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. . . . . ▶ [X]

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
PENSION PLAN FOR EMPLOYEES OF MOUNT NITTANY MEDICAL CENTER

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 01/01/1968

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)
MOUNT NITTANY MEDICAL CENTER

1800 EAST PARK AVENUE
STATE COLLEGE, PA 16803-6797

2b Employer Identification Number (EIN)
24-0795682

2c Plan Sponsor's telephone number
814-234-6118

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.	10/15/2026	BRYAN ROACH
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a	Plan administrator's name and address [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**	1917
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)**	1047
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	981
b	Retired or separated participants receiving benefits	**6b**	155
c	Other retired or separated participants entitled to future benefits	**6c**	767
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	1903
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	15
f	Total. Add lines **6d** and **6e**.	**6f**	1918
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**	1
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 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
PENSION PLAN FOR EMPLOYEES OF MOUNT NITTANY MEDICAL CENTER

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF
MOUNT NITTANY MEDICAL CENTER

D Employer Identification Number (EIN)
24-0795682

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**	188085204
b Actuarial value	**2b**	178446963

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	115	19423322	19423322
b For terminated vested participants	755	36170358	36170358
c For active participants	1047	103108889	110453149
d Total	1917	158702569	166046829

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**	5.42 %
6 Target normal cost		
a Present value of current plan year accruals	**6a**	8154621
b Expected plan-related expenses	**6b**	802300
c Target normal cost	**6c**	8956921

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 — Date: 10/06/2026

DAVID S. BOOMERSHINE — Type or print name of actuary

26-04446 — Most recent enrollment number

BOOMERSHINE CONSULTING GROUP L.L.C — Firm name

410-418-5525 — Telephone number (including area code)

3300 N. RIDGE RD. SUITE 300
ELLICOTT CITY, MD 21043

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	38777890
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9	Amount remaining (line 7 minus line 8)	0	38777890
10	Interest on line 9 using prior year's actual return of 5.92 %	0	2295651
11	Prior year's excess contributions to be added to prefunding balance:		
a	Present value of excess contributions (line 38a from prior year)		18587
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 5.38 %		1000
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		19587
d	Portion of (c) to be added to prefunding balance		0
12	Other reductions in balances due to elections or deemed elections	0	0
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	41073541

Part III Funding Percentages

14	Funding target attainment percentage	14	82.73 %
15	Adjusted funding target attainment percentage	15	104.50 %
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	106.25 %
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
12/02/2025	138163				
03/02/2026	140859				
06/02/2026	136696				
			Totals ► 18(b)	415718	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	390941

20 Quarterly contributions and liquidity shortfalls:

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

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

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

Liquidity shortfall as of end of quarter of this plan year

(1) 1st	(2) 2nd	(3) 3rd	(4) 4th

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

21 Discount rate:

a Segment rates:	1st segment: 5.00 %	2nd segment: 5.27 %	3rd segment: 5.50 %	☐ N/A, full yield curve used

b Applicable month (enter code)	**21b**	0
22 Weighted average retirement age	**22**	65

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

Part VI Miscellaneous Items

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

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

26 Demographic and benefit information

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

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

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

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

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

Part VIII Minimum Required Contribution For Current Year

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

a Target normal cost (line 6c)	**31a**	8956921
b Excess assets, if applicable, but not greater than line 31a	**31b**	0

32 Amortization installments:	Outstanding Balance	Installment
a Net shortfall amortization installment	28673407	2666777
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**	11623698

	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	11232758	11232758

36 Additional cash requirement (line 34 minus line 35)	**36**	390940
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	**37**	390941

38 Present value of excess contributions for current year (see instructions)

a Total (excess, if any, of line 37 over line 36)	**38a**	1
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
PENSION PLAN FOR EMPLOYEES OF MOUNT NITTANY MEDICAL CENTER

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
MOUNT NITTANY MEDICAL CENTER

D Employer Identification Number (EIN)
24-0795682

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).. . . . . [X] 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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13-5160382

(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)

THE BANK OF NEW YORK MELLON

13-5160382

(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	NONE	867124	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

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

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

Part I Service Provider Information (continued)

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

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

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

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

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

(complete as many entries as needed)

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

SCHEDULE 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
PENSION PLAN FOR EMPLOYEES OF MOUNT NITTANY MEDICAL CENTER

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
MOUNT NITTANY MEDICAL CENTER

D Employer Identification Number (EIN)
24-0795682

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)	387082	277555
(2) Participant contributions	1b(2)		
(3) Other	1b(3)	10486782	5113141
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	2756937	13018399
(2) U.S. Government securities	1c(2)	14070376	16928627
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)	62906179	68848560
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	36462746	39761085
(5) Partnership/joint venture interests	1c(5)	29862848	29018036
(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)	30895880	35715520
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)	299466	1247385

		(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	188128296	209928308
Liabilities			
1g Benefit claims payable	1g		
1h Operating payables	1h		
1i Acquisition indebtedness	1i		
1j Other liabilities	1j	35203	115849
1k Total liabilities (add all amounts in lines 1g through1j)	1k	35203	115849
Net Assets			
1l Net assets (subtract line 1k from line 1f)	1l	188093093	209812459

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)	415718	
(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)		415718
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)		
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		
(2) Dividends: **(A)** Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)		
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	18563102	
(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		18563102

		(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)		
c Other income	2c		5640681
d Total income. Add all **income** amounts in column (b) and enter total	2d		24619501
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	2033011	
(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)		2033011
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Recordkeeping fees	2i(3)		
(4) IQPA audit fees	2i(4)		
(5) Investment advisory and investment management fees	2i(5)	837819	
(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)	29305	
(12) Total administrative expenses. Add lines **2i(1)** through **(11)**	2i(12)		867124
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		2900135
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		21719366
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: BAKER TILLY US, LLP **(2)** EIN: 30-1413443

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		10000000
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 593476.

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
PENSION PLAN FOR EMPLOYEES OF MOUNT NITTANY MEDICAL CENTER

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
MOUNT NITTANY MEDICAL CENTER

D Employer Identification Number (EIN)
24-0795682

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): 13-3689044

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** 4

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: 55.4 % Private Equity: _____% Investment-Grade Debt and Interest Rate Hedging Assets: 43.6 %
High-Yield Debt: _____% Real Assets: _____% Cash or Cash Equivalents: 1.0 % 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 ___/___/_____ (MM/DD/YYYY) and the Opinion Letter serial number_____.

Pension Plan for Employees of Mount Nittany Medical Center

Financial Statements and
Supplementary Information

December 31, 2025 and 2024

Pension Plan for Employees of Mount Nittany Medical Center

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December 31, 2025 and 2024

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Independent Auditors' Report

To the Participants and Plan Administrator of
Pension Plan for Employees of Mount Nittany Medical Center

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

We have performed audits of the financial statements of the Pension Plan for Employees of Mount Nittany Medical Center (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of net assets available for benefits as of December 31, 2025 and 2024, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

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

Management has obtained certifications from qualified institutions as of and for the years ended December 31, 2025 and 2024, stating that the certified investment information, as described in Note 9 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 Auditors' Responsibilities for the Audit of the Financial Statements section:

- The amounts and disclosures in the financial statements, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America (GAAP).
- The information in the 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 Auditors' 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.

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Responsibilities of Management for the Financial Statements

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

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

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

Auditors' 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 auditors' 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 GAAP.

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 GAAP.

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, Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year) and Schedule H, Line 4(j) - Schedule of Reportable Transactions, as of or for the year ended December 31, 2025, are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion:

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

Baker Tilly US, LLP

Williamsport, Pennsylvania
October 14, 2026

Pension Plan for Employees of Mount Nittany Medical Center

Statements of Net Assets Available for Benefits
December 31, 2025 and 2024

	2025	2024
Assets		
Investments at fair value	$ 204,537,612	$ 177,254,432
Receivables:		
Pending investment trades receivable	3,899,741	9,408,721
Accrued interest receivable	1,213,400	1,078,061
Employer contribution receivable	277,555	387,082
Total receivables	5,390,696	10,873,864
Total assets	209,928,308	188,128,296
Liabilities		
Pending investment trades payable	115,849	35,203
Net assets available for benefits	$ 209,812,459	$ 188,093,093

See notes to financial statements

Pension Plan for Employees of Mount Nittany Medical Center

Statements of Changes in Net Assets Available for Benefits
Years Ended December 31, 2025 and 2024

	2025	2024
Additions		
Investment income:		
Net appreciation in fair value of investments	$ 18,563,102	$ 4,888,245
Interest	5,640,681	5,651,165
Total investment income	24,203,783	10,539,410
Employer contributions	415,718	517,740
Total additions	24,619,501	11,057,150
Deductions		
Benefits paid to participants	2,033,011	1,224,037
Administrative expenses	867,124	802,289
Total deductions	2,900,135	2,026,326
Net increase	21,719,366	9,030,824
Net Assets Available for Benefits		
Beginning of year	188,093,093	179,062,269
End of year	$ 209,812,459	$ 188,093,093

See notes to financial statements

1. Description of the Plan

The following description of the Pension Plan for Employees of Mount Nittany Medical Center (the Plan) is provided for general information purposes only. Participants should refer to the plan document for a more complete description of the Plan's provisions.

General and Eligibility

The Plan is a noncontributory defined benefit pension plan covering substantially all employees of Mount Nittany Medical Center (the Hospital) who have completed one year of eligible service and are an eligible class employee, as defined in the plan document. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

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

Effective January 1, 2014, any nonbargaining unit employee hired after December 31, 2014 will not be eligible to become a participant in the Plan. Any nonbargaining unit employee rehired after December 31, 2014 will not be eligible to accrue any additional benefit under the Plan. Effective January 1, 2021, any bargaining unit employee hired or rehired after December 31, 2020 will not be eligible to become a participant in the Plan. Any bargaining unit employee rehired after December 31, 2020 will not be eligible to accrue any additional benefit under the Plan.

Funding Policy

The Plan's funding policy is for the Hospital to contribute an amount which will meet or exceed the annual ERISA minimum funding requirement. No participant contributions are permitted. The minimum funding requirements of ERISA were met for 2025 and 2024.

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

Pension Benefits

Participants with five or more years of credited service are entitled to annual pension benefits beginning at normal retirement age (65) computed in accordance with the Plan's basic formula. The basic formula provides that the monthly benefit will, in general, be computed based on a participant's final five-year average annual compensation and years of credited service.

The Plan permits early retirement at ages 55 to 64 for participants with five or more years of credited service for nonbargaining employees. Participants generally elect to receive the value of their accumulated plan benefits in the form of a life annuity (if single) or 100% qualified joint and survivor annuity (if married) upon retirement or termination. Participants may elect to receive the value of their accumulated plan benefits as a lump-sum distribution only if the value of vested accrued benefits is less than $7,000. If employees terminate before rendering five years of service, they forfeit the right to receive benefits under the Plan.

Death and Disability Benefits

If an active employee dies, a death benefit equal to the value of the employee's accumulated pension benefits shall be paid to the employee's beneficiary. Active employees who become totally disabled shall receive annual disability benefits that are equal to the equivalent normal retirement benefit they have accumulated as of the time they became disabled. Disability benefits are paid until normal retirement age, at which time disabled participants begin receiving normal retirement benefits computed as though they had been employed to normal retirement age with their annual compensation remaining the same as at the time they became disabled.

2. Summary of Significant Accounting Policies

Basis of Accounting

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

Use of Estimates

The preparation of financial statements in accordance with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities 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.

Payment of Benefits

Benefit payments to participants are recorded upon distribution.

Administrative Expenses

The Plan's expenses are paid either by the Plan or the Hospital, as provided by the plan document. Expenses that are paid directly by the Hospital are excluded from these financial statements. Certain expenses incurred in connection with the general administration of the Plan that are paid by the Plan are recorded as deductions in the accompanying Statements of Changes in Net Assets Available for Benefits. In addition, certain investment related expenses are included in net appreciation in fair value of investments presented in the accompanying Statements of Changes in Net Assets Available for Benefits.

Investment Valuation and Income Recognition

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

Purchases and sales of securities are recorded on a trade-date basis. Purchases and sales of certain investments made on December 31, 2025 that were not settled until January 2, 2026 are recorded as pending investment trades payable and receivable, respectively, in the accompanying Statements of Net Assets Available for Benefits and totaled $115,849 and $3,899,741. Purchases and sales of certain investments made on December 31, 2024 that were not settled until January 2, 2025 are recorded as pending investment trades payable and receivable, respectively, in the accompanying Statements of Net Assets Available for Benefits and totaled $35,203 and $9,408,721. Interest income is recorded on the accrual basis. Net appreciation includes the gains and losses on investments bought and sold as well as held during the year.

Actuarial Present Value of Accumulated Plan Benefits

Accumulated plan benefits are those future periodic payments, including lump-sum distributions that are attributable under the Plan's provisions to the service employees have rendered. Accumulated plan benefits include benefits expected to be paid to (a) retired or terminated employees or their beneficiaries, (b) beneficiaries of employees who have died and (c) present employees or their beneficiaries. Benefits under the Plan are based on employees' compensation and years of credited service. The accumulated plan benefits for active employees will equal the accumulation, with interest, of the annual benefit accruals as of the benefit information date. Benefits payable under all circumstances such as retirement, death, disability and termination of employment are included, to the extent they are 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.

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

The actuarial present value of accumulated plan benefits as of January 1, 2025 is as follows:

Vested benefits:	
Active participants	$ 130,614,099
Participants and beneficiaries currently receiving benefits	18,855,034
Total vested benefits	149,469,133
Nonvested benefits	5,739,573
Total actuarial present value of accumulated plan benefits	$ 155,208,706

The changes in the actuarial present value of the accumulated plan benefits for the year ended December 31, 2024 are summarized as follows:

Actuarial present value of accumulated plan benefits, at beginning of year	$ 136,411,138
Increase (decrease) during the year attributable to:	
Benefits accumulated	11,873,658
Increase for interest due to decrease in discount period	8,147,947
Benefits paid	(1,224,037)
Actuarial present value of accumulated plan benefits, at end of year	$ 155,208,706

Significant assumptions underlying the actuarial computations are as follows:

Interest rate	6.00%, compound annually
Mortality	Pri-2012 Mortality Table using Scale MP-2021
Retirement age	Age 65

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.

Recent Regulatory Update

SECURE 2.0 Act of 2022 was signed into law on December 29, 2022. This legislation includes a vast array of provisional changes to retirement plans, becoming effective in 2023 and beyond. Plan management adopted mandatory provisions effective for the year ended December 31, 2025, and continues to evaluate the impact of the adoption and implementation of this legislation on the Plan. The application of SECURE 2.0 Act of 2022 did not have a material effect on the Plan's financial statements.

Subsequent Events

The Plan has evaluated subsequent events for recognition or disclosure through October 14, 2026, the date the financial statements were available to be issued.

3. Fair Value Measurement

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

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

Level 2 - Inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly or indirectly, such as:

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

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

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

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

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

Money market funds are valued at the quoted net asset value (NAV) of shares held by the Plan at year-end.

Common stocks and certain United States government securities are valued at the closing price reported in the active market on which the individual securities are traded.

Corporate bonds and notes and other government obligations are valued using pricing models maximizing the use of observable inputs of similar securities. This includes basing value on yields currently available on comparable securities of issuers with similar credit ratings. When quoted prices are not available for identical or similar bonds, the bond is valued under a discounted cash flows approach that maximizes observable inputs, such as current yields or similar instruments, but includes adjustments for certain risks that may not be observable, such as credit and liquidity risks or a broker quote if available.

Mutual funds are valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the Securities and Exchange Commission. These funds are required to publish their daily NAV and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

Limited partnerships represent investments in various private investment companies, which are considered funds of funds. The Plan measures the fair value of these investments based on NAV, as calculated on the reporting entity's measurement date, as a practical expedient for fair value since these investments do not have readily determinable fair values. The Plan measures the fair value of an investment that does not have a readily determinable fair value, based on the NAV of the investment as a practical expedient, without further adjustment, unless it is probable that the investment will be sold at a value significantly different than the NAV. If the practical expedient NAV is not as of the reporting entity's measurement date, then the NAV is adjusted to reflect any significant events that would materially affect the value of the security and the NAV of the Plan as of the valuation date. In using the NAV as a practical expedient, certain attributes of the investment, that may impact the fair value of the investment, are not considered in measuring fair value. Attributes of those investments include the investment strategies of the investees and may also include, but are not limited to, restrictions on the investor's ability to redeem its investments at the measurement date at NAV as well as any unfunded commitments.

Futures contracts are considered derivative financial instruments and are valued based on observable market transactions or prices and classified as Level 2.

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2025 and 2024:

	Assets at Fair Value as of December 31, 2025			
	Level 1	**Level 2**	**Level 3**	**Total**
Money market funds	$ 13,018,399	$ -	$ -	$ 13,018,399
Common stocks	39,761,085	-	-	39,761,085
Corporate bonds	-	68,848,560	-	68,848,560
Mutual funds	35,715,520	-	-	35,715,520
U.S. government securities	16,928,627	-	-	16,928,627
Other government obligations	-	2,088,402	-	2,088,402
Futures contracts	-	(841,017)	-	(841,017)
Total assets in the fair value hierarchy	$ 105,423,631	$ 70,095,945	$ -	175,519,576
Investments measured at NAV(a)				29,018,036
Total investments at fair value				$ 204,537,612

	Assets at Fair Value as of December 31, 2024			
	Level 1	Level 2	Level 3	Total
Money market funds	$ 2,756,937	$ -	$ -	$ 2,756,937
Common stocks	36,462,746	-	-	36,462,746
Corporate bonds	-	62,906,179	-	62,906,179
Mutual funds	30,895,880	-	-	30,895,880
U.S. government securities	14,070,376	-	-	14,070,376
Other government obligations	-	1,231,820	-	1,231,820
Futures contracts	-	(932,354)	-	(932,354)
Total assets in the fair value hierarchy	$ 84,185,939	$ 63,205,645	$ -	147,391,584
Investments measured at NAV(a)				29,862,848
Total investments at fair value				$ 177,254,432

a) Certain investments that were measured at NAV per share (or its equivalent) have not been classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the line items presented in the Statements of Net Assets Available for Benefits.

Investments Measured Using NAV per Share Practical Expedient

The following table summarizes investments measured at fair value based on NAV per share as of December 31, 2025 and 2024.

Limited Partnerships	Fair Value at December 31, 2025	Fair Value at December 31, 2024	Unfunded Commitments	Redemption Frequency (if Currently Eligible)	Redemption Notice Period
Aikya Emerging Markets LP	$ 2,218,038	$ 2,043,695	N/A	Monthly	30 days
Sheridan Square Fund II LP	-	7,131,647	N/A	Monthly	30 days
WindAcre Domestic Partnership LP	16,052,688	13,262,768	N/A	Annual	45 days
Tensile Capital Partners LP	3,138,560	7,424,738	N/A	Quarterly	1-year hard lock; 1-year soft lock; 90 day notice with 25% gate
The Children's Investment Fund	7,608,750	-	N/A	Quarterly	36 month lock
Total	$ 29,018,036	$ 29,862,848			

4. Futures Contracts

As part of the Plan's liability-driven investing approach for derisking the pension plan, the Plan purchased futures contracts.

Futures contracts represent commitments for future delivery of cash based upon the level of a specified index of fixed income or equity securities or currency at a specified price at a given date. The Plan may use futures contracts to manage its exposure to the equity and currency markets. Buying futures increases the Plan's exposure to the underlying instrument. Selling futures decreases the Plan's exposure to the underlying instrument.

Upon purchase of a futures contract, the Plan is required to deposit with its custodian, in a segregated account in the name of the futures broker, an amount of cash or U.S. government obligations in accordance with the initial margin requirements of the broker or exchange. Futures contracts are marked to market daily and the net change in the market value is the variation margin. Gains or losses are recognized as variation margin settles throughout the term of the contract.

Futures contracts involve, to varying degrees, risk of loss in excess of the variation margin. Losses may arise from the change in the value of the underlying instrument, if there is an illiquid secondary market for the contracts or if counterparties do not perform under the contract terms. Futures contracts are valued at the settlement prices established each day by the board of trade or exchange on which they are traded.

A summary of open futures contracts as of December 31, 2025 is presented below:

	Notional Value	Fair Value	Unrealized Gain (Loss)
MSCI EAFE Future Exp Mar 26	$ 4,062,940	$ 40,839	$ 40,839
MSCI EMGMKT Future (NYF) Exp Mar 26	1,340,830	44,100	44,100
S&P 500 EMINI Future (CME) Exp Mar 26	4,824,750	10,010	10,010
US 10YR ULTRA Future (CBT) Exp Mar 26	(12,532,351)	(107,718)	(107,718)
US 5YR Treasury Note Future (CBT) Exp Mar 26	14,595,094	58,040	58,040
US Treasury Bond Future (CBT) Exp Mar 26	53,147,304	769,304	769,304
US ULTRA Bond (CBT) Exp Mar 26	(70,804,819)	(1,655,592)	(1,655,592)
Total	$ (5,366,252)	$ (841,017)	$ (841,017)

A summary of open futures contracts as of December 31, 2024 is presented below:

	Notional Value	Fair Value	Unrealized Gain (Loss)
MSCI EMGMKT Future (NYF) Exp Mar 25	$ 2,684,500	$ (248)	$ (248)
S&P 500 EMINI Future (CME) Exp Mar 25	6,232,538	(269)	(269)
US 10YR ULTRA Future (CBT) Exp Mar 25	18,366,563	(257,980)	(257,980)
US 5YR Treasury Note Future (CBT) Exp Mar 25	(52,709,656)	28,354	28,354
US Treasury Bond Future (CBT) Exp Mar 25	(6,271,977)	1,209,339	1,209,339
US ULTRA Bond (CBT) Exp Mar 25	59,572,031	(1,911,550)	(1,911,550)
Total	$ 27,873,999	$ (932,354)	$ (932,354)

5. Plan Termination

In the event that 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 former employees or their beneficiaries have been receiving for at least three years, or annuity benefits 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. governmental agency) up to the applicable limitations.

(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.

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 Hospital and the level of benefits guaranteed by the PBGC.

6. Related-Party and Party in Interest Transactions

The Plan's investments are administered under contracts with The Bank of New York Mellon and TransAmerica (as agent for State Street Bank and Trust Company), the trustees of the Plan (the Trustees). Contributions are held and managed by the Trustees, who invest cash received, interest and dividend income and make distributions to participants. These transactions qualify as party in interest transactions which are exempt from the prohibited transactions rules of ERISA.

As described in Note 2, the Plan paid certain expenses related to plan operations and investment activity to various service providers. Additionally, certain administrative functions of the Plan are performed by officers or employees of the Hospital. No such officer or employee receives compensation from the Plan.

7. Tax Status

The Internal Revenue Service (IRS) has determined and informed the Hospital by a letter dated February 28, 2014, that the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code (IRC). The Plan has been amended since receiving the determination letter. However, the plan administrator believes that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC.

Management is required 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 IRS. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

8. Risks and Uncertainties

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 estimations and assumptions process, it is at least reasonably possible that changes in these estimates and assumptions in the near term would be material to the financial statements.

In addition, the Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market and credit risks. Market risks include global events which could impact the value of investment securities, such as a pandemic or international conflict. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect the amounts reported in the Statements of Net Assets Available for Benefits.

There were no investment concentrations as of December 31, 2025 and 2024.

9. Information Certified by Trustees

The plan administrator has elected the method of compliance as permitted by 29 CFR 2520.103-8 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA for 2025 and 2024. Accordingly, Bank of New York Mellon and State Street Bank and Trust Company, the trustees of the Plan and qualified institutions, have certified to the completeness and accuracy of certain investments reported in the accompanying Statement of Net Assets Available for Benefits as of December 31, 2025 and 2024, the supplemental Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year) as of December 31, 2025, and the related investment activity reported in the Statement of Changes in Net Assets Available for Benefits for the years ended December 31, 2025 and 2024 and the information reported in the supplemental Schedule H, Line 4(j) - Schedule of Reportable Transactions for the years ended December 31, 2025.

