

<div>Form 5500</div> <div>Department of the Treasury Internal Revenue Service</div> <div>Department of Labor Employee Benefits Security Administration</div> <div>Pension Benefit Guaranty Corporation</div>	<div>Annual Return/Report of Employee Benefit Plan</div> <div>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 6047(e), and 6058(a) of the Internal Revenue Code (the Code).</div> <div>▶ Complete all entries in accordance with the instructions to the Form 5500.</div>	<div>OMB Nos. 1210-0110 1210-0089</div> <div>2009</div> <div>This Form is Open to Public Inspection</div>
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Part I	Annual Report Identification Information
For calendar plan year 2009 or fiscal plan year beginning 01/01/2005 and ending 12/31/2005	
A	This return/report is for: <div><div>☐ a multiemployer plan;</div><div>☒ a single-employer plan;</div><div>☐ a multiple-employer plan; or</div><div>☐ a DFE (specify) ____</div></div>
B	This return/report is: <div><div>☐ the first return/report;</div><div>☒ an amended return/report;</div><div>☐ the final return/report;</div><div>☐ a short plan year return/report (less than 12 months).</div></div>
C	If the plan is a collectively-bargained plan, check here. ▶ ☐
D	Check box if filing under: <div><div>☒ Form 5558;</div><div>☐ automatic extension;</div><div>☐ the DFVC program;</div><div>☐ special extension (enter description)</div></div>

Part II	Basic Plan Information—enter all requested information
1a	Name of plan COMMERCE BENEFITS GROUP AGENCY, INC. CASH BALANCE PLAN
1b	Three-digit plan number (PN) ▶ 003
1c	Effective date of plan 01/01/2001
2a	Plan sponsor's name and address (employer, if for a single-employer plan) (Address should include room or suite no.) COMMERCE BENEFITS GROUP AGENCY, INC 33479 LAKE RD AVON LAKE, OH 44012-1136
2b	Employer Identification Number (EIN) 34-1816804
2c	Sponsor's telephone number 440-930-7500
2d	Business code (see instructions) 524140

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.	03/31/2011	KIMBERLY FLETT
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	03/31/2011	KIMBERLY FLETT
	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 (if same as plan sponsor, enter "Same") COMMERCE BENEFITS GROUP AGENCY, INC 33479 LAKE RD AVON LAKE, OH 44012-1136	3b Administrator's EIN 34-1816804 3c Administrator's telephone number 440-930-7500
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4 If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN and the plan number from the last return/report: a Sponsor's name	4b EIN 4c PN
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5 Total number of participants at the beginning of the plan year	5	53
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6 Number of participants as of the end of the plan year (welfare plans complete only lines 6a , 6b , 6c , and 6d).		
a Active participants.....	6a	48
b Retired or separated participants receiving benefits.....	6b	0
c Other retired or separated participants entitled to future benefits.....	6c	5
d Subtotal. Add lines 6a , 6b , and 6c	6d	53
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.....	6e	0
f Total. Add lines 6d and 6e	6f	53
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item).....	6g	
h Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested.....	6h	22

7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7	
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8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristic Codes in the instructions:

1A 1C 1D 1G

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

a Pension Schedules

- (1) ☒ **R** (Retirement Plan Information)
- (2) ☐ **MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
- (3) ☐ **SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary

b General Schedules

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

<div>SCHEDULE I</div> <div>(Form 5500)</div> <div>Department of the Treasury</div> <div>Internal Revenue Service</div> <div>Department of Labor</div> <div>Employee Benefits Security Administration</div> <div>Pension Benefit Guaranty Corporation</div>	<div>Financial Information—Small Plan</div> <div>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).</div> <div>► File as an attachment to Form 5500.</div>	<div>OMB No. 1210-0110</div> <div>2009</div> <div>This Form is Open to Public Inspection</div>
	For calendar plan year 2009 or fiscal plan year beginning 01/01/2005 and ending 12/31/2005	
	<div>A Name of plan</div> <div>COMMERCE BENEFITS GROUP AGENCY, INC. CASH BALANCE PLAN</div>	<div>B Three-digit plan number (PN)</div> <div>003</div>
<div>C Plan sponsor's name as shown on line 2a of Form 5500</div> <div>COMMERCE BENEFITS GROUP AGENCY, INC</div>	<div>D Employer Identification Number (EIN)</div> <div>34-1816804</div>	

Complete Schedule I if the plan covered fewer than 100 participants as of the beginning of the plan year. You may also complete Schedule I if you are filing as a small plan under the 80-120 participant rule (see instructions). Complete Schedule H if reporting as a large plan or DFE.

Part I

Small Plan Financial Information

Report below the current value of assets and liabilities, income, expenses, transfers and changes in net assets during the plan year. Combine the value of plan assets held in more than one trust. Do not enter the value of the portion of an insurance contract that guarantees during this plan year to pay a specific dollar benefit at a future date. 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.

1 Plan Assets and Liabilities:		(a) Beginning of Year	(b) End of Year
a Total plan assets	1a	1076707	1827749
b Total plan liabilities	1b		
c Net plan assets (subtract line 1b from line 1a).....	1c	1076707	1827749
2 Income, Expenses, and Transfers for this Plan Year:		(a) Amount	(b) Total
a Contributions received or receivable:			
(1) Employers	2a(1)	398445	
(2) Participants.....	2a(2)		
(3) Others (including rollovers)	2a(3)		
b Noncash contributions.....	2b		
c Other income.....	2c	368686	
d Total income (add lines 2a(1), 2a(2), 2a(3), 2b, and 2c).....	2d		767131
e Benefits paid (including direct rollovers)	2e		
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Administrative service providers (salaries, fees, and commissions).....	2h		
i Other expenses.....	2i	16089	
j Total expenses (add lines 2e, 2f, 2g, 2h, and 2i)	2j		16089
k Net income (loss) (subtract line 2j from line 2d).....	2k		751042
l Transfers to (from) the plan (see instructions)	2l		

3 Specific Assets: If the plan held assets at anytime during the plan year in any of the following categories, check "Yes" and enter the current value of any assets remaining in the plan as of the end of the plan year. Allocate the value of the plan's interest in a commingled trust containing the assets of more than one plan on a line-by-line basis unless the trust meets one of the specific exceptions described in the instructions.

	Yes	No	Amount
a Partnership/joint venture interests.....	3a	X	
b Employer real property.....	3b	X	
c Real estate (other than employer real property)	3c	X	840000
d Employer securities.....	3d	X	
e Participant loans.....	3e	X	

	Yes	No	Amount
3f Loans (other than to participants)		X	
g Tangible personal property		X	

Part II	Compliance Questions
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4 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.)		X	
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of plan year or classified during the year as uncollectible? Disregard participant loans secured by the participant's account balance.		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible?		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a.)		X	
e Was the plan covered by a fidelity bond?	X		1250000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		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?		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?		X	
i Did the plan at any time hold 20% or more of its assets in any single security, debt, mortgage, parcel of real estate, or partnership/joint venture interest?	X		840000
j Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
k Are you claiming a waiver of the annual examination and report of an independent qualified public accountant (IQPA) under 29 CFR 2520.104-46? If "No," attach an IQPA's report or 2520.104-50 statement. (See instructions on waiver eligibility and conditions.)	X		
l Has the plan failed to provide any benefit when due under the plan?		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		X	
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		X	

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

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)

**SCHEDULE B
(Form 5500)**

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security
Administration

Pension Benefit Guaranty Corporation

Actuarial Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974, referred to as ERISA, except when attached to Form 5500-EZ and, in all cases, under section 6059(a) of the Internal Revenue Code, referred to as the Code.

▶ Attach to Form 5500 or 5500-EZ if applicable.

▶ See separate instructions.

Official Use Only

OMB No. 1210-0110

2005

This Form is Open to Public
Inspection (except when
attached to Form 5500-EZ).

For calendar plan year 2005 or fiscal plan year beginning _____ and ending _____

▶ 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 COMMERCE BENEFITS GROUP AGENCY, INC. CASH BALANC		B Three-digit plan number . . . ▶ 003
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-EZ INSURANCE MARKETING GROUP AGENCY, INC.		D Employer Identification Number 34-1816804
E Type of plan: (1) ☐ Multiemployer (2) ☒ Single-employer (3) ☐ Multiple-employer		F ☒ 100 or fewer participants in prior plan year

Part I Basic Information (To be completed by all plans)

1a Enter the actuarial valuation date: Month 01 Day 01 Year 2005

b Assets:

(1) Current value of assets	b(1)	1076707
(2) Actuarial value of assets for funding standard account	b(2)	1076707

c (1) Accrued liability for plans using immediate gain methods

	c(1)	1173984
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(2) Information for plans using spread gain methods:

(a) Unfunded liability for methods with bases	c(2)(a)	
(b) Accrued liability under entry age normal method	c(2)(b)	
(c) Normal cost under entry age normal method	c(2)(c)	

Statement by Enrolled Actuary (see instructions before signing):

To the best of my knowledge, the information supplied in this schedule and on the accompanying schedules, statements, and attachments, if any, is complete and accurate, and in my opinion each assumption, used in combination, represents my best estimate of anticipated experience under the plan. Furthermore, in the case of a plan other than a multiemployer plan, each assumption used (a) is reasonable (taking into account the experience of the plan and reasonable expectations) or (b) would, in the aggregate, result in a total contribution equivalent to that which would be determined if each such assumption were reasonable; in the case of a multiemployer plan, the assumptions used, in the aggregate, are reasonable (taking into account the experience of the plan and reasonable expectations).



Michael L. Libman

Signature of actuary

MICHAEL L. LIBMAN, ASA

Type or print name of actuary

LIBMAN, KADAVY & COMPANY, INC.

Firm name

5755 GRANGER ROAD, SUITE 501

INDEPENDENCE

OH

44131-1442

Address of the firm

6-7-07

Date

G 05-02940

Most recent enrollment number

216-398-3888

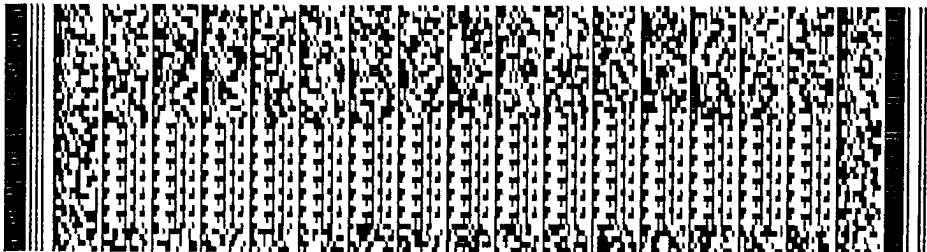
Telephone number (including area code)

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

For Paperwork Reduction Act Notice and OMB Control Numbers, see the instructions for Form 5500 or 5500-EZ.

v8.2

Schedule B (Form 5500) 2005



1d Information on current liabilities of the plan:

(1) Amount excluded from current liability attributable to pre-participation service (see instructions) . . .	d(1)	0
(2) "RPA '94" information:		
(a) Current liability	d(2)(a)	963535
(b) Expected increase in current liability due to benefits accruing during the plan year	d(2)(b)	292731
(c) Current liability computed at highest allowable interest rate (see instructions)	d(2)(c)	
(d) Expected release from "RPA '94" current liability for the plan year	d(2)(d)	
(3) Expected plan disbursements for the plan year	d(3)	0

2 Operational information as of beginning of this plan year:

a Current value of the assets (see instructions)		2a	1076707
b "RPA '94" current liability:			
(1) For retired participants and beneficiaries receiving payments	(1) No. of Persons	(2) Vested Benefits	(3) Total Benefits
(2) For terminated vested participants	0	0	0
(3) For active participants	5	1271	1271
(4) Total	48	572992	962264
	53	574263	963535
c If the percentage resulting from dividing line 2a by line 2b(4), column (3), is less than 70%, enter such percentage.		2c	%

3 Contributions made to the plan for the plan year by employer(s) and employees:

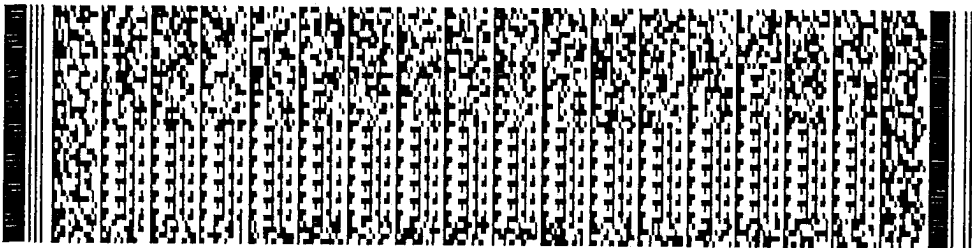
(a) Month-Day-Year	(b) Amount paid by employer	(c) Amount paid by employees	(a) Month-Day-Year	(b) Amount paid by employer	(c) Amount paid by employees
09/12/2006	398445				
3 Totals ▶ (b)				398445	(c)
					0

4 Quarterly contributions and liquidity shortfall(s):

a Plans other than multiemployer plans, enter funded current liability percentage for preceding year (see instructions).	4a	122.5 %
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b If line 4a is less than 100%, 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



5 Actuarial cost method used as the basis for this plan year's funding standard account computation:

- a** ☐ Attained age normal **b** ☐ Entry age normal **c** ☒ Accrued benefit (unit credit)
d ☐ Aggregate **e** ☐ Frozen initial liability **f** ☐ Individual level premium
g ☐ Individual aggregate **h** ☐ Other (specify) ▶

i Has a change been made in funding method for this plan year? ☐ Yes ☒ No

j If line i is "Yes," was the change made pursuant to Revenue Procedure 2000-40? ☐ Yes ☐ No

k If line i is "Yes," and line j is "No" enter the date of the ruling letter (individual or class) approving the change in funding method Month Day Year

6 Checklist of certain actuarial assumptions:

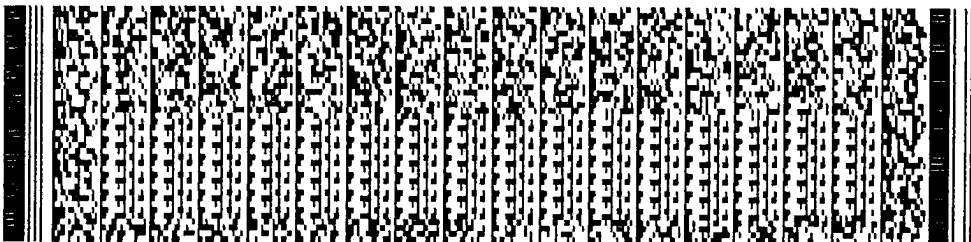
a Interest rate for "RPA '94" current liability	6a	6.10 %	☐ N/A								
b Weighted average retirement age	6b	62	☐ N/A								
c Rates specified in insurance or annuity contracts . . ☐ N/A	6c	<table border="1"> <tr> <th colspan="2">Pre-retirement</th> <th colspan="2">Post-retirement</th> </tr> <tr> <td>☐ Yes</td> <td>☒ No</td> <td>☐ Yes</td> <td>☒ No</td> </tr> </table>	Pre-retirement		Post-retirement		☐ Yes	☒ No	☐ Yes	☒ No	☐ N/A
Pre-retirement		Post-retirement									
☐ Yes	☒ No	☐ Yes	☒ No								
d Mortality table code for valuation purposes:											
(1) Males	d(1)	0	9								
(2) Females	d(2)	0	9								
e Valuation liability interest rate ☐ N/A	6e	4.86 %	4.86 % ☐ N/A								
f Expense loading ☐ N/A	6f	0.0 %	0.0 % ☐ N/A								
g Annual withdrawal rates:											
(1) Age 25	g(1)	U 0.00 %	U 0.00 %								
(2) Age 40	g(2)	U 0.00 %	U 0.00 %								
(3) Age 55	g(3)	U 0.00 %	U 0.00 %								
h Salary scale ☐ N/A	6h	0.00 %	0.00 % ☐ N/A								
i Estimated investment return on actuarial value of assets for year ending on the valuation date	6i	-4.5 %									
j Estimated investment return on current value of assets for year ending on the valuation date . .	6j	-4.5 %									

