

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>BEREA CHILDREN'S HOME DEFINED BENEFIT PENSION PLAN</u>	1b Three-digit plan number (PN) ► <u>001</u> 1c Effective date of plan <u>11/01/1977</u>
2a Plan sponsor's name and address, including room or suite number (Employer, if for single-employer plan) <u>BEREA CHILDRENS HOME</u> <u>202 E BAGLEY RD</u> <u>BEREA, OH 44017-2058</u>	2b Employer Identification Number (EIN) <u>34-0720558</u> 2c Sponsor's telephone number <u>216-234-2006</u> 2d Business code (see instructions) <u>624100</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>10/15/2012</u>	<u>JOSEPH ZIEGLER</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") BEREА CHILDRENS HOME 202 E BAGLEY RD BEREА, OH 44017-2058	3b Administrator's EIN 34-0720558 3c Administrator's telephone number 216-234-2006
--	---

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
---	-----------------------------------

5 Total number of participants at the beginning of the plan year	5	357
---	----------	-----

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	289
b Retired or separated participants receiving benefits.....	6b	0
c Other retired or separated participants entitled to future benefits.....	6c	29
d Subtotal. Add lines 6a , 6b , and 6c	6d	318
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.....	6e	0
f Total. Add lines 6d and 6e	6f	318
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item).....	6g	
h Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested.....	6h	21

7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7	
--	----------	--

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristic Codes in the instructions:

1A 1G 1I

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

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

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 SB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500 or 5500-SF.	OMB No. 1210-0110 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

▶ **Round off amounts to nearest dollar.**

▶ **Caution:** A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan <u>BEREA CHILDREN'S HOME DEFINED BENEFIT PENSION PLAN</u>	B Three-digit plan number (PN) ▶ <u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF <u>BEREA CHILDRENS HOME</u>	D Employer Identification Number (EIN) <u>34-0720558</u>
E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B	F Prior year plan size: ☒ 100 or fewer ☐ 101-500 ☐ More than 500

Part I	Basic Information
1 Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2011</u>	
2 Assets:	
a Market value	2a <u>3960009</u>
b Actuarial value	2b <u>3960009</u>
3 Funding target/participant count breakdown:	
	(1) Number of participants (2) Funding Target
a For retired participants and beneficiaries receiving payment	3a <u>0</u> <u>0</u>
b For terminated vested participants	3b <u>28</u> <u>203447</u>
c For active participants:	
(1) Non-vested benefits	3c(1) <u>105079</u>
(2) Vested benefits	3c(2) <u>4363941</u>
(3) Total active	3c(3) <u>329</u> <u>4469020</u>
d Total	3d <u>357</u> <u>4672467</u>
4 If the plan is in at-risk status, check the box and complete lines (a) and (b)	☐
a Funding target disregarding prescribed at-risk assumptions	4a
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b
5 Effective interest rate	5 <u>6.17 %</u>
6 Target normal cost	6 <u>0</u>

Statement by Enrolled Actuary

To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

SIGN HERE	<u>10/08/2012</u>
Signature of actuary	Date
<u>CAROLYN A. CULL</u>	<u>11-01966</u>
Type or print name of actuary	Most recent enrollment number
<u>NATIONAL ASSOCIATES, INC.</u>	<u>440-333-0222</u>
Firm name	Telephone number (including area code)
<u>20325 CENTER RIDGE ROAD</u> <u>SUITE 405</u> <u>CLEVELAND, OH 44116-3570</u>	
Address of the firm	

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

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

Schedule SB (Form 5500) 2011
v.012611

Part II Beginning of year carryover and prefunding balances		
	(a) Carryover balance	(b) Prefunding balance
7 Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	14453	0
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9 Amount remaining (line 7 minus line 8)	14453	0
10 Interest on line 9 using prior year's actual return of <u>10.13</u> %	1464	0
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38 from prior year)		23675
b Interest on (a) using prior year's effective rate of <u>6.70</u> % except as otherwise provided (see instructions)		1586
c Total available at beginning of current plan year to add to prefunding balance		25261
d Portion of (c) to be added to prefunding balance		0
12 Other reductions in balances due to elections or deemed elections	0	0
13 Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	15917	0

Part III Funding percentages		
14 Funding target attainment percentage	14	84.41 %
15 Adjusted funding target attainment percentage	15	84.41 %
16 Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	89.21 %
17 If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and liquidity shortfalls					
18 Contributions made to the plan for the plan year by employer(s) and employees:					
(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
03/02/2011	5000		05/04/2012	75000	
06/30/2011	1000				
07/27/2011	6270				
09/16/2011	178000				
02/10/2012	27000				
02/14/2012	77000				
			Totals ►	18(b)	369270
				18(c)	0

19 Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:		
a Contributions allocated toward unpaid minimum required contributions from prior years	19a	0
b Contributions made to avoid restrictions adjusted to valuation date	19b	0
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	348795
20 Quarterly contributions and liquidity shortfalls:		
a Did the plan have a "funding shortfall" for the prior year? ☒ Yes ☐ No		
b If 20a is "Yes," were required quarterly installments for the current year made in a timely manner? ☐ Yes ☒ No		
c If 20a is "Yes," see instructions and complete the following table as applicable:		

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

Part V Assumptions used to determine funding target and target normal cost

21 Discount rate:				
a Segment rates:	1st segment: 2.94%	2nd segment: 5.82%	3rd segment: 6.46 %	☐ N/A, full yield curve used
b Applicable month (enter code)				21b 0
22 Weighted average retirement age				22 65
23 Mortality table(s) (see instructions) ☒ Prescribed - combined ☐ Prescribed - separate ☐ Substitute				

Part VI Miscellaneous items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment.	☐ Yes ☒ No
25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment.	☐ Yes ☒ No
26 Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment.....	☒ Yes ☐ No
27 If the plan is eligible for (and is using) alternative funding rules, enter applicable code and see instructions regarding attachment.....	27

Part VII Reconciliation of unpaid minimum required contributions for prior years

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

Part VIII Minimum required contribution for current year

31 Target normal cost and excess assets (see instructions):			
a Target normal cost (line 6)	31a	0	
b Excess assets, if applicable, but not greater than 31a	31b	0	
32 Amortization installments:	Outstanding Balance	Installment	
a Net shortfall amortization installment	728375	137706	
b Waiver amortization installment			
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	33		
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)...	34	137706	
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement.....	0	0	0
36 Additional cash requirement (line 34 minus line 35)	36	137706	
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	37	348795	
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	211089	
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	0	
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	39	0	
40 Unpaid minimum required contributions for all years.....	40	0	

Part IX Pension funding relief under Pension Relief Act of 2010 (see instructions)

41 If a shortfall amortization base is being amortized pursuant to an alternative amortization schedule:			
a Schedule elected	☐ 2 plus 7 years ☐ 15 years		
b Eligible plan year(s) for which the election in line 41a was made	☐ 2008 ☐ 2009 ☐ 2010 ☐ 2011		
42 Amount of acceleration adjustment	42		
43 Excess installment acceleration amount to be carried over to future plan years	43		

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 BEREA CHILDREN'S HOME DEFINED BENEFIT PENSION PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 BEREA CHILDRENS HOME	D Employer Identification Number (EIN) 34-0720558	

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
--

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

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

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

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

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

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

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

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

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

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

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

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

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

FIFTH THIRD BANK

600 SUPERIOR AVENUE
CLEVELAND, OH 44114

31-0676865

(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?
		20399	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.	

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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 <u>01/01/2011</u> and ending <u>12/31/2011</u>		
A Name of plan <u>BEREA CHILDREN'S HOME DEFINED BENEFIT PENSION PLAN</u>	B Three-digit plan number (PN) ►	<u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>BEREA CHILDRENS HOME</u>	D Employer Identification Number (EIN) <u>34-0720558</u>	

	Part I Asset and Liability Statement		(a) Beginning of Year	(b) End of Year
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	Total noninterest-bearing cash	1a	1852	430
b	Receivables (less allowance for doubtful accounts):			
	(1) Employer contributions	1b(1)		179000
	(2) Participant contributions	1b(2)		
	(3) Other.....	1b(3)	18992	13634
c	General investments:			
	(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	186333	245811
	(2) U.S. Government securities.....	1c(2)		
	(3) Corporate debt instruments (other than employer securities):			
	(A) Preferred	1c(3)(A)		
	(B) All other.....	1c(3)(B)	1226501	884938
	(4) Corporate stocks (other than employer securities):			
	(A) Preferred	1c(4)(A)		
	(B) Common	1c(4)(B)	1372187	1731552
	(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)	1154144	858313
	(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	3960009	3913678

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		

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	3960009	3913678
---	-----------	---------	---------

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)	369270	
(B) Participants	2a(1)(B)	0	
(C) Others (including rollovers)	2a(1)(C)	0	
(2) Noncash contributions	2a(2)	0	
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		369270
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	60784	
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		60784
(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)	51080	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)		
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		51080
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	1114208	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	1119105	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		-4897

		(a) Amount	(b) Total
2b (5) Unrealized appreciation (depreciation) of assets: (A) Real estate.....	2b(5)(A)		
(B) Other	2b(5)(B)	34945	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		34945
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds).....	2b(10)		
c Other income.....	2c		
d Total income. Add all income amounts in column (b) and enter total.....	2d		511182

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	537113	
(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)		537113
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)	20400	
(3) Investment advisory and management fees	2i(3)		
(4) Other	2i(4)		
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		20400
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		557513

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		-46331
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: MCGLADRY LLP

(2) EIN: 42-0714325

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		500000
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.).....			
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 <u>BEREA CHILDREN'S HOME DEFINED BENEFIT PENSION PLAN</u>	B Three-digit plan number (PN) ▶ <u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>BEREA CHILDRENS HOME</u>	D Employer Identification Number (EIN) <u>34-0720558</u>

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	<u>0</u>
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): <u>34-1568863</u>		
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	<u>18</u>

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

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)?.....	☐ Yes	☒ No	☐ N/A
If the plan is a defined benefit plan, go to line 8.			
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.			
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)	6a		
b Enter the amount contributed by the employer to the plan for this plan year	6b		
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....	6c		
If you completed line 6c, skip lines 8 and 9.			
7 Will the minimum funding amount reported on line 6c be met by the funding deadline?	☐ Yes	☐ No	☐ N/A
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change?.....	☐ Yes	☐ No	☒ N/A

Part III	Amendments
-----------------	-------------------

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

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

10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?.....	☐ Yes	☐ No
11 a Does the ESOP hold any preferred stock?	☐ Yes	☐ No
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.).....	☐ Yes	☐ No
12 Does the ESOP hold any stock that is not readily tradable on an established securities market?	☐ Yes	☐ No

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that 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): _____

Berea Children's Home Defined Benefit Pension Plan

Financial Report
December 31, 2011

Contents

Independent Auditor's Report	1
Financial Statements	
Statements of Net Assets Available for Benefits	2
Statements of Changes in Net Assets Available for Benefits	3
Notes to Financial Statements	4-10
Supplemental Schedules	
Schedule H, Line 4(i) - Schedule of Assets Held (At End of Year)	11-12
Schedule H, Line 4(j) – Schedule of Reportable Transactions	13



Independent Auditor's Report

To the Administrative Committee of
Berea Children's Home Defined Benefit Pension Plan
Berea, Ohio

We were engaged to audit the accompanying statements of net assets available for benefits of Berea Children's Home Defined Benefit Plan (the Plan) as of December 31, 2011 and 2010, and the related statements of changes in net assets available for benefits for the years then ended and the supplemental schedules of assets held (at end of year) as of December 31, 2011 and reportable transactions for the year ended December 31, 2011. These financial statements and supplemental schedules are the responsibility of the Plan's management.

As permitted by 29 CFR 2520.103-8 of the United States 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 information summarized in Note 6, which was certified and provided by Fifth Third Bank, the custodian of the Plan, except for comparing the 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 assets and executes transactions. The plan administrator has obtained certifications from the custodian regarding the completeness and accuracy of the information summarized in Note 6 that was provided to the plan administrator by the custodian as of and for the years ended December 31, 2011 and 2010.

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 taken 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 information certified or provided by the trustee, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the United States Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

McGladrey LLP

Cleveland, Ohio
October 10, 2012

Berea Children's Home Defined Benefit Plan

**Statements of Net Assets Available for Benefits
December 31, 2011 and 2010**

	2011	2010
Assets		
Investments, at fair value	\$ 3,721,044	\$ 3,941,017
Employer contribution receivable	179,000	-
Investment income receivable	13,634	18,992
Net assets available for benefits	\$ 3,913,678	\$ 3,960,009

See Notes to Financial Statements.

Berea Children's Home Defined Benefit Plan

Statements of Changes in Net Assets Available for Benefits Years Ended December 31, 2011 and 2010

	2011	2010
Additions		
Employer contributions	\$ 369,270	\$ 88,500
Investment income		
Net appreciation in fair value of investments	30,048	244,574
Interest and dividends	111,864	120,776
Total additions	511,182	453,850
Deductions		
Benefits paid to participants	537,113	227,197
Administrative expenses	20,400	19,469
Total deductions	557,513	246,666
Net increase (decrease)	(46,331)	207,184
Net assets available for benefits		
Beginning	3,960,009	3,752,825
Ending	<u>\$ 3,913,678</u>	<u>\$ 3,960,009</u>

See Notes to Financial Statements.

Berea Children's Home Defined Benefit Pension Plan

Notes to Financial Statements

Note 1. Description of Plan

The following brief description of the Berea Children's Home Defined Benefit Pension Plan (the Plan) is provided for general information purposes only. For more complete information, participants should refer to the plan agreement.

General: The Plan, established January 1, 1977, and amended and restated January 1, 2002, is a defined benefit pension plan established for the employees of Berea Children's Home (the Company and plan sponsor). It is subject to the provisions of the Employee Income Security Act of 1974 (ERISA), as amended and the Pension Protection Act of 2006.

On April 25, 2009, the Board of Trustees of the Company adopted an amendment to freeze the Plan effective June 15, 2009. No new participants are allowed to enter the Plan after June 15, 2009. In addition, benefits ceased to accrue for service rendered after June 15, 2009.

Eligibility to participate: Employees who attained the age of 21 and completed 1,000 hours of continuous service in a twelve month period measured from each individual employee's date of hire and anniversaries thereafter, were eligible to participate in the Plan.

Pension benefits: Employees with five or more years of service are entitled to monthly pension benefits (based on years of service and level of "covered compensation") beginning at normal retirement age (65). The Plan permits early retirement with reduced benefits at ages 55-64. Generally, benefits are paid monthly in the form of a joint and survivor annuity for married participants or in the form of a life annuity for single participants. Participants also may elect to receive a lump-sum or other variations of monthly payments.

Death and disability benefits: If an active employee dies prior to the receipt of the first payment of benefits, the employee's beneficiary will generally receive the actuarial equivalent of the accrued benefit paid in the form of a life annuity or in one lump-sum payment. Active employees who become totally disabled are entitled to receive the present value of their accrued benefit.

Vesting: If a participant terminates before rendering five years of service, the participant forfeits the right to receive any portion of their accumulated plan benefits.

Note 2. Summary of Significant Accounting Policies

Basis of accounting: The accompanying financial statements are prepared on the accrual basis of accounting.

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

Valuation of investments and income recognition: The Plan's investments are stated at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 7 for discussion of fair value measurements. Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation includes the gains and losses on investments bought and sold, as well as, held during the year.

Berea Children's Home Defined Benefit Pension Plan

Notes to Financial Statements

Note 2. Summary of Significant Accounting Policies (Continued)

Recently adopted accounting pronouncement: In January 2010, FASB issued an amendment "*Fair Value measurements and Disclosures-Improving Disclosures about Fair Value Measurements*" (ASU 2010-06) which required new disclosures about transfers of financial assets and liabilities between Levels 1 and 2. This amendment also clarified that fair value measurement disclosures are required for each class of financial assets and liabilities, and disclosures about inputs and valuation techniques are required for both Level 2 and Level 3 measurements. It further clarified that the reconciliation of Level 3 measurements should separately present purchases, sales, issuances, and settlements instead of netting these changes. With respect to matters other than Level 3 measurements, the amendment was effective and adopted for periods beginning on or after December 15, 2009. The guidance related to Level 3 measurements was effective and adopted for periods beginning on or after December 15, 2010.

Recently issued accounting pronouncements: In May 2011, the FASB issued Accounting Standards Update (ASU) 2011-04, "*Amendments to Achieve Common Fair Value Measurements and Disclosure Requirements in U.S. GAAP and IFRSs*, (ASU 2011-04)". ASU 2011-04 amended ASC 820, "*Fair Value Measurements and Disclosures*", to converge the fair value measurement guidance in GAAP and International Financial Reporting Standards (IFRSs). 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. The amendments are to be applied prospectively and are effective for annual periods beginning after December 15, 2011.

Actuarial present value of accumulated plan benefits: Accumulated plan benefits are those future periodic payments, including distributions not yet elected to be received, that are attributable under the Plan's provisions to service employees have rendered. Accumulated plan benefits include benefits expected to be paid to (a) retired or terminated employees or their beneficiaries, (b) beneficiaries of employees who have died, and (c) present employees or their beneficiaries. The accumulated plan benefits are based on the Plan's provisions and each participant's service through the date as of which the benefit information is presented (the valuation date). Benefits payable under all circumstances (retirement, death, disability, and termination of employment) are included to the extent they are deemed attributable to employee service rendered to the valuation date.

The actuarial present value of accumulated plan benefits was determined by an independent actuary from National Associates, Inc., and results from applying actuarial assumptions to adjust the accumulated plan benefits to reflect the probability of payment (by means of decrements such as for death, disability, withdrawals, or retirement) and the time value of money (through discounts for interest) between the valuation date and the expected date of payment.

The significant actuarial assumptions used in the December 31, 2011 and 2010 valuations are as follows:

Actuarial Cost Method: Unit Credit

Assumed Rate of Return on Investment: Segmented interest rates of 1.98%; 5.07%; and 6.19% - 2011
Segmented interest rates of 2.94%; 5.82%; and 6.46% - 2010

Mortality Basis: RP 12C Male and Female Mortality Table - 2011
RP 11C Male and Female Mortality Table - 2010

Retirement Age for Active Participants: 65

Berea Children's Home Defined Benefit Pension Plan

Notes to Financial Statements

Note 2. Summary of Significant Accounting Policies (Continued)

The foregoing actuarial assumptions are based on the presumption that the Plan will continue. If the Plan were to terminate, different actuarial assumptions and other factors might be applicable in determining the actuarial present value of accumulated plan benefits.

The actuarial information is as of December 31, 2011, the most recent benefit information date.

Payment of benefits: Benefit payments to participants are recorded upon distribution.

Administrative expenses: Administrative expenses of the Plan are paid from the Plan assets, unless paid by the Company.

Risks and uncertainties: The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market and credit risks. As of December 31, 2011 and 2010, the Plan invested approximately 10% and 13% of total investments in Fannie Mae and Freddie Mac corporate bonds and notes, respectively. Due to the level of risk associated with certain investment securities and the recent economic events, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such change could materially affect the amounts reported on the statements of net assets available for benefits.

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

Subsequent events: The Plan has evaluated subsequent events for potential recognition and/or disclosure through October 10, 2012, the date the financial statements were available to be issued.

Note 3. Accumulated Plan Benefits

	2011	2010
Actuarial present value of accumulated plan benefits		
Vested benefits - participants not receiving benefits	\$ 4,800,364	\$ 4,567,388
Nonvested benefits	65,719	105,079
Total actuarial present value of accumulated plan benefits	\$ 4,866,083	\$ 4,672,467
	2011	2010
Actuarial present value of accumulated plan benefits at beginning of year	\$ 4,672,467	\$ 4,185,802
Benefits accumulated		
Interest due to decrease in discount period	137,371	192,547
Benefits paid	(537,113)	(227,197)
Change in actuarial assumptions and other actuarial experience	593,358	521,315
Net increase	193,616	486,665
Actuarial present value of accumulated plan benefits at end of year	\$ 4,866,083	\$ 4,672,467

Berea Children's Home Defined Benefit Pension Plan

Notes to Financial Statements

Note 4. Funding Policy

The Company's funding policy is to make contributions to the Plan on the basis of an annual determination of the Plan's actuarial liabilities. The amounts of contributions are intended to maintain funding levels in the Plan, which will meet current obligations to participants of the Plan and amortize actuarial gains or losses. The Company's contributions for the years ended December 31, 2011 and 2010 have met or exceeded the minimum funding requirements under ERISA.

Note 5. Plan Termination

Although it has not expressed an intent to do so, the Company has the right under the Plan to terminate the Plan subject to the provisions set forth in ERISA.

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

1. Annuity benefits that former employees or their beneficiaries have been receiving for at least three years, or that employees eligible to retire for that three-year period would have been receiving if they had retired with benefits in the normal form of annuity under the Plan. The priority amount is limited to the lowest benefit that was payable (or would have been payable) during those three years. The amount is further limited to the lowest benefit that would be payable under the Plan provisions in effect at any time during the five years preceding Plan termination.
2. Other vested benefits insured by the Pension Benefit Guaranty Corporation (PBGC) (a U.S. government agency) up to the applicable limitations (discussed below).
3. All other vested benefits (that is, vested benefits not insured by the PBGC).
4. All nonvested benefits.
5. Return of excess funds, if any, to the Company, after satisfaction of all Plan liabilities.

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

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

Note 6. Information Certified and Provided by Fifth Third Bank

The following is a summary of the Plan's asset information as of December 31, 2011 and 2010, and for the years then ended, included throughout the Plan's financial statements and supplemental schedules that were prepared by or derived from information provided by the custodian and furnished to the plan administrator. The plan administrator has obtained certifications from the custodian that information provided to the plan administrator by the custodian related to the following assets is complete and accurate. Accordingly, as permitted by 29 CFR 2520.103-8 of the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under ERISA, the plan administrator instructed the Plan's independent auditors not to perform any auditing procedures with respect to information which appears throughout the financial statements and supplemental schedules related to the following assets.

Berea Children's Home Defined Benefit Pension Plan

Notes to Financial Statements

Note 6. Information Certified and Provided by Fifth Third Bank (Continued)

The values of individual assets that represent 5% or more of the Plan's net assets are separately identified:

	2011	2010
Investments, at fair value		
Corporate bonds and notes	\$ 884,938	\$ 1,226,501
Common stocks	1,731,552	1,372,187
Equity Funds		
Russell 1000 Growth Index Fund	*	257,670
MSCI EAFE Index Fund	*	291,100
Other equity funds	425,998	203,195
Bond Funds		
Vanguard GNMA Fund	364,703	338,654
Other bond funds	67,612	63,525
Money Market Funds		
Fifth Third Banksafe Trust	245,811	*
Other cash and cash equivalents	430	188,185
	<u>\$ 3,721,044</u>	<u>\$ 3,941,017</u>

* Individual investment did not exceed 5% in the respective year.

Fifth Third Bank also certified to the completeness and accuracy of the following information for the years ended December 31:

	2011	2010
Net appreciation (depreciation) in fair value of investments		
Corporate bonds and notes	\$ 8,438	\$ 16,912
Common stocks	43,114	152,284
Equity funds	(33,353)	71,256
Bond funds	11,849	4,122
	<u>\$ 30,048</u>	<u>\$ 244,574</u>
Interest and dividends	<u>\$ 111,864</u>	<u>\$ 120,776</u>

Note 7. Fair Value Measurements

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

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

Level 2: Inputs 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 or 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.

Berea Children's Home Defined Benefit Pension Plan

Notes to Financial Statements

Note 7. Fair Value Measurements (Continued)

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

Following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2011 and 2010.

Corporate bonds and notes: Certain of these investments are valued at the closing price reported in the market in which they are traded. When quoted prices are not available for identical or similar bonds, the bond or note is valued under a discounted cash flows approach that maximizes observable inputs such as current yields of similar instruments but includes adjustments for certain risks that may not be observable such as credit and liquidity risks.

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

Equity and bond funds: Valued at the quoted market prices representing net asset value of shares held by the plan at year end.

Money market funds: Valued at cost which approximates fair value.

The methods described above may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, while the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date. The following tables set forth by level, within the fair value hierarchy, the Plan's assets measured at fair value:

	2011			
	Level 1	Level 2	Level 3	Total
Corporate Bonds and Notes				
Domestic fixed income	\$ -	\$ 884,938	\$ -	\$ 884,938
Common Stocks				
Small-Cap	62,973	-	-	62,973
Mid-Cap	137,702	-	-	137,702
Large-Cap	1,530,877	-	-	1,530,877
Equity Funds				
Large-Cap	161,723	-	-	161,723
International	163,875	-	-	163,875
Other	100,400	-	-	100,400
Bond Funds				
Intermediate government	432,315	-	-	432,315
Money market funds	-	246,241	-	246,241
	<u>\$2,589,865</u>	<u>\$1,131,179</u>	<u>\$ -</u>	<u>\$3,721,044</u>

Berea Children's Home Defined Benefit Pension Plan

Notes to Financial Statements

Note 7. Fair Value Measurements (Continued)

	2010			
	Level 1	Level 2	Level 3	Total
Corporate Bonds and Notes				
Domestic fixed income	\$ -	\$ 1,226,501	\$ -	\$ 1,226,501
Common Stocks				
Small-Cap	9,630	-	-	9,630
Mid-Cap	90,274	-	-	90,274
Large-Cap	1,272,283	-	-	1,272,283
Equity Funds				
Large-Cap	460,865	-	-	460,865
International	291,100	-	-	291,100
Bond Funds				
Intermediate government	-	402,179	-	402,179
Money market funds	-	188,185	-	188,185
	<u>\$2,124,152</u>	<u>\$1,816,865</u>	<u>\$ -</u>	<u>\$3,941,017</u>

To assess the appropriate classification of investments within the fair value hierarchy, the availability of market data is monitored. Changes in economic conditions or valuation techniques may require the transfer of investments from one fair value level to another. In such instances the transfer is reported at the end of the reporting period.

We evaluate the significance of transfers between levels based upon the nature of the investment and size of the transfer relative to total net assets available for benefits. For the year ended December 31, 2011, there were no significant transfers out of Levels 1, 2, or 3, except for the Bond Funds which were previously reported as a Level 2 asset at December 31, 2010 but is now presented as a Level 1 asset. The transfer is a result of management's reevaluation of the investment information provided by the Plan's custodian.

Note 8. Tax Status

The Internal Revenue Service has determined and informed the Company by letter dated May 3, 2004, that the Plan and related trust were designed in accordance with the applicable sections of the Internal Revenue Code (Code). The Plan has been amended since receiving this determination letter. However, the Plan's management believes that the Plan is designed and is currently being operated in compliance with the applicable requirements of the Code.

Accounting principles generally accepted in the United States of America require plan management to evaluate tax positions taken by the plan. 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 that would require recognition of a liability (or asset) or disclosure in the financial statements. The plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The plan administrator believes it is no longer subject to income tax examinations for years prior to 2008.

Note 9. Party-In-Interest Transactions

The Plan invests in a money market fund managed by Fifth Third Bank. Fifth Third Bank is the custodian as defined by the Plan and, therefore, these transactions qualify as party-in-interest transactions. Custodian fees for the years ended December 31, 2011 and 2010 were \$20,400 and \$19,469, respectively.

Note 10. Subsequent Event

Effective January 1, 2012, the Plan was restated and also changed its name to GuidestoneTM Defined Benefit Pension Plan.

Supplemental Schedules

Berea Children's Home Defined Benefit Plan

Employer No. 34-0720558

Plan No. 001

Schedule H, Line 4(i) - Schedule of Assets Held (At End of Year)

December 31, 2011

(a)	(b)	(c)	(d)	(e)
	Identity of Issuer, Borrower, Lesser or Similar Party	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	Cost	Current Value
Corporate Bonds and Notes				
	American Express Co.	Bonds and Notes, 7.00%, due 3/19/18	\$ 105,861	\$ 120,842
	Anheuser Busch	Bonds and Notes, 5.00%, due 1/15/15	47,946	55,028
	Boeing Co.	Bonds and Notes, 3.750% due 11/20/16	49,199	54,808
	Caterpillar Financial Services Corp.	Bonds and Notes, 5.50%, due 3/15/16	49,587	57,515
	Coca Cola Co NT	Bonds and Notes, 5.35%, due 11/15/17	51,704	60,026
	Fannie Mae	Bonds and Notes, 5.25%, due 9/15/16	99,100	118,709
	Fannie Mae	Bonds and Notes, Step, due 10/27/20	99,800	100,102
	Freddie Mac	Bonds and Notes, 5.00%, due 7/15/14	99,060	111,059
	General Electric Cap Corp.	Bonds and Notes, 2.800%, due 1/8/13	49,936	50,950
	General Electric Cap Corp.	Bonds and Notes, 3.500%, due on 6/29/15	49,914	52,428
	Goldman Sach	Bonds and Notes, 6.15%, due 4/1/18	50,438	51,605
	JP Morgan Chase & Co.	Bonds and Notes, 5.75%, due 1/2/13	47,685	51,866
	Total corporate bonds and notes		800,230	884,938
Common Stocks				
	3M Co.	Common Stock, 400 shares	29,472	32,692
	Abbott Labs	Common Stock, 500 shares	28,404	28,115
	Altria Group Inc.	Common Stock, 2,000 shares	40,900	59,300
	Amdocs Limited	Common Stock, 700 shares	25,193	19,971
	American Express Co.	Common Stock, 350 shares	17,287	16,509
	Amgen Inc.	Common Stock, 750 shares	38,761	48,157
	Apache Corp.	Common Stock, 300 shares	35,337	27,174
	Applied Materials Inc.	Common Stock, 1,500 shares	25,558	16,065
	Bank of New York Mellon Corp.	Common Stock, 2,000 shares	50,480	39,820
	Beam Inc.	Common Stock, 200 shares	15,382	10,246
	Chubb Corp	Common Stock, 275 shares	17,980	19,035
	Cimarex Energy Co	Common Stock, 300 shares	26,070	18,570
	Coca Cola Co.	Common Stock, 900 shares	58,806	62,973
	Colgate Palmolive Co.	Common Stock, 250 shares	15,193	23,098
	Conocophillips	Common Stock, 934 shares	23,627	68,061
	Corning Inc.	Common Stock, 1,500 shares	5,029	19,470
	CVS/Caremark Corp.	Common Stock, 1,500 shares	44,139	61,170
	DuPont E I De Nemours & Co.	Common Stock, 1,000 shares	49,850	45,780
	Duke Energy Corp.	Common Stock, 600 shares	6,290	13,200
	E M C Corp.	Common Stock, 2,500 shares	17,979	53,850
	Financial Select	Common Stock, 3,000 shares	28,410	39,000
	Ford Motor Company	Common Stock, 2,000 shares	26,790	21,520
	Fortune Brands Inc.	Common Stock, 200 shares	3,502	3,406
	Freeport-McMoran Copper & Gold	Common Stock, 600 shares	29,304	22,074
	General Electric Co.	Common Stock, 1,000 shares	31,980	17,910
	General MLS Inc.	Common Stock, 1,000 shares	35,143	40,410
	Gilead Sciences Inc.	Common Stock, 500 shares	21,627	20,465
	Google Inc.	Common Stock, 80 shares	40,783	51,672
	Honeywell Intl. Inc.	Common Stock, 250 shares	7,159	13,588

(Continued)

Berea Children's Home Defined Benefit Plan

Employer No. 34-0720558

Plan No. 001

Schedule H, Line 4(i) - Schedule of Assets Held (At End of Year) (Continued)

December 31, 2011

(a)	(b)	(c)	(d)	(e)
	Identity of Issuer, Borrower, Lesser or Similar Party	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	Cost	Current Value
Common Stocks				
	Humana Inc.	Common Stock, 700 shares	\$ 9,193	\$ 61,327
	Illinois Tool Wks Inc.	Common Stock, 300 shares	16,614	14,013
	Intel Corp.	Common Stock, 1,000 shares	16,305	24,250
	International Business Machs.	Common Stock, 400 shares	32,424	73,552
	JP Morgan Chase & Co.	Common Stock, 900 shares	34,001	29,925
	Johnson Ctls Inc	Common Stock, 500 shares	7,453	15,630
	KeyCorp	Common Stock, 800 shares	18,032	6,152
	Kohl's Corp	Common Stock, 450 shares	23,418	22,207
	Lowe's Inc.	Common Stock, 1,600 shares	31,904	40,608
	Medtronic Inc.	Common Stock, 1,000 shares	49,280	38,250
	Merck & Co Inc.	Common Stock, 865 shares	15,972	32,611
	Microsoft Corp	Common Stock, 2,000 shares	50,180	51,920
	Nucor Corp.	Common Stock, 300 shares	13,557	11,871
	Omnicom Group Inc.	Common Stock, 1,000 shares	49,610	44,580
	Oracle Corp.	Common Stock, 1,400 shares	39,716	35,910
	Pall Corp.	Common Stock, 1,000 shares	18,122	57,150
	Praxair Inc.	Common Stock, 400 shares	20,820	42,760
	Royal Dutch Shell	Common Stock, 1,100 shares	67,320	80,399
	TJX Cos Inc.	Common Stock, 600 shares	17,087	38,730
	United Technologies	Common Stock, 400 shares	27,082	29,236
	US BanCorp	Common Stock, 1,000 shares	29,751	27,050
	Verizon Communications	Common Stock, 1,000 shares	31,185	40,120
	Total common stocks		1,415,461	1,731,552
Equity Funds				
	Ishares	Russell 1000 Value Index Fund, 1,000 shares	68,125	63,480
	Ishares	Russell 1000 Growth Index Fund, 1,700 shares	91,568	98,243
	Ishares	MSCI EAFE Index Fund, 1,700 shares	73,028	84,201
	Ishares	MSCI Emerging Mkts Index Fund, 2,100 shares	97,565	79,674
	Spider Funds	S&P 500, 800 shares	68,668	100,400
	Total equity funds		398,954	425,998
Bond Funds				
	T. Rowe Price	T. Rowe Price GNMA Fund, 6,667.800 shares	62,687	67,612
	Vanguard	Vanguard GNMA Fund, 32,945.173 shares	344,829	364,703
	Total bond funds		407,516	432,315
Money Market Funds				
*	Fifth Third	Fifth Third Banksafe Trust	245,811	245,811
*	Fifth Third	Cash Held Outside Trust	430	430
			246,241	246,241
	Total assets		\$ 3,268,402	\$ 3,721,044

* Represents a party-in-interest

The above information has been certified by Fifth Third Bank, the custodian, as complete and accurate.

Berea Children's Home Defined Benefit Plan

Employer No. 34-0720558

Plan No. 001

Schedule H, Line 4(j) - Schedule of Reportable Transactions

Year Ended December 31, 2011

		(a)	(b)	(c)	(d)	(g)	(h)	(i)
		Identity of Party	Description of Assets	Purchase Price	Selling Price	Cost of Assets	Current Value of Assets on Transaction Date	Net Gain/ (Loss)
Fifth Third			Money Market Fund					
	Purchases		7	\$ 344,176	\$ -	\$ 344,176	\$ 344,176	\$ -
	Sales		5		285,415	285,415	285,415	-

BEREA CHILDREN'S HOME

DEFINED BENEFIT PENSION PLAN

Schedule of Active Participant Data
Plan Year: 1/1/2011 to 12/31/2011
Valuation Date: 1/1/2011

Age/ Svc	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+	Total
0	0	0	0	0	0	0	0	0	0	0	0	0
Ave Sal	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
1-4	4	27	23	10	12	11	7	5	3	1	1	104
Ave Sal	n/a	1530	1586	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1793
5-9	0	15	24	17	14	6	6	5	8	0	1	96
Ave Sal	n/a	n/a	2008	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	2470
10-14	0	1	9	20	10	6	8	8	5	3	1	71
Ave Sal	n/a	n/a	n/a	2858	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3128
15-19	0	0	0	2	12	4	4	5	4	1	0	32
Ave Sal	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3560
20-24	0	0	0	0	3	4	3	3	3	0	0	16
Ave Sal	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
25-29	0	0	0	0	0	1	1	2	2	0	0	6
Ave Sal	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
30-34	0	0	0	0	0	0	1	1	0	0	0	2
Ave Sal	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
35-39	0	0	0	0	0	0	0	0	0	0	0	0
Ave Sal	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
40+	0	0	0	0	0	1	0	0	1	0	0	2
Ave Sal	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Total	4	43	56	49	51	33	30	29	26	5	3	329
Ave Sal	n/a	1780	1918	2662	3145	2590	3131	3892	4267	n/a	n/a	2744

*Employees who have not met the minimum eligibility requirements are excluded

Average Age: 42.3

Average Service: 9

ACTUARIAL COST METHOD AND STATEMENT OF ASSUMPTIONS

I. ACTUARIAL COST METHOD

Unit Credit

II. ACTUARIAL ASSUMPTIONS

- a. Interest
 - (i) Segment Rates Seg 1: 4.60% Seg 2: 6.65% Seg 3: 6.76%
 - (ii) Applicable Month January 2010
 - (iii) Effective interest rate 6.70%
- b. Mortality Table Prescribed tables
- c. Turnover None
- d. Salary Scale None
- e. Retirement Age 65
- f. Normal Form of Annuity Life only
- g. Valuation of Assets Market Value

III. ACCRUED BENEFITS (417(e))

- a. Interest
 - (i) Segment Rates Seg 1: 3.13% Seg 2: 5.07% Seg 3: 5.50%
 - (ii) Applicable month November 2009

Berea Children's Home Defined Benefit Plan

Employer No. 34-0720558

Plan No. 001

Schedule H, Line 4(j) - Schedule of Reportable Transactions

Year Ended December 31, 2011

(a)		(b)	(c)	(d)	(g)	(h)	(i)
Identity of Party		Description of Assets	Purchase Price	Selling Price	Cost of Assets	Current Value of Assets on Transaction Date	Net Gain/ (Loss)
Fifth Third		Money Market Fund					
	Purchases	7	\$ 344,176	\$ -	\$ 344,176	\$ 344,176	\$ -
	Sales	5		285,415	285,415	285,415	-

**SCHEDULE SB
(Form 5500)**Department of the Treasury
Internal Revenue ServiceDepartment of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

**Single-Employer Defined Benefit Plan
Actuarial Information**

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

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

OMB No. 1210-0110

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

▶ **Round off amounts to nearest dollar.**▶ **Caution:** A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan BEREA CHILDREN'S HOME DEFINED BENEFIT PENSION PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF BEREA CHILDRENS HOME	D Employer Identification Number (EIN) 34-0720558
E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B	F Prior year plan size: ☒ 100 or fewer ☐ 101-500 ☐ More than 500

Part I Basic Information

1 Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2011</u>		
2 Assets:		
a Market value	2a	3960009
b Actuarial value	2b	3960009
3 Funding target/participant count breakdown:	(1) Number of participants	(2) Funding Target
a For retired participants and beneficiaries receiving payment	3a	0
b For terminated vested participants	3b	28
c For active participants:		
(1) Non-vested benefits	3c(1)	105079
(2) Vested benefits	3c(2)	4363941
(3) Total active	3c(3)	4469020
d Total	3d	4672467
4 If the plan is in at-risk status, check the box and complete lines (a) and (b)	☐	
a Funding target disregarding prescribed at-risk assumptions	4a	
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b	
5 Effective interest rate	5	6.17 %
6 Target normal cost	6	0

Statement by Enrolled Actuary

To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

SIGN HERE		10/08/2012
Signature of actuary		Date
CAROLYN A. CULL		11-01966
Type or print name of actuary		Most recent enrollment number
NATIONAL ASSOCIATES, INC.		440-333-0222
Firm name		Telephone number (including area code)
20325 CENTER RIDGE ROAD SUITE 405 CLEVELAND OH 44116-3570		
Address of the firm		

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

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

Schedule SB (Form 5500) 2011
v.012611

EIN: 34-0720558 PN: 001
Schedule SB, Line 19 - Discounted Employer Contributions

[illegible]

SUMMARY OF PLAN PROVISIONS

1. Eligibility

Employees are eligible to participate on the Entry Date following one year of service and attainment of age 21. No new participants will enter the plan after June 15, 2009.

2. Normal Retirement

Normal Retirement is the first day of the month coincident with or next following the later of age 65 or 5 years of participation.

The Normal Retirement Benefit is a monthly benefit equal to .75% of the highest 5-year average monthly compensation up to the integration level, plus 1.4% of average monthly compensation in excess of the integration level; multiplied by service up to a maximum of 35 years. All accrued benefits are frozen as of June 15, 2009.

3. Accrued Retirement Benefit

The accrued retirement benefit is the normal retirement benefit prorated on service. All accrued benefits are frozen as of June 15, 2009.

4. Postponed Retirement

Participants may postpone retirement beyond normal retirement age. Upon request, the participant will receive a benefit equal to the greater of the actuarial equivalent of the normal retirement benefit or a benefit based on average compensation and service at the postponed retirement date.

5. Vested Benefit Upon Termination of Employment

In the event of termination of employment for any reason other than death, disability, or retirement, participants are 100% vested in their accrued benefit after five years of service. This benefit will be reduced for early payment.

6. Death Benefit Before Retirement

The beneficiary of an active Participant will receive the present value of their accrued retirement benefit.

7. Normal Form of Pension Benefit

The normal form of benefit is a monthly income payable for life. Optional forms of benefit are available, subject to the joint and survivor benefit requirements for married participants.

Berea Children's Home Defined Benefit Plan

Employer No. 34-0720558

Plan No. 001

Schedule H, Line 4(i) - Schedule of Assets Held (At End of Year)

