/1/2047	2,017,558	1,348,182
Comcast Corp	$765,000, 5.500% , due 05/15/2064	711,978	684,025
Conagra Brands Inc	$1,000,000, 5.300% , due 11/01/2038	931,877	954,740
Conocophillips Company	$605,000, 5.5%, due 1/15/2055	576,843	578,713
Con Edison Co Of Ny Inc	$700,000, 3.0%, due 12/1/2060	646,520	412,587
Deere & Company	$565,000, 5.45%, due 1/16/2035	578,357	595,838
John Deere Capital Corp	$215,000, 2.45%, due 1/9/2030	189,277	203,717
John Deere Capital Corp	$195,000, 4.15%, due 9/15/2027	192,118	196,507
Dell Int Llc / Emc Corp	$785,000, 3.375%, due 12/15/2041	584,621	596,945
Dell Int Llc / Emc Corp	$635,000, 3.45%, due 12/15/2051	430,886	432,422
Diamondback Energy Inc	$700,000, 6.25%, due 3/15/2053	687,099	706,685
Dow Chemical Co	$365,000, 5.55%, due 11/30/2048	351,648	320,503
Dow Chemical Co	$755,000, 3.6%, due 11/15/2050	561,584	486,915
Duke Energy Ohio Inc	$1,000,000, 5.65%, due 4/1/2053	1,063,020	987,600
Duke Energy Indiana Inc	$900,000, 3.75%, due 5/15/2046	624,093	701,127
Eog Resources Inc	$195,000, 4.375%, due 4/15/2030	188,079	196,203
Electronic Arts Inc	$1,000,000, 2.95%, due 2/15/2051	767,966	922,410
Energy Transfer Partners	$1,000,000, 6.5%, due 2/1/2042	1,010,171	1,053,090
Entergy Louisiana LLC	$450,000, 4.75%, due 9/15/2052	434,201	391,608
Enterprise Products	$550,000, 3.7%, due 1/31/2051	556,413	403,321
Enterprise Products	$125,000, 5.35%, due 1/31/2033	124,308	130,540
Eversource Energy	$750,000, 3.45%, due 1/15/2050	531,735	531,983
Exelon Corp	$560,000, 4.45%, due 4/15/2046	466,430	469,778
Exelon Corp	$700,000, 5.6%, due 3/15/2053	682,381	678,412
Exxon Mobil Corporation	$1,600,000, 4.327%, due 3/19/2050	1,829,118	1,341,072
Meta Platforms Inc	$200,000, 4.45%, due 8/15/2052	168,352	162,762
Meta Platforms Inc	$995,000, 5.75%, due 5/15/2063	987,106	955,598
Florida Power & Light	$615,000, 3.8%, due 12/15/2042	510,161	505,050
Florida Power Light Co	$900,000, 2.875%, due 12/4/2051	651,414	573,642

Identity of Issuer	Description of Investment	Cost	Current Value
Corporate Bonds and Notes (continued)			
General Motors	$450,000, 6.6%, due 4/1/2036	$ 452,970	$ 489,740
Georgia Power Co	$605,000, 5.125%, due 5/15/2052	564,731	564,362
Goldman Sachs Group Inc	$465,000, 6.75%, due 10/1/2037	617,839	519,117
Goldman Sachs Group Inc	$920,000, 6.25%, due 2/1/2041	1,203,187	1,007,326
HCA Inc	$700,000, 5.5%, due 6/15/2047	732,542	661,507
HCA Inc	$750,000, 3.5%, due 7/15/2051	495,608	508,350
Hess Corp	$350,000, 5.6%, due 2/15/2041	345,475	361,627
Hp Enterprise Co	$400,000, STEP%, due 10/15/2045	400,632	410,076
Home Depot Inc	$800,000, 3.125%, due 12/15/2049	827,047	545,272
Indiana Michigan Power	$600,000, 5.625%, due 4/1/2053	635,334	593,688
IBM Corp	$1,500,000, 4.25%, due 5/15/2049	1,340,655	1,211,265
JPMorgan Chase & Co	$1,000,000, VAR%, due 7/24/2038	865,930	897,760
JPMorgan Chase & Co	$195,000, VAR%, due 3/24/2031	189,195	196,695
JPMorgan Chase & Co	$250,000, VAR%, due 4/22/2052	167,623	177,238
JPMorgan Chase & Co	$735,000, VAR%, due 11/29/2045	724,931	746,201
Johnson & Johnson	$500,000, 2.45%, due 9/1/2060	354,474	274,670
Kinder Morgan Inc	$700,000, 5.55%, due 6/1/2045	856,054	676,774
Kinder Morgan Inc	$570,000, 3.25%, due 8/1/2050	353,765	377,021
Kraft Heinz Foods Co	$650,000, 5.2%, due 7/15/2045	639,551	596,057
Kraft Heinz Foods Co	$530,000, 4.875%, due 10/1/2049	464,805	455,986
Kroger Co	$595,000, 5.65%, due 9/15/2064	563,655	567,571
L3harris Tech Inc	$545,000, 5.6%, due 7/31/2053	539,632	540,645
LYB Int Finance Iii	$1,400,000, 3.375%, due 10/1/2040	1,046,696	1,012,844
Eli Lilly & Co	$755,000, 5.2%, due 8/14/2064	707,805	710,417
Lockheed Martin Corp	$900,000, 4.3%, due 6/15/2062	842,493	710,145
Lowe's Cos Inc	$500,000, 5.800% , due 09/15/2062	483,025	488,465
Mplx Lp	$850,000, 5.200% , due 03/01/2047	1,009,305	759,569
Marsh & Mclennan Cos Inc	$1,100,000, 4.900% , due 03/15/2049	1,062,317	994,884
Mcdonald's Corp	$1,300,000, 3.625% , due 09/01/2049	1,314,586	956,657
Merck & Co Inc	$900,000, 2.35%, due 6/24/2040	763,862	648,369
Metlife Inc	$1,200,000, 4.875%, due 11/13/2043	1,073,760	1,118,820
Microsoft Corp	$650,000, 2.525%, due 6/1/2050	417,060	396,858
Microsoft Corp	$1,400,000, 2.675%, due 6/1/2060	981,568	806,218
Micron Technology Inc	$850,000, 3.477%, due 11/1/2051	576,819	597,210
Mondelez International	$1,500,000, 2.625%, due 9/4/2050	906,450	895,005
Morgan Stanley	$350,000, VAR%, due 1/25/2052	210,809	222,632
Morgan Stanley	$1,200,000, 4.375%, due 1/22/2047	1,092,828	1,036,104
Morgan Stanley	$400,000, VAR%, due 4/22/2042	300,860	313,404
National Rural Util Coop	$120,000, 5.8%, due 1/15/2033	126,302	128,669
Nisource Inc	$1,125,000, 5.0%, due 6/15/2052	974,487	995,209
Norfolk Southern Corp	$740,000, 5.35%, due 8/1/2054	704,872	706,900
Northern States Pwr-minn	$700,000, 4.5%, due 6/1/2052	665,825	594,587
Northrop Grumman Corp	$505,000, 5.25%, due 5/1/2050	504,556	476,569
Oneok Partners Lp	$150,000, 6.2%, due 9/15/2043	151,329	152,117
Ppl Electric Utilities	$750,000, 5.25%, due 5/15/2053	714,623	718,568
Ppl Electric Utilities	$650,000, 4.85%, due 2/15/2034	621,264	656,871
Pepsico Inc	$850,000, 4.65%, due 2/15/2053	860,098	748,646
Philip Morris Intl Inc	$1,300,000, 3.875%, due 8/21/2042	1,343,800	1,071,343
Phillips 66	$960,000, 4.65%, due 11/15/2034	901,776	940,570
Public Service Colorado	$515,000, 5.75%, due 5/15/2054	517,978	515,417
Public Storage	$575,000, 5.35%, due 8/1/2053	552,046	555,991
Qualcomm Inc	$700,000, 4.5%, due 5/20/2052	619,353	592,977
Raytheon Tech Corp	$300,000, 5.375%, due 2/27/2053	301,953	288,306

Commonwealth Health Corporation Restated Retirement Plan
EIN 31-1118087 PN 001
Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (Modified Cash Basis)
December 31, 2025 **(Continued)**

Identity of Issuer	Description of Investment	Cost	Current Value
Corporate Bonds and Notes (continued)			
Rtx Corp	$705,000, 6.4%, due 3/15/2054	$ 712,501	$ 775,824
Republic Services Inc	$775,000, 5.7%, due 5/15/2041	816,029	812,115
Sempra Energy	$300,000, 4.0%, due 2/1/2048	318,486	228,948
Shell Finance Us Inc	$1,560,000, 3.25%, due 4/6/2050	1,088,303	1,075,558
Simon Property Group Lp	$550,000, 6.65%, due 1/15/2054	616,209	614,493
Snap-on Inc	$1,200,000, 3.1%, due 5/1/2050	1,174,547	813,948
Southern Cal Edison	$350,000, 5.45%, due 6/1/2052	308,238	314,426
Southern Co	$600,000, 4.4%, due 7/1/2046	700,746	506,172
Starbucks Corp	$1,175,000, 3.5%, due 11/15/2050	796,474	824,650
Synchrony Financial	$155,000, 2.875%, due 10/28/2031	122,204	139,060
T-Mobile Usa Inc	$1,600,000, 4.5%, due 4/15/2050	1,410,656	1,317,856
Target Corp	$1,220,000, 4.0%, due 7/1/2042	1,087,069	1,030,083
Texas Instruments Inc	$1,070,000, 2.7%, due 9/15/2051	684,479	654,401
Williams Companies Inc	$725,000, 3.5%, due 10/15/2051	502,171	503,781
Thermo Fisher Scientific	$1,760,000, 2.8%, due 10/15/2041	1,300,992	1,302,576
Toyota Motor Credit Corp	$155,000, 1.9%, due 9/12/2031	125,242	135,989
Union PAC Corp	$600,000, 2.973%, due 9/16/2062	356,448	351,066
Union Pacific Corp	$1,280,000, 3.2%, due 5/20/2041	959,680	1,003,354
United Parcel Service	$500,000, 6.2%, due 1/15/2038	577,616	550,890
Unitedhealth Group Inc	$1,300,000, 6.05%, due 2/15/2063	1,458,618	1,327,755
Verizon Communications	$1,945,000, 2.65%, due 11/20/2040	1,406,287	1,388,224
Verizon Communications	$700,000, 2.987%, due 10/30/2056	439,478	416,458
Virginia Elec & Power Co	$730,000, 4.2%, due 5/15/2045	580,744	604,893
Virginia Elec & Power Co	$700,000, 4.625%, due 5/15/2052	698,209	589,330
Virginia Elec & Power Co	$440,000, 5.45%, due 4/1/2053	420,218	419,236
Walmart Inc	$950,000, 2.65%, due 9/22/2051	678,063	598,909
Wells Fargo & Company	$780,000, VAR%, due 4/30/2041	577,684	604,960
Wells Fargo & Company	$1,300,000, VAR%, due 4/25/2053	1,273,025	1,118,650
Wells Fargo & Company	$130,000, VAR%, due 7/25/2033	120,656	132,023
Williams Partners LP	$1,100,000, 6.3%, due 4/15/2040	1,178,753	1,184,942
		111,476,411	104,119,182
Foreign Bonds			
USD Astrazeneca Plc	$1,195,000, 4.375%, due 11/16/2045	1,107,526	1,052,568
USD BHP Finance USA	$900,000, 5.0%, due 9/30/2043	897,987	854,730
Barclays PLC	$645,000, 4.95%, due 1/10/2047	581,106	593,632
USD Canadian Natl RR	$800,000, 4.4%, due 8/5/2052	670,384	675,512
USD Canadian Natural Res	$250,000, 6.25%, due 3/15/2038	259,170	265,155
Canadian Pacific RR Co	$745,000, 4.8%, due 8/1/2045	697,059	683,023
Hsbc Holdings PLC	$500,000, 6.5%, due 9/15/2037	562,839	540,530
NXP BV/NXP FDG/NXP USA	$600,000, 3.25%, due 5/11/2041	443,472	454,914
Pfizer Investment Enter	$900,000, 5.3%, due 5/19/2053	883,476	852,192
Rio Tinto Fin USA PLC	$800,000, 5.875%, due 3/14/2065	780,600	826,256
Takeda Pharmaceutical	$400,000, 3.025%, due 7/9/2040	291,856	306,180
Telefonica Emisiones Sau	$400,000, 5.213%, due 3/8/2047	478,736	352,160
CB UBS Group Ag	$800,000, 4.875%, due 5/15/2045	705,520	741,361
		8,359,731	8,198,213

Commonwealth Health Corporation Restated Retirement Plan
EIN 31-1118087 PN 001
Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (Modified Cash Basis)
December 31, 2025 **(Continued)**

Identity of Issuer	Description of Investment	Cost	Current Value
Common Stocks			
APTIV Holdings Ltd	316 shares	$ 24,752	$ 24,044
Niq Global Intelligence	307 shares	6,048	5,062
Alibaba Group Holding Lt	36 shares	5,706	5,277
Amazon Com Inc Com	372 shares	63,731	85,865
Amazon Com Inc Com	417 shares	45,255	96,252
CIE Financiere Richemont	2,850 shares	30,818	61,361
D R Horton Inc	131 shares	16,959	18,868
Dominos Pizza Inc	139 shares	68,604	57,938
Ebay Inc	125 shares	6,713	10,888
Fast Retailing Co Ltd	1,172 shares	37,738	42,426
Floor And Decor Holdings Inc	546 shares	46,883	33,246
Hilton Worldwide	613 shares	127,491	176,084
Home Depot Inc	73 shares	20,964	25,119
Hyatt Hotels Corp	278 shares	40,893	44,569
Lvmh Moet Hennessy Adr	323 shares	47,491	48,712
Lennar Corp Cl	521 shares	78,676	53,559
Lowe's Companies Inc	115 shares	19,612	27,733
Marriott Intl Inc	146 shares	28,405	45,295
McDonalds Corp	83 shares	21,186	25,367
Mercadolibre Inc	31 shares	25,088	62,442
Nike Inc	192 shares	13,944	12,232
O'Reilly Automotive Inc	368 shares	24,659	33,565
O'Reilly Automotive Inc	1,624 shares	111,540	148,125
PVH Corp	255 shares	21,120	17,090
Reckitt Benckiser Group	3,405 shares	55,911	55,229
Relx PLC	1,023 shares	36,370	41,350
Ross Stores Inc	149 shares	20,758	26,841
Sony Group Corp	2,031 shares	27,472	51,994
Starbucks Corp	225 shares	16,510	18,947
TJC Cos Inc	121 shares	11,826	18,587
Somnigroup International Inc	221 shares	13,931	19,731
Tesla Inc	312 shares	65,354	140,313
Yum Brands Inc	91 shares	9,196	13,766
Yum China Holdings Inc	95 shares	3,874	4,536
Magnum Ice Cream	.400 shares	(2,374)	6
Altria Group Inc	316 shares	18,676	18,221
Chocoladefabriken - UNSP	3,898 shares	45,154	56,131
Church & Dwight Co Inc	377 shares	30,950	31,611
Coca Cola Com	288 shares	17,206	20,134
Costco Wholesale Corp	48 shares	26,701	41,392
Haleon PLC SHS	5,272 shares	50,516	53,300
Heineken Hldg	920 shares	33,752	34,454
Keurig Dr Pepper Inc	1,661 shares	52,769	46,525
Kimberly Clark	219 shares	22,821	22,095
Mondelez International	265 shares	16,308	14,265
Mondelez International	389 shares	27,590	20,940
Monster Beverage	604 shares	22,154	46,309
Pepsico Inc	65 shares	11,124	9,329
Pepsico Inc	138 shares	21,051	19,806
Philip Morris Intl Inc	42 shares	6,797	6,737

Identity of Issuer	Description of Investment	Cost	Current Value
Common Stocks (continued)			
Primo Brands Corporation	368 shares	$ 11,195	$ 6,017
Procter & Gamble Co	240 shares	32,808	34,394
Unilever PLC	820 shares	46,465	53,599
Walmart Inc	368 shares	18,371	40,998
Baker Hughes Co	897 shares	28,477	40,849
Chevron Corp	187 shares	29,939	28,501
Conoco Phillips	180 shares	19,334	16,850
Conoco Phillips	430 shares	32,528	40,252
EOG Resources Inc	238 shares	17,339	24,992
EQT Corp	602 shares	24,044	32,267
Exxon Mobil Corp	320 shares	33,263	38,509
Exxon Mobil Corp	424 shares	48,061	51,024
Shell PLC	802 shares	32,200	58,931
Schneider Electric	784 shares	18,174	43,069
Valero Energy Corp	80 shares	9,718	13,023
Valero Energy Corp	161 shares	13,887	26,210
AON PLC	83 shares	15,107	29,289
Arch Capital Group LTD	377 shares	36,289	36,162
Arch Capital Group LTD	429 shares	15,845	41,150
Chubb, LTD	111 shares	23,565	34,645
Chubb, LTD	105 shares	14,786	32,773
American Express Company	35 shares	11,986	12,948
American Express Company	91 shares	14,832	33,665
Ares Management	326 shares	47,016	52,691
Bank New York Mellon	277 shares	15,580	32,157
Bankinter Sa	362 shares	3,218	6,002
W R Berkley Corp	204 shares	11,452	14,304
Blackrock Inc	20 shares	12,182	21,407
Blackrock Inc	30 shares	32,991	32,110
Brookfield Corp	3,824 shares	111,703	175,483
Brookfield Asset Mgmt	616 shares	25,428	32,272
Brown & Brown Inc	1,309 shares	117,424	104,327
Brown & Brown Inc	321 shares	12,834	25,584
Cme Group Inc	81 shares	14,926	22,119
Citigroup Inc	306 shares	15,410	35,707
Equifax Inc	119 shares	25,486	25,821
Erste Group Bk Sp Adr	840 shares	15,542	50,602
Fifth Third Bancorp	991 shares	29,554	46,389
Gallagher Arthur J & Co	187 shares	53,418	48,394
HDFC Bank, LTD	1,305 shares	42,287	47,685
Intesa Sanpaolo S	1,373 shares	20,462	57,131
JPMorgan Chase & Co	275 shares	32,942	88,611
JPMorgan Chase & Co	227 shares	24,041	73,144
Jefferies Financial Group Inc	840 shares	35,257	52,055
KKR & Co Inc	1,117 shares	116,228	142,395
KKR & Co Inc	276 shares	22,248	35,184
Lpl Financial Holdings	168 shares	60,825	60,005
Lloyds Banking Group PLC	9,061 shares	26,713	48,023
Loews Corp	347 shares	15,605	36,543
London Stk Ex Grp	1,907 shares	58,908	58,297

Identity of Issuer	Description of Investment	Cost	Current Value
Common Stocks (continued)			
MS&AD INS Group Hldgs	1,875 shares	$ 32,962	$ 43,931
Markel Group Inc	51 shares	80,033	109,632
Marsh & Mclennan Cos Inc	81 shares	13,321	15,027
Marsh & Mclennan Cos Inc	183 shares	22,775	33,950
Mastercard Inc	86 shares	32,638	49,096
Mitsubishi UFJ Financial Grp	3,126 shares	18,379	49,578
Moody's Corp	53 shares	22,235	27,075
Morgan Stanley	171 shares	14,635	30,358
Morgan Stanley	207 shares	16,348	36,749
Nasdaq Omx Grp Inc	400 shares	17,750	38,852
PNC Financial Services Group	155 shares	24,568	32,353
PT Bank Cent Asia TBK	2,046 shares	31,355	24,491
Paypal Holdings Inc	153 shares	14,852	8,932
Progressive Corp	256 shares	30,954	58,296
Regions Financial Corp	970 shares	15,396	26,287
Ryan Specialty Holdings	373 shares	24,179	19,258
S&P Global Inc	75 shares	33,226	39,194
SEI Investments Co	204 shares	13,534	16,732
Block Inc	173 shares	16,394	11,261
Svenska Handelsbanken AB	5,943 shares	30,516	43,027
Toronto Dominion Bank	554 shares	41,338	52,187
Visa Inc	163 shares	38,872	57,166
Visa Inc	61 shares	15,407	21,393
Visa Inc	219 shares	37,743	76,805
Wells Fargo & Co	469 shares	21,847	43,711
Wells Fargo & Co	529 shares	42,233	49,303
Icon PLC	123 shares	23,082	22,413
Medtronic PLC	186 shares	15,616	17,867
Alcon, SA	321 shares	19,998	25,298
Qiagen Nv Reg Shs	336 shares	15,220	15,110
Abbott Labs	161 shares	17,785	20,172
Abbott Labs	282 shares	29,917	35,332
Abbvie Inc	123 shares	17,881	28,104
Abbvie Inc	110 shares	16,750	25,134
Elevance Health Inc	64 shares	18,280	22,435
Astrazeneca PLC	146 shares	12,649	13,422
Astrazeneca PLC	651 shares	41,848	59,846
Boston Scientific Corp	389 shares	22,278	37,091
Bristol-Myers Squibb Co	207 shares	11,550	11,166
Cigna Group	237 shares	57,022	65,230
Charles River Labs Intl	241 shares	44,995	48,075
Danaher Corp	38 shares	7,856	8,699
Gilead Sciences Inc	143 shares	15,846	17,552
Humana Inc	64 shares	20,358	16,392
Idexx Lab Inc	81 shares	34,430	54,799
Illumina Inc	98 shares	20,956	12,854
Intuitive Surgical Inc	73 shares	22,452	41,344
Intuitive Surgical Inc	39 shares	9,267	22,088
Johnson & Johnson	289 shares	47,795	59,809
Johnson & Johnson	145 shares	21,327	30,008

Identity of Issuer	Description of Investment	Cost	Current Value
Common Stocks (continued)			
Labcorp Holdings Inc	226 shares	$ 50,289	$ 56,699
Mckesson Corporation	65 shares	14,758	53,319
Merck And Co Inc	183 shares	16,575	19,263
Novartis ADR	139 shares	12,114	19,164
Novanta Inc	33 shares	3,840	3,927
Novo Nordisk AS	425 shares	24,071	21,624
Revvity Inc	205 shares	18,509	19,834
Regeneron Pharmactcls	46 shares	25,720	35,506
Roche Holdings, LTD	304 shares	11,864	15,677
Roche Holdings, LTD	1,146 shares	43,730	59,099
Sanofi ADR	737 shares	38,504	35,715
Thermo Fisher Scientific	36 shares	19,528	20,860
UnitedHealth Group Inc	60 shares	27,930	19,807
Vertex Pharmctls Inc	98 shares	29,885	44,429
Waters Corp	82 shares	26,797	31,144
Eaton Corp PLC	86 shares	31,058	27,392
Eaton Corp PLC	73 shares	6,122	23,251
Gates Indl Corp PLC	1,550 shares	25,044	33,279
Trane Technologies PLC	39 shares	6,063	15,179
Amrize Ag Namen-akt	367 shares	18,197	20,232
Aercap Holdings N.V.	279 shares	12,709	40,109
API Group Corp	537 shares	6,899	20,546
Ametek Inc	155 shares	25,727	31,823
Automatic Data Proc	64 shares	15,956	16,463
Boeing Company	240 shares	47,499	52,109
Boeing Company	348 shares	59,328	75,558
Bunzl PLC	2,033 shares	30,989	28,462
CSX Corp	326 shares	10,611	11,818
Canadian Pac Kans City	482 shares	36,364	35,490
Carlisle Cos Inc	61 shares	11,782	19,511
Caterpillar Inc	53 shares	22,362	30,362
Copart Inc	2,975 shares	144,113	116,471
Costar Group Inc	1,229 shares	103,308	82,638
Cummins Inc	29 shares	6,539	14,803
Deere Co	32 shares	10,823	14,898
Donaldson Co Inc	103 shares	5,950	9,132
Emerson Elec Co	61 shares	8,029	8,096
Expeditors Intl Wash Inc	133 shares	10,575	19,818
Fastenal Company	1,049 shares	27,165	42,096
Genl Dynamics Corp	65 shares	17,023	21,883
Genl Dynamics Corp	126 shares	28,598	42,419
GE Aerospace	138 shares	22,904	42,508
Graco Inc	175 shares	14,513	14,345
Heico Corp	760 shares	131,880	191,847
Honeywell International, Inc	77 shares	14,064	15,022
Illinois Tool Works Inc	57 shares	14,250	14,039
Illinois Tool Works Inc	91 shares	16,626	22,413
Ingersoll Rand Inc	174 shares	12,574	13,784
Itochu Corp	403 shares	39,528	50,959
Jacobs Solutions Inc	293 shares	23,817	38,811

Identity of Issuer	Description of Investment	Cost	Current Value
Common Stocks (continued)			
Knight-Swift	583 shares	$ 29,900	$ 30,479
L3harris Technologies	62 shares	12,208	18,201
Legrand SA-UNSP	1,500 shares	31,327	44,475
Mueller Industries Inc	154 shares	15,741	17,679
Northrop Grumman Corp	33 shares	15,625	18,817
Paccar Inc	361 shares	34,150	39,533
Parker Hannifin Corp	38 shares	10,620	33,400
RTX Corp	211 shares	17,467	38,697
Recruit Holdings Co.LTD.	2,692 shares	22,940	30,285
Republic Services Inc	130 shares	13,123	27,551
Siemens Ag	413 shares	34,302	57,799
Standardaero Inc	1,191 shares	32,517	34,158
Toro Co	436 shares	32,636	34,322
Transdigm Group Inc	137 shares	173,814	182,189
Union Pacific Corp	79 shares	16,146	18,274
Union Pacific Corp	118 shares	19,781	27,296
Veralto Corp	67 shares	6,851	6,685
Verisk Analytics Inc	79 shares	19,935	17,672
Vestas Wind Systems	3,607 shares	26,972	32,350
Waste Connections Inc	145 shares	20,622	25,427
Waste Connections Inc	181 shares	32,608	31,740
Waste Management Inc	78 shares	13,462	17,137
Wesco International Inc	144 shares	24,670	35,230
Amdocs Limited	348 shares	24,098	28,017
Accenture PLC	42 shares	12,439	11,269
Accenture PLC	137 shares	33,467	36,757
Te Connectivity PLC	80 shares	12,108	18,201