7 New amortization bases established in the current plan year:

(1) Type of Base	(2) Initial Balance	(3) Amortization Charge/Credit
1	77595	17026
4	1591	195

8 Miscellaneous information:

- a** If a waiver of a funding deficiency or an extension of an amortization period has been approved for this plan year, enter the date of the ruling letter granting the approval Month Day Year



8b If one or more alternative methods or rules (as listed in the instructions) were used for this plan year, enter the appropriate code in accordance with the instructions ▶

c Is the plan required to provide a Schedule of Active Participant Data? (see instructions) If "Yes," attach schedule ☒ Yes ☐ No

9 Funding standard account statement for this plan year:

Charges to funding standard account:

a Prior year funding deficiency, if any	9a	0
b Employer's normal cost for plan year as of valuation date	9b	357571
c Amortization charges as of valuation date:		
(1) All bases except funding waivers	▶ (\$ 98076)	c(1) 22514
(2) Funding waivers	▶ (\$ 0)	c(2) 0
d Interest as applicable on lines 9a, 9b, and 9c		9d 18472
e Additional interest charge due to late quarterly contributions, if applicable		9e
f Adjusted additional funding charge from Part II, line 12q, if applicable ☒ N/A		9f
g Total charges. Add lines 9a through 9f		9g 398557

Credits to funding standard account:

h Prior year credit balance, if any	9h	0
i Employer contributions. Total from column (b) of line 3.	9i	398445
j Amortization credits as of valuation date	▶ (\$ 799)	9j 107
k Interest as applicable to end of plan year on lines 9h, 9i, and 9j		9k 5
l Full funding limitation (FFL) and credits:		
(1) ERISA FFL (accrued liability FFL)	l(1) 476954	
(2) "RPA '94" override (90% current liability FFL)	l(2) 70573	
(3) FFL credit		l(3) 0
m (1) Waived funding deficiency		m(1) 0
(2) Other credits		m(2) 0
n Total credits. Add lines 9h through 9k, 9l(3), 9m(1), and 9m(2)		9n 398557
o Credit balance: If line 9n is greater than line 9g, enter the difference		9o 0
p Funding deficiency: If line 9g is greater than line 9n, enter the difference.		9p 0

Reconciliation account:

q Current year's accumulated reconciliation account:		
(1) Due to additional funding charges as of the beginning of the plan year	q(1)	0
(2) Due to additional interest charges as of the beginning of the plan year	q(2)	0
(3) Due to waived funding deficiencies:		
(a) Reconciliation outstanding balance as of valuation date	q(3)(a)	0
(b) Reconciliation amount. Line 9c(2) balance minus line 9q(3)(a)	q(3)(b)	0
(4) Total as of valuation date	▶ q(4)	0

10 Contribution necessary to avoid an accumulated funding deficiency. Enter the amount in line 9p or the amount required under the alternative funding standard account if applicable **10** 0

11 Has a change been made in the actuarial assumptions for the current plan year? If "Yes," see instructions ☒ Yes ☐ No



SUMMARY OF PRINCIPAL PLAN PROVISIONS**Effective Date**

January 1, 2001

Employees Covered

Eligible Employees shall become Participants on their dates of hire. Eligible Employees consist of Category I (Thomas and Thomasina Patton) and Category II (the lowest paid non-highly compensated employees needed to pass 401(a)(26) testing) employees.

Normal Retirement**Eligibility**

Age 62

Accrued Benefit

Account Balance for members of Category I.
Account Balance offset by Vested Profit Sharing Account Balance for other Participants but not less than the present value of an annuity benefit payable at Normal Retirement Age equal to 0.5% of Compensation for each year of participation.

Annual Allocation

For Category I employees, the maximum under Section 415 of the Internal Revenue Code or 10 times Special Bonuses.
For Category II employees, 2% of Compensation, but not \$500.

Preretirement Death Benefit

The Participant's Vested Account Balance

Termination of Employment**Benefit**

The Participant's Vested Account Balance

A Participant's Vesting Percentage is determined according to the following schedule:

<u>Service</u>	<u>Vesting Pctg.</u>
0-1 Years	0%
2 Years	20%
3 Years	40%
4 Years	60%
5 Years	80%
6 or more Years	100%

Contributions

The Company pays the actuarially determined cost of the Plan.

ACTUARIAL ASSUMPTIONS**Actuarial assumptions**Mortality

Active Employees

Post-Retirement - 1994 Group Annuity Reserving Table
(Blended);

* Pre-Retirement - none.

Retired Employees

Same as active employees

RPA Mortality** 1983 Group Annuity Mortality Table, male and female
as appropriate.Investment Return

4.86% net of investment expense for Actuarial Method.

** 6.10% is used for RPA current liability minimum
funding purposes.** 6.10% is used for RPA current liability maximum
deduction purposes.

6.10% is used for FAS 35.

Rate of Retirement

100% at age 62

Rate of Disability

* None

Salary Scale

* None

Rate of Employee

* None

TurnoverCash Balance Interest CreditCredit

4.86% per year

Provision for ExpensesNone, as expenses are assumed to continue to be paid directly
by the Plan sponsor.Form of Benfit PaymentsLump Sum Distribution, except for RPA current liability that
assumes an annuity.

* Given Plan provisions and the Actuarial Cost Method, these assumptions would have no material impact on either the Minimum Funding Requirement or on the present value of future benefits payable from the Plan.

** The RPA discount rate and mortality assumptions are prescribed by the IRC and IRS Regulations.

ACTUARIAL ASSUMPTIONS (continued)**Actuarial Methods****Actuarial Cost Method**

The actuarial cost method used to determine the actuarial accrued liability and normal cost is the Unit Credit Actuarial Cost Method.

Asset Valuation Method

Market value of all Trust Investments, plus any accrued but unpaid contributions to the Trust as of the Valuation Date.

Other Facts Relevant To The Valuation Of This Plan**Employee Data**

An employee census as of the Valuation Date was supplied by the Company and included all employees in the Eligible Class. We did not audit the census.

Asset Data

Asset data as of the Valuation Date and contribution amounts and dates were supplied by the Company. We did not audit the asset data.

Changes in Actuarial Assumption or Methods

The valuation interest rate and the cash balance interest credit are the Section 417(e) rate for the third full month immediately preceding the first month of the Plan Year. This year the rate is 4.86% compared to 5.16% last year. The RPA current liability rate was changed from 6.55% to 6.10%.

Events and Trends Which Have Not Been Taken Into Account

To the best of our knowledge, there has been no event or trend which has not been taken into account and which may require a material change in plan costs or required contribution rates. In addition, no Plan amendments adopted and effective after the valuation date of January 1, 2005 are considered for this Valuation, nor do any exist of which we are aware except statutory CPI increases in maximum benefits and considered compensation.

AGE, SALARY AND SERVICE DISTRIBUTION OF ACTIVE PARTICIPANTS

Attained Age at 1/1/2005	EIN: 34-1816804		Commerce Benefits Group Agency, Inc.				Plan No. 003		Sch B Line 8c
	0-4	5-9	10-14	15-19	20-24	25-29	30+	Total	
Under 25	10	1	0	0	0	0	0	11	
25-29	9	1	0	0	0	0	0	10	
30-34	6	1	0	0	0	0	0	7	
35-39	1	1	0	0	0	0	0	2	
40-44	5	0	0	0	0	0	0	5	
45-49	3	1	0	0	0	0	0	4	
50-54	1	0	0	0	0	0	0	1	
55-59	3	2	0	0	0	0	0	5	
60-64	2	0	0	0	0	0	0	2	
Over 64	0	1	0	0	0	0	0	1	
Total	40	8	0	0	0	0	0	48	

Since there are no cells including 20 or more participants, salary averages are not required.