Pension Plan for Employees of Mount Nittany Medical Center

Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year)
EIN: 24-0795682 Plan Number: 001
December 31, 2025

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Money Market Funds			
*		DREYFUS\TREASURY SECURITIES	$ 12,637,555	$ 12,637,555
		VANGUARD TREASURY MONEY MARKET FUND	380,844	380,844
		Total money market funds	13,018,399	13,018,399
	Limited Partnerships			
		AIKYA EMERGING MARKETS LP	2,000,000	2,218,038
		THE CHILDRENS INVESTMENT FUND	7,500,000	7,608,750
		WINDACRE DOMESTIC PARTNERSHIP	8,957,534	16,052,688
		TENSILE CAPITAL PARTNERS LP	2,648,040	3,138,560
		Total limited partnerships	21,105,574	29,018,036
	Common Stock			
		ALPHABET INC	925,954	1,920,142
		AMAZON.COM INC	515,557	643,988
		ELEVANCE HEALTH INC	468,502	378,594
		APPLE INC	336,841	520,340
		APPLIED MATERIALS INC	291,381	444,593
		ASTRAZENECA PLC ADR	193,998	262,644
		BANK OF AMERICA CORP	343,683	478,500
		BOOKING HOLDINGS INC	138,051	289,188
		CIGNA GROUP/THE	330,364	379,267
		CME GROUP INC	208,543	207,268
		DELTA AIR LINES INC	201,411	327,082
		META PLATFORMS INC	531,160	1,140,636
		FISERV INC	65,665	26,196
		GENERAL DYNAMICS CORP	194,282	295,924
		HCA HEALTHCARE INC	440,071	849,218
		JPMORGAN CHASE & CO	100,942	208,154
		LOCKHEED MARTIN CORP	103,904	108,826
		MASTERCARD INC	134,417	142,720
		MICROSOFT CORP	700,205	1,063,964
		NORTHROP GRUMMAN CORP	114,946	163,080
		PEPSICO INC	132,570	111,515
		PDD HOLDINGS INC ADR	177,989	199,680
		PROCTER & GAMBLE CO/THE	215,883	190,602
		RTX CORP	157,834	304,444
		SALESFORCE INC	376,953	389,683
		SHINHAN FINANCIAL GROUP CO LTD ADR	68,164	116,913
		TAIWAN SEMICONDUCTOR MANUFACTU ADR	695,073	1,793,863
		TRIP.COM GROUP LTD ADR	109,193	148,350
		ULTA BEAUTY INC	100,073	145,807
		UNITED AIRLINES HOLDINGS INC	162,214	302,361
		UNITEDHEALTH GROUP INC	515,480	366,752
		VISA INC	192,388	203,412
		SIEMENS AG	80,700	233,403
		SIEMENS HEALTHINEERS AG	191,621	188,551
		DAIMLER TRUCK HOLDING AG	192,045	237,123
		AIRBUS SE	148,139	264,933
		PERNOD RICARD SA	61,842	27,043
		ESSILORLUXOTTICA SA	103,820	147,398
		BNP PARIBAS SA	262,051	415,591
		LEGRAND SA	87,845	116,570
		HEINEKEN NV	279,049	225,406
		HEINEKEN HOLDING NV	12,742	13,411
		ING GROEP NV	201,426	473,172
		NOVARTIS AG	150,322	243,479
		ROCHE HOLDING AG	567,212	608,967
		NESTLE SA	270,443	211,299
		SONOVA HOLDING AG	44,145	36,858
		BAE SYSTEMS PLC	37,798	66,765
		HSBC HOLDINGS PLC	137,315	277,872
		LLOYDS BANKING GROUP PLC	187,008	370,662
		INTERNATIONAL CONSOLIDATED AIR	21,108	25,873
		COMPASS GROUP PLC	278,961	346,778

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
		NATWEST GROUP PLC	$ 143,357	$ 368,128
		MAGNUM ICE CREAM CO NV/THE	8,012	9,930
		UNILEVER PLC	246,851	284,328
		KASIKORNBANK PCL	64,831	89,518
		KUAISHOU TECHNOLOGY HK/01024	96,459	129,132
		DBS GROUP HOLDINGS LTD	40,314	74,460
		UNITED OVERSEAS BANK LTD	104,715	136,314
		ACCENTURE PLC	613,579	555,918
		SEAGATE TECHNOLOGY HOLDINGS PL	201,752	681,039
		B3 SA - BRASIL BOLSA BALCAO	25,587	26,367
		SAMSUNG ELECTRONICS CO LTD GDR	500,281	645,049
		AIR CANADA VTG AND VAR VTG	37,547	37,996
		DEMANT A/S	47,937	35,531
		ALPHABET INC	269,007	704,167
		AMAZON.COM INC	678,333	1,031,535
		ARES MANAGEMENT CORP	588,829	675,452
		COSTAR GROUP INC	927,206	794,239
		MASTERCARD INC	408,476	621,117
		MICROSOFT CORP	985,734	1,383,153
		RYAN SPECIALTY HOLDINGS INC	559,357	536,178
		SALESFORCE INC	932,338	1,009,042
		TRANSDIGM GROUP INC	584,317	853,764
		UNITEDHEALTH GROUP INC	704,560	784,671
		VISA INC	431,091	650,216
		EVEREST GROUP LTD	1,316,620	1,224,375
		ADT INC	54,716	52,455
		ABM INDUSTRIES INC	21,009	16,920
		AGCO CORP	47,920	41,728
		ACM RESEARCH INC	43,305	59,885
		AT&T INC	78,858	96,876
		ADOBE INC	70,415	69,998
		AFFILIATED MANAGERS GROUP INC	24,908	57,656
		ALBERTSONS COS INC	46,405	37,774
		ALLY FINANCIAL INC	38,670	45,290
		ALPHABET INC	115,562	187,800
		ALTRIA GROUP INC	81,483	86,490
		AMERICAN INTERNATIONAL GROUP I	51,854	85,550
		AMERIPRISE FINANCIAL INC	17,775	34,324
		APA CORP	32,664	19,568
		APPLE HOSPITALITY REIT INC	27,608	20,145
		APPLIED MATERIALS INC	24,061	51,398
		ARCBEST CORP	13,353	14,838
		AH REALTY TRUST INC	22,334	11,254
		ARROW ELECTRONICS INC	36,843	33,054
		ASSOCIATED BANC-CORP	25,406	33,488
*		ATKORE INC	62,992	61,985
		AUTOLIV INC	58,528	59,350
		AUTONATION INC	22,067	41,296
		BANK OF AMERICA CORP	31,014	49,500
		BANK OF NEW YORK MELLON CORP/T	47,075	116,090
		BANK OZK	30,331	36,816
		BAXTER INTERNATIONAL INC	51,013	28,665
		BEST BUY CO INC	29,332	26,772
		H&R BLOCK INC	33,108	34,864
		BLOOMIN' BRANDS INC	18,135	5,553
		BRINK'S CO/THE	51,484	58,365
		BRISTOL-MYERS SQUIBB CO	131,145	102,486
		CF INDUSTRIES HOLDINGS INC	75,545	61,099
		CIGNA GROUP/THE	35,965	38,532
		CNO FINANCIAL GROUP INC	22,125	42,470
		CVS HEALTH CORP	104,452	95,232
		CAMPBELL'S COMPANY/THE	53,936	33,444
		CARTER'S INC	31,408	12,972
		CATHAY GENERAL BANCORP	27,236	33,873
		CENTENE CORP	20,350	12,345
		CIRRUS LOGIC INC	20,897	23,345
		CISCO SYSTEMS INC	68,339	115,545

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		CITIGROUP INC	$ 68,198	$ 105,021
		CITIZENS FINANCIAL GROUP INC	37,710	58,410
		COMCAST CORP	104,880	74,725
		CONAGRA BRANDS INC	22,225	12,117
		CONOCOPHILLIPS	29,526	26,211
		CONSTELLATION BRANDS INC	68,380	68,980
		CRANE NXT CO	16,004	23,535
		CROWN HOLDINGS INC	45,718	45,719
		CUMMINS INC	20,189	51,045
		DELL TECHNOLOGIES INC	24,666	75,528
		DELTA AIR LINES INC	31,400	55,520
		DEVON ENERGY CORP	34,760	18,315
		DIEBOLD NIXDORF INC	34,173	34,081
		DOLLAR GENERAL CORP	50,422	66,385
		DROPBOX INC	58,971	58,380
		EOG RESOURCES INC	39,295	31,503
		EASTMAN CHEMICAL CO	30,960	19,149
		EDISON INTERNATIONAL	34,584	34,451
		ENERSYS	39,795	39,623
		EVERSOURCE ENERGY	59,192	60,597
		EXELIXIS INC	44,448	83,277
		EXPEDIA GROUP INC	52,856	68,561
		EXXON MOBIL CORP	78,028	96,272
		FEDEX CORP	45,784	66,438
		FIRST FINANCIAL CORP	27,350	36,252
		FIRST HORIZON CORP	52,657	90,820
		FORD MOTOR CO	37,294	38,048
		FOX CORP	50,220	109,605
		GARRETT MOTION INC	48,551	48,665
		GENERAL MILLS INC	77,688	60,450
		GENERAL MOTORS CO	66,574	138,244
		GILEAD SCIENCES INC	72,750	122,740
		GLOBAL NET LEASE INC	29,716	22,472
		GOLDMAN SACHS GROUP INC/THE	21,575	61,530
		GOODYEAR TIRE & RUBBER CO/THE	26,504	20,148
		GRAPHIC PACKAGING HOLDING CO	49,548	30,120
		GREENBRIER COS INC/THE	27,597	18,696
		HF SINCLAIR CORP	60,792	59,904
		HCA HEALTHCARE INC	36,565	84,035
		HP INC	67,906	42,332
		HALLIBURTON CO	51,894	50,868
		HARLEY-DAVIDSON INC	30,886	14,343
		HARTFORD INSURANCE GROUP INC/T	40,470	82,680
		HEWLETT PACKARD ENTERPRISE CO	31,605	50,442
		HOST HOTELS & RESORTS INC	51,349	44,325
		INCYTE CORP	57,532	79,016
		INGREDION INC	18,439	22,052
		JABIL INC	11,516	45,604
		KRAFT HEINZ CO/THE	42,998	29,100
		KROGER CO/THE	38,408	49,984
		LKQ CORP	24,870	15,100
		LEIDOS HOLDINGS INC	56,809	54,120
		LINCOLN NATIONAL CORP	52,720	44,530
		MGIC INVESTMENT CORP	28,677	61,362
		MGM RESORTS INTERNATIONAL	54,276	54,735
		MACY'S INC	59,564	61,740
		MANPOWERGROUP INC	35,774	11,892
		MATADOR RESOURCES CO	32,172	24,276
		MATTEL INC	26,478	27,776
		MERCK & CO INC	73,680	84,208
		METLIFE INC	43,680	55,258
		MILLROSE PROPERTIES INC	1,106	2,987
		MOLSON COORS BEVERAGE CO	40,632	37,344
		MUELLER INDUSTRIES INC	15,633	57,400
		MURPHY OIL CORP	34,989	31,250
		NATIONAL FUEL GAS CO	34,257	40,030
		RITHM CAPITAL CORP	35,508	35,970

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		NEWMONT CORP	$ 52,918	$ 99,850
		NEXSTAR MEDIA GROUP INC	29,397	32,488
		OFG BANCORP	24,304	36,882
		OLD REPUBLIC INTERNATIONAL COR	30,521	36,512
		ONEMAIN HOLDINGS INC	28,798	47,285
		OSHKOSH CORP	46,827	62,815
		OWENS CORNING	28,074	33,573
		PVH CORP	15,693	20,106
		PAYPAL HOLDINGS INC	49,100	40,866
		PERDOCEO EDUCATION CORP	32,696	35,196
		PFIZER INC	139,228	82,170
		PHILLIPS 66	19,068	25,808
		PHOTRONICS INC	23,285	44,800
		PITNEY BOWES INC	61,421	61,359
		QUALCOMM INC	54,390	68,420
		RADIAN GROUP INC	44,775	63,774
		REGIONS FINANCIAL CORP	32,048	43,360
		UPBOUND GROUP INC	17,270	12,292
		RINGCENTRAL INC	47,504	46,208
		RYDER SYSTEM INC	23,970	57,417
		SS&C TECHNOLOGIES HOLDINGS INC	30,005	43,710
		SCIENCE APPLICATIONS INTERNATI	47,091	39,257
		SKYWORKS SOLUTIONS INC	21,525	12,682
		J M SMUCKER CO/THE	34,490	29,343
		SNAP-ON INC	21,504	34,460
		STATE STREET CORP	74,410	129,010
		TD SYNNEX CORP	56,447	70,608
		TRI POINTE HOMES INC	18,247	28,323
		TEGNA INC	35,692	48,525
		TEXTRON INC	57,274	69,736
		TRAVEL + LEISURE CO	44,398	56,424
		UNITI GROUP INC	14,141	13,095
		UNIVERSAL HEALTH SERVICES INC	23,780	43,604
		VERIZON COMMUNICATIONS INC	93,309	77,387
		WELLS FARGO & CO	71,417	158,440
		WHIRLPOOL CORP	34,366	14,428
		YELP INC	41,472	36,468
		ZIONS BANCORP NA	57,277	64,394
		AMDOCS LTD	63,378	56,357
		EVEREST GROUP LTD	27,635	33,935
		FIDELIS INSURANCE HOLDINGS LTD	56,573	56,753
		HERBALIFE LTD	31,470	19,335
		JAZZ PHARMACEUTICALS PLC	44,862	51,000
		BUNGE GLOBAL SA	25,096	22,270
		SCORPIO TANKERS INC	48,637	30,495
		Total common stock	29,705,155	39,761,085
	Corporate Bonds			
		AEP TRANSMISSION CO LLC 2.750% 08/15/2051 DD 08/04/21	396,480	303,369
		ABBVIE INC 5.400% 03/15/2054 DD 02/26/24	798,071	799,025
		ABU DHABI CRUDE OIL PIPEL 144A 4.600% 11/02/2047 DD 11/02/17	153,559	129,237
		ADNOC MURBAN RSC LTD 144A 5.125% 09/11/2054 DD 09/11/24	327,801	313,850
		ALABAMA POWER CO 4.150% 08/15/2044 DD 08/26/14	277,499	227,990
		ALPHABET INC 5.300% 05/15/2065 DD 05/01/25	259,623	250,992
		ALPHABET INC 5.450% 11/15/2055 DD 11/06/25	173,845	172,223
		ALPHABET INC 5.700% 11/15/2075 DD 11/06/25	268,428	264,851
		AMAZON.COM INC 3.100% 05/12/2051 DD 05/12/21	256,763	252,739
		AMAZON.COM INC 5.450% 11/20/2055 DD 11/20/25	546,201	538,742
		AMEREN ILLINOIS CO 4.150% 03/15/2046 DD 12/14/15	118,577	94,457
		AMEREN ILLINOIS CO 5.625% 03/01/2055 DD 03/03/25	100,100	96,865
		AMERICAN WATER CAPITAL CORP 5.700% 09/01/2055 DD 08/08/25	242,033	244,431
		AMPHENOL CORP 5.300% 11/15/2055 DD 11/10/25	231,030	225,426
		ANHEUSER-BUSCH COS LLC / ANHEU 4.900% 02/01/2046 DD 02/01/19	76,869	78,048
		ANHEUSER-BUSCH INBEV WORLDWIDE 5.450% 01/23/2039 DD 01/23/19	400,751	414,952
		ANHEUSER-BUSCH INBEV WORLDWIDE 5.550% 01/23/2049 DD 01/23/19	441,527	445,285
		ELEVANCE HEALTH INC 5.700% 02/15/2055 DD 10/31/24	339,456	333,812
		AON CORP / AON GLOBAL HOLDINGS 3.900% 02/28/2052 DD 02/28/22	89,147	87,110

