

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 6047(e), 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
		2011
		This Form is Open to Public Inspection

Part I	Annual Report Identification Information
For calendar plan year 2011 or fiscal plan year beginning <u>01/01/2011</u> and ending <u>12/31/2011</u>	
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 <u>THE WESTERN AND SOUTHERN AFFILIATED COMPANIES RETIREMENT PLAN</u>	1b Three-digit plan number (PN) ► <u>006</u> 1c Effective date of plan <u>01/01/1992</u>
2a Plan sponsor's name and address, including room or suite number (Employer, if for single-employer plan) <u>THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY</u> <u>400 BROADWAY</u> <u>CINCINNATI, OH 45202</u>	2b Employer Identification Number (EIN) <u>31-0487145</u> 2c Sponsor's telephone number <u>513-629-1800</u> 2d Business code (see instructions) <u>524140</u>

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	<u>Filed with authorized/valid electronic signature.</u>	<u>10/12/2012</u>	<u>STEPHEN G. HUSSEY</u>
	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

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

Form 5500 (2011)
v.012611

3a Plan administrator's name and address (if same as plan sponsor, enter "Same") THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY 400 BROADWAY CINCINNATI, OH 45202	3b Administrator's EIN 31-0487145 3c Administrator's telephone number 513-629-1800
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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	590
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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	370
b Retired or separated participants receiving benefits.....	6b	9
c Other retired or separated participants entitled to future benefits.....	6c	171
d Subtotal. Add lines 6a , 6b , and 6c	6d	550
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.....	6e	1
f Total. Add lines 6d and 6e	6f	551
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item).....	6g	549
h Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested.....	6h	15

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:
 2E 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) ☒ Trust	(3) ☒ 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)** ☒ **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)

SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2011
		This Form is Open to Public Inspection.

For calendar plan year 2011 or fiscal plan year beginning 01/01/2011 and ending 12/31/2011

A Name of plan <u>THE WESTERN AND SOUTHERN AFFILIATED COMPANIES RETIREMENT PLAN</u>	B Three-digit plan number (PN) ▶ <u>006</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY</u>	D Employer Identification Number (EIN) <u>31-0487145</u>

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
FIFTH THIRD BANK RETIREMENT SERVICE 38 FOUNTAIN SQUARE PLAZA
CINCINNATI, OH 45263

(b) Enter name and EIN or address of person who provided you disclosure 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)

(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 ☐

(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 ☐

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)

(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 ☐

(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.	

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
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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

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
		2011
		This Form is Open to Public Inspection

For calendar plan year 2011 or fiscal plan year beginning 01/01/2011 and ending 12/31/2011		
A Name of plan THE WESTERN AND SOUTHERN AFFILIATED COMPANIES RETIREMENT PLAN	B Three-digit plan number (PN) ►	006
C Plan sponsor's name as shown on line 2a of Form 5500 THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY	D Employer Identification Number (EIN) 31-0487145	

Part I	Asset and Liability Statement
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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	-6606	-870
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		
(2) Participant contributions	1b(2)		
(3) Other.....	1b(3)	32995	29977
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	537019	525250
(2) U.S. Government securities.....	1c(2)	2315338	2096351
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	1887662	1944423
(B) All other.....	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	3921509	3487317
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts.....	1c(9)		
(10) Value of interest in pooled separate accounts.....	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds).....	1c(13)	6396479	5590322
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other	1c(15)		

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	15084396	13672770

Liabilities

g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j		
k Total liabilities (add all amounts in lines 1g through 1j)	1k	0	0

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	15084396	13672770
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Part II Income and Expense Statement

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

Income

		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)		
(B) Participants	2a(1)(B)		
(C) Others (including rollovers)	2a(1)(C)		
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		0
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	66	
(B) U.S. Government securities	2b(1)(B)	81133	
(C) Corporate debt instruments	2b(1)(C)	48675	
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)	48189	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		178063
(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)	45197	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	106777	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		151974
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	18278452	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	18094339	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		184113

		(a) Amount	(b) Total
2b (5) Unrealized appreciation (depreciation) of assets: (A) Real estate.....	2b(5)(A)		
(B) Other	2b(5)(B)	-256469	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		-256469
(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)		-170149
c Other income.....	2c		-78925
d Total income. Add all income amounts in column (b) and enter total.....	2d		8607

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	1420233	
(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)		1420233
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions).....	2g		
h Interest expense.....	2h		
i Administrative expenses: (1) Professional fees	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)		
(4) Other	2i(4)		
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		0
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		1420233

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		-1411626
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) ☐ Unqualified (2) ☐ Qualified (3) ☒ Disclaimer (4) ☐ Adverse

b Did the accountant perform a limited scope audit pursuant to 29 CFR 2520.103-8 and/or 103-12(d)? ☒ Yes ☐ No

c Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: ERNST & YOUNG

(2) EIN: 34-6565596

d The opinion of an independent qualified public accountant is **not attached** because:

(1) ☐ This form is filed for a CCT, PSA, 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 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete 4j and 4l. MTIAs also do not complete 4l.

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 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.).....		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.)		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.).....		X	
e Was this plan covered by a fidelity bond?.....	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?		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 have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.).....	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.).....	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?.....		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.			
4n			

- 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 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 section 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 2011 This Form is Open to Public Inspection.
For calendar plan year 2011 or fiscal plan year beginning 01/01/2011 and ending 12/31/2011		
A Name of plan THE WESTERN AND SOUTHERN AFFILIATED COMPANIES RETIREMENT PLAN		B Three-digit plan number (PN) ▶ 006
C Plan sponsor's name as shown on line 2a of Form 5500 THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY		D Employer Identification Number (EIN) 31-0487145
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): 39-6260931		
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
Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part)	
4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)?..... ☐ Yes ☐ No ☐ N/A		
If the plan is a defined benefit plan, go to line 8.		
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____		
If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.		
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)		6a
b Enter the amount contributed by the employer to the plan for this plan year		6b
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....		6c
If you completed line 6c, skip lines 8 and 9.		
7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ☐ Yes ☐ No ☐ N/A		
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change?..... ☐ Yes ☐ No ☐ N/A		
Part III	Amendments	
9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box..... ☐ Increase ☐ Decrease ☐ Both ☐ No		
Part IV	ESOPs (see instructions). If this is not a plan described under Section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.	
10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?..... ☐ Yes ☐ No		
11 a Does the ESOP hold any preferred stock? ☐ Yes ☐ No		
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.)..... ☐ Yes ☐ No		
12 Does the ESOP hold any stock that is not readily tradable on an established securities market? ☐ Yes ☐ No		
For Paperwork Reduction Act Notice and OMB Control Numbers, see the instructions for Form 5500.		
Schedule R (Form 5500) 2011 v.012611		

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that contributed more than 5% of total contributions to the plan during the plan year (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 items 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 items 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 items 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 items 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 items 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 items 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 participants on whose behalf no contributions were made by an employer as an employer of the participant for:

a The current year	14a	
b The plan year immediately preceding the current plan year	14b	
c The second preceding plan year	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 item 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 items (a) through (c)

a Enter the percentage of plan assets held as:
 Stock: _____% Investment-Grade Debt: _____% High-Yield Debt: _____% Real Estate: _____% Other: _____%

b Provide the average duration of the combined investment-grade and high-yield debt:
☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☐ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more

c What duration measure was used to calculate item 19(b)?
☐ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify): _____

FINANCIAL STATEMENTS AND
SUPPLEMENTAL SCHEDULES

Western & Southern Affiliated Companies
Retirement Plan
December 31, 2011 and 2010, and
Year Ended December 31, 2011
With Report of Independent Auditors

Ernst & Young LLP

Western & Southern Affiliated Companies
Retirement Plan

Financial Statements and Supplemental Schedules

December 31, 2011 and 2010, and
Year Ended December 31, 2011

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Report of Independent Auditors

The Benefits Committee
The Western and Southern Life Insurance Company

We were engaged to audit the accompanying statements of net assets available for benefits of the Western & Southern Affiliated Companies Retirement Plan as of December 31, 2011 and 2010, and the related statement of changes in net assets available for benefits for the year ended December 31, 2011, and the supplemental schedules of assets (held at end of year) as of December 31, 2011, and reportable transactions for the year then ended. These financial statements and supplemental schedules are the responsibility of the Plan's management.

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the investment information summarized in Note 4, which was certified by Fifth Third Bank, the custodian of the Plan, except for comparing such information with the related information included in the financial statements and supplemental schedules. We have been informed by the plan administrator that the custodian holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained a certification from the custodian as of December 31, 2011 and 2010, and for the year ended December 31, 2011, that the information provided to the plan administrator by the custodian is complete and accurate.