Wix Com LTD	98 shares	13,415	10,181
ASML Holdings, NV	37 shares	29,497	39,585
ASML Holdings, NV	91 shares	60,289	97,357
NXP Semiconductors N.V.	146 shares	26,985	31,691
Analog Devices Inc	126 shares	20,746	34,171
Analog Devices Inc	128 shares	21,386	34,714
Appfolio Inc	109 shares	25,370	25,359
Arista Networks Inc	198 shares	28,083	25,944
Arm Hldgs PLC	163 shares	16,185	17,818
Autodesk Inc	134 shares	21,655	39,665
Booz Allen Hamilton Hldg	316 shares	33,591	26,658
Broadcom Inc	256 shares	56,980	88,602
Broadcom Inc	93 shares	4,356	32,187
CCC Intelligent	3,614 shares	38,548	28,731
CDW Corp	208 shares	33,900	28,330
Cadence Design	103 shares	28,088	32,196
Cisco Systems Inc	432 shares	18,971	33,277
Crowdstrike Hldgs Inc	84 shares	16,207	39,376
Entegris Inc	552 shares	55,164	46,506
Factset Resh Systems Inc	33 shares	8,808	9,576
Fair Isaac Corporation	51 shares	76,747	86,222
Hoya Corp	313 shares	39,613	47,466
Intl Business Machines	107 shares	13,665	31,694

Identity of Issuer	Description of Investment	Cost	Current Value
Common Stocks (continued)			
KLA Corp	27 shares	$ 7,828	$ 32,807
KLA Corp	29 shares	9,751	35,237
Keysight Technologies	219 shares	38,320	44,499
Lam Research Corp	130 shares	4,797	22,253
MSCI Inc	133 shares	65,143	76,306
Microsoft Corp	342 shares	116,058	165,398
Microsoft Corp	86 shares	22,546	41,591
Microsoft Corp	144 shares	25,763	69,641
NVIDIA Corp	1,375 shares	50,857	256,438
NVIDIA Corp	1,008 shares	19,743	187,992
Okta Inc	162 shares	14,749	14,008
On Semiconductor Corp	622 shares	38,319	33,681
Oracle Corp	76 shares	22,009	14,813
Oracle Corp	394 shares	26,194	76,795
Palo Alto Networks Inc	170 shares	21,312	31,314
Procore Technologies Inc	308 shares	25,742	22,404
Qualcomm Inc	42 shares	7,049	7,184
Qualcomm Inc	98 shares	8,518	16,763
Roper Technologies Inc	161 shares	87,163	71,666
Sage Group PLC	821 shares	52,057	47,684
Salesforce Inc	42 shares	10,952	11,126
Salesforce Inc	128 shares	22,507	33,908
SAP, SE	282 shares	36,966	68,501
SEA LTD	138 shares	25,454	17,605
ServiceNow Inc	420 shares	55,719	64,340
Shopify Inc	223 shares	16,408	35,896
Shopify Inc	334 shares	21,052	53,764
Taiwan Semiconductor MFG., LTD	554 shares	48,432	168,355
Tencent Music	1,784 shares	20,374	31,274
Teradyne Inc	370 shares	38,756	71,617
Texas Instruments, Inc.	43 shares	6,448	7,460
Toast Inc	486 shares	18,957	17,258
Tyler Technologies, Inc.	61 shares	35,120	27,691
Tyler Technologies, Inc.	129 shares	50,364	58,560
Veeva Sys Inc	340 shares	69,692	75,898
Workday Inc	46 shares	7,198	9,879
CRH PLC	235 shares	23,267	29,328
Linde PLC	40 shares	11,842	17,056
Air Products&Chem	103 shares	32,210	25,443
Avery Dennison Corp	48 shares	8,094	8,730
Eagle Materials Inc	53 shares	11,737	10,954
Eastman Chemical Co Com	196 shares	12,524	12,511
Freeport-McMoran Inc	522 shares	16,587	26,512
Graphic Packaging Holding Corp	2,084 shares	52,702	31,385
Lonza Group	614 shares	43,581	41,255
Martin Marietta Materials	185 shares	103,193	115,192
Nucor Corporation	64 shares	8,525	10,439
Packaging Corp America	40 shares	5,532	8,249
Perimeter Solutions Inc	1,126 shares	8,574	30,999
Qnity Electronics Inc	63 shares	5,157	5,144

Commonwealth Health Corporation Restated Retirement Plan
EIN 31-1118087 PN 001
Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (Modified Cash Basis)
December 31, 2025 **(Continued)**

Identity of Issuer	Description of Investment	Cost	Current Value
Common Stocks (continued)			
RPM International Inc	219 shares	$ 23,964	$ 22,776
Vulcan Materials Co	582 shares	150,419	165,998
Vulcan Materials Co	164 shares	29,576	46,776
CBRE Group Inc	804 shares	82,457	129,275
CBRE Group Inc	147 shares	9,656	23,636
Weyerhaeuser Co	1,333 shares	38,636	31,579
Spotify Tech	45 shares	30,680	26,132
AT&T Inc	1,061 shares	16,667	26,355
Alphabet Inc	385 shares	55,920	120,813
Alphabet Inc	111 shares	20,087	34,743
Alphabet Inc	461 shares	37,507	144,293
Comcast Corp	701 shares	23,151	20,953
Disney Walt Co	223 shares	23,866	25,371
Disney Walt Co	344 shares	37,769	39,137
Meta Platforms Inc	101 shares	51,233	66,669
Meta Platforms Inc	178 shares	43,039	117,496
Liberty Live Holdings	186 shares	16,396	15,468
Liberty Media Corp	496 shares	36,856	48,861
Liberty Media Corp	486 shares	34,266	47,876
Liberty Media Corp	270 shares	20,406	24,133
Live Nation Inc	923 shares	99,554	131,528
Netflix Com Inc	958 shares	39,111	89,822
Singapore Telecomm Lt Ad	1,241 shares	39,732	43,944
Softbank Group Corp	331 shares	12,717	18,768
Tencent Holdings LTD	900 shares	49,989	68,893
Ameren Corp	93 shares	7,272	9,287
American Electric Power Inc	108 shares	9,609	12,453
American Electric Power Inc	513 shares	43,891	59,154
American Water Works Co Inc	255 shares	30,170	33,278
Brookfield	2,419 shares	82,871	109,823
Brookfield Renewable	1,022 shares	27,694	39,183
CMS Energy Corp	81 shares	4,540	5,664
DTE Energy Company	36 shares	3,870	4,643
Dominion Energy Inc	721 shares	46,430	42,243
Duke Energy Corp	337 shares	29,605	39,500
Entergy Corp	207 shares	11,488	19,133
FirstEnergy Corp	1,099 shares	45,511	49,202
Nextera Energy Inc	117 shares	8,854	9,393
PG&E Corp	506 shares	8,593	8,131
Southern Company	198 shares	13,922	17,266
Southern Company	425 shares	24,227	37,060
WEC Energy Group Inc	79 shares	6,844	8,332
		10,144,982	13,857,533

Commonwealth Health Corporation Restated Retirement Plan
EIN 31-1118087 PN 001
Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (Modified Cash Basis)
December 31, 2025 **(Continued)**

Identity of Issuer	Description of Investment	Cost	Current Value
Exchange-Traded Funds			
Invesco S&P 500 Equal Weight ETF	8,911 shares	$ 1,650,167	$ 1,706,991
iShares Tr Core MSCI Eaf	46,159 shares	2,768,234	4,129,384
iShares Inc Core MSCI	28,573 shares	1,368,679	1,920,677
Vanguard 500 Index Fund	8,691 shares	2,786,501	5,450,387
Vanguard Mid-Cap ETF	8,892 shares	1,625,281	2,580,636
Vanguard Small Cap ETF	17,555 shares	2,924,506	4,528,313
		13,123,368	20,316,388
Mutual Funds			
Hartford Schroders Emerging	76,952 shares	1,335,834	1,765,278
		1,335,834	1,765,278
Real Estate Investment Trusts			
Annaly Capital Mgmt Inc	1,992 shares	52,916	44,541
Avalonbay Cmmun Inc	32 shares	5,594	5,802
BXP Inc	254 shares	17,057	17,140
Prologis Inc	60 shares	7,287	7,660
Prologis Inc	316 shares	37,407	40,341
Public Storage 0.10	20 shares	5,778	5,190
Welltower Inc	109 shares	20,934	20,231
Welltower Inc	29 shares	3,973	5,382
		150,946	146,287
		$ 180,307,201	$ 180,935,190