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		APPLE INC 3.850% 08/04/2046 DD 08/04/16	$ 666,882	$ 610,796
		APPLE INC 2.650% 05/11/2050 DD 05/11/20	147,665	121,758
		APPLE INC 2.650% 02/08/2051 DD 02/08/21	499,773	508,566
		ATMOS ENERGY CORP 4.150% 01/15/2043 DD 01/11/13	178,749	177,187
		BANK OF AMERICA CORP VAR RT 04/23/2040 DD 04/23/19	713,141	702,716
		BANK OF AMERICA CORP VAR RT 06/19/2041 DD 06/19/20	193,510	165,782
		BERKSHIRE HATHAWAY FINANCE COR 3.850% 03/15/2052 DD 03/15/22	249,715	243,552
		BRISTOL-MYERS SQUIBB CO 3.550% 03/15/2042 DD 03/02/22	550,598	567,856
		BROADCOM INC 4.800% 02/15/2036 DD 09/29/25	74,128	74,160
		BROOKFIELD ASSET MANAGEMENT LT 6.077% 09/15/2055 DD 09/09/25	216,017	212,498
		BURLINGTON NORTHERN SANTA FE L 3.300% 09/15/2051 DD 04/06/21	350,266	252,730
		BURLINGTON NORTHERN SANTA FE L 5.200% 04/15/2054 DD 06/09/23	384,196	368,199
		BURLINGTON NORTHERN SANTA FE L 5.550% 03/15/2056 DD 12/05/25	59,588	59,399
		CIGNA GROUP/THE 6.125% 11/15/2041 DD 05/15/20	73,755	73,133
		CK HUTCHISON INTERNATIONA 144A 3.125% 04/15/2041 DD 04/15/21	81,080	63,209
		CVS HEALTH CORP 5.050% 03/25/2048 DD 03/09/18	605,186	619,521
		DUKE ENERGY PROGRESS LLC 4.100% 03/15/2043 DD 03/12/13	187,465	184,367
		CISCO SYSTEMS INC 5.300% 02/26/2054 DD 02/26/24	593,520	567,964
		CITIGROUP INC 4.650% 07/30/2045 DD 07/30/15	184,562	139,968
		CITIGROUP INC VAR RT 03/04/2056 DD 03/04/25	157,636	153,852
		CLECO POWER LLC 144A 5.300% 01/15/2036 DD 11/21/25	93,039	92,954
		COMCAST CORP 4.650% 07/15/2042 DD 07/02/12	40,762	40,437
		COMMONSPIRIT HEALTH 4.187% 10/01/2049 DD 08/21/19	73,504	52,748
		COMMONSPIRIT HEALTH 5.580% 09/01/2045 DD 10/23/25	234,094	227,488
		CONSOLIDATED EDISON CO OF NEW 5.700% 06/15/2040 DD 06/07/10	76,888	74,054
		CONSOLIDATED EDISON CO OF NEW 3.950% 03/01/2043 DD 02/28/13	77,632	79,964
		COTTAGE HEALTH OBLIGATED GROUP 3.304% 11/01/2049 DD 01/29/20	164,505	113,714
		DTE ELECTRIC CO 5.850% 05/15/2055 DD 05/14/25	204,788	205,926
		DELL INTERNATIONAL LLC / EMC C 3.375% 12/15/2041 DD 06/15/23	222,848	232,559
		TWDC ENTERPRISES 18 CORP 4.125% 12/01/2041 DD 12/02/11	428,861	435,740
		DUKE ENERGY CAROLINAS LLC 3.750% 06/01/2045 DD 03/12/15	122,836	121,380
		DUKE ENERGY PROGRESS LLC 4.150% 12/01/2044 DD 11/20/14	390,906	319,157
		DUKE ENERGY FLORIDA LLC 6.200% 11/15/2053 DD 11/09/23	360,154	356,379
		ERAC USA FINANCE LLC 144A 5.400% 05/01/2053 DD 05/01/23	122,367	121,490
		ENTERGY LOUISIANA LLC 2.900% 03/15/2051 DD 03/06/20	29,104	30,199
		META PLATFORMS INC 4.650% 08/15/2062 DD 08/09/22	21,064	20,284
		META PLATFORMS INC 5.400% 08/15/2054 DD 08/09/24	372,591	349,047
		META PLATFORMS INC 5.550% 08/15/2064 DD 08/09/24	220,211	201,988
		META PLATFORMS INC 5.500% 11/15/2045 DD 11/03/25	253,535	247,566
		META PLATFORMS INC 5.750% 11/15/2065 DD 11/03/25	82,907	79,478
		META PLATFORMS INC 5.625% 11/15/2055 DD 11/03/25	201,644	194,261
		FLORIDA POWER & LIGHT CO 4.050% 06/01/2042 DD 05/15/12	37,169	38,535
		FLORIDA POWER & LIGHT CO 5.600% 06/15/2054 DD 06/03/24	224,751	224,583
		FLORIDA POWER & LIGHT CO 5.600% 02/15/2066 DD 12/05/25	181,163	180,755
		GILEAD SCIENCES INC 5.650% 12/01/2041 DD 12/13/11	479,101	486,026
		GILEAD SCIENCES INC 4.800% 04/01/2044 DD 03/07/14	173,040	172,981
		GLENCORE FUNDING LLC 144A 3.375% 09/23/2051 DD 09/23/21	99,645	74,295
		GOLDMAN SACHS GROUP INC/THE VAR RT 01/28/2056 DD 01/28/25	610,181	624,594
		GOLDMAN SACHS GROUP INC/THE VAR RT 02/24/2043 DD 01/24/22	514,952	468,206
		HOAG MEMORIAL HOSPITAL PRESBYT 3.803% 07/15/2052 DD 03/30/22	161,556	123,888
		HOME DEPOT INC/THE 5.950% 04/01/2041 DD 03/31/11	147,072	148,103
		HOME DEPOT INC/THE 3.625% 04/15/2052 DD 03/28/22	412,285	373,555
		JPMORGAN CHASE & CO VAR RT 11/15/2048 DD 11/10/17	512,189	441,763
		JPMORGAN CHASE & CO VAR RT 04/22/2041 DD 04/22/20	88,165	89,833
		JPMORGAN CHASE & CO 5.400% 01/06/2042 DD 12/22/11	365,617	310,859
		KAISER FOUNDATION HOSPITALS 2.810% 06/01/2041 DD 06/15/21	172,158	134,197
		KAISER FOUNDATION HOSPITALS 3.002% 06/01/2051 DD 06/15/21	191,557	137,903
		KENVUE INC 5.200% 03/22/2063 DD 09/22/23	226,975	205,723
		ELI LILLY & CO 5.050% 08/14/2054 DD 08/14/24	733,664	728,376
		LOCKHEED MARTIN CORP 5.200% 02/15/2055 DD 05/25/23	386,575	388,144
		LOWE'S COS INC 4.250% 04/01/2052 DD 03/24/22	260,365	271,135
		MARS INC 144A 5.700% 05/01/2055 DD 03/12/25	403,009	403,113
		MARSH & MCLENNAN COS INC 5.400% 03/15/2055 DD 11/08/24	284,668	273,661
		MARSH & MCLENNAN COS INC 5.350% 11/15/2044 DD 11/08/24	106,514	106,032
		MASSACHUSETTS INSTITUTE OF TEC 3.067% 04/01/2052 DD 03/08/22	262,269	195,958
		MASSACHUSETTS INSTITUTE OF TEC 5.618% 06/01/2055 DD 05/09/25	62,000	63,889
		MASSACHUSETTS MUTUAL LIFE 144A 3.375% 04/15/2050 DD 04/16/20	88,558	86,804
		MASTERCARD INC 3.850% 03/26/2050 DD 03/26/20	107,921	105,404
		MERCK & CO INC 5.500% 03/15/2046 DD 12/04/25	338,782	338,003
		MERCK & CO INC 5.700% 12/04/2065 DD 12/04/25	322,876	320,565