Because of the significance of the information that we did not audit, we are unable to, and do not, express an opinion on the accompanying financial statements and supplemental schedules as a whole. The supplemental schedules are presented for the purposes of additional analysis and are not a required part of the financial statements, but are required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. The form and content of the information included in the financial statements and supplemental schedules, other than that derived from the investment information certified by the custodian, have been audited by us in accordance with auditing standards generally accepted in the United States and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

Ernst & Young LLP

October 5, 2012

Western & Southern Affiliated Companies
Retirement Plan

Statements of Net Assets Available for Benefits

	December 31	
	2011	2010
Assets		
Cash (overdraft)	\$ (870)	\$ (6,606)
Investments, at fair value	13,643,662	15,058,007
Total investments	13,642,792	15,051,401
Receivables:		
Interest income	29,978	32,995
Total receivables	29,978	32,995
Net assets available for benefits	\$ 13,672,770	\$ 15,084,396

See accompanying notes.

Western & Southern Affiliated Companies
Retirement Plan

Statement of Changes in Net Assets Available for Benefits

Year Ended December 31, 2011

Additions

Interest income	\$ 178,062
Dividends	151,975
Total additions	<u>330,037</u>

Deductions

Participants' benefits	1,421,006
Net realized and unrealized depreciation in fair value of investments	242,505
Net transfers/other deductions	78,152
Total deductions	<u>1,741,663</u>

Net decrease in net assets available for benefits	(1,411,626)
Net assets available for benefits, beginning of year	<u>15,084,396</u>
Net assets available for benefits, end of year	<u><u>\$ 13,672,770</u></u>

See accompanying notes.

Western & Southern Affiliated Companies Retirement Plan

Notes to Financial Statements

December 31, 2011

1. Description of the Plan

The Western & Southern Affiliated Companies Retirement Plan (the Plan) is a defined contribution plan, established on January 1, 1992, to provide eligible participants with additional income after retirement. Eligible participants include employees of certain subsidiaries (Participating Companies) of The Western and Southern Life Insurance Company (the Sponsor) who are over 21 years old with more than 1,000 hours of service during a 12-month period and who are not active participants of The Western and Southern Life Insurance Company Pension Plan. Under the Plan prior to September 22, 2010, each participant was provided with an allocation of a Participating Company's contribution. Each plan year, a Participating Company contributed to the trust an amount determined by resolution of the Board of Directors of each Participating Company. On September 22, 2010, the Sponsor adopted a plan amendment that results in the Plan no longer accepting new participants. The Plan will continue to operate on behalf of participants in the Plan as of December 31, 2010. Specifically, plan participants will continue to receive appreciation or depreciation on their individual account values based on the performance of the underlying investments. All amounts in participant accounts are nonparticipant directed. The Plan is subject to provisions of the Employee Retirement Income Security Act of 1974 (ERISA). A more complete description of the Plan's provisions is contained in the Summary Plan Description. Copies of this document are available from the Sponsor.

Contributions

Prior to September 22, 2010, each Participating Company contributed to the Plan based on a percentage of eligible employees' compensation. The contribution percentages were determined by resolution of the Board of Directors of the Participating Companies. Subsequent to September 22, 2010, all employer contributions are discretionary. Forfeiture balances of terminated participants' nonvested accounts are used to offset employer discretionary contributions in accordance with plan provisions. Forfeitures of \$42,545 were used to reduce the employer discretionary contribution for 2010. There were no contributions or forfeitures for 2011.

Priority of Distributions Upon Termination

Although it has not expressed intent to do so, the Sponsor may terminate the Plan at any time. If the Plan is terminated, the assets of the Plan will be distributed, net of any administrative costs, to each of the participants based on their vested share of the related assets.

Western & Southern Affiliated Companies Retirement Plan

Notes to Financial Statements (continued)

1. Description of the Plan (continued)

Vesting Provisions

Participants employed by a Participating Company become fully vested after five years of service.

2. Summary of Significant Accounting Policies

Basis of Presentation

The following describes the significant accounting policies followed in the preparation of these financial statements, which have been prepared on the accrual basis of accounting.

Investments

The Plan's investments consist primarily of money market funds, mutual funds, debt securities, U.S. government securities, partnerships/joint venture and common stocks. All investments are stated at fair value.

Fair value is defined as the price that would be received to sell an asset or transfer a liability in an orderly transaction between market participants at the measurement date. The Plan's financial assets and liabilities carried at fair value have been classified, for disclosure purposes, based on the following hierarchy that prioritizes inputs to valuation techniques used to measure fair value into three levels.

- 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.

Western & Southern Affiliated Companies
Retirement Plan

Notes to Financial Statements (continued)

2. Summary of Significant Accounting Policies (continued)

- Level 2 – Inputs to the valuation methodology include.
 - Quoted prices for similar assets or liabilities in active markets.
 - Quoted prices for identical or similar assets or liabilities in inactive markets.
 - Inputs other than quoted prices that are observable for the asset or liability.
 - Inputs that are derived principally from or corroborated by observable market data by correlation or other means.

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

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

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

The following is a description of the valuation techniques and inputs used for each major class of the Plan's assets measured at fair value. There have been no changes in the methodologies used in 2011 and 2010.

U.S. government securities: U.S. government securities are valued at the closing price reported in the active market in which the individual securities are traded.

Corporate debt securities: The fair values of debt securities have been determined through inputs from third-party pricing services utilizing market observable inputs.

Common stocks: The fair values of actively traded equity securities have been determined utilizing publicly quoted prices obtained from third-party pricing services.

Western & Southern Affiliated Companies
Retirement Plan

Notes to Financial Statements (continued)

2. Summary of Significant Accounting Policies (continued)

Mutual funds: The mutual funds are valued at the net asset value (NAV) of shares held by the Plan at year-end.

Money market fund: The money market funds are valued at amortized cost, which approximates fair value.

Partnerships/joint venture: The fair value of the partnership investment has been determined using the NAV, of the fund, as determined by the partnerships/joint venture management.

Assets measured at fair value on a recurring basis at December 31, 2011, are outlined below:

	Total	Fair Value Hierarchy Level		
		Level 1	Level 2	Level 3
Assets:				
U.S. government securities	\$ 2,096,351	\$ 2,096,351	\$ —	\$ —
Corporate debt securities	1,944,422	—	1,944,422	—
Common stock:				
Focused equity strategy	1,852,029	1,852,029	—	—
Small cap growth strategy	1,635,288	1,635,288	—	—
Total common stock	3,487,317	3,487,317	—	—
Mutual funds:				
International stock fund	1,518,560	1,518,560	—	—
Large cap growth stock fund	1,849,280	1,849,280	—	—
Small cap growth stock fund	24,427	24,427	—	—
Large cap core stock fund	1,380,500	1,380,500	—	—
Total mutual funds	4,772,767	4,772,767	—	—
Money market fund	525,250	525,250	—	—
Partnerships/joint venture ^(a)	817,555	—	—	817,555
Total assets	<u>\$ 13,643,662</u>	<u>\$ 10,881,685</u>	<u>\$ 1,944,422</u>	<u>\$ 817,555</u>

Western & Southern Affiliated Companies
Retirement Plan

Notes to Financial Statements (continued)

2. Summary of Significant Accounting Policies (continued)

Assets measured at fair value on a recurring basis at December 31, 2010, are outlined below:

	Fair Value Hierarchy Level			
	Total	Level 1	Level 2	Level 3
Assets:				
U.S. government securities	\$ 2,315,338	\$ 2,315,338	\$ —	\$ —
Corporate debt securities	1,887,662	—	1,887,662	—
Common stock:				
Focused equity strategy	2,256,212	2,256,212	—	—
Small cap growth strategy	1,665,297	1,665,297	—	—
Total common stock	3,921,509	3,921,509	—	—
Mutual funds:				
International stock fund	1,698,968	1,698,968	—	—
Large cap growth stock fund	2,175,880	2,175,880	—	—
Small cap growth stock fund	25,352	25,352	—	—
Large cap core stock fund	1,383,250	1,383,250	—	—
Total mutual funds	5,283,450	5,283,450	—	—
Money market fund	537,019	537,019	—	—
Partnerships/joint venture ^(a)	1,113,029	—	—	1,113,029
Total assets	<u>\$ 15,058,007</u>	<u>\$ 12,057,316</u>	<u>\$ 1,887,662</u>	<u>\$ 1,113,029</u>

^(a) This private equity fund invests primarily in domestic fixed income securities. The Plan has the right to redeem its limited partnership investment at its net asset value. The Plan has no future funding commitments associated with this investment.

Western & Southern Affiliated Companies
Retirement Plan

Notes to Financial Statements (continued)

2. Summary of Significant Accounting Policies (continued)

The table below sets forth a summary of changes in the fair value of the Plan's Level 3 assets for the year ended December 31, 2011:

	Partnerships/ Joint Ventures
Balance, beginning of year	\$ 1,113,029
Realized gains/(losses)	18,587
Unrealized gains/(losses)	45,939
Purchases, sales, issuances and settlements (net)	(360,000)
Transfer in (out) of Level 3	—
Balance, end of year	<u><u>\$ 817,555</u></u>

The gross purchases, issuances, sales and settlements included in the reconciliation for all assets measured at fair value on a recurring basis using significant unobservable inputs (Level 3) for the year ended December 31, 2011, is as follows:

	Partnerships/ Joint Ventures
Purchases	\$ (260,000)
Issuances	—
Sales	620,000
Settlements	—
Purchases, sales, issuances and settlements (net)	<u><u>\$ 360,000</u></u>

Western & Southern Affiliated Companies
Retirement Plan

Notes to Financial Statements (continued)

2. Summary of Significant Accounting Policies (continued)

The table below sets forth a summary of changes in the fair value of the Plan's Level 3 assets for the year ended December 31, 2010.

	Partnerships/ Joint Ventures
Balance, beginning of year	\$ 701,146
Realized gains/(losses)	—
Unrealized gains/(losses)	129,871
Purchases, sales, issuances and settlements (net)	282,012
Transfer in (out) of Level 3	—
Balance, end of year	<u><u>\$ 1,113,029</u></u>

The Plan did not have any significant assets measured at fair value on a nonrecurring basis as of December 31, 2011 or 2010.

Net Realized and Unrealized Appreciation (Depreciation) on Investments

The Plan presents in the statement of changes in net assets available for benefits the net realized and unrealized appreciation (depreciation) in the value of its investments, which consists of the realized gains or losses and the unrealized appreciation or depreciation on those investments.

Western & Southern Affiliated Companies
Retirement Plan

Notes to Financial Statements (continued)

2. Summary of Significant Accounting Policies (continued)

New Accounting Pronouncements

In January 2010, the Financial Accounting Standards Board (FASB) issued Accounting Standards Update (ASU) 2010-06, *Improving Disclosures about Fair Value Measurements* (ASU 2010-06). ASU 2010-06 amended Accounting Standards Codification (ASC) 820 to clarify certain existing fair value disclosures and require a number of additional disclosures. The guidance in ASU 2010-06 clarified that disclosures should be presented separately for each “class” of assets and liabilities measured at fair value and provided guidance on how to determine the appropriate classes of assets and liabilities to be presented. ASU 2010-06 also clarified the requirement for entities to disclose information about both the valuation techniques and inputs used in estimating Level 2 and Level 3 fair value measurements. In addition, ASU 2010-06 introduced new requirements to disclose the amounts (on a gross basis) and reasons for any significant transfers between Levels 1, 2 and 3 of the fair value hierarchy and present information regarding the purchases, sales, issuances and settlements of Level 3 assets and liabilities on a gross basis. The Plan adopted the standard in its December 31, 2010 financial statements except for the additional disclosures related to the Level 3 rollforward, which the Plan adopted in its December 31, 2011 financial statements. The adoption did not affect the Plan’s net assets available for benefits or its changes in net assets available for benefits.

In May 2011, the FASB issued ASU 2011-04, *Amendments to Achieve Common Fair Value Measurements and Disclosure Requirements in U.S. GAAP and IFRSs*. ASU 2011-04 amended ASC 820, *Fair Value Measurement*, to converge the fair value measurement guidance in U.S. generally accepted accounting principles (GAAP) and International Financial Reporting Standards (IFRS). Some of the amendments clarify the application of existing fair value measurement requirements, while other amendments change a particular principle in ASC 820. In addition, ASU 2011-04 requires additional fair value disclosures although certain of these new disclosures will not be required for nonpublic entities. The amendments are to be applied prospectively and are effective for annual periods beginning after December 15, 2011. Plan management is currently evaluating the effect that the provisions of ASU 2011-04 will have on the Plan’s financial statements.

Administrative Expenses

All administrative expenses of the Plan are paid by the Sponsor.

Western & Southern Affiliated Companies
Retirement Plan

Notes to Financial Statements (continued)

2. Summary of Significant Accounting Policies (continued)

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States requires management to make estimates and assumptions that affect the amounts reported in the financial statements and accompanying notes and supplemental schedules. Actual results could differ from these estimates.

Subsequent Events

Management has evaluated subsequent events through October 5, 2012, the date the financial statements were available to be issued.

3. Income Tax Status

The Plan has received a determination letter from the Internal Revenue Service (IRS) dated December 9, 2003, stating that the Plan is qualified under Section 401(a) of the Internal Revenue Code (the Code) and, therefore, the related trust is exempt from taxation. Subsequent to this determination by the IRS, the Plan was amended and a new letter was applied for, but has not yet been received. Once qualified, the Plan is required to operate in conformity with the Code to maintain its qualification. The plan administrator believes the Plan is being operated in compliance with the applicable requirements of the Code and, therefore, believes that the Plan, as amended, is qualified and the related trust is tax exempt.

Accounting principles generally accepted in the United States require plan management to evaluate uncertain tax positions taken by the Plan. The financial statement effects of a tax position are recognized when the position is more likely than not, based on the technical merits, to be sustained upon examination by the IRS. The plan administrator has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2011, there are no uncertain positions taken or expected to be taken. The Plan has recognized no interest or penalties related to uncertain tax positions. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The plan administrator believes the Plan is no longer subject to income tax examinations for years prior to 2008.

Western & Southern Affiliated Companies
Retirement Plan

Notes to Financial Statements (continued)

4. Investments

The fair values of individual investments that represent 5% or more of the Plan's net assets available for benefits are as follows:

	December 31	
	2011	2010
ISHARES DJ US Russell 1000 Growth Fund	\$ 1,849,280	\$ 2,175,880
ISHARES DJ US MSCI EAFE	1,185,500	1,393,496
SPDR Trust Series 1	1,380,500	1,383,250
Fort Washington High Yield LLC*	817,555	1,113,029

* Party in interest

All investment information included in the accompanying financial statements and supplemental schedules, including investments held at December 31, 2011 and 2010, and the net realized and unrealized depreciation in the fair value of investments and interest income and dividends for the year ended December 31, 2011, was obtained or derived from information supplied to the plan administrator and certified as complete and accurate by Fifth Third Bank, the custodian.

	December 31	
	2011	2010
Investments at fair value:		
U.S. government securities	\$ 2,096,351	\$ 2,315,338
Corporate debt securities	1,944,422	1,887,662
Common stocks	3,487,317	3,921,509
Mutual funds	4,772,767	5,283,450
Money market funds	525,250	537,019
Partnerships/joint ventures	817,555	1,113,029
Total	<u>\$ 13,643,662</u>	<u>\$ 15,058,007</u>

Western & Southern Affiliated Companies
Retirement Plan

Notes to Financial Statements (continued)

4. Investments (continued)

During 2011, the Plan's investments, including investments bought, sold, and held during the year, appreciated (depreciated) in fair value as follows:

	Net Realized and Unrealized Appreciation (Depreciation) in Fair Value of Investments
U.S. government securities	\$ 240,480
Corporate debt securities	33,591
Common stocks	(346,427)
Mutual funds	(234,675)
Partnerships/joint ventures	64,526
Total	<u>\$ (242,505)</u>

5. Risks and Uncertainties

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

Supplemental Schedules

Western & Southern Affiliated Companies
Retirement Plan

EIN #31-0487145 Plan #006

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2011

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including			Cost	Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares		
United States government securities					
FGLMC # A95946	1/1/2041	4.00 %	37,755	\$ 38,846	\$ 39,655
FGLMC # B11645	1/1/2019	5.50	9,703	10,466	10,541
FGLMC # B11771	1/1/2019	5.00	24,123	23,797	24,123
FGLMC # G06031	3/1/2040	5.50	44,794	48,797	48,666
FNCL #256678	4/1/2022	5.00	4,880	4,807	4,880
FNMA # 535751	12/1/2030	7.50	977	1,122	1,165
FNMA # 592654	6/1/2016	6.00	6,594	7,187	7,090
FNMA # 673292	11/1/2017	6.00	4,744	5,167	5,167
FNMA # 697068	5/1/2018	4.50	16,289	17,256	17,441
FNMA # 899079	3/1/2037	5.00	50,465	54,234	54,551
FNMA # 903698	10/1/2021	5.00	16,210	17,261	17,504
FNMA # 931995	9/1/2039	5.00	88,829	76,787	97,173
FNMA # 961812	2/1/2038	5.00	87,159	58,821	95,918
FNMA # 974403	4/1/2023	4.50	40,534	42,875	43,871
FNMA # 984256	6/1/2023	5.00	44,847	47,825	48,453
FNMA # 995220	11/1/2023	6.00	35,641	38,887	38,635
FNMA # 995472	11/1/2023	5.00	41,113	43,637	44,251
FNMA # 995529	11/1/2022	5.50	38,226	41,126	41,506

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Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (continued)

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including			Cost	Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares		
United States government securities (continued)					
FNMA # AD3795	4/1/2040	4.50 %	33,854	\$ 35,647	\$ 36,054
FNMA # AD4038	4/1/2040	4.50	112,593	109,088	120,860
FNMA # AE0831	9/1/2039	6.00	26,162	28,897	28,836
FNMA # AE2498	9/1/2040	4.50	117,626	117,796	126,520
FNMA # AI0805	7/1/2041	4.50	38,494	40,539	40,995
FNMA # MA0471	7/1/2040	5.50	113,310	113,638	123,477
FNMA # MA0519	9/1/2040	5.50	86,033	85,154	93,752
FNMA #357711	2/1/2020	4.50	9,017	9,541	9,649
GNMA # 434792	7/15/2030	8.00	471	558	535
GNMA ARM # 8580	1/20/2025	2.38	923	952	954
U.S. TREASURY	11/15/2021	2.00	400,000	400,505	404,564
U.S. TREASURY	11/15/2041	3.13	200,000	203,502	209,534
U.S. TREASURY	11/30/2013	0.25	260,000	260,083	260,031
				1,984,798	2,096,351
Corporate debt securities					
Arcelormittal	3/1/2021	5.50	40,000	39,348	36,716
AT&T INC	2/1/2018	5.50	35,000	38,881	40,514
BACM 2005-4 A3	7/10/2045	4.89	50,000	51,314	50,825

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Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (continued)

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including			Cost	Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares		
Corporate debt securities (continued)					
BACM 2006-2 A3	5/10/2045	5.70 %	50,000	\$ 53,079	\$ 52,398
BACM 2006-6 A3	10/10/2045	5.37	50,000	51,808	52,740
BACM 2007-2 AAB	4/10/2049	5.58	60,000	63,126	64,454
Barrick Gold Corp Note	5/30/2016	2.90	30,000	29,974	30,790
Bank Of America Corp	5/13/2021	5.00	35,000	34,848	31,879
Brandywine Oper Partners	11/1/2014	5.40	20,000	20,647	20,636
BSCMS 2005-PWR9 A4A	9/11/2042	4.87	40,000	42,138	43,383
BSCMS 2006-PW13 A3	9/11/2041	5.52	50,000	52,442	52,458
BSCMS 2007-PW16 A4	6/11/2040	5.71	55,000	58,683	60,215
BSKYB FINANCE	10/15/2015	5.63	25,000	27,571	28,033
Burlington North Santa Fe	1/15/2015	4.88	20,000	21,776	21,795
Burlington North Santa Fe	5/1/2040	5.75	25,000	25,866	29,910
California St	4/1/2016	5.95	25,000	26,208	28,144
Canadian Natl Resources	12/1/2014	4.90	25,000	27,140	27,483
Citigroup	9/15/2014	5.00	25,000	25,862	24,743
Comcast Corp	7/1/2019	5.70	25,000	27,332	29,002
CSFB 2004-C3 A5	7/15/2036	5.11	30,000	31,783	31,927
Enterprise Products Oper	2/1/2016	3.20	25,000	24,975	25,882
Enterprise Products Oper	9/1/2020	5.20	50,000	51,801	55,343

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Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (continued)

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including			Cost	Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares		
Corporate debt securities (continued)					
Fedex Corp	1/15/2014	7.38 %	25,000	\$ 28,670	\$ 27,931
GCCFC 2005-GG3 A3	8/10/2042	4.57	60,000	61,378	60,663
Gen Elec Cap Corp	5/1/2018	5.63	15,000	16,358	16,800
GNMA - CMO 2003-11 GJ	10/17/2029	4.00	1,558	1,645	1,662
Goldman Sachs Group	2/15/2019	7.50	25,000	29,150	27,610
Health Care Reit	4/15/2020	6.13	40,000	43,101	41,444
Home Depot	4/1/2041	5.95	25,000	24,882	32,255
Intel Corporation	10/1/2021	3.30	40,000	39,905	42,137
Jp Morgan Chase & Co	5/15/2038	6.40	20,000	22,684	23,218
JPMCC 2006-CB14 A3B	12/12/2044	5.49	49,575	50,952	50,832
Kraft Foods Inc	2/9/2016	4.13	15,000	15,746	16,286
LBUBS 2006-C3 A3	3/15/2032	5.69	50,000	52,870	51,167
Morgan Stanley	4/1/2012	6.60	25,000	26,637	25,208
MSC 2006-HQ9 A3	7/12/2044	5.71	60,000	63,997	61,318
Municipal Elec Auth Ga Elec Bds	4/1/2057	6.66	25,000	24,181	25,699
News America Inc	3/1/2019	6.90	25,000	29,952	29,383
Norfolk Southern Corp	4/1/2018	5.75	25,000	28,231	29,473
Pepsiamericas Inc	2/15/2014	4.38	25,000	27,038	26,836
Plains All Amer Pipeline	1/15/2017	6.13	40,000	43,919	45,222

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Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (continued)

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including			Cost	Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares		
Corporate debt securities (continued)					
Ppl Energy Supply Llc	5/1/2018	6.50 %	20,000	\$ 22,268	\$ 22,741
Republic Services Inc	5/15/2018	3.80	25,000	24,992	25,896
Rockies Express Pipeline	7/15/2013	6.25	25,000	26,999	26,383
Rogers Wireless	3/15/2015	7.50	20,000	23,728	23,418
SBC Communications Inc	8/15/2012	5.88	15,000	16,161	15,485
Safeway Inc	12/1/2016	3.40	25,000	24,987	25,639
TIAA	12/16/2039	6.85	15,000	17,550	19,251
Time Warner Cable Inc	2/15/2021	4.13	25,000	23,789	25,673
Time Warner Inc	7/15/2015	3.15	20,000	20,320	20,802
United Technologies	7/15/2038	6.13	30,000	34,544	37,539
Valero Logistics	3/15/2013	6.05	25,000	26,587	26,211
Verizon Communications	2/15/2018	5.50	50,000	54,947	58,291
Viacom Inc	4/30/2016	6.25	20,000	22,761	23,216
Wal-Mart Stores	4/15/2038	6.20	15,000	17,076	20,144
WBCMT 2007-C34 APB	5/15/2046	5.62	50,000	52,756	53,012
Westfield Group	10/1/2016	5.70	15,000	16,191	16,065
Xstrata Fin Cda Ltd	1/15/2017	3.60	30,000	29,976	30,242
				1,913,530	1,944,422

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Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (continued)

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including			Cost	Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares		
Common stocks					
Acme Packet Inc			352	\$ 13,094	\$ 10,880
Acorda Therapeutics Inc			1,095	29,843	26,105
Adobe Systems Inc			1,265	31,152	35,762
Aeroenviroment Inc			345	11,079	10,857
Agco Corp			284	9,685	12,203
Allient Techsystems Inc			1,114	78,438	63,676
Alstate Corp			4,114	130,886	112,765
American Public Education			453	16,873	19,606
American Science & Engineer			145	11,541	9,876
Applied Industrial Tech Inc			785	25,518	27,608
Ariba Inc			417	10,029	11,709
Arrow Electronics Inc			1,125	34,614	42,086
Aruba Networks Inc			424	9,531	7,852
Aspen Technology Inc			1,045	16,347	18,131
Auxilium Pharmaceuticals Inc			1,160	23,794	23,119
Balchem Corp			414	14,264	16,784
Bank Of America Corp			12,355	164,812	68,694
Barclays Plc-Spons Adr			3,727	62,097	40,960
Big Lots Inc			515	15,915	19,446

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Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (continued)

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including			Cost	Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares		
Common stocks (continued)					
Biomarin Pharmaceutical Inc			985	\$ 26,368	\$ 33,864
BJ's Restaurants Inc			339	14,418	15,363
Blackbaud Inc			180	5,178	4,986
Body Central Corp			1,145	25,244	28,579
Buffalo Wild Wings Inc			250	15,053	16,878
Cadence Design Sys Inc			1,605	15,415	16,692
Capella Education Co			499	27,694	17,989
Cash America Intl Inc			395	16,666	18,419
Cato Corp-Class A			649	17,003	15,706
Cavium Networks Inc			496	17,292	14,101
Cemex Sab-Spons Adr			5,261	53,248	28,357
Ceradyne Inc			592	20,307	15,854
Chico'S Fas Inc			1,170	14,090	13,034
Clarcor Inc			415	17,841	20,746
Clean Harbors Inc			425	22,875	27,085
Coinstar Inc			598	33,203	27,293
Comscore Inc			929	20,214	19,695
Constant Contact Inc			493	11,560	11,443

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Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (continued)

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including			Cost	Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares		
Common stocks (continued)					
CVS Corp			2,024	\$ 70,077	\$ 82,539
Darling International Inc			620	8,237	8,240
Deckers Outdoor Corp			190	16,015	14,358
Dexcom Inc			1,190	13,262	11,079
Dril-Quip Inc			290	22,088	19,088
Dsw Inc- A			375	14,907	16,579
Encana Corp			4,349	127,757	80,587
Encore Capital Group Inc			849	20,322	18,050
Esco Technologies Inc			462	16,507	13,296
Exxon Mobil Corp			652	51,483	55,264
Ezcorp Inc-CI A			1,095	29,707	28,875
Fidelity National Title			6,028	82,384	96,026
Financial Engines Inc			340	8,380	7,592
Finisar Corporation			910	19,948	15,238
First Cash Finl Svcs Inc			855	26,532	30,002
Fluidigm Corp			681	9,331	8,962
France Telecom Sa-Spons Adr			2,039	34,131	31,931
Genomic Health Inc			1,140	24,362	28,945
Goldman Sachs Group Inc			726	120,518	65,652

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Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (continued)

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including			Cost	Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares		
Common stocks (continued)					
Gulfport Energy Corp			655	\$ 18,995	\$ 19,290
Hecla Mining Co			935	5,969	4,890
Hewlett Packard			2,304	93,578	59,351
Hms Holdings Corp			915	21,138	29,262
Hub Group Inc-CI A			255	9,254	8,270
Impax Laboratories Inc			915	21,521	18,456
Ingram Micro Inc-CI A			4,551	89,944	82,783
Insight Enterprises Inc			4,757	70,847	72,735
Insulet Corp			1,411	21,871	26,569
Intl Speedway Corp-CI A			1,731	45,300	43,881
Interpublic Group Cos Inc			12	174	117
J2 Global Inc			589	16,617	16,574
Kddi Corp-Unsponsored Adr			3,524	59,622	56,680
Lancaster Colony Corp			123	7,976	8,529
Landstar System Inc			370	15,666	17,730
Lexmark International Inc			1,435	44,639	47,455
LKQ CORP			424	9,646	12,754
Lowes Companies			828	19,744	21,015
LSB INDUSTRIES INC			535	16,841	14,996

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Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (continued)

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including			Cost	Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares		
Common stocks (continued)					
Lufkin Industries Inc			280	\$ 18,635	\$ 18,847
Mastec Inc			1,180	21,710	20,497
Maximus Inc			562	18,546	23,239
Mellanox Technologies Ltd			522	14,112	16,960
Micros Systems Inc			371	16,650	17,281
Microsemi Corp			980	22,442	16,415
Middleby Corp			75	6,935	7,053
Multi-Fineline Electronix In			491	12,758	10,090
Newpark Resources Inc			2,440	22,223	23,180
Nokia			11,794	119,008	56,847
North Amer Energy Partn			5,250	60,211	33,810
Ntelos Holdings Corp			286	7,145	5,829
Nxstage Medical Inc			1,614	38,352	28,697
Oasis Petroleum Inc			675	20,707	19,636
Onyx Pharmaceuticals Inc			415	17,231	18,239
Oshkosh Corp			2,108	52,223	45,069
Parametric Technology Corp			960	21,614	17,530
Petroquest Energy Inc			2,540	22,084	16,764

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Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (continued)

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including			Cost	Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares		
Common stocks (continued)					
Polycom Inc			581	\$ 10,782	\$ 9,470
Portfolio Recovery Associate			313	23,538	21,134
Pricesmart Inc			125	8,927	8,699
Railamerica Inc			4,251	54,950	63,297
Raven Industries Inc			206	11,158	12,751
Raytheon Co			1,012	44,463	48,961
Rf Micro Devices Inc			2,229	16,248	12,037
Riverbed Technology Inc			380	13,149	8,930
Rollins Inc			890	16,565	19,776
Rti Biologics Inc			3,840	10,253	17,050
Salix Pharmaceuticals Ltd			545	24,460	26,078
SEI Investment Co			2,197	52,267	38,118
Skechers Usa Inc-Cl A			2,583	51,612	31,306
Skyworks Solutions Inc			647	17,177	10,494
Spectranetics Corp			2,515	12,977	18,158
Speedway Motorsports Inc.			2,242	32,937	34,370
Steiner Leisure Ltd			281	13,101	12,755
Synaptics Inc			95	2,936	2,864
Taleo Corp-Class A			503	14,027	19,461

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Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (continued)

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including			Cost	Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares		
Common stocks (continued)					
Texas Roadhouse Inc			1,420	\$ 23,270	\$ 21,158
Thoratec Corp			715	24,077	23,995
Time Warner Cable Inc			1,259	82,534	80,035
Toro Co			300	17,601	18,198
Tractor Supply Company			191	9,186	13,399
Triumph Group Inc			290	14,385	16,951
Tupperware			425	21,903	23,787
United Therapeutics Corp			205	12,811	9,686
Unitedhealth Group Inc			1,165	42,068	59,042
Universal Forest Products			2,061	65,571	63,623
Vera Bradley Inc			651	29,180	20,995
Verifone Holdings Inc			481	18,547	17,085
Virtusa Corp			1,001	16,304	14,494
Vista Print			435	17,180	13,310
Wabtec Corp			302	16,992	21,125
Well Point Health Networks			1,109	63,063	73,470
WMS Industries Inc			1,154	37,108	23,680
Woodward Governor Co			552	20,489	22,592

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Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (continued)

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including			Cost	Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares		
Common stocks (continued)					
World Fuel Services Corp			504	\$ 18,675	\$ 21,157
				3,883,528	3,487,317
Mutual funds					
ISHARES DJ US MSCI EAFE			23,935	1,393,496	1,185,500
ISHARES DJ US RUSSELL 1000 GROWTH FUND			32,000	1,832,320	1,849,280
ISHARES DJ US RUSSELL 2000 GROWTH			290	25,352	24,427
SPDR Trust Series 1			11,000	1,383,250	1,380,500
Vanguard FTSE All-World Ex-U Closed End Fund			8,400	400,802	333,060
				5,035,220	4,772,767
Money market funds					
Fidelity Us Treas Money Mkt			525,250	525,250	525,250
Partnerships/joint ventures					
*Fort Washington High Yield LLC			3,035	771,616	817,555
Total investments				\$ 14,113,942	\$ 13,643,662

* Party in interest

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Schedule H, Line 4j – Schedule of Reportable Transactions

Year Ended December 31, 2011

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Asset	Purchase Price	Selling Price	Cost of Asset	Current Value of Asset on Transaction Date	Gain/ (Loss)
Category (i) – Individual transactions in excess of 5% of plan assets						
Fidelity Inst Cash Portfolio-U.S.Treas Port	Money Market Fund	\$ 772,470		\$ 772,470	\$ 772,470	
Fidelity Inst Cash Portfolio-U.S.Treas Port	Money Market Fund		\$ 995,279	995,279	995,279	\$ –
Category (iii) – Series of transactions in excess of 5% of plan assets						
Fidelity U.S. Treas Money Mkt	Money Market Fund	1,582,685		2,283,858	2,283,858	
Fidelity U.S. Treas Money Mkt	Money Market Fund		1,594,454	2,289,890	2,289,890	–
Fort Washington High Yield LLC	Mutual Fund	260,000		260,000	260,000	
Fort Washington High Yield LLC	Mutual Fund		620,000	486,305	620,000	133,695
U.S. Treasury 02/15/41 4.750	U.S. government security	547,678		547,678	547,678	
U.S. Treasury 02/15/41 4.750	U.S. government security		558,008	547,678	558,008	10,330
U.S. Treasury 02/15/41 4.750	U.S. government security	515,687		515,687	515,687	
U.S. Treasury 02/15/41 4.750	U.S. government security		567,182	515,687	567,182	51,495

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Schedule H, Line 4j – Schedule of Reportable Transactions (continued)

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Asset	Purchase Price	Selling Price	Cost of Asset	Current Value of Asset on Transaction Date	Gain/ (Loss)
Category (iii) – Series of transactions in excess of 5% of plan assets (continued)						
U.S. Treasury 04/15/13 0.625	U.S. government security	\$ 965,819		\$ 965,819	\$ 965,819	
U.S. Treasury 04/15/13 0.625	U.S. government security		\$ 964,486	965,819	964,486	\$ (1,333)
U.S. Treasury 11/15/20 2.625	U.S. government security	1,090,641		1,090,641	1,090,641	
U.S. Treasury 11/15/20 2.625	U.S. government security		1,761,437	1,762,083	1,761,437	(646)
U.S. Treasury Tii 01/15/21 1.125	U.S. government security	894,347		894,347	894,347	
U.S. Treasury Tii 01/15/21 1.125	U.S. government security		897,692	894,347	897,692	3,345
U.S. Treasury 01/31/13 0.625	U.S. government security	618,505		618,505	618,505	
U.S. Treasury 01/31/13 0.625	U.S. government security		621,464	618,505	621,464	2,959
U.S. Treasury 02/15/21 3.625	U.S. government security	2,418,437		2,418,437	2,418,437	
U.S. Treasury 02/15/21 3.625	U.S. government security		2,427,493	2,418,437	2,427,493	9,056
U.S. Treasury 02/15/14 1.250	U.S. government security	620,704		620,704	620,704	
U.S. Treasury 02/15/14 1.250	U.S. government security		620,797	620,704	620,797	93

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Schedule H, Line 4j – Schedule of Reportable Transactions (continued)

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Asset	Purchase Price	Selling Price	Cost of Asset	Current Value of Asset on Transaction Date	Gain/ (Loss)
Category (iii) – Series of transactions in excess of 5% of plan assets (continued)						
U.S. Treasury 05/15/21 3.125	U.S. government security	\$ 1,097,990		\$ 1,097,990	\$ 1,097,990	
U.S. Treasury 05/15/21 3.125	U.S. government security		\$ 1,130,378	1,097,991	1,130,378	\$ 32,387
U.S. Treasury 05/31/13 0.500	U.S. government security	682,725		682,725	682,725	
U.S. Treasury 05/31/13 0.500	U.S. government security		683,244	682,725	683,244	519
U.S. Treasury 08/15/21 2.125	U.S. government security	586,968		586,968	586,968	
U.S. Treasury 08/15/21 2.125	U.S. government security		590,523	586,968	590,523	3,555
U.S. Treasury 11/15/21 2.000	U.S. government security	694,727		694,727	694,727	
U.S. Treasury 11/15/21 2.000	U.S. government security		298,545	294,222	298,545	4,323
U.S. Treasury 11/30/13 0.250	U.S. government security	545,174		545,174	545,174	
U.S. Treasury 11/30/13 0.250	U.S. government security		284,900	285,091	284,900	(191)

* Party in interest

There were no category (ii) or (iv) reportable transactions during 2011.

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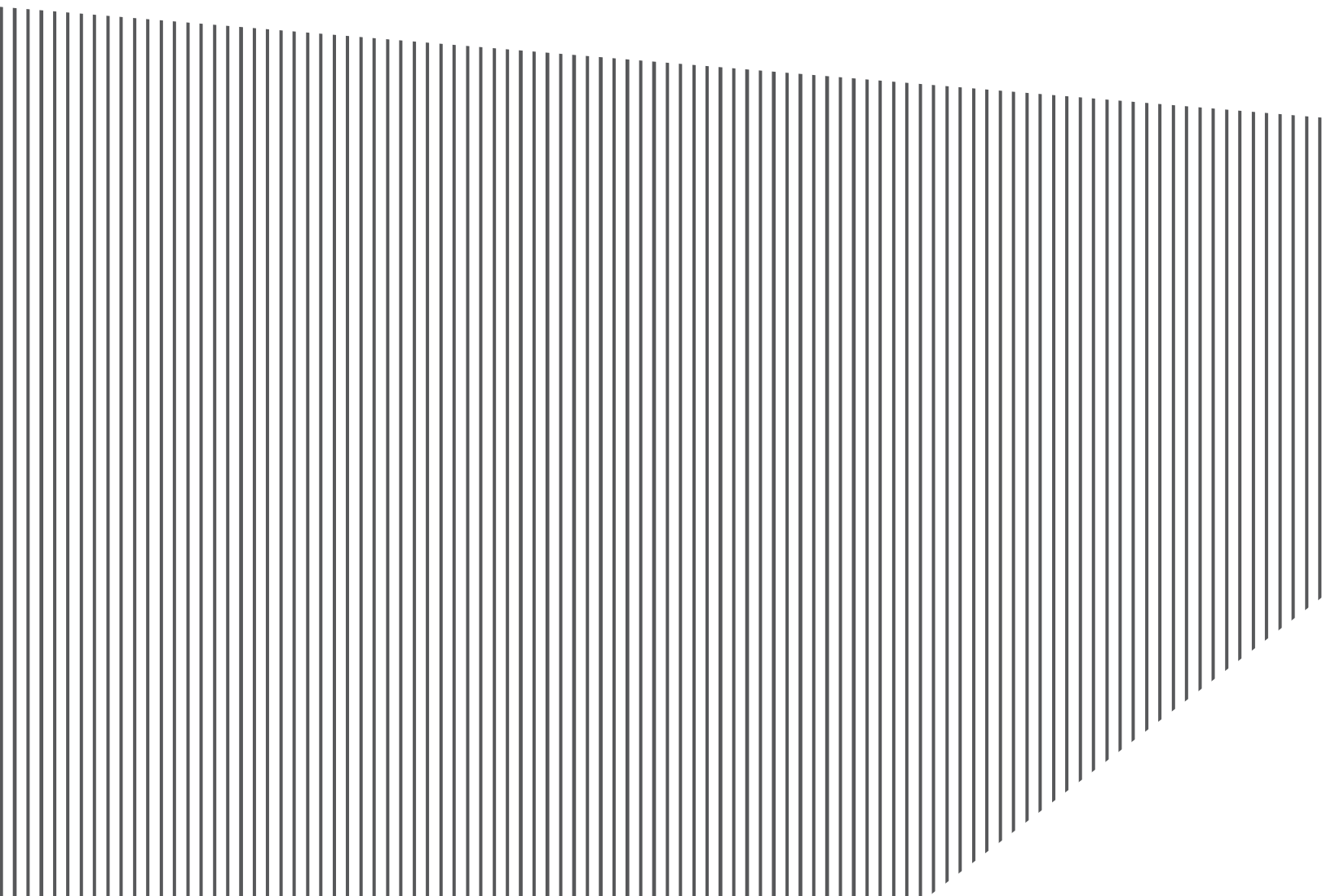
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Plan Name: The Western & Southern Affiliated Companies Retirement Plan

Plan EIN / Plan Number: 31-0487145 / 006

Plan Year End: 12/31/2011

Schedule H, line 4j - Schedule of Reportable Transactions

(a) Identity of party involved	(b) Description of asset including rate of interest and maturity in case of a loan	(c) Purchase Price	(d) Selling Price	(e) Lease rental	(f) Expense incurred with transaction	(g) Cost of asset	(h) Current value of asset on transaction date	(i) Net gain or (loss)
SINGLE TRANSACTIONS								
FIDELITY INST CASH PORTFOLIOS	US Treasury Portfolio	772,470				772,470	772,470	0
FIDELITY INST CASH PORTFOLIOS	US Treasury Portfolio		995,279			995,279	995,279	0
SERIES OF RELATED TRANSACTIONS								
FIDELITY INST CASH PORTFOLIOS	US Treasury Portfolio	1,582,685				1,582,685	1,582,685	0
FIDELITY INST CASH PORTFOLIOS	US Treasury Portfolio		1,594,454			1,594,454	1,594,454	0
US TREASURY N/B	02/15/11 4.750 02/15/41	547,678				547,678	547,678	0
US TREASURY N/B	02/15/11 4.750 02/15/41		558,008			547,678	558,008	10,331
US TREASURY N/B	05/16/11 4.375 05/15/41	515,687				515,687	515,687	0
US TREASURY N/B	05/16/11 4.375 05/15/41		567,182			515,687	567,182	51,495
UNITED STATES TREAS NTS TIPS	04/30/08 0.625 04/15/13	965,819				965,819	965,819	0
UNITED STATES TREAS NTS TIPS	04/30/08 0.625 04/15/13		964,486			965,819	964,486	(1,332)
UNITED STATES TREAS NTS	11/15/10 2.625 11/15/20	1,090,641				1,090,641	1,090,641	0
UNITED STATES TREAS NTS	11/15/10 2.625 11/15/20		1,761,437			1,762,083	1,761,437	(646)
TSY INFL IX N/B	01/31/11 1.125 01/15/21	894,347				894,347	894,347	0
TSY INFL IX N/B	01/31/11 1.125 01/15/21		897,692			894,347	897,692	3,345
UNITED STATES TREAS NTS	01/31/11 0.625 01/31/13	618,505				618,505	618,505	0
UNITED STATES TREAS NTS	01/31/11 0.625 01/31/13		621,464			618,505	621,464	2,959
US TREASURY N/B	02/15/11 3.625 02/15/21	2,418,437				2,418,437	2,418,437	0
US TREASURY N/B	02/15/11 3.625 02/15/21		2,427,493			2,418,437	2,427,493	9,056
UNITED STATES TREAS NTS	02/15/11 1.250 02/15/14	620,704				620,704	620,704	0
UNITED STATES TREAS NTS	02/15/11 1.250 02/15/14		620,797			620,704	620,797	93
UNITED STATES TREAS NTS	05/15/11 3.125 05/15/21	1,097,990				1,097,990	1,097,990	0
UNITED STATES TREAS NTS	05/15/11 3.125 05/15/21		1,130,378			1,097,990	1,130,378	32,388
UNITED STATES TREAS NTS	05/31/11 0.500 05/31/13	682,725				682,725	682,725	0
UNITED STATES TREAS NTS	05/31/11 0.500 05/31/13		683,244			682,725	683,244	518