EXHIBIT II**MINIMUM CONTRIBUTION AMORTIZATION BASES**

	<u>Date</u> <u>Established</u>	<u>Amount</u>	<u>Original</u> <u>Years</u>	<u>Balance</u> <u>1/1/2005</u>	<u>Years</u> <u>Remaining</u>	<u>Amortization</u> <u>1/1/2005</u>
<u>CHARGES</u>						
Experience	1/1/2003	4,491	5	2,825	3	987
Experience	1/1/2004	19,601	5	16,065	4	4,306
Experience	1/1/2005	77,595	5	77,595	5	17,026
Assumption Change	1/1/2005	1,591	10	1,591	10	195
Total Charges		103,278		98,076		22,514
<u>CREDITS</u>						
Assumption Change	1/1/2004	868	10	799	9	107
Total Credits				799		107
Net Total				97,277		22,407
Funding Standard Account Credit Balance				0		
Reconciliation Account Balance				<u>0</u>		
Unfunded Accrued Liability				97,277		

Schedule B, Line 11
Commerce Benefits Group Agency, Inc.
EIN: 34-1816804
Plan No.: 003

“Justification for Change in Actuarial Assumptions”

In order to more accurately reflect expected future plan experience, the interest rate was changed from 5.16% to 4.86%.

**SCHEDULE P
(FORM 5500)**

Department of the Treasury
Internal Revenue Service

**Annual Return of Fiduciary
of Employee Benefit Trust**

This schedule may be filed to satisfy the requirements under section 6033(a) for an annual information return from every section 401(a) organization exempt from tax under section 501(a).

Filing this form will start the running of the statute of limitations under section 6501(a) for any trust described in section 401(a) that is exempt from tax under section 501(a).

► File as an attachment to Form 5500 or 5500-EZ.

Official Use Only

OMB No. 1210-0110

2005

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

For trust calendar year 2005 or fiscal year beginning _____ and ending _____

1a Name of trustee or custodian

THOMASINA B. PATTON

b Number, street, and room or suite no. (If a P.O. box, see the instructions for Form 5500 or 5500-EZ.)

33479 LAKE ROAD

c City or town, state, and ZIP code

AVON LAKE OH 44012-0000

2a Name of trust

COMMERCE BENEFITS GROUP AGENCY, INC. CASH BALANCE PLAN

b Trust's employer identification number 26-0005972

3 Name of plan if different from name of trust

4 Have you furnished the participating employee benefit plan(s) with the trust financial information required to be reported by the plan(s)? ☒ Yes ☐ No

5 Enter the plan sponsor's employer identification number as shown on Form 5500 or 5500-EZ. 34-1816804

Under penalties of perjury, I declare that I have examined this schedule, and to the best of my knowledge and belief it is true, correct, and complete.



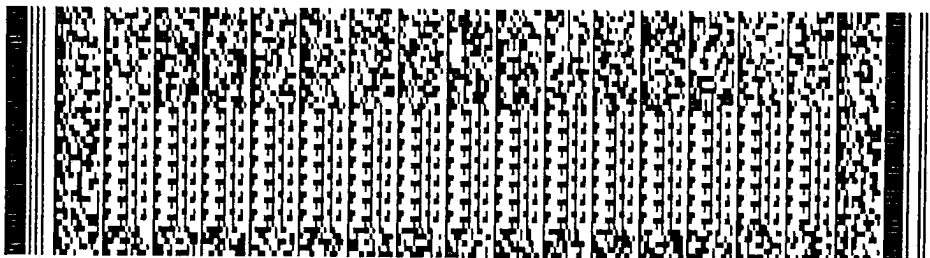
Signature of
fiduciary ►

Date ►

For Paperwork Reduction Act Notice and OMB Control Numbers,
see the instructions for Form 5500 or 5500-EZ.

v8.2

Schedule P (Form 5500) 2005



**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 Security Act of 1974 (ERISA) and section 6058(a) of the
Internal Revenue Code (the Code).

► **File as an Attachment to Form 5500.**

Official Use Only

OMB No. 1210-0110

2005

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

For calendar year 2005 or fiscal plan year beginning _____ and ending _____

A Name of plan COMMERCE BENEFITS GROUP AGENCY, INC. CASH BALANCE PL	B Three-digit plan number 003
C Plan sponsor's name as shown on line 2a of Form 5500 INSURANCE MARKETING GROUP AGENCY, INC.	D Employer Identification Number 34-1816804

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). Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.	
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year.	3 0

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

4 Is the plan administrator making an election under Code section 412(c)(8) or ERISA section 302(c)(8)? ☐ Yes ☒ No ☐ N/A
If the plan is a defined benefit plan, go to line 7.

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. Month _____ Day _____ Year _____
If you completed line 5, complete lines 3, 9, and 10 of Schedule B and do not complete the remainder of this schedule.

6a Enter the minimum required contribution for this plan year.	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 7 and 8 and complete line 9.

7 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure 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

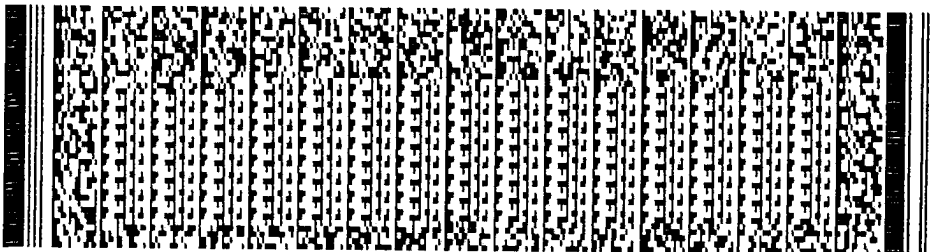
Part III Amendments

8 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(es). If no, check the "No" box. (See instructions). ☐ Increase ☐ Decrease ☒ No

Part IV Coverage (See instructions.)

9 Check the box for the test this plan used to satisfy the coverage requirements. ☒ the ratio percentage test ☐ average benefit test

For Paperwork Reduction Act Notice and OMB Control Numbers, see the instructions for Form 5500. v8.2 Schedule R (Form 5500) 2005



Form 5500Department of the Treasury
Internal Revenue ServiceDepartment 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 6047(e), 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**2009****This Form is Open to Public
Inspection****Part I Annual Report Identification Information**

For calendar plan year 2009 or fiscal plan year beginning 01/01/2005 and ending 12/31/2005

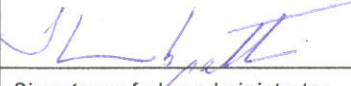
- A** This return/report is for: ☐ a multiemployer plan; ☐ a multiple-employer plan; or
☒ a single-employer plan; ☐ a DFE (specify) _____
- B** This return/report is: ☐ the first return/report; ☐ the final return/report;
☒ an amended return/report; ☐ a short plan year return/report (less than 12 months).
- C** If the plan is a collectively-bargained plan, check here: ☐
- D** Check box if filing under: ☒ Form 5558; ☐ automatic extension; ☐ the DFVC program;
☐ special extension (enter description) _____

Part II Basic Plan Information—enter all requested information

1a Name of plan Commerce Benefits Group Agency, Inc. Cash Balance Plan	1b Three-digit plan number (PN) ▶ 003
	1c Effective date of plan 01/01/2001
2a Plan sponsor's name and address (employer, if for a single-employer plan) (Address should include room or suite no.) Commerce Benefits Group Agency, Inc. 33479 Lake Rd Avon Lake OH 44012-1136	2b Employer Identification Number (EIN) 34-1816804
	2c Sponsor's telephone number (440) 930-7500
	2d Business code (see instructions) 524140

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		02/17/11	THOMASINA B PATTON
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE		02/17/11	THOMASINA B PATTON
	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

For Paperwork Reduction Act Notice and OMB Control Numbers, see the instructions for Form 5500.

Form 5500 (2009)
v.092307.1