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		METLIFE INC VAR RT 12/15/2044 DD 09/15/14	$ 111,813	$ 82,255
		MICROSOFT CORP 2.525% 06/01/2050 DD 06/01/20	117,489	115,385
		MIDAMERICAN ENERGY CO 5.500% 11/15/2056 DD 11/05/25	171,764	169,844
		MOODY'S CORP 2.750% 08/19/2041 DD 08/19/21	288,652	236,561
		MORGAN STANLEY VAR RT 11/19/2055 DD 11/20/24	529,635	524,615
		MORGAN STANLEY VAR RT 04/22/2042 DD 04/22/21	274,079	297,936
		NXP BV / NXP FUNDING LLC / NXP 3.250% 05/11/2041 DD 05/11/22	65,862	67,680
		NORTHERN STATES POWER CO/MN 5.100% 05/15/2053 DD 05/08/23	442,501	422,347
		NORTHROP GRUMMAN CORP 5.200% 06/01/2054 DD 01/31/24	101,902	98,491
		NOVARTIS CAPITAL CORP 4.700% 09/18/2054 DD 09/18/24	218,776	218,292
		OGLETHORPE POWER CORP 6.200% 12/01/2053 DD 12/05/23	365,711	363,399
		ONCOR ELECTRIC DELIVERY CO LLC 3.800% 09/30/2047 DD 03/30/18	143,248	146,785
		ONCOR ELECTRIC DELIVERY CO LLC 2.700% 11/15/2051 DD 11/16/21	177,339	139,453
		PACIFIC LIFE INSURANCE CO 144A 5.950% 09/15/2055 DD 09/10/25	172,974	174,169
		PACIFICORP 4.100% 02/01/2042 DD 01/06/12	21,579	21,388
		PACIFICORP 4.125% 01/15/2049 DD 07/13/18	245,222	169,667
		PACIFICORP 5.800% 01/15/2055 DD 01/05/24	111,189	110,443
		PEPSICO INC 3.500% 03/19/2040 DD 03/19/20	258,393	257,650
		PFIZER INVESTMENT ENTERPRISES 5.110% 05/19/2043 DD 05/19/23	394,539	399,568
		PFIZER INC 4.300% 06/15/2043 DD 06/03/13	90,330	86,700
		PFIZER INC 5.600% 11/15/2055 DD 11/21/25	344,154	343,185
		PUGET SOUND ENERGY INC 5.757% 10/01/2039 DD 09/11/09	146,692	145,522
		QATARENERGY 144A 3.125% 07/12/2041 DD 07/12/21	507,835	520,554
		QUALCOMM INC 4.800% 05/20/2045 DD 05/20/15	136,568	137,642
		RIO TINTO FINANCE USA LTD 2.750% 11/02/2051 DD 11/02/21	134,785	91,560
		RIO TINTO FINANCE USA PLC 5.750% 03/14/2055 DD 03/14/25	234,362	232,210
		ROCHE HOLDINGS INC 144A 2.607% 12/13/2051 DD 12/13/21	327,019	242,210
		ROCKEFELLER FOUNDATION/THE 2.492% 10/01/2050 DD 10/15/20	347,743	312,121
		SALESFORCE INC 2.900% 07/15/2051 DD 07/12/21	412,116	397,854
		SAN DIEGO GAS & ELECTRIC CO 3.750% 06/01/2047 DD 06/08/17	119,890	96,495
		SAN DIEGO GAS & ELECTRIC CO 3.320% 04/15/2050 DD 04/07/20	85,340	66,351
		SAUDI ARABIAN OIL CO 144A 5.875% 07/17/2064 DD 07/17/24	124,252	122,383
		SHELL INTERNATIONAL FINANCE BV 2.875% 11/26/2041 DD 11/26/21	326,362	281,846
		SHELL FINANCE US INC 144A 6.375% 12/15/2038 DD 06/15/25	563,896	565,151
		SIMON PROPERTY GROUP LP 6.650% 01/15/2054 DD 11/09/23	238,459	245,709
		SOUTHERN CALIFORNIA EDISON CO 6.050% 03/15/2039 DD 03/20/09	277,536	280,916
		SOUTHERN CALIFORNIA EDISON CO 4.050% 03/15/2042 DD 03/13/12	299,098	268,643
		SOUTHERN CALIFORNIA EDISON CO 4.000% 04/01/2047 DD 03/24/17	105,174	100,859
		STANFORD HEALTH CARE 3.027% 08/15/2051 DD 04/30/21	132,385	94,147
		THERMO FISHER SCIENTIFIC INC 2.800% 10/15/2041 DD 08/23/21	289,538	293,907
		TRAVELERS COS INC/THE 4.000% 05/30/2047 DD 05/22/17	313,977	320,311
		UBS GROUP AG 144A VAR RT 05/06/2047 DD 11/06/25	372,912	371,554
		UNION ELECTRIC CO 3.900% 04/01/2052 DD 04/01/22	117,376	95,899
		UNION PACIFIC CORP 2.950% 03/10/2052 DD 09/10/21	162,736	169,743
		UNION PACIFIC CORP 3.375% 02/14/2042 DD 02/14/22	314,320	291,012
		UNITED PARCEL SERVICE INC 5.950% 05/14/2055 DD 05/14/25	295,696	305,844
		UNITEDHEALTH GROUP INC 4.375% 03/15/2042 DD 03/08/12	199,285	207,145
		UNITEDHEALTH GROUP INC 3.050% 05/15/2041 DD 05/19/21	256,480	260,047
		UNITEDHEALTH GROUP INC 5.625% 07/15/2054 DD 07/25/24	997,979	990,266
		WELLS FARGO & CO 4.750% 12/07/2046 DD 12/08/16	280,543	223,106
		WELLS FARGO & CO VAR RT 04/30/2041 DD 04/30/20	658,664	594,178
		AON GLOBAL LTD 4.750% 05/15/2045 DD 05/20/15	74,123	73,979
		AT&T INC 4.750% 05/15/2046 DD 05/04/15	475,074	381,737
		AT&T INC 5.150% 11/15/2046 DD 11/15/18	198,356	175,191
		AT&T INC 3.500% 09/15/2053 DD 03/15/21	937,056	921,435
		AERCAP IRELAND CAPITAL DAC / A 3.850% 10/29/2041 DD 10/29/21	265,919	229,412
		AETNA INC 6.750% 12/15/2037 DD 12/04/07	93,658	80,549
		ALTRIA GROUP INC 3.875% 09/16/2046 DD 09/16/16	152,048	151,594
		ALTRIA GROUP INC 4.450% 05/06/2050 DD 05/06/20	100,104	109,339
		AMERICA MOVIL SAB DE CV 6.125% 03/30/2040 DD 03/30/10	434,573	364,675
		AMERICAN INTERNATIONAL GROUP I 4.500% 07/16/2044 DD 07/16/14	154,444	158,213
		AMGEN INC 5.600% 03/02/2043 DD 03/02/23	789,866	811,341
		*ANGLO AMERICAN CAPITAL PL 144A 4.750% 03/16/2052 DD 03/16/22	147,218	142,590
		AON NORTH AMERICA INC 5.750% 03/01/2054 DD 03/01/24	45,781	46,950
		APA CORP 5.100% 09/01/2040 DD 09/01/25	160,273	176,555
		ARCELORMITTAL SA VAR RT 03/01/2041 DD 03/07/11	99,687	98,679
		ATHENE HOLDING LTD 3.450% 05/15/2052 DD 12/13/21	149,304	147,832
		ATHENE HOLDING LTD 6.250% 04/01/2054 DD 03/22/24	67,849	66,370
		ATMOS ENERGY CORP 5.500% 06/15/2041 DD 06/10/11	319,376	322,418

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
		BAT CAPITAL CORP 7.079% 08/02/2043 DD 08/02/23	$ 300,146	$ 296,372
		BALTIMORE GAS AND ELECTRIC CO 6.350% 10/01/2036 DD 04/01/07	165,254	169,822
		BANK OF AMERICA CORP VAR RT 02/12/2036 DD 02/12/25	423,757	442,715
		BEIGNET INVESTOR LLC 144A 6.581% 05/30/2049 DD 10/21/25	195,473	189,658
		BELL TELEPHONE CO OF CANADA OR 4.464% 04/01/2048 DD 03/29/18	141,526	139,128
		BERKSHIRE HATHAWAY ENERGY CO 4.250% 10/15/2050 DD 10/15/20	191,623	195,795
		BOEING CO/THE 3.625% 03/01/2048 DD 02/23/18	73,419	77,377
		BOEING CO/THE 6.858% 05/01/2054 DD 11/01/24	715,903	759,157
		BOEING CO/THE 7.008% 05/01/2064 DD 11/01/24	69,922	74,097
		BROOKLYN UNION GAS CO/THE 144A 4.273% 03/15/2048 DD 03/14/18	198,032	207,262
		BROOKLYN UNION GAS CO/THE 144A 4.487% 03/04/2049 DD 03/04/19	231,740	231,852
		CIGNA GROUP/THE 6.000% 01/15/2056 DD 09/04/25	290,822	296,402
		CSX CORP 4.500% 11/15/2052 DD 07/28/22	440,158	382,198
		CVS HEALTH CORP 6.000% 06/01/2044 DD 05/09/24	367,495	372,011
		CAIXABANK SA 144A VAR RT 07/03/2036 DD 07/03/25	287,639	288,226
		CANADIAN NATURAL RESOURCES LTD 6.500% 02/15/2037 DD 08/17/06	108,630	111,784
		CANADIAN NATURAL RESOURCES LTD 6.250% 03/15/2038 DD 03/19/07	122,972	125,414
		CHARTER COMMUNICATIONS OPERATI 6.834% 10/23/2055 DD 10/23/16	80,622	77,105
		CHARTER COMMUNICATIONS OPERATI 5.375% 05/01/2047 DD 11/01/17	495,759	437,023
		CHARTER COMMUNICATIONS OPERATI 5.750% 04/01/2048 DD 04/17/18	363,203	301,164
		COMCAST CORP 2.887% 11/01/2051 DD 05/01/22	1,034,927	862,682
		COMMONWEALTH EDISON CO 5.950% 06/01/2055 DD 05/19/25	309,392	318,956
		CONSTELLATION ENERGY GENERATIO 6.500% 10/01/2053 DD 09/29/23	275,819	285,192
		DELL INTERNATIONAL LLC / EMC C 5.100% 02/15/2036 DD 10/06/25	287,580	285,974
		DEVON ENERGY CORP 5.600% 07/15/2041 DD 07/12/11	176,133	174,634
		DEVON ENERGY CORP 4.750% 05/15/2042 DD 05/14/12	89,652	89,480
		DIAMONDBACK ENERGY INC 5.900% 04/18/2064 DD 04/18/24	90,885	86,254
		DOMINION ENERGY INC 3.300% 04/15/2041 DD 04/05/21	323,238	276,323
		DOW CHEMICAL CO/THE 6.900% 05/15/2053 DD 10/26/22	227,703	227,378
		DUKE ENERGY CORP 3.950% 08/15/2047 DD 08/10/17	20,801	20,105
		DUKE ENERGY CORP 5.700% 09/15/2055 DD 09/11/25	167,063	162,822
		EMBRAER NETHERLANDS FINANCE BV 5.400% 01/09/2038 DD 10/09/25	152,509	151,133
		OVINTIV INC 6.625% 08/15/2037 DD 08/13/07	130,911	130,812
		ENBRIDGE ENERGY PARTNERS LP 7.375% 10/15/2045 DD 10/06/15	384,146	382,245
		ENEL FINANCE INTERNATIONA 144A 6.000% 10/07/2039 DD 10/07/09	59,802	59,974
		ENERGY TRANSFER LP 7.500% 07/01/2038 DD 03/28/08	186,908	192,429
		ENERGY TRANSFER LP 6.050% 06/01/2041 DD 05/12/11	51,749	52,836
		ENERGY TRANSFER LP 6.125% 12/15/2045 DD 06/23/15	486,839	485,265
		ENERGY TRANSFER LP 6.200% 04/01/2055 DD 03/04/25	66,883	66,877
		ENEL FINANCE AMERICA LLC 144A 2.875% 07/12/2041 DD 07/12/21	192,807	196,392
		ENTERPRISE PRODUCTS OPERATING 5.950% 02/01/2041 DD 01/13/11	391,940	399,482
		ESSENTIAL UTILITIES INC 5.375% 01/15/2034 DD 01/08/24	94,363	95,037
		ESSENTIAL UTILITIES INC 5.250% 08/15/2035 DD 08/07/25	199,596	204,300
		FEDEX CORP 4.550% 04/01/2046 DD 10/01/25	140,169	144,196
		FIRSTENERGY TRANSMISSION 144A 5.450% 07/15/2044 DD 05/19/14	146,018	124,828
		FIRSTENERGY CORP VAR RT 07/15/2047 DD 06/21/17	41,529	41,526
		FLORIDA POWER & LIGHT CO 5.300% 04/01/2053 DD 03/03/23	173,805	172,100
		FORD MOTOR CO 4.750% 01/15/2043 DD 01/08/13	224,682	227,901
		GENERAL MOTORS CO 6.250% 10/02/2043 DD 04/02/14	209,169	208,380
		GLENCORE FUNDING LLC 144A 5.893% 04/04/2054 DD 04/04/24	71,532	71,875
		GLENCORE FUNDING LLC 144A 6.141% 04/01/2055 DD 04/01/25	90,000	93,170
		HCA INC 4.375% 03/15/2042 DD 03/15/23	222,884	229,395
		HCA INC 5.700% 11/15/2055 DD 10/31/25	395,756	379,806
		HSBC HOLDINGS PLC VAR RT 11/06/2036 DD 11/06/25	128,040	128,678
		HEWLETT PACKARD ENTERPRISE CO 5.600% 10/15/2054 DD 09/26/24	290,799	290,858
		IMPERIAL BRANDS FINANCE P 144A 6.375% 07/01/2055 DD 07/01/25	271,937	279,571
		INTEL CORP 4.100% 05/19/2046 DD 05/19/16	178,851	174,563
		INTEL CORP 4.900% 08/05/2052 DD 08/05/22	638,687	623,262
		JBS NV/JBS USA FOODS GROU 144A 6.375% 02/25/2055 DD 01/21/25	220,192	230,491
		JBS NV/JBS USA FOODS GROU 144A 6.375% 04/15/2066 DD 07/03/25	142,115	142,382
		KINDER MORGAN ENERGY PARTNERS 5.000% 03/01/2043 DD 02/28/13	123,231	123,983
		KINDER MORGAN ENERGY PARTNERS 5.500% 03/01/2044 DD 02/24/14	55,653	57,640
		KINDER MORGAN INC 5.550% 06/01/2045 DD 11/26/14	325,331	340,498
		KINDER MORGAN INC 3.250% 08/01/2050 DD 08/05/20	85,330	63,103
		KRAFT HEINZ FOODS CO 4.375% 06/01/2046 DD 05/24/16	70,266	71,285
		KRAFT HEINZ FOODS CO 5.200% 07/15/2045 DD 07/15/16	109,547	106,686
		KRAFT HEINZ FOODS CO 4.875% 10/01/2049 DD 10/01/20	197,153	196,709
		KROGER CO/THE 5.650% 09/15/2064 DD 08/27/24	412,264	404,819
		LYB INTERNATIONAL FINANCE III 4.200% 05/01/2050 DD 04/20/20	34,268	32,945
		LYB INTERNATIONAL FINANCE III 5.875% 01/15/2036 DD 11/13/25	391,713	390,671
		ELI LILLY & CO 5.650% 10/15/2065 DD 08/20/25	53,805	54,625