Plan Name: The Western & Southern Affiliated Companies Retirement Plan

Plan EIN / Plan Number: 31-0487145 / 006

Plan Year End: 12/31/2011

Schedule H, line 4j - Schedule of Reportable Transactions

(a) Identity of party involved	(b) Description of asset including rate of interest and maturity in case of a loan	(c) Purchase Price	(d) Selling Price	(e) Lease rental	(f) Expense incurred with transaction	(g) Cost of asset	(h) Current value of asset on transaction date	(i) Net gain or (loss)
SERIES OF RELATED TRANSACTIONS								
UNITED STATES TREAS NTS	08/15/11 2.125 08/15/21	586,968				586,968	586,968	0
UNITED STATES TREAS NTS	08/15/11 2.125 08/15/21		590,523			586,968	590,523	3,555
US TREASURY N/B	11/15/11 2.000 11/15/21	697,727				697,727	697,727	0
US TREASURY N/B	11/15/11 2.000 11/15/21		298,545			294,222	298,545	4,323
UNITED STATES TREAS NTS	11/30/11 0.250 11/30/13	545,174				545,174	545,174	0
UNITED STATES TREAS NTS	11/30/11 0.250 11/30/13		284,900			285,091	284,900	(191)
FORT WASHINGTON HIGH YIELD LLC FD	Mutual Fund	260,000				260,000	260,000	0
FORT WASHINGTON HIGH YIELD LLC FD	Mutual Fund		620,000			486,305	620,000	133,695

Western & Southern Affiliated Companies
Retirement Plan

EIN #31-0487145 Plan #006

Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (continued)

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including			Cost	Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares		
United States government securities (continued)					
FNMA # AD3795	4/1/2040	4.50 %	33,854 \$	35,647 \$	36,054
FNMA # AD4038	4/1/2040	4.50	112,593	109,088	120,860
FNMA # AE0831	9/1/2039	6.00	26,162	28,897	28,836
FNMA # AE2498	9/1/2040	4.50	117,626	117,796	126,520
FNMA # AI0805	7/1/2041	4.50	38,494	40,539	40,995
FNMA # MA0471	7/1/2040	5.50	113,310	113,638	123,477
FNMA # MA0519	9/1/2040	5.50	86,033	85,154	93,752
FNMA #357711	2/1/2020	4.50	9,017	9,541	9,649
GNMA # 434792	7/15/2030	8.00	471	558	535
GNMA ARM # 8580	1/20/2025	2.38	923	952	954
U.S. TREASURY	11/15/2021	2.00	400,000	400,505	404,564
U.S. TREASURY	11/15/2041	3.13	200,000	203,502	209,534
U.S. TREASURY	11/30/2013	0.25	260,000	260,083	260,031
				1,984,798	2,096,351
Corporate debt securities					
Arcelormittal	3/1/2021	5.50	40,000	39,348	36,716
AT&T INC	2/1/2018	5.50	35,000	38,881	40,514

Western & Southern Affiliated Companies
Retirement Plan

EIN #31-0487145 Plan #006

Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (continued)

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including			Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares	
BACM 2005-4 A3	7/10/2045	4.89	50,000	51,314
Corporate debt securities (continued)				
BACM 2006-2 A3	5/10/2045	5.70 %	50,000	\$ 53,079
BACM 2006-6 A3	10/10/2045	5.37	50,000	\$ 51,808
BACM 2007-2 AAB	4/10/2049	5.58	60,000	63,126
Barrick Gold Corp Note	5/30/2016	2.90	30,000	29,974
Bank Of America Corp	5/13/2021	5.00	35,000	34,848
Brandywine Oper Partners	11/1/2014	5.40	20,000	20,647
BSCMS 2005-PWR9 A4A	9/11/2042	4.87	40,000	42,138
BSCMS 2006-PW13 A3	9/11/2041	5.52	50,000	52,442
BSCMS 2007-PW16 A4	6/11/2040	5.71	55,000	58,683
BSKYB FINANCE	10/15/2015	5.63	25,000	27,571
Burlington North Santa Fe	1/15/2015	4.88	20,000	21,776
Burlington North Santa Fe	5/1/2040	5.75	25,000	25,866
California St	4/1/2016	5.95	25,000	26,208
Canadian Natl Resources	12/1/2014	4.90	25,000	27,140
Citigroup	9/15/2014	5.00	25,000	25,862
Comcast Corp	7/1/2019	5.70	25,000	27,332
CSFB 2004-C3 A5	7/15/2036	5.11	30,000	31,783
				50,825
				\$ 52,398
				52,740
				64,454
				30,790
				31,879
				20,636
				43,383
				52,458
				60,215
				28,033
				21,795
				29,910
				28,144
				27,483
				24,743
				29,002
				31,927

Western & Southern Affiliated Companies
Retirement Plan

EIN #31-0487145 Plan #006

Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (continued)

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including			Cost	Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares		
Enterprise Products Oper	2/1/2016	3.20	25,000	24,975	25,882
Enterprise Products Oper	9/1/2020	5.20	50,000	51,801	55,343
Corporate debt securities (continued)					
Fedex Corp	1/15/2014	7.38 %	25,000	\$ 28,670	\$ 27,931
CCCFC 2005-GG3 A3	8/10/2042	4.57	60,000	61,378	60,663
Gen Elec Cap Corp	5/1/2018	5.63	15,000	16,358	16,800
GNMA - CMO 2003-11 GJ	10/17/2029	4.00	1,558	1,645	1,662
Goldman Sachs Group	2/15/2019	7.50	25,000	29,150	27,610
Health Care Reit	4/15/2020	6.13	40,000	43,101	41,444
Home Depot	4/1/2041	5.95	25,000	24,882	32,255
Intel Corporation	10/1/2021	3.30	40,000	39,905	42,137
Jp Morgan Chase & Co	5/15/2038	6.40	20,000	22,684	23,218
JPMCC 2006-CB14 A3B	12/12/2044	5.49	49,575	50,952	50,832
Kraft Foods Inc	2/9/2016	4.13	15,000	15,746	16,286
LBUBS 2006-C3 A3	3/15/2032	5.69	50,000	52,870	51,167
Morgan Stanley	4/1/2012	6.60	25,000	26,637	25,208
MSC 2006-HQ9 A3	7/12/2044	5.71	60,000	63,997	61,318
Municipal Elec Auth Ga Elec Bds	4/1/2057	6.66	25,000	24,181	25,699
News America Inc	3/1/2019	6.90	25,000	29,952	29,383

Western & Southern Affiliated Companies
Retirement Plan

EIN #31-0487145 Plan #006

Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (continued)

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including			Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares	
Norfolk Southern Corp	4/1/2018	5.75	25,000	28,231
PepsiAmericas Inc	2/15/2014	4.38	25,000	27,038
Plains All Amer Pipeline	1/15/2017	6.13	40,000	43,919
				45,222
Corporate debt securities (continued)				
Ppl Energy Supply Llc	5/1/2018	6.50 %	20,000	\$ 22,268
Republic Services Inc	5/15/2018	3.80	25,000	24,992
Rockies Express Pipeline	7/15/2013	6.25	25,000	26,999
Rogers Wireless	3/15/2015	7.50	20,000	23,728
SBC Communications Inc	8/15/2012	5.88	15,000	16,161
Safeway Inc	12/1/2016	3.40	25,000	24,987
TIAA	12/16/2039	6.85	15,000	17,550
Time Warner Cable Inc	2/15/2021	4.13	25,000	23,789
Time Warner Inc	7/15/2015	3.15	20,000	20,320
United Technologies	7/15/2038	6.13	30,000	34,544
Valero Logistics	3/15/2013	6.05	25,000	26,587
Verizon Communications	2/15/2018	5.50	50,000	54,947
Viacom Inc	4/30/2016	6.25	20,000	22,761
Wal-Mart Stores	4/15/2038	6.20	15,000	17,076
WBCMT 2007-C34 APB	5/15/2046	5.62	50,000	52,756
				53,012

Western & Southern Affiliated Companies
Retirement Plan

EIN #31-0487145 Plan #006

Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (continued)

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including			Cost	Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares		
Westfield Group	10/1/2016	5.70	15,000	16,191	16,065
Xstrata Fin Cda Ltd	1/15/2017	3.60	30,000	29,976	30,242
				1,913,530	1,944,422

Common stocks

Acme Packet Inc	352	\$	13,094	\$	10,880
Acorda Therapeutics Inc	1,095		29,843		26,105
Adobe Systems Inc	1,265		31,152		35,762
Aeroenviroment Inc	345		11,079		10,857
Agco Corp	284		9,685		12,203
Allient Techsystems Inc	1,114		78,438		63,676
Alstate Corp	4,114		130,886		112,765
American Public Education	453		16,873		19,606
American Science & Engineer	145		11,541		9,876
Applied Industrial Tech Inc	785		25,518		27,608
Ariba Inc	417		10,029		11,709
Arrow Electronics Inc	1,125		34,614		42,086
Aruba Networks Inc	424		9,531		7,852
Aspen Technology Inc	1,045		16,347		18,131

Western & Southern Affiliated Companies
Retirement Plan

EIN #31-0487145 Plan #006

Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (continued)

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including			Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares	
Auxilium Pharmaceuticals Inc			1,160	23,794
Balchem Corp			414	14,264
Bank Of America Corp			12,355	164,812
Barclays Plc-Spons Adr			3,727	62,097
Big Lots Inc			515	15,915
Common stocks (continued)				
Biomarin Pharmaceutical Inc			985	\$ 26,368
BJ's Restaurants Inc			339	14,418
Blackbaud Inc			180	5,178
Body Central Corp			1,145	25,244
Buffalo Wild Wings Inc			250	15,053
Cadence Design Sys Inc			1,605	15,415
Capella Education Co			499	27,694
Cash America Intl Inc			395	16,666
Cato Corp-Class A			649	17,003
Cavium Networks Inc			496	17,292
Cemex Sab-Spons Adr			5,261	53,248
Ceradyne Inc			592	20,307
Chico'S Fas Inc			1,170	14,090
				33,864
				15,363
				4,986
				28,579
				16,878
				16,692
				17,989
				18,419
				15,706
				14,101
				28,357
				15,854
				13,034

Western & Southern Affiliated Companies
Retirement Plan

EIN #31-0487145 Plan #006

Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (continued)

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including			Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares	
Clarcor Inc			415	17,841
Clean Harbors Inc			425	22,875
Coinstar Inc			598	33,203
Comscore Inc			929	20,214
Constant Contact Inc			493	11,560
				20,746
				27,085
				27,293
				19,695
				11,443
Common stocks (continued)				
CVS Corp	2,024	\$		70,077
Darling International Inc	620			8,237
Deckers Outdoor Corp	190			16,015
Dexcom Inc	1,190			13,262
Dril-Quip Inc	290			22,088
Dsw Inc- A	375			14,907
Encana Corp	4,349			127,757
Encore Capital Group Inc	849			20,322
Esco Technologies Inc	462			16,507
Exxon Mobil Corp	652			51,483
Ezcorp Inc-CI A	1,095			29,707
Fidelity National Title	6,028			82,384
		\$		82,539
				8,240
				14,358
				11,079
				19,088
				16,579
				80,587
				18,050
				13,296
				55,264
				28,875
				96,026

Western & Southern Affiliated Companies
Retirement Plan

EIN #31-0487145 Plan #006

Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (continued)

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including			Cost	Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares		
Financial Engines Inc			340	8,380	7,592
Finisar Corporation			910	19,948	15,238
First Cash Finl Svcs Inc			855	26,532	30,002
Fluidigm Corp			681	9,331	8,962
France Telecom Sa-Spons Adr			2,039	34,131	31,931
Genomic Health Inc			1,140	24,362	28,945
Goldman Sachs Group Inc			726	120,518	65,652
Common stocks (continued)					
Gulfport Energy Corp			655	\$ 18,995	\$ 19,290
Hecla Mining Co			935	5,969	4,890
Hewlett Packard			2,304	93,578	59,351
Hms Holdings Corp			915	21,138	29,262
Hub Group Inc-Cl A			255	9,254	8,270
Impax Laboratories Inc			915	21,521	18,456
Ingram Micro Inc-Cl A			4,551	89,944	82,783
Insight Enterprises Inc			4,757	70,847	72,735
Insulet Corp			1,411	21,871	26,569
Intl Speedway Corp-Cl A			1,731	45,300	43,881
Interpublic Group Cos Inc			12	174	117

Western & Southern Affiliated Companies
Retirement Plan

EIN #31-0487145 Plan #006

Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (continued)

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including			Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares	
J2 Global Inc			589	16,617
Kddi Corp-Unsponsored Adr			3,524	59,622
Lancaster Colony Corp			123	7,976
Landstar System Inc			370	15,666
Lexmark International Inc			1,435	44,639
LKQ CORP			424	9,646
Lowes Companies			828	19,744
LSB INDUSTRIES INC			535	16,841
Common stocks (continued)				
Lufkin Industries Inc			280	\$ 18,635
Mastec Inc			1,180	\$ 21,710
Maximus Inc			562	18,546
Mellanox Technologies Ltd			522	14,112
Micros Systems Inc			371	16,650
Microsemi Corp			980	22,442
Middleby Corp			75	6,935
Multi-Fineline Electronix In			491	12,758
Newpark Resources Inc			2,440	22,223
Nokia			11,794	119,008
				18,847
				20,497
				23,239
				16,960
				17,281
				16,415
				7,053
				10,090
				23,180
				56,847

Western & Southern Affiliated Companies
Retirement Plan

EIN #31-0487145 Plan #006

Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (continued)

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including			Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares	
North Amer Energy Partn			5,250	33,810
Ntelos Holdings Corp			286	5,829
Nxstage Medical Inc			1,614	28,697
Oasis Petroleum Inc			675	19,636
Onyx Pharmaceuticals Inc			415	18,239
Oshkosh Corp			2,108	45,069
Parametric Technology Corp			960	17,530
Petroquest Energy Inc			2,540	16,764
Common stocks (continued)				
Polycom Inc		\$	581	9,470
Portfolio Recovery Associate		\$	313	21,134
Pricesmart Inc			125	8,699
Railamerica Inc			4,251	63,297
Raven Industries Inc			206	12,751
Raytheon Co			1,012	48,961
Rf Micro Devices Inc			2,229	12,037
Riverbed Technology Inc			380	8,930
Rollins Inc			890	19,776

Western & Southern Affiliated Companies
Retirement Plan

EIN #31-0487145 Plan #006

Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (continued)

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including			Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares	
Rti Biologics Inc			3,840	17,050
Salix Pharmaceuticals Ltd			545	26,078
SEI Investment Co			2,197	38,118
Skechers Usa Inc-Cl A			2,583	31,306
Skyworks Solutions Inc			647	10,494
Spectranetics Corp			2,515	18,158
Speedway Motorsports Inc.			2,242	34,370
Steiner Leisure Ltd			281	12,755
Synaptics Inc			95	2,864
Taleo Corp-Class A			503	19,461
Common stocks (continued)				
Texas Roadhouse Inc			1,420 \$	21,158
Thoratec Corp			715	23,995
Time Warner Cable Inc			1,259	80,035
Toro Co			300	18,198
Tractor Supply Company			191	13,399
Triumph Group Inc			290	16,951
Tupperware			425	23,787
United Therapeutics Corp			205	9,686

Western & Southern Affiliated Companies
Retirement Plan

EIN #31-0487145 Plan #006

Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (continued)

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including			Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares	
Unitedhealth Group Inc			1,165	59,042
Universal Forest Products			2,061	63,623
Vera Bradley Inc			651	20,995
Verifone Holdings Inc			481	17,085
Virtusa Corp			1,001	14,494
Vista Print			435	13,310
Wabtec Corp			302	21,125
Well Point Health Networks			1,109	73,470
WMS Industries Inc			1,154	23,680
Woodward Governor Co			552	22,592

Common stocks (continued)

World Fuel Services Corp	504	\$	18,675	\$	21,157
			3,883,528		3,487,317

Mutual funds

ISHARES DJ US MSCI EAFE	23,935		1,393,496		1,185,500
ISHARES DJ US RUSSELL 1000 GROWTH FUND	32,000		1,832,320		1,849,280
ISHARES DJ US RUSSELL 2000 GROWTH	290		25,352		24,427
SPDR Trust Series 1	11,000		1,383,250		1,380,500

Western & Southern Affiliated Companies
Retirement Plan

EIN #31-0487145 Plan #006

Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (continued)

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including			Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares	
Vanguard FTSE All-World Ex-U Closed End Fund			8,400	333,060
				5,035,220
				4,772,767
Money market funds				
Fidelity Us Treas Money Mkt			525,250	525,250
Partnerships/joint ventures				
*Fort Washington High Yield LLC			3,035	817,555
Total investments				
			\$ 14,113,942	\$ 13,643,662

* Party in interest