

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
		2012
		This Form is Open to Public Inspection

Part I	Annual Report Identification Information
For calendar plan year 2012 or fiscal plan year beginning <u>01/01/2012</u> and ending <u>12/31/2012</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>EMPLOYEE BENEFITS PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES</u>	1b Three-digit plan number (PN) ► <u>333</u> 1c Effective date of plan <u>11/01/1945</u>
2a Plan sponsor's name and address; include room or suite number (employer, if for a single-employer plan) <u>UNITED WAY OF GREATER TOLEDO</u> <u>424 JACKSON ST</u> <u>TOLEDO, OH 43604</u>	2b Employer Identification Number (EIN) <u>34-4427947</u> 2c Sponsor's telephone number <u>419-254-4639</u> 2d Business code (see instructions) <u>813000</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>10/11/2013</u>	<u>KATHLEEN DOTY</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
Preparer's name (including firm name, if applicable) and address; include room or suite number. (optional)			Preparer's telephone number (optional)

3a Plan administrator's name and address ☒ Same as Plan Sponsor Name ☐ Same as Plan Sponsor Address		3b Administrator's EIN
		3c Administrator's telephone number
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 1601
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	236
b Retired or separated participants receiving benefits.....	6b	438
c Other retired or separated participants entitled to future benefits.....	6c	821
d Subtotal. Add lines 6a , 6b , and 6c	6d	1495
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.....	6e	22
f Total. Add lines 6d and 6e	6f	1517
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	5
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 Characteristics Codes in the instructions: 1A 1G		
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics 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) ☒ <u>1</u> A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☒ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)

SCHEDULE A (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Insurance 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. ► Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	OMB No. 1210-0110 2012 This Form is Open to Public Inspection
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For calendar plan year 2012 or fiscal plan year beginning 01/01/2012 and ending 12/31/2012

A Name of plan <u>EMPLOYEE BENEFITS PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES</u>	B Three-digit plan number (PN) ►	<u>333</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>UNITED WAY OF GREATER TOLEDO</u>	D Employer Identification Number (EIN) <u>34-4427947</u>	

Part I	Information Concerning Insurance Contract Coverage, Fees, and Commissions Provide information for each contract on a separate Schedule A. Individual contracts grouped as a unit in Parts II and III can be reported on a single Schedule A.
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1 Coverage Information:

(a) Name of insurance carrier

MUTUAL OF AMERICA LIFE INSURANCE COMPANY

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
<u>13-1614399</u>	<u>88668</u>	<u>710000-K</u>	<u>0</u>	<u>01/01/2012</u>	<u>12/31/2012</u>

2 Insurance fee and commission information. Enter the total fees and total commissions paid. List in line 3 the agents, brokers, and other persons in descending order of the amount paid.

(a) Total amount of commissions paid	(b) Total amount of fees paid
<u>0</u>	<u>1518</u>

3 Persons receiving commissions and fees. (Complete as many entries as needed to report all persons).

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

JAMES FERGUSON
28411 NORTHWESTERN HWY
SUITE 1100
SOUTHFIELD, MI 48034

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
	<u>719</u>	<u>PORTION OF INCENTIVE COMP PROGRAM</u>	<u>3</u>

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

ROLA K. ISMAIL
28411 NORTHWESTERN HWY
SUITE 1100
SOUTHFIELD, MI 48034

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
	<u>248</u>	<u>PORTION OF INCENTIVE COMP PROGRAM</u>	<u>3</u>

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

SARAH BIBBEE

28411 NORTHWESTERN HWY
SUITE 1100
SOUTHFIELD, MI 48034

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
	211	PORTION OF INCENTIVE COMP PROGRAM	3

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

CHRISTOPHER SCHUPPE

28411 NORTHWESTERN HWY
SUITE 1100
SOUTHFIELD, MI 48034

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
	211	PORTION OF INCENTIVE COMP PROGRAM	3

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

ANTHONY ROGALSKI

28411 NORTHWESTERN HWY
SUITE 1100
SOUTHFIELD, MI 48034

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
	129	PORTION OF INCENTIVE COMP PROGRAM	3

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

Part II Investment and Annuity Contract Information

Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

4 Current value of plan's interest under this contract in the general account at year end	4	0
5 Current value of plan's interest under this contract in separate accounts at year end	5	0

6 Contracts With Allocated Funds:**a** State the basis of premium rates ▶

b Premiums paid to carrier	6b	
c Premiums due but unpaid at the end of the year	6c	
d If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. Specify nature of costs ▶	6d	

e Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity
(3) ☐ other (specify) ▶