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
		LOUISVILLE GAS AND ELECTRIC CO 5.850% 08/15/2055 DD 08/13/25	78,901	79,860
		MCDONALD'S CORP 4.875% 12/09/2045 DD 12/09/15	$ 163,603	$ 170,920
		NXP BV / NXP FUNDING LLC / NXP 5.250% 08/19/2035 DD 08/19/25	230,448	234,837
		NATIONAL FUEL GAS CO 5.950% 03/15/2035 DD 02/19/25	203,119	212,590
		NEXTERA ENERGY CAPITAL HOLDING 5.900% 03/15/2055 DD 02/04/25	56,222	56,828
		NISOURCE INC 5.850% 04/01/2055 DD 03/27/25	75,242	74,050
		NISOURCE INC 5.950% 06/15/2041 DD 06/10/11	237,039	211,375
		NISOURCE INC 5.250% 02/15/2043 DD 06/14/12	29,707	30,740
		NISOURCE INC 4.375% 05/15/2047 DD 05/22/17	236,432	238,612
		NORFOLK SOUTHERN CORP 3.050% 05/15/2050 DD 05/11/20	190,724	143,673
		OCP SA 144A 6.875% 04/25/2044 DD 04/25/14	64,666	64,697
		OCP SA 144A 6.700% 03/01/2036 DD 04/30/25	230,382	252,028
		OCCIDENTAL PETROLEUM CORP 4.400% 04/15/2046 DD 04/04/16	71,267	70,293
		OCCIDENTAL PETROLEUM CORP 6.200% 03/15/2040 DD 09/15/19	342,573	354,633
		OCCIDENTAL PETROLEUM CORP 6.600% 03/15/2046 DD 09/15/19	4,153	4,143
		ONEOK INC 6.250% 10/15/2055 DD 08/12/25	205,800	207,302
		ONEOK PARTNERS LP 6.125% 02/01/2041 DD 01/26/11	213,003	220,268
		ONEOK PARTNERS LP 6.200% 09/15/2043 DD 09/12/13	109,066	107,853
		ORACLE CORP 3.600% 04/01/2040 DD 04/01/20	139,293	141,358
		ORACLE CORP 3.600% 04/01/2050 DD 04/01/20	485,623	390,256
		ORACLE CORP 3.650% 03/25/2041 DD 03/24/21	477,861	432,452
		ORACLE CORP 5.375% 09/27/2054 DD 09/27/24	253,049	232,163
		ORACLE CORP 5.500% 09/27/2064 DD 09/27/24	138,733	116,119
		ORACLE CORP 5.875% 09/26/2045 DD 09/26/25	213,285	200,118
		PSEG POWER LLC 144A 5.750% 05/15/2035 DD 05/21/25	491,027	498,423
		PACIFIC GAS AND ELECTRIC CO 4.000% 12/01/2046 DD 12/01/16	96,162	79,722
		PACIFIC GAS AND ELECTRIC CO 4.500% 07/01/2040 DD 07/02/20	478,216	492,970
		PACIFIC GAS AND ELECTRIC CO 6.700% 04/01/2053 DD 03/30/23	74,886	73,053
		PACIFIC GAS AND ELECTRIC CO 6.400% 06/15/2033 DD 06/05/23	185,003	193,420
		PACIFIC GAS AND ELECTRIC CO 6.950% 03/15/2034 DD 11/08/23	38,601	40,131
		PLAINS ALL AMERICAN PIPELINE L 5.600% 01/15/2036 DD 09/08/25	173,235	174,382
		PUBLIC SERVICE CO OF COLORADO 5.150% 09/15/2035 DD 08/07/25	156,876	157,395
		QUANTA SERVICES INC 5.100% 08/09/2035 DD 08/07/25	364,646	367,530
		RWE FINANCE US LLC 144A 5.875% 09/18/2055 DD 09/18/25	68,995	67,688
		RTX CORP 2.820% 09/01/2051 DD 08/10/21	107,311	78,240
		RTX CORP 3.030% 03/15/2052 DD 11/16/21	270,413	271,701
		REYNOLDS AMERICAN INC 5.850% 08/15/2045 DD 06/12/15	257,280	256,573
		*SEATTLE CHILDREN'S HOSPITAL 2.719% 10/01/2050 DD 02/11/21	156,411	112,146
		SEMPRA 6.000% 10/15/2039 DD 10/08/09	557,043	493,661
		SOUTHERN CO/THE 5.700% 03/15/2034 DD 09/08/23	583,544	584,132
		STARBUCKS CORP 4.450% 08/15/2049 DD 05/13/19	309,068	271,971
		T-MOBILE USA INC 3.000% 02/15/2041 DD 02/15/21	527,802	487,187
		T-MOBILE USA INC 3.300% 02/15/2051 DD 02/15/21	136,224	141,549
		TELEFONICA EMISIONES SA 5.213% 03/08/2047 DD 03/08/17	286,524	261,552
		TIME WARNER CABLE LLC 7.300% 07/01/2038 DD 06/19/08	69,524	55,801
		TIME WARNER CABLE LLC 5.500% 09/01/2041 DD 09/12/11	211,483	161,887
		TRAVELERS COS INC/THE 5.700% 07/24/2055 DD 07/24/25	157,664	162,004
		UNION ELECTRIC CO 5.125% 03/15/2055 DD 10/07/24	189,618	179,238
		VALE OVERSEAS LTD 6.400% 06/28/2054 DD 06/28/24	257,460	260,228
		VALE SA 5.625% 09/11/2042 DD 09/11/12	61,657	53,640
		VERIZON COMMUNICATIONS INC 4.272% 01/15/2036 DD 07/15/15	665,632	579,221
		VERIZON COMMUNICATIONS INC 3.400% 03/22/2041 DD 03/22/21	490,860	469,861
		VERIZON COMMUNICATIONS INC 5.750% 11/30/2045 DD 11/24/25	151,350	150,416
		VERIZON COMMUNICATIONS INC 5.875% 11/30/2055 DD 11/24/25	326,615	324,014
		PARAMOUNT GLOBAL 4.375% 03/15/2043 DD 03/15/13	100,210	78,142
		PARAMOUNT GLOBAL 5.850% 09/01/2043 DD 08/19/13	121,950	113,934
		VIATRIS INC 4.000% 06/22/2050 DD 06/22/21	120,799	100,996
		VISTRA OPERATIONS CO LLC 144A 6.000% 04/15/2034 DD 04/12/24	275,173	285,154
		VISTRA OPERATIONS CO LLC 144A 5.700% 12/30/2034 DD 12/04/24	62,435	62,979
		VODAFONE GROUP PLC 5.750% 06/28/2054 DD 06/28/24	152,425	153,950
		ELEVANCE HEALTH INC 4.650% 01/15/2043 DD 09/10/12	136,619	137,441
		WELLS FARGO & CO 4.900% 11/17/2045 DD 11/17/15	384,171	304,227
		WESTERN MIDSTREAM OPERATING LP 5.450% 04/01/2044 DD 03/20/14	199,230	201,755
		WESTERN MIDSTREAM OPERATING LP 5.300% 03/01/2048 DD 03/02/18	89,656	87,430
		WILLIAMS COS INC/THE 6.000% 03/15/2055 DD 01/09/25	229,703	236,394
		WILLIAMS COS INC/THE 6.300% 04/15/2040 DD 02/09/10	65,524	67,994
		Total corporate bonds	71,904,770	68,848,560

Pension Plan for Employees of Mount Nittany Medical Center

Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year)
EIN: 24-0795682 Plan Number: 001
December 31, 2025

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Mutual Funds			
		ARTISAN INTL VAL-INST	$ 9,124,110	$ 10,716,221
		INDPNDNT FRN PRT US EQTY	14,916,495	15,672,181
		NEW MOUNTAIN FINANCE CORP	22,012	16,578
		VANGUARD S&P 500 ETF	1,949,148	2,262,058
		VANGUARD FTSE ALL-WORLD EX-U	171,093	180,296
		SS SPDR S&P 500 EFT TRUST US	185,485	189,574
		ISHARES CORE MSCI EMERGING	3,304,287	3,281,344
		SS TECHNOLOGY SELECT SECTOR	3,319,167	3,350,470
		FS KKR CAPITAL CORP	29,561	20,734
		SIXTH STREET SPECIALTY LENDING	22,372	26,064
		Total mutual funds	33,043,730	35,715,520
	U.S. Government Securities			
		TENNESSEE VALLEY AUTH BD 5.250% 02/01/2055 DD 02/14/25	356,587	359,654
		U S TREASURY BILL 0.000% 01/01/2026 DD 07/10/25	4,485,681	4,486,396
		U S TREASURY BILL 0.000% 03/12/2026 DD 09/11/25	4,091,320	4,091,984
		U S TREASURY BD PRIN STRIP 0.000% 08/15/2051 DD 08/16/21	5,013,038	2,586,948
		U S TREASURY BD PRIN STRIP 0.000% 11/15/2051 DD 11/15/21	5,971,795	3,111,750
		U S TREASURY BOND 1.875% 11/15/2051 DD 11/15/21	1,141,209	801,601
		U S TREASURY BOND 2.250% 02/15/2052 DD 02/15/22	1,260,316	914,535
		U S TREASURY BOND 4.625% 11/15/2045 DD 11/15/25	151,294	151,040
		U S TREASURY BOND 4.750% 08/15/2055 DD 08/15/25	126,748	126,400
		U S TREASURY BOND 4.000% 11/15/2035 DD 11/15/25	297,932	298,319
		Total U.S. government securities	22,895,920	16,928,627
	Other Government Obligations			
		ISHARES CORE TOPIX ETF	366,648	443,081
		KUWAIT INTERNATIONAL GOVE 144A 4.652% 10/09/2035 DD 10/09/25	279,183	278,026
		PERUVIAN GOVERNMENT INTERNATIO SR UNSECURED	144,140	149,060
		ROMANIAN GOVERNMENT INTER 144A 6.625% 05/16/2036 DD 07/16/25	225,820	229,262
		UNIV OF MICHIGAN MI 2.562% 04/01/2050 DD 06/16/20	193,992	198,462
		MEXICO GOVERNMENT INTERNATIONA 6.875% 05/13/2037 DD 01/13/25	23,547	24,507
		NEW YORK NY 5.094% 10/01/2049 DD 10/16/24	50,000	47,041
		NEW YORK NY 5.114% 10/01/2054 DD 10/16/24	40,000	37,430
		NEW YORK NY 5.372% 10/01/2051 DD 10/23/25	50,000	48,685
		NEW YORK NY 5.392% 10/01/2055 DD 10/23/25	80,000	77,306
		PANAMA GOVERNMENT INTERNATIONA 4.500% 01/19/2063 DD 01/19/22	622	744
		TEXAS NATURAL GAS SECURITIZTN 5.169% 04/01/2041 DD 09/01/23	549,966	554,798
		Total other government obligations	2,003,918	2,088,402
	Future Contracts			
		MSCI EMGMKT FUTURE (NYF) EXP Mar 26	-	44,100
		MSCI EAFE FUTURE EXP MAR 26	-	40,839
		S&P500 EMINI FUTURE (CME) EXP MAR 26	-	10,010
		US 10YR ULTRA FUTURE (CBT) EXP Mar 26	-	(107,718)
		US TREAS BD FUTURE (CBT) EXP MAR 26	-	769,304
		US 5YR TREAS NTS FUTURE (CBT) EXP MAR 26	-	58,040
		US ULTRA BOND (CBT) EXP MAR 26	-	(1,655,592)
		Total future contracts	-	(841,017)
		Total investments	$ 193,677,466	$ 204,537,612

* A party in interest as defined by ERISA

Pension Plan for Employees of Mount Nittany Medical Center

Schedule H, Line 4(j) - Schedule of Reportable Transactions
EIN: 24-0795682 Plan Number: 001
Year Ended December 31, 2025

	(a) Identity of Party	(b) Description of Asset	(c) Purchase Price	(d) Selling Price	(e) Lease Rental	(f) Expenses	(g) Cost	(h) Current Value	(i) Net Gain/ (Loss)
	Series Transactions								
*		DREYFUS\TREASURY SECURITIES	$ 114,755,142	$ -	$ -	$ -	$ 114,755,142	$ 114,755,142	$ -
*		DREYFUS\TREASURY SECURITIES	-	104,472,297	-	-	104,472,297	104,472,297	-
		U S TREASURY BOND 4.75% 5/15/2055	11,132,441	-	-	-	11,132,441	11,132,441	-
		U S TREASURY BOND 4.75% 5/15/2055	-	11,110,739	-	-	11,132,441	11,110,739	(21,702)
		U S TREASURY BOND 4.625% 2/15/2055	10,667,559	-	-	-	10,667,559	10,667,559	-
		U S TREASURY BOND 4.625% 2/15/2055	-	10,663,439	-	-	10,667,559	10,663,439	(4,120)
		U S TREASURY BOND 4.5% 11/15/2054	9,249,554	-	-	-	9,249,554	9,249,554	-
		U S TREASURY BOND 4.5% 11/15/2054	-	9,243,604	-	-	9,249,554	9,243,604	(5,950)
		U S TREASURY NOTE 4.25% 5/15/2035	8,853,237	-	-	-	8,853,237	8,853,237	-
		U S TREASURY NOTE 4.25% 5/15/2035	-	8,854,306	-		8,853,237	8,854,306	1,069
		U S TREASURY BOND 4.25% 8/15/2054	7,425,258	-	-	-	7,425,258	7,425,258	-
		U S TREASURY BOND 4.25% 8/15/2054	-	7,548,342	-	-	7,525,625	7,548,342	22,717
		U S TREASURY NOTE 4.25% 8/15/2035	6,066,521	-	-	-	6,066,521	6,066,521	-
		U S TREASURY NOTE 4.25% 8/15/2035	-	6,066,553	-		6,066,521	6,066,553	32
		U S TREASURY NOTE 4.625% 2/15/2035	5,986,874	-	-	-	5,986,874	5,986,874	-
		U S TREASURY NOTE 4.625% 2/15/2035	-	5,995,480	-		5,986,874	5,995,480	8,606
		U S TREASURY BOND 5% 5/15/2045	5,650,951	-	-	-	5,650,951	5,650,951	-
		U S TREASURY BOND 5% 5/15/2045	-	5,654,682	-	-	5,650,951	5,654,682	3,731
		U S TREASURY BOND 4.875% 8/15/2045	5,584,031	-	-	-	5,584,031	5,584,031	-
		U S TREASURY BOND 4.875% 8/15/2045	-	5,600,451	-	-	5,584,031	5,600,451	16,420
		U S TREASURY BOND 4.75% 2/15/2045	5,318,820	-	-	-	5,318,820	5,318,820	-
		U S TREASURY BOND 4.75% 2/15/2045	-	5,305,623	-	-	5,318,820	5,305,623	(13,197)
		U S TREASURY BOND 4.625% 11/15/2044	4,935,878	-	-	-	4,935,878	4,935,878	-
		U S TREASURY BOND 4.625% 11/15/2044	-	5,054,879	-	-	5,051,060	5,054,879	3,819
		U S TREASURY NOTE 4.25% 11/15/2034	4,679,453	-	-	-	4,679,453	4,679,453	-
		U S TREASURY NOTE 4.25% 11/15/2034	-	4,794,283	-		4,796,842	4,794,283	(2,559)
		VANGUARD S&P 500 ETF	3,548,025	-	-	-	3,548,025	3,548,025	-
		VANGUARD S&P 500 ETF	-	14,269,988	-	-	12,876,694	14,269,988	1,393,294

* A party in interest as defined by ERISA.

Plan Name: Pension Plan for Employees of Mount Nittany Medical Center
EIN: 24-0795682
Plan No.: 001
2025 Schedule SB, Line 26(a)

Schedule SB, Line 26(a) -- Schedule of Active Participant Data																				
YEARS OF CREDITED SERVICE																				
	Under 1		1 to 4		5 to 9		10 to 14		15 to 19		20 to 24		25 to 29		30 to 34		35 to 39		40 & up	
Attained Age	No.	Average Comp.	No.	Average Comp.	No.	Average Comp.	No.	Average Comp.	No.	Average Comp.	No.	Average Comp.	No.	Average Comp.	No.	Average Comp.	No.	Average Comp.	No.	Average Comp.
Under 25	0		1		0		0		0		0		0		0		0		0	
25 to 29	1		24	34,844	35	67,710	0		0		0		0		0		0		0	
30 to 34	1		34	37,810	63	73,289	43	63,678	4		0		0		0		0		0	
35 to 39	2		14		41	67,954	80	75,141	47	79,228	0		0		0		0		0	
40 to 44	2		6		21	69,603	50	86,961	50	93,331	19		1		0		0		0	
45 to 49	0		3		21	65,252	29	95,103	30	86,332	32	96,440	10		0		0		0	
50 to 54	1		5		15		22	82,123	28	76,983	27	108,297	18		18		0		0	
55 to 59	0		4		18		19		24	76,785	12		11		14		12		2	
60 to 64	0		3		10		23	134,776	16		8		16		4		17		8	
65 to 69	0		3		1		13		2		5		0		1		1		0	
70 & up	0		1		1		0		0		0		0		0		0		0	

Plan Name: Pension Plan for Employees of Mount Nittany Medical Center
EIN: 24-0795682
Plan No.: 001
2025 Schedule SB, Part V

SCHEDULE SB, PART V - STATEMENT OF ACTUARIAL ASSUMPTIONS/METHODS

1. Actuarial Assumptions:

(a) Interest Rates

	1/1/2025	1/1/2024
1st segment rate - ARPA	5.00%	4.75%
2nd segment rate - ARPA	5.27%	4.96%
3rd segment rate - ARPA	5.50%	5.59%
Plan's Effective Interest Rate - ARPA	5.42%	5.38%
PBGC (PPA) 4010 funding - 1st segment*	5.00%	4.37%
PBGC (PPA) 4010 funding - 2nd segment*	5.27%	4.96%
PBGC (PPA) 4010 funding - 3rd segment*	5.40%	4.95%
PBGC (PPA) 4010 funding - Effective Interest Rate	5.35%	4.94%
PBGC Standard Variable-Rate Premium Method - 1st segment	4.65%	5.01%
PBGC Standard Variable-Rate Premium Method - 2nd segment	5.28%	5.13%
PBGC Standard Variable-Rate Premium Method - 3rd segment	5.63%	5.15%
PBGC Standard Variable-Rate Premium Method - Effective Interest Rate	5.50%	5.14%
FAS 35	6.00%	6.00%

(b) Mortality Before and After Retirement:

Funding and PBGC variable premium and 4010 funding:

2025 Valuation: IRS 2025 Annuitant/Nonannuitant Mortality Tables for Males and Females, based on IRS adjusted Private Retirement Plan - 2012 ("Pri-2012") base tables with the IRS adjusted MP-2024 mortality improvement scale.

2024 Valuation: IRS 2024 Annuitant/Nonannuitant Tables for Males and Females, based on IRS adjusted Private Retirement Plan - 2012 ("Pri-2012") base tables with the IRS adjusted MP-2024 mortality improvement scale.

ASC960 (FAS 35):

2025 Valuation: Private Retirement Plan - 2012 ("Pri-2012") White Collar Employee and Retiree Tables for Males and Females with generational projection of the MP-2021 mortality improvement scale. For disabled retirees, the Pri-2012 Total Disabled Retiree Tables for Males and Females with generational projection of the MP-2021 mortality improvement scale.

2024 Valuation: Private Retirement Plan - 2012 ("Pri-2012") White Collar Employee and Retiree Tables for Males and Females with generational projection of the MP-2021 mortality improvement scale. For disabled retirees, the Pri-2012 Total Disabled Retiree Tables for Males and Females with generational projection of the MP-2021 mortality improvement scale.

(c) Salary Scale - Funding:

Union		Non-Union	
Service	Rate	Service	Rate
<10	4.75%	<10	5.25%
10 < 30	3.25%	10 < 15	4.25%
30+	2.75%	15 < 25	2.75%
		25+	2.25%

(d) Increase in the maximum compensation and maximum benefit limits: No future increase assumed.

SCHEDULE SB, PART V - STATEMENT OF ACTUARIAL ASSUMPTIONS/METHODS (continued)

(e) Withdrawal Before Retirement:

	Service			
Age	1 - 4	5 - 9	10 - 24	25+
20 - 24	15.0%	11.3%	0.0%	0.0%
25 - 29	12.0%	9.0%	6.8%	0.0%
30 - 34	9.6%	7.2%	5.4%	0.0%
35 - 39	7.7%	5.8%	4.4%	0.0%
40 - 44	6.2%	4.7%	3.5%	2.6%
45 - 49	5.0%	3.8%	2.9%	2.2%
50 - 54	4.0%	3.0%	2.3%	1.7%
55 - 59	3.2%	2.4%	1.8%	1.4%
60 - 64	2.6%	2.0%	1.5%	1.1%
65 - 69	2.1%	1.6%	1.2%	0.9%
70+	0.0%	0.0%	0.0%	0.0%

(f) Retirement - Rates of retirement in active service

Age	Rate
55	0.5%
56	0.5%
57	1.0%
58	1.0%
59	1.0%
60	5.0%
61	5.0%
62	15.0%
63	10.0%
64	10.0%
65	25.0%
66	20.0%
67	20.0%
68	100.0%

(g) Disability:

Rates of disability are based on 25% of the 11th RRB disability rates. Sample rates are:

Age	Rate
25	0.000150
40	0.000300
55	0.002675
60	0.008375

Union participants are assumed to take an immediate benefit. Non-union participants are assumed to defer disability benefits to normal retirement.

SCHEDULE SB, PART V - STATEMENT OF ACTUARIAL ASSUMPTIONS/METHODS (continued)

(h) Marriage and Age of Spouse: 75% of employees are assumed to be married. Wives are assumed to be three years younger than their husbands.

(i) All participants are included in plan costs.

(j) Plan Value of Assets: Beginning January 1, 2009, the Plan Value of Assets is equal to a two-year smoothed average of the fair market value of assets in accordance with IRS Notice 2009-22. The average plan value cannot exceed 110% nor be less than 90% of the market value.

(k) Expenses: Plan-related expenses are estimated to be equal to the plan-related expenses for the prior Plan Year, rounded to the nearest $100.

(l) All participants are assumed to elect the Life Annuity option and that other optional forms of benefit will be actuarially equivalent to the Life Annuity option.

Changes in Actuarial Assumptions:
As shown on page 20, the IRS mandated changes in mortality tables and segment rates have been used for Plan funding for the January 1, 2025 valuation.

2. Actuarial Cost Method:

The actuarial cost method used in the funding valuation is the Unit Credit method. The actuarial present value of the benefits accruing during the year is the Target Normal Cost for the participant. The Plan's Target Normal Cost is the sum of each participant's Target Normal Cost. The actuarial present value of the benefits accrued in prior years is the Funding Target of the participant. The Plan's Funding Target is the sum of each participant's Funding Target.

Funding Target (FT) is defined as the present value of all benefits that have been accrued as of January 1, 2025.

Target Normal Cost (TNC) is defined as the present value of all benefits that have accrued or are expected to be accrued during the plan year January 1, 2025 - December 31, 2025. Beginning with the 2009 Plan Year, Target Normal Cost also includes the plan-related expenses estimated to be paid from Plan assets during the Plan Year.

Funding Shortfall is the excess (if any) of the Plan's Funding Target over the Plan's Asset Value, reduced by the Prefunding Balance and the Carryover Balance. Any experience gains or losses resulting from actual Plan experience, either more or less favorable than anticipated on the basis of actuarial assumptions and asset valuation method, will result in a decrease or increase in the Funding Shortfall.

The Carryover Balance (COB) is initially equal to the remaining funding standard account credit balance at PPA inception. It is increased with interest (actual return on assets) and reduced if used to satisfy the Minimum Required Contribution or to increase the Plan's funding status. This must be used before reductions in the Prefunding Balance.

The Prefunding Balance may be increased annually by contributions made above the Minimum Required Contribution It is increased with interest (actual return on assets) and reduced if used to satisfy the Minimum Required Contribution or to increase the Plan's funding status.

ATTACHMENT TO THE 2025 SCHEDULE H OF FORM 5500
LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR)
LINE 4j – SCHEDULE OF REPORTABLE TRANSACTIONS

Plan Sponsor: Mount Nittany Medical Center

Plan Name: Pension Plan for Employees of Mount Nittany Medical Center

Plan Year: January 1, 2025 to December 31, 2025
EIN: 24-0795682 Plan No.: 001

Item 4i- Schedule of Assets Held at End of Year
Pages 15-23 of the attached auditor's report of the Plan for the plan year ending December 31, 2025 provides the schedule of assets information.

Item 4j- Schedule of Reportable Transactions
Page 24 of the attached auditor's report of the Plan for the plan year ending December 31, 2025 provides the schedule of reportable transactions.

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
Pension Plan for Employees of Mount Nittany Medical Center

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF
Mount Nittany Medical Center

D Employer Identification Number (EIN)
24-0795682

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 1 Day 1 Year 2025

2 Assets:

a Market value	**2a**	188,085,204
b Actuarial value	**2b**	178,446,963

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	115	19,423,322	19,423,322
b For terminated vested participants	755	36,170,358	36,170,358
c For active participants	1,047	103,108,889	110,453,149
d Total	1,917	158,702,569	166,046,829

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**	5.42 %
6 Target normal cost		
a Present value of current plan year accruals	**6a**	8,154,621
b Expected plan-related expenses	**6b**	802,300
c Target normal cost	**6c**	8,956,921

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

David S. Boomershine
Signature of actuary

10/6/2026
Date

David S. Boomershine
Type or print name of actuary

26-04446
Most recent enrollment number

Boomershine Consulting Group L.L.C
Firm name

(410) 418-5525
Telephone number (including area code)

3300 N. Ridge Rd. Suite 300
Ellicott City MD 21043
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 [ ]

Plan Name: Pension Plan for Employees of Mount Nittany Medical Center
EIN: 24-0795682
Plan No.: 001
2025 Schedule SB, Line 22

SCHEDULE SB, LINE 22 - DESCRIPTION OF WEIGHTED AVERAGE RETIREMENT AGE

Age (Input)	Rate (Input)	Retiring (Calc)	Remaining (Calc)	Weighted (Calc)	
55	0.50%	0.005000	0.995000	0.275000	
56	0.50%	0.004975	0.990025	0.278600	
57	1.00%	0.009900	0.980125	0.564314	
58	1.00%	0.009801	0.970324	0.568472	
59	1.00%	0.009703	0.960620	0.572491	
60	5.00%	0.048031	0.912589	2.881861	
61	5.00%	0.045629	0.866960	2.783397	
62	15.00%	0.130044	0.736916	8.062726	
63	10.00%	0.073692	0.663224	4.642570	
64	10.00%	0.066322	0.596902	4.244635	
65	25.00%	0.149225	0.447676	9.699655	
66	20.00%	0.089535	0.358141	5.909328	
67	20.00%	0.071628	0.286513	4.799091	
68	100.00%	0.286513	0.000000	19.482875	Sum = 64.765015 = weighted average retirement age

Plan Name: Pension Plan for Employees of Mount Nittany Medical Center
EIN: 24-0795682
Plan No.: 001
2025 Schedule SB, Line 26(b)

SCHEDULE SB, LINE 26(b) - SCHEDULE OF PROJECTION OF EXPECTED BENEFIT PAYMENTS

Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
2025	368,395	199,975	1,454,092	2,022,462
2026	932,850	333,826	1,444,692	2,711,368
2027	1,488,109	518,484	1,445,310	3,451,903
2028	2,149,354	712,900	1,446,564	4,308,818
2029	2,744,073	822,342	1,433,083	4,999,498
2030	3,367,484	1,002,591	1,417,060	5,787,135
2031	3,912,322	1,271,225	1,379,136	6,562,683
2032	4,535,096	1,375,141	1,362,467	7,272,704
2033	5,036,145	1,606,839	1,344,405	7,987,389
2034	5,598,184	1,865,344	1,315,090	8,778,618
2035	6,066,018	2,044,312	1,292,196	9,402,526
2036	6,571,243	2,188,159	1,267,235	10,026,637
2037	7,092,241	2,387,552	1,288,465	10,768,258
2038	7,562,403	2,584,954	1,257,976	11,405,333
2039	7,988,329	2,660,316	1,224,982	11,873,627
2040	8,365,181	2,689,703	1,185,514	12,240,398
2041	8,752,890	2,778,021	1,146,607	12,677,518
2042	9,012,065	2,849,888	1,104,664	12,966,617
2043	9,287,003	2,943,047	1,059,616	13,289,666
2044	9,573,281	2,977,846	1,011,433	13,562,560
2045	9,802,841	3,051,944	959,244	13,814,029
2046	10,006,723	3,242,701	905,028	14,154,452
2047	10,278,529	3,375,028	848,066	14,501,623
2048	10,466,378	3,447,574	788,751	14,702,703
2049	10,631,074	3,490,091	727,634	14,848,799
2050	10,741,517	3,544,700	665,437	14,951,654
2051	10,825,994	3,591,836	602,985	15,020,815
2052	10,949,302	3,646,612	541,149	15,137,063
2053	10,929,603	3,730,081	480,842	15,140,526
2054	10,875,239	3,697,299	422,939	14,995,477
2055	10,781,852	3,670,154	368,234	14,820,240
2056	10,586,271	3,607,285	317,396	14,510,952
2057	10,311,912	3,499,101	270,910	14,081,923
2058	10,055,512	3,381,820	229,088	13,666,420
2059	9,740,637	3,250,746	192,043	13,183,426
2060	9,372,479	3,123,320	159,705	12,655,504
2061	8,991,626	2,974,326	131,858	12,097,810
2062	8,585,875	2,819,785	108,173	11,513,833
2063	8,146,169	2,668,491	88,261	10,902,921
2064	7,698,687	2,519,782	71,699	10,290,168
2065	7,254,136	2,381,611	58,049	9,693,796
2066	6,808,526	2,236,523	46,888	9,091,937
2067	6,371,594	2,092,281	37,820	8,501,695
2068	5,945,311	1,951,767	30,490	7,927,568
2069	5,530,192	1,815,127	24,593	7,369,912
2070	5,127,426	1,682,402	19,861	6,829,689
2071	4,737,484	1,553,604	16,066	6,307,154
2072	4,360,705	1,428,797	13,024	5,802,526
2073	3,997,495	1,308,095	10,587	5,316,177
2074	3,648,280	1,191,627	8,636	4,848,543

Plan Name: Pension Plan for Employees of Mount Nittany Medical Center
EIN: 24-0795682
Plan No.: 001
2025 Schedule SB, Part V

SCHEDULE SB, PART V - SUMMARY OF PLAN PROVISIONS

EFFECTIVE DATE: The original effective date of the Plan is January 1, 1968.

VALUATION DATE: January 1.

PLAN YEAR: January 1 through December 31.

ELIGIBILITY: An Employee is eligible to participate in the Plan on the first day of the month coincident with or next following completion of a Year of Eligibility Service in which the Employee has at least 1,000 hours of service.

Effective January 1, 2014 a non-bargaining unit employee hired or rehired after December 31, 2013 will not be eligible to become a participant in the Plan on or after January 1, 2014. A non-bargaining unit employee rehired after December 31, 2013 will not accrue any additional benefit under the Plan based on service or Compensation after December 31, 2013.

Effective January 1, 2021 a bargaining unit employee hired or rehired after December 31, 2020 will not be eligible to become a participant in the Plan on or after January 1, 2021. A bargaining unit employee rehired after December 31, 2020 will not accrue any additional benefit under the Plan based on service or Compensation after December 31, 2020.

BENEFIT SERVICE:
(a) Prior to January 1, 1976: Continuous service to the nearest quarter.
(b) Beginning January 1, 1976: One year of Benefit Service is credited for each Plan Year in which the Employee has at least 1,000 hours of service. In the year of retirement or disability, if the participant has less than 1,000 hours but is working at the rate of 20 hours per week, partial Benefit Service is credited equal to hours divided by 1,000.

VESTING SERVICE: A year of Vesting Service is given for each Plan Year in which the Employee has at least 1,000 hours.

COMPENSATION: Compensation is an Employee's W-2 earnings plus any amounts deferred under a salary reduction agreement to a qualified cash or deferred arrangement. Severance payments including severance bonuses for long-term employees are not included. Compensation is subject to the IRS maximum compensation limits.

Compensation is averaged during the five highest consecutive years of Benefit Service out of the last 10 years of employment. For termination due to retirement or disability, Compensation in the final year will be annualized if it provides a higher average and if the Employee was working at a rate of 20 hours per week.

SCHEDULE SB, PART V - SUMMARY OF PLAN PROVISIONS
(Continued)

RETIREMENT DATES:

(a) Normal Retirement: A participant's Normal Retirement Date is the first day of the month coincident with or next following the later of age 65 and the fifth anniversary of Plan participation.

(b) Early Retirement: A participant may elect early retirement after attaining age 55.

(c) Disability Retirement: A participant will be eligible for disability retirement after becoming Totally Disabled and completing at least 10 years of Vesting Service.

(d) Deferred Retirement: A participant may continue to work beyond Normal Retirement Date.

AMOUNT OF RETIREMENT BENEFIT:

(a) Normal Retirement: A participant's normal retirement benefit is equal to 1.45% of final average compensation multiplied by Benefit Service.

(b) Early Retirement: The early retirement benefit is calculated in the same way as a normal retirement benefit. If payments begin prior to Normal Retirement Date, the amount of benefit will be reduced. The reduction is equal to 1/2% for each month payments precede the earlier of (1) Normal Retirement Date and (2) the later of (i) age 60 and (ii) the date the participant's age plus Vesting Service would have equaled 90 if the participant had continued to work in a full-time position. If the participant is at least age 60 at the time of early retirement and age plus Vesting Service is at least 90, the benefit will not be reduced.

(c) Disability Retirement: The disability retirement benefit payable at Normal Retirement Date is calculated assuming that the participant continues to earn Benefit Service to normal retirement and his compensation continues at the current rate.

Alternatively, a disabled participant may elect to receive his accrued benefit at disability retirement date without reduction for early commencement of payments.

(d) Deferred Retirement: The retirement benefit payable when a participant actually retires will be based on Benefit Service and final average compensation at that time. The benefit is subject to the suspension of benefit regulations.

Plan Name: Pension Plan for Employees of Mount Nittany Medical Center
EIN: 24-0795682
Plan No.: 001
2025 Schedule SB, Part V

SCHEDULE SB, PART V - SUMMARY OF PLAN PROVISIONS
(Continued)

OPTIONAL FORMS OF BENEFIT PAYMENT:

(a) Life Annuity: Monthly payments will be made to the retired participant during his lifetime. After his death, no further payments are made.

(b) 5, 10, or 15 Years Certain and Continuous: Reduced monthly payments will be made to the retired participant during his lifetime. If the participant dies before the period certain ends, payments of the same amount will be made to his designated beneficiary for the balance of the period certain.

(c) Joint and Contingent: Reduced monthly payments will be made to the retired participant during his lifetime. After his death, payments of 100%, 75%, or 50% of the participant's payment will be continued to the designated beneficiary for the beneficiary's lifetime.

(d) Lump Sum: In lieu of receiving monthly payments, a single payment of the present value of the benefit will be made. This option is only available if the present value is below a certain limit.

PRE-RETIREMENT DEATH BENEFITS: If a married participant who is vested dies prior to his benefit commencement date, his surviving spouse will be entitled to a monthly death benefit. If the participant dies prior to becoming eligible for early retirement, the death benefit is equal to the amount the spouse would have received if the participant had terminated employment on his date of death, survived to early retirement, selected the Joint and 50% option, and died the next day. If the participant dies after become eligible for early retirement, the death benefit is equal to the amount the spouse would have received if the participant had retired the day before his death and selected the Joint and 50% option. The Plan does not provide a pre-retirement death benefit for non-married participants.

VESTING: A participant is 100% vested in his accrued benefit after the earliest of: (1) completing five years of Vesting Service, (2) attaining early retirement date, and (3) attaining normal retirement age.

CONTRIBUTIONS: The Employer pays the entire cost of the Plan.

ANNUITY PURCHASES: Effective as of July 1, 2023, the Plan purchased a group annuity contract from Nationwide with respect to certain Annuitized Individuals under the terms of the Plan.

ATTACHMENT TO THE 2025 SCHEDULE H OF FORM 5500
LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR)
LINE 4j – SCHEDULE OF REPORTABLE TRANSACTIONS

Plan Sponsor: Mount Nittany Medical Center

Plan Name: Pension Plan for Employees of Mount Nittany Medical Center

Plan Year: January 1, 2025 to December 31, 2025
EIN: 24-0795682 Plan No.: 001

Item 4i- Schedule of Assets Held at End of Year
Pages 15-23 of the attached auditor's report of the Plan for the plan year ending December 31, 2025 provides the schedule of assets information.

Item 4j- Schedule of Reportable Transactions
Page 24 of the attached auditor's report of the Plan for the plan year ending December 31, 2025 provides the schedule of reportable transactions.

Plan Name: Pension Plan for Employees of Mount Nittany Medical Center
EIN: 24-0795682
Plan No.: 001
2025 Schedule SB, Line 32

SCHEDULE SB, LINE 32 - SCHEDULE OF AMORTIZATION BASES

Shortfall Base	Present Value of Remaining Installments as of 1/1/2025	Valuation Date as of which Base Was Established	Number of Years Remaining in the Amortization Period	Amortization Installment
28,673,407	28,673,407	01/01/2025	15	2,666,777