December 31, 2011

(a)	(b)	(c)	(d)	(e)
	Identity of Issuer, Borrower, Lesser or Similar Party	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	Cost	Current Value
Corporate Bonds and Notes				
	American Express Co.	Bonds and Notes, 7.00%, due 3/19/18	\$ 105,861	\$ 120,842
	Anheuser Busch	Bonds and Notes, 5.00%, due 1/15/15	47,946	55,028
	Boeing Co.	Bonds and Notes, 3.750% due 11/20/16	49,199	54,808
	Caterpillar Financial Services Corp.	Bonds and Notes, 5.50%, due 3/15/16	49,587	57,515
	Coca Cola Co NT	Bonds and Notes, 5.35%, due 11/15/17	51,704	60,026
	Fannie Mae	Bonds and Notes, 5.25%, due 9/15/16	99,100	118,709
	Fannie Mae	Bonds and Notes, Step, due 10/27/20	99,800	100,102
	Freddie Mac	Bonds and Notes, 5.00%, due 7/15/14	99,060	111,059
	General Electric Cap Corp.	Bonds and Notes, 2.800%, due 1/8/13	49,936	50,950
	General Electric Cap Corp.	Bonds and Notes, 3.500%, due on 6/29/15	49,914	52,428
	Goldman Sach	Bonds and Notes, 6.15%, due 4/1/18	50,438	51,605
	JP Morgan Chase & Co.	Bonds and Notes, 5.75%, due 1/2/13	47,685	51,866
	Total corporate bonds and notes		800,230	884,938
Common Stocks				
	3M Co.	Common Stock, 400 shares	29,472	32,692
	Abbott Labs	Common Stock, 500 shares	28,404	28,115
	Altria Group Inc.	Common Stock, 2,000 shares	40,900	59,300
	Amdocs Limited	Common Stock, 700 shares	25,193	19,971
	American Express Co.	Common Stock, 350 shares	17,287	16,509
	Amgen Inc.	Common Stock, 750 shares	38,761	48,157
	Apache Corp.	Common Stock, 300 shares	35,337	27,174
	Applied Materials Inc.	Common Stock, 1,500 shares	25,558	16,065
	Bank of New York Mellon Corp.	Common Stock, 2,000 shares	50,480	39,820
	Beam Inc.	Common Stock, 200 shares	15,382	10,246
	Chubb Corp	Common Stock, 275 shares	17,980	19,035
	Cimarex Energy Co	Common Stock, 300 shares	26,070	18,570
	Coca Cola Co.	Common Stock, 900 shares	58,806	62,973
	Colgate Palmolive Co.	Common Stock, 250 shares	15,193	23,098
	Conocophillips	Common Stock, 934 shares	23,627	68,061
	Corning Inc.	Common Stock, 1,500 shares	5,029	19,470
	CVS/Caremark Corp.	Common Stock, 1,500 shares	44,139	61,170
	DuPont E I De Nemours & Co.	Common Stock, 1,000 shares	49,850	45,780
	Duke Energy Corp.	Common Stock, 600 shares	6,290	13,200
	E M C Corp.	Common Stock, 2,500 shares	17,979	53,850
	Financial Select	Common Stock, 3,000 shares	28,410	39,000
	Ford Motor Company	Common Stock, 2,000 shares	26,790	21,520
	Fortune Brands Inc.	Common Stock, 200 shares	3,502	3,406
	Freeport-McMoran Copper & Gold	Common Stock, 600 shares	29,304	22,074
	General Electric Co.	Common Stock, 1,000 shares	31,980	17,910
	General MLS Inc.	Common Stock, 1,000 shares	35,143	40,410
	Gilead Sciences Inc.	Common Stock, 500 shares	21,627	20,465
	Google Inc.	Common Stock, 80 shares	40,783	51,672
	Honeywell Intl. Inc.	Common Stock, 250 shares	7,159	13,588

(Continued)

Berea Children's Home Defined Benefit Plan

Employer No. 34-0720558

Plan No. 001

Schedule H, Line 4(i) - Schedule of Assets Held (At End of Year) (Continued)

December 31, 2011

(a)	(b)	(c)	(d)	(e)
	Identity of Issuer, Borrower, Lesser or Similar Party	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	Cost	Current Value
Common Stocks				
	Humana Inc.	Common Stock, 700 shares	\$ 9,193	\$ 61,327
	Illinois Tool Wks Inc.	Common Stock, 300 shares	16,614	14,013
	Intel Corp.	Common Stock, 1,000 shares	16,305	24,250
	International Business Machs.	Common Stock, 400 shares	32,424	73,552
	JP Morgan Chase & Co.	Common Stock, 900 shares	34,001	29,925
	Johnson Ctls Inc	Common Stock, 500 shares	7,453	15,630
	KeyCorp	Common Stock, 800 shares	18,032	6,152
	Kohl's Corp	Common Stock, 450 shares	23,418	22,207
	Lowe's Inc.	Common Stock, 1,600 shares	31,904	40,608
	Medtronic Inc.	Common Stock, 1,000 shares	49,280	38,250
	Merck & Co Inc.	Common Stock, 865 shares	15,972	32,611
	Microsoft Corp	Common Stock, 2,000 shares	50,180	51,920
	Nucor Corp.	Common Stock, 300 shares	13,557	11,871
	Omnicom Group Inc.	Common Stock, 1,000 shares	49,610	44,580
	Oracle Corp.	Common Stock, 1,400 shares	39,716	35,910
	Pall Corp.	Common Stock, 1,000 shares	18,122	57,150
	Praxair Inc.	Common Stock, 400 shares	20,820	42,760
	Royal Dutch Shell	Common Stock, 1,100 shares	67,320	80,399
	TJX Cos Inc.	Common Stock, 600 shares	17,087	38,730
	United Technologies	Common Stock, 400 shares	27,082	29,236
	US BanCorp	Common Stock, 1,000 shares	29,751	27,050
	Verizon Communications	Common Stock, 1,000 shares	31,185	40,120
	Total common stocks		1,415,461	1,731,552
Equity Funds				
	Ishares	Russell 1000 Value Index Fund, 1,000 shares	68,125	63,480
	Ishares	Russell 1000 Growth Index Fund, 1,700 shares	91,568	98,243
	Ishares	MSCI EAFE Index Fund, 1,700 shares	73,028	84,201
	Ishares	MSCI Emerging Mkts Index Fund, 2,100 shares	97,565	79,674
	Spider Funds	S&P 500, 800 shares	68,668	100,400
	Total equity funds		398,954	425,998
Bond Funds				
	T. Rowe Price	T. Rowe Price GNMA Fund, 6,667.800 shares	62,687	67,612
	Vanguard	Vanguard GNMA Fund, 32,945.173 shares	344,829	364,703
	Total bond funds		407,516	432,315
Money Market Funds				
*	Fifth Third	Fifth Third Banksafe Trust	245,811	245,811
*	Fifth Third	Cash Held Outside Trust	430	430
			246,241	246,241
	Total assets		\$ 3,268,402	\$ 3,721,044

* Represents a party-in-interest

The above information has been certified by Fifth Third Bank, the custodian, as complete and accurate.

**BEREA CHILDREN'S HOME
DEFINED BENEFIT PENSION PLAN**

Shortfall Amortization
Valuation Date: January 1, 2011

<u>Valuation Date</u>	<u>Amortization Method</u>	<u>Number of Future Installments</u>	<u>Installment</u>	<u>Value of Future Installments</u>
01/01/2009	7-year	5	\$107,920	\$509,648
01/01/2010	7-year	6	\$(48,309)	\$(264,542)
01/01/2011	7-year	7	<u>\$78,095</u>	<u>\$483,269</u>
Total			\$137,706	\$728,375