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan check here ▶ ☐**7 Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)**

a Type of contract: (1) ☒ deposit administration (2) ☐ immediate participation guarantee
(3) ☐ guaranteed investment (4) ☐ other ▶

b Balance at the end of the previous year	7b	1698595
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c Additions: (1) Contributions deposited during the year	7c(1)	77591	
(2) Dividends and credits	7c(2)		
(3) Interest credited during the year	7c(3)	6424	
(4) Transferred from separate account	7c(4)		
(5) Other (specify below)	7c(5)		

(6) Total additions	7c(6)	84015
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d Total of balance and additions (add lines 7b and 7c(6))	7d	1782610
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e Deductions:

(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	597927	
(2) Administration charge made by carrier	7e(2)	8640	
(3) Transferred to separate account	7e(3)		
(4) Other (specify below)	7e(4)	1176043	

▶ **CONTRACT TERMINATION**

(5) Total deductions	7e(5)	1782610
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f Balance at the end of the current year (subtract line 7e(5) from line 7d)	7f	0
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Part III Welfare Benefit Contract Information

If more than one contract covers the same group of employees of the same employer(s) or members of the same employee organizations(s), the information may be combined for reporting purposes if such contracts are experience-rated as a unit. Where contracts cover individual employees, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

8 Benefit and contract type (check all applicable boxes)

- a** ☐ Health (other than dental or vision)
 b ☐ Dental
 c ☐ Vision
 d ☐ Life insurance
e ☐ Temporary disability (accident and sickness)
 f ☐ Long-term disability
 g ☐ Supplemental unemployment
 h ☐ Prescription drug
i ☐ Stop loss (large deductible)
 j ☐ HMO contract
 k ☐ PPO contract
 l ☐ Indemnity contract
m ☐ Other (specify) ▶

9 Experience-rated contracts:

a Premiums: (1) Amount received.....	9a(1)		
(2) Increase (decrease) in amount due but unpaid.....	9a(2)		
(3) Increase (decrease) in unearned premium reserve.....	9a(3)		
(4) Earned ((1) + (2) - (3)).....		9a(4)	
b Benefit charges (1) Claims paid.....	9b(1)		
(2) Increase (decrease) in claim reserves.....	9b(2)		
(3) Incurred claims (add (1) and (2)).....		9b(3)	
(4) Claims charged.....		9b(4)	
c Remainder of premium: (1) Retention charges (on an accrual basis) --			
(A) Commissions.....	9c(1)(A)		
(B) Administrative service or other fees.....	9c(1)(B)		
(C) Other specific acquisition costs.....	9c(1)(C)		
(D) Other expenses.....	9c(1)(D)		
(E) Taxes.....	9c(1)(E)		
(F) Charges for risks or other contingencies.....	9c(1)(F)		
(G) Other retention charges.....	9c(1)(G)		
(H) Total retention.....		9c(1)(H)	
(2) Dividends or retroactive rate refunds. (These amounts were ☐ paid in cash, or ☐ credited.).....		9c(2)	
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement.....		9d(1)	
(2) Claim reserves.....		9d(2)	
(3) Other reserves.....		9d(3)	
e Dividends or retroactive rate refunds due. (Do not include amount entered in line 9c(2).).....		9e	

10 Nonexperience-rated contracts:

a Total premiums or subscription charges paid to carrier.....	10a	
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount.....	10b	

Specify nature of costs ▶

Part IV Provision of Information

11 Did the insurance company fail to provide any information necessary to complete Schedule A? ☐ Yes ☒ No

12 If the answer to line 11 is "Yes," specify the information not provided. ▶

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 2012 This Form is Open to Public Inspection
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For calendar plan year 2012 or fiscal plan year beginning 01/01/2012 and ending 12/31/2012

▶ **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>EMPLOYEE BENEFITS PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES</u>	B Three-digit plan number (PN) ▶ <u>333</u>
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF <u>UNITED WAY OF GREATER TOLEDO</u>	D Employer Identification Number (EIN) <u>34-4427947</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>2012</u>	
2 Assets:	
a Market value	2a <u>32685559</u>
b Actuarial value	2b <u>34451819</u>
3 Funding target/participant count breakdown:	
a For retired participants and beneficiaries receiving payment.....	3a <u>411</u> <u>16424772</u>
b For terminated vested participants.....	3b <u>827</u> <u>17082175</u>
c For active participants:	
(1) Non-vested benefits.....	3c(1) <u>0</u>
(2) Vested benefits.....	3c(2) <u>8277469</u>
(3) Total active	3c(3) <u>295</u> <u>8277469</u>
d Total	3d <u>1533</u> <u>41784416</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>5.50</u> %
6 Target normal cost.....	6 <u>200000</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>06/28/2013</u>
	Signature of actuary	Date
<u>AMY L. KENNEDY</u>		<u>11-07365</u>
	Type or print name of actuary	Most recent enrollment number
<u>FINDLEY DAVIES, INC.</u>		<u>419-255-1360</u>
	Firm name	Telephone number (including area code)
<u>ONE SEAGATE, SUITE 2050</u> <u>TOLEDO, OH 43604</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) 2012
v. 120126

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

Part III Funding Percentages			
14	Funding target attainment percentage	14	82.45 %
15	Adjusted funding target attainment percentage	15	%
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	%
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls					
18 Contributions made to the plan for the plan year by employer(s) and employees:					
(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
			Totals ►	18(b)	0
				18(c)	0

19	Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:	
	a Contributions allocated toward unpaid minimum required contributions from prior years.	19a
	b Contributions made to avoid restrictions adjusted to valuation date	19b
	c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c
20	Quarterly contributions and liquidity shortfalls:	
	a Did the plan have a "funding shortfall" for the prior year?	☒ Yes ☐ No
	b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner?	☒ Yes ☐ No
	c If line 20a is "Yes," see instructions and complete the following table as applicable:	
Liquidity shortfall as of end of quarter of this plan year		
(1) 1st	(2) 2nd	(3) 3rd
0		
	(4) 4th	

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

21 Discount rate:				
a Segment rates:	1st segment: %	2nd segment: %	3rd segment: %	☐ N/A, full yield curve used
b Applicable month (enter code).....				21b
22 Weighted average retirement age				22
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 subject to alternative funding rules, enter applicable code and see instructions regarding attachment.....	27 1

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

28 Unpaid minimum required contributions for all prior years	28	
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a).....	29	
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		
b Excess assets, if applicable, but not greater than line 31a	31b		
32 Amortization installments:	Outstanding Balance	Installment	
a Net shortfall amortization installment			
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		
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement.....			0
36 Additional cash requirement (line 34 minus line 35)	36	0	
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	37		
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	0	
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b		
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 an election was made to use PRA 2010 funding relief for this plan:			
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
		2012
		This Form is Open to Public Inspection.

For calendar plan year 2012 or fiscal plan year beginning 01/01/2012 and ending 12/31/2012	
A Name of plan EMPLOYEE BENEFITS PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES	B Three-digit plan number (PN) ▶ 333
C Plan sponsor's name as shown on line 2a of Form 5500 UNITED WAY OF GREATER TOLEDO	D Employer Identification Number (EIN) 34-4427947

Part I	Service Provider Information (see instructions)
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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

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--

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(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)

FINDLEY DAVIES, INC.

31-1213174

(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?
11 17 50	NONE	122131	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

MORGAN STANLEY

26-4310632

(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?
19 27 33 49 50 71 72 99	NONE	100708	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☒ No ☐

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

MUTUAL OF AMERICA LIFE INS. CO.

320 PARK AVENUE
NEW YORK, NY 10022

(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?
12 15 50 53 57 58 59 60 62 64 65 99	NONE	61350	Yes ☒ No ☐	Yes ☒ No ☐	0	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)

WILMINGTON TRUST RISC

51-0099033

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
21 50 59 60 62 64 65	TRUSTEE	19064	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☒ No ☐

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

RYAN LABS, INC.

500 FIFTH AVE., SUITE 2520
NEW YORK, NY 10110

(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?
27 28 50	NONE	15771	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

SPILMAN HILLS & HEIDEBRINK LTD

34-1833111

(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?
10 50	NONE	6900	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)
(complete as many entries as needed)

a Name: MARK T. KOEHNE, E.A., M.A.A.A.	b EIN: 13-1614399
c Position: SIGNING ACTUARY	
d Address: MUTUAL OF AMERICA 320 PARK AVENUE NEW YORK, NY 10022-6839	e Telephone: 212-224-1482

Explanation: BUSINESS DECISION. THERE WERE NO MATERIAL DISPUTES OR MATTERS OF DISAGREEMENT.

a Name: SPILMAN, HILLS & HEIDBRINK, LTD	b EIN: 34-1833111
c Position: AUDITOR	
d Address: 5555 AIRPORT HIGHWAY SUITE 200 TOLEDO, OH 43615	e Telephone: 419-865-8118

Explanation: FIRM MERGED WITH REHMANN ROBSON LLC EFFECTIVE 1/1/13.

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 D (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration		DFE/Participating Plan 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 2012 This Form is Open to Public Inspection.	
For calendar plan year 2012 or fiscal plan year beginning 01/01/2012 and ending 12/31/2012					
A Name of plan EMPLOYEE BENEFITS PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES				B Three-digit plan number (PN) ▶ 333	
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 UNITED WAY OF GREATER TOLEDO				D Employer Identification Number (EIN) 34-4427947	
Part I Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)					
a Name of MTIA, CCT, PSA, or 103-12 IE: SEPARATE ACCOUNT NO. 1					
b Name of sponsor of entity listed in (a): MUTUAL OF AMERICA LIFE INS. CO.					
c EIN-PN 13-1614399-000		d Entity code P		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	

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

Schedule D (Form 5500) 2012 v. 120126

a Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)

Part II Information on Participating Plans (to be completed by DFEs)

(Complete as many entries as needed to report all participating plans)

a Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN

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 2012 This Form is Open to Public Inspection
For calendar plan year 2012 or fiscal plan year beginning <u>01/01/2012</u> and ending <u>12/31/2012</u>		
A Name of plan <u>EMPLOYEE BENEFITS PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES</u>		B Three-digit plan number (PN) ► <u>333</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>UNITED WAY OF GREATER TOLEDO</u>		D Employer Identification Number (EIN) <u>34-4427947</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	0	209761
b	Receivables (less allowance for doubtful accounts):			
	(1) Employer contributions	1b(1)	138757	150392
	(2) Participant contributions	1b(2)		
	(3) Other.....	1b(3)	0	103156
c	General investments:			
	(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	0	3625538
	(2) U.S. Government securities.....	1c(2)	0	1363832
	(3) Corporate debt instruments (other than employer securities):			
	(A) Preferred	1c(3)(A)	0	1537363
	(B) All other.....	1c(3)(B)	0	6570147
	(4) Corporate stocks (other than employer securities):			
	(A) Preferred	1c(4)(A)	0	11555
	(B) Common	1c(4)(B)	0	8999235
	(5) Partnership/joint venture interests	1c(5)	0	3175184
	(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)	30775229	8786540
	(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)	1698595	0
	(15) Other	1c(15)	0	971799

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	32612581	35504502

Liabilities

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

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	32612581	35504502
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Part II Income and Expense Statement

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

Income

		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)	1293151	
(B) Participants	2a(1)(B)		
(C) Others (including rollovers)	2a(1)(C)		
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		1293151
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	3480	
(B) U.S. Government securities	2b(1)(B)	39903	
(C) Corporate debt instruments	2b(1)(C)	147986	
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)	75894	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		267263
(2) Dividends: (A) Preferred stock	2b(2)(A)	747	
(B) Common stock	2b(2)(B)	102066	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	150818	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		253631
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	30306723	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	30128118	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		178605
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)	424415	
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		424415

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		2515779
(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)		69037
c Other income.....	2c		103532
d Total income. Add all income amounts in column (b) and enter total.....	2d		5105413

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	1752022	
(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)		1752022
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)	209445	
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)	116479	
(4) Other	2i(4)	135546	
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		461470
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		2213492

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d.....	2k		2891921
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: REHMANN ROBSON LLC

(2) EIN: 38-3635706

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 lines 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete line 4l.

During the plan year:

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.).....

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.).....

	Yes	No	Amount
4a		X	
4b		X	

	Yes	No	Amount
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.			

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)

Part V Trust Information (optional)

6a Name of trust

6b Trust's EIN

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 2012 This Form is Open to Public Inspection.
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For calendar plan year 2012 or fiscal plan year beginning 01/01/2012 and ending 12/31/2012

A Name of plan <u>EMPLOYEE BENEFITS PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES</u>	B Three-digit plan number (PN) ▶ <u>333</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>UNITED WAY OF GREATER TOLEDO</u>	D Employer Identification Number (EIN) <u>34-4427947</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.....	<u>1</u>	<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>13-1614399</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.....	<u>3</u>	<u>7</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)	<u>6a</u>		
b Enter the amount contributed by the employer to the plan for this plan year	<u>6b</u>		
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).....	<u>6c</u>		
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 lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

- 14** Enter the number of 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 line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	16b	

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

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

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

- 19** If the total number of participants is 1,000 or more, complete lines (a) through (c)

- a** Enter the percentage of plan assets held as:

Stock: 41% Investment-Grade Debt: 35% High-Yield Debt: 4% Real Estate: 0% Other: 20%

- 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 line 19(b)?

☐ Effective duration ☐ Macaulay duration ☒ Modified duration ☐ Other (specify):

Employee
Benefits Plan of
United Way of
Greater Toledo
and
Affiliated
Agencies



Years Ended
December 31,
2012 and 2011

Financial
Statements
and
Supplementary
Information

EMPLOYEE BENEFITS PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

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Note: All other schedules required by Section 2520.103-10 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 have been omitted because they are not applicable.

INDEPENDENT AUDITORS' REPORT

October 9, 2013

Plan Administrator
Employee Benefits Plan of United Way of
Greater Toledo and Affiliated Agencies
Toledo, Ohio

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of the ***Employee Benefits Plan of United Way of Greater Toledo and Affiliated Agencies*** (the "Plan"), which comprise the statement of net assets available for benefits as of December 31, 2012, the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Independent Auditors' Responsibility

Our responsibility is to express an opinion on the 2012 financial statements based on conducting the audit in accordance with auditing standards generally accepted in the United States of America. Because of the matter described in the *Basis for Disclaimer of Opinion* paragraph, however, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion.

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the Plan Administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to information summarized in Note 2, which was certified by Wilmington Trust, the trustee of the Plan beginning on April 4, 2012, and Mutual of America Life Insurance Company, the trustee of the Plan through April 3, 2012, except for comparing such information with the related information included in the financial statements. We have been informed by the Plan Administrator that Wilmington Trust held the Plan's investment assets and executed investment transactions from April 4, 2012 to December 31, 2012, and that Mutual of America Life Insurance Company held the Plan's investment assets and executed investment transactions from January 1, 2012 through April 3, 2012. The Plan Administrator has obtained certifications from the trustees as of and for the year ended December 31, 2012, that the information provided to the Plan Administrator by the trustees is complete and accurate.

Disclaimer of Opinion

Because of the significance of the matter described in the *Basis for Disclaimer of Opinion* paragraph, we have not been able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion. Accordingly, we do not express an opinion on the 2012 financial statements.

Other Matter - Supplemental Schedules

The supplemental schedules of assets (held at end of year) and of reportable transactions as of and for the year ended December 31, 2012, are required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 and are presented for the purpose of additional analysis and are not a required part of the financial statements. Because of the significance of the matter described in the *Basis for Disclaimer of Opinion* paragraph, we do not express an opinion on these supplemental schedules.

Other Matter - 2011 Financial Statements

The financial statements of the Plan as of and for the year ended December 31, 2011, were audited by Spilman, Hills & Heidebrink, Ltd. ("Spilman") who combined with Rehmann Robson LLC as of January 1, 2013. As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the Plan Administrator instructed Spilman not to perform, and they did not perform, any auditing procedures with respect to the information certified by Mutual of America Life Insurance Company, the trustee of the Plan in 2011. Their report, dated October 11, 2012, indicated that (a) because of the significance of the information that they did not audit, they were not able to obtain sufficient, appropriate audit evidence to provide a basis for an audit opinion and, accordingly, they did not express an opinion on the 2011 financial statements and (b) the form and content of the information included in the financial statements described above other than that derived from the information certified by Mutual of America Life Insurance Company, were presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

Report on Form and Content in Compliance with DOL Rules and Regulations

The form and content of the information included in the 2012 financial statements and supplemental schedules, other than that derived from the information certified by the trustees, 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 Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

A handwritten signature in dark ink that reads "Rehmann Robson LLC". The signature is written in a cursive, flowing style.

EMPLOYEE BENEFITS PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

ASSETS	December 31	
	2012	2011
Investments at fair value		
Common and preferred stocks	\$ 9,010,790	\$ -
Mutual funds	6,621,778	-
Interest-bearing cash	3,102,254	-
Exchange traded funds	2,164,762	-
Corporate bonds	8,107,510	-
Government and agency securities	1,363,832	-
Commercial mortgage and asset backed securities	971,799	-
Hedge funds	3,175,184	-
Money market fund	523,284	-
Mutual of America Group Annuity Contract		
Separate accounts	-	30,775,229
Guaranteed interest account	-	1,698,595
Total investments at fair value	35,041,193	32,473,824
Investment income receivable	103,156	-
Noninterest-bearing cash	209,761	-
Employers' contributions receivable	157,240	138,757
Net assets available for benefits	\$ 35,511,350	\$ 32,612,581

The accompanying notes are an integral part of these financial statements.

EMPLOYEE BENEFITS PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

	Year Ended December 31	
	2012	2011
Additions to net assets attributed to		
Employers' contributions	\$ 1,300,000	\$ 1,300,000
Net appreciation (depreciation) in fair value of investments	3,187,836	(227,063)
Investment income - dividends and interest	520,893	30,662
Other income	103,532	-
Total additions	5,112,261	1,103,599
Deductions from assets attributed to		
Benefits paid to participants	1,752,022	1,545,566
Administrative expenses	461,470	312,728
Total deductions	2,213,492	1,858,294
Net increase (decrease)	2,898,769	(754,695)
Net assets available for benefits		
Beginning of year	32,612,581	33,367,276
End of year	\$ 35,511,350	\$ 32,612,581

The accompanying notes are an integral part of these financial statements.

EMPLOYEE BENEFITS PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

NOTES TO FINANCIAL STATEMENTS

1. DESCRIPTION OF THE PLAN AND SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The following brief description of the *Employee Benefits Plan of United Way of Greater Toledo and Affiliated Agencies* (the “Plan”) is provided for general information purposes only. Reference should be made to the Plan agreement for more complete information.

Description of the Plan

General

The Plan is a defined benefit, noncontributory plan which provides pension, death and disability benefits to employees of the Plan Sponsor, the *United Way of Greater Toledo* and thirty-two affiliated non-profit agencies (collectively, the “Participating Employers”) who are twenty-one years old and have completed six months of service. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (“ERISA”).

In September 2003, the Board of Trustees (the “Board”) of the Plan Sponsor approved an amendment to the Plan which provided that benefit accrual service ceased to accrue for any participant as of December 31, 2003, and that final average earnings will not include any compensation earned by any participant after that date. As such, the Plan covers substantially all employees of the Participating Employers hired before December 31, 2003, who were 21 years of age or older and had completed one year of continuous employment by that date. The frozen Plan and corresponding trust will remain in existence as long as necessary to pay accumulated Plan benefits.

Funding Policy

Contributions are not to be less than amounts that are required to be contributed on the basis of accepted actuarial procedures to fund past service costs. In 2010, the Board approved a funding policy that requires contributions to the Plan each year to be the greater of \$1,300,000 or the minimum required contributions, beginning with the 2010 Plan year. Contributions of \$1,300,000 in 2012 and 2011 exceeded the minimum required contributions. The Board waived the scheduled contributions for the first quarter of 2013. Contributions for 2013 are expected to total \$975,000.

Pension Benefits

The Plan provides retirement benefits based on participants’ final average earnings, as defined in the Plan agreement, and years of benefit accrual service. The standard form of benefit is a joint and survivor annuity that provides a 66.67% benefit to the surviving spouse. The Plan also provides for other forms of annuities as well as lump-sum distributions for participants with an accrued benefit whose present value does not exceed \$5,000. Prior to March 1, 1996, annuity contracts were purchased upon retirement for participants qualified to receive benefits under the Plan. These annuity contracts and related benefit obligations are excluded from the assets of the Plan and its accumulated Plan benefits. After March 1, 1996, the Plan was amended to provide that monthly benefits payable under the Plan be provided from the funds held by the Plan, as opposed to being paid through the purchase of annuity contracts.

EMPLOYEE BENEFITS PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

NOTES TO FINANCIAL STATEMENTS

Vesting

All participants in the Plan are fully vested.

Administrative Expenses

Salaries related to the administration of the Plan, are paid by the Plan Sponsor and qualify as party-in-interest transactions which are exempt from prohibited transaction rules. Fees for trustee, audit, legal, actuarial, and record keeping services are paid by the Plan.

Summary of Significant Accounting Policies

Basis of Accounting

The accompanying financial statements are prepared on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America ("GAAP").

Use of Estimates

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

Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Plan management determines the Plan's valuation policies utilizing information provided by the trustee. See Note 4 for a discussion of fair value measurements.

Purchases and sales of investments are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded when paid. Net appreciation (depreciation) in fair value of investments includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Management fees and operating expenses charged to the Plan for investments in mutual funds, exchange traded funds, hedge funds, and separate accounts are deducted from income earned on a daily basis and are not separately reflected. Consequently, management fees and operating expenses are reflected as a reduction of net appreciation or an addition to net depreciation in fair value of investments.

Contributions

Contributions are recorded in the Plan year they become obligations of the Participating Employers.

EMPLOYEE BENEFITS PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

NOTES TO FINANCIAL STATEMENTS

Payment of Benefits

Benefit payments to participants or their beneficiaries are recorded when paid.

Subsequent Events

In preparing these financial statements, Plan management has evaluated, for potential recognition or disclosure, significant events or transactions that occurred during the period subsequent to December 31, 2012, the most recent statement of net assets available for benefits presented herein, through October 9, 2013, the date these financial statements were available to be issued. No such significant events or transactions were identified.

2. ACTUARIAL PRESENT VALUE OF ACCUMULATED PLAN BENEFITS

Accumulated plan benefits are those estimated future periodic payments, including lump-sum distributions, that are attributable under the Plan's provisions to services rendered by participants prior to the date the Plan was frozen. Accumulated plan benefits include estimated benefits to be paid to retired or terminated participants or their beneficiaries and present participants or their beneficiaries.

Benefits for retired or terminated participants or their beneficiaries are based on those participants' average annual earnings during the five consecutive calendar years out of the last ten completed years of service, which produce the highest average earnings. Due to the Plan's frozen status, final average earnings will not include any compensation after December 31, 2003, and benefit accrual service ceased to accrue as of that date. Benefits payable under all circumstances, (retirement, death, disability and termination of employment) are included to the extent they are deemed attributable to service rendered prior to the Plan being frozen.

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

The actuarial present value of accumulated plan benefits is as follows as of the valuation date of January 1, 2012 (most recent information available):

Vested benefits	
Participants currently receiving payments	\$ 13,298,415
Other participants	<u>18,676,031</u>
Total actuarial present value of accumulated plan benefits	<u>\$ 31,974,446</u>

EMPLOYEE BENEFITS PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

NOTES TO FINANCIAL STATEMENTS

Changes in the actuarial present value of accumulated plan benefits are as follows for the valuation year ended January 1, 2012 (most recent information available):

Actuarial present value of accumulated plan benefits at beginning of year	\$ 32,191,141
Change attributable to	
Decrease in the discount period	2,509,057
Benefits paid to participants	(1,545,566)
Benefits accumulated (including gains and losses)	<u>(1,180,186)</u>
Net change	<u>(216,695)</u>
 Actuarial present value of accumulated plan benefits at end of year	 <u>\$ 31,974,446</u>

The significant actuarial assumptions used in calculating accumulated plan benefits are as follows as of January 1, 2012:

Valuation interest rate	8%
Retirement age	Normal retirement age (65), or immediate, if past the normal retirement age
Participant withdrawal rates	None
Mortality basis	RP-2000 Static Non-Generational mortality table for males and females

The mortality tables used in completing the actuarial valuation were changed to the RP-2000 tables mentioned above from the IRS 2011 Static tables. All other actuarial methods and assumptions used as of January 1, 2012 were consistent with those used as of January 1, 2011. These 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.

3. INVESTMENTS

The Plan Administrator has elected the method of compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, the Plan trustees, Wilmington Trust, from April 4, 2012 through December 31, 2012 and Mutual of America Life Insurance Company ("Mutual of America"), from January 1, 2011 through April 3, 2012, have certified the completeness and accuracy of all investment information reflected in (1) the accompanying statements of net assets available for benefits as of December 31, 2012 and 2011, (2) the supplemental schedules of assets (held at end of year) and reportable transactions as of and for the year ended December 31, 2012, (3) the changes in fair value of the Plan's Level 3 assets in Note 4, (4) the related investment activity reflected in the statements of changes in net assets available for benefits during 2012 and 2011, and (5) information summarized below. Wilmington Trust has also certified the completeness and accuracy of the noninterest-bearing cash and related activity as of December 31, 2012 and for the period from April 4, 2012 to December 31, 2012.

EMPLOYEE BENEFITS PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

NOTES TO FINANCIAL STATEMENTS

Investments representing 5% or more of the Plan's net assets available for benefits are as follows at December 31:

	2012	2011
Investments at fair value		
Interest-bearing cash		
Morgan Stanley Bank Deposit Program	\$ 3,102,254	\$ -
Mutual of America Group Annuity Contract		
Separate accounts		
All American Fund	-	5,247,151
Mid-Term Bond Fund	-	5,214,087
Pension Bond Fund	-	5,359,326
Mid Cap Value Fund	-	2,564,312
Small Cap Value Fund	-	1,955,404
Small Cap Growth Fund	-	1,641,590
Pension Capital Growth Fund	-	2,498,354
International Fund	-	2,849,751
VIP Mid Cap Fund	-	2,070,446
Guaranteed interest account		
Mutual of America Interest Accumulation Account	-	1,698,595
Other investments, individually less than 5% of the Plan's net assets available for benefits	<u>31,938,939</u>	<u>1,374,808</u>
Total	<u>\$ 35,041,193</u>	<u>\$ 32,473,824</u>

The Plan's net appreciation (depreciation) in fair value of investments is comprised of the following for the years ended December 31:

	2012	2011
Common and preferred stocks	\$ 253,586	\$ -
Mutual funds	(11,563)	-
Exchange traded funds	80,600	-
Corporate bonds	154,108	-
Government and agency securities	232,480	-
Commercial mortgage and asset backed securities	41,955	-
Hedge funds	(79,109)	-
Separate accounts	<u>2,515,779</u>	<u>(227,063)</u>
Total	<u>\$ 3,187,836</u>	<u>\$ (227,063)</u>

EMPLOYEE BENEFITS PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

NOTES TO FINANCIAL STATEMENTS

4. FAIR VALUE MEASUREMENTS

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The three levels of the fair value hierarchy under FASB Accounting Standards Codification (ASC) 820, Fair Value Measurements and Disclosures, are described as follows:

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

Level 2: Inputs 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; and
- inputs that are derived principally from or corroborated by observable market data by correlation or other means.

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

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

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

The following is a description of the valuation methodologies used for assets measured at fair value. For financial assets recorded at fair value, the description includes an indication of the level of the fair value hierarchy in which the assets are classified. There have been no changes in the methodologies used at December 31, 2012 and 2011.

Common and preferred stocks: Fair value measurement for common and preferred stocks is based upon closing prices reported in an active market and are classified as Level 1.

Mutual funds and exchange traded funds: Shares held in mutual funds and exchange traded funds are valued at quoted market prices that represent the net asset value ("NAV") of shares held by the Plan at year end and are classified as Level 1. The NAV is based on the value of the underlying assets owned by the fund, minus its liabilities then divided by the number of shares outstanding.

EMPLOYEE BENEFITS PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

NOTES TO FINANCIAL STATEMENTS

Interest-bearing cash: The fair value of the interest-bearing cash is based on the prevailing interest yields and these investments are classified as Level 2.

Corporate bonds and government and agency securities: Values are estimated using benchmark yields, recently executed transactions, market price quotations (where observable), bond spreads, two-sided markets, benchmark securities, bids, offers and reference data including market research publications. Corporate bonds and government and agency securities are classified as Level 2.

Commercial mortgage and asset backed securities: Fair value is based on yields currently available for comparable securities and these investments are classified as Level 2.

Hedge funds: These investments are not traded in a market that is active and fair value is determined by the issuer based on the value of the underlying net assets of the funds and provides a NAV per share on a monthly basis. These investments are classified as Level 2.

Money market fund: Shares held in the money market fund are comprised of debt securities primarily repurchase agreements and commercial paper with individual maturities of generally 3 months or less and an average maturity of 60 days or less. The composition of the fund is structured to maintain a value of \$1 per share. This money market fund is classified as Level 2.

Separate accounts: Fair value is based on the participation units owned by the Plan in separate accounts that are valued based on quoted redemption values, as determined by Mutual of America. Redemption values are based on the fair values of the underlying net assets, are not quoted in an active market and are classified as Level 2.

Guaranteed interest account: The guaranteed interest account is backed by the general account of Mutual of America that supports its insurance and annuity obligations. No portion of its general account is attributable to a particular plan nor do plans have any undivided ownership interest in the general account assets. Specific underlying assets are not assigned and there is no market for this investment. The valuation of the guaranteed interest account considered the credit-worthiness of Mutual of America and there are no reserves for credit risk as of December 31, 2011. This investment is classified as Level 3.

The preceding methods may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although Plan management 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.

EMPLOYEE BENEFITS PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

NOTES TO FINANCIAL STATEMENTS

The following tables set forth by level, within the fair value hierarchy, the Plan's assets at fair value at December 31:

2012	Level 1	Level 2	Level 3	Total
Common and preferred stocks				
Common stocks				
Basic materials	\$ 1,191,062	\$ -	\$ -	\$ 1,191,062
Consumer goods	759,251	-	-	759,251
Financial	2,187,585	-	-	2,187,585
Healthcare	875,292	-	-	875,292
Industrial goods	593,494	-	-	593,494
Services	1,440,651	-	-	1,440,651
Technology	1,324,220	-	-	1,324,220
Other	627,680	-	-	627,680
Preferred stocks	11,555	-	-	11,555
Total common and preferred stocks	9,010,790	-	-	9,010,790
Mutual funds				
Fixed income	4,064,129	-	-	4,064,129
International	1,443,343	-	-	1,443,343
Other	1,114,306	-	-	1,114,306
Total mutual funds	6,621,778	-	-	6,621,778
Interest-bearing cash	-	3,102,254	-	3,102,254
Exchange traded funds	2,164,762	-	-	2,164,762
Corporate bonds				
A	-	4,920,172	-	4,920,172
AA	-	944,053	-	944,053
AAA	-	95,954	-	95,954
BB	-	171,635	-	171,635
BBB	-	1,975,696	-	1,975,696
Total corporate bonds	-	8,107,510	-	8,107,510
Government and agency securities	-	1,363,832	-	1,363,832
Commercial mortgage and asset backed securities	-	971,799	-	971,799
Hedge funds	-	3,175,184	-	3,175,184
Money market fund	-	523,284	-	523,284
Total investments at fair value	<u>\$ 17,797,330</u>	<u>\$ 17,243,863</u>	<u>\$ -</u>	<u>\$ 35,041,193</u>

EMPLOYEE BENEFITS PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

NOTES TO FINANCIAL STATEMENTS

2011	Level 1	Level 2	Level 3	Total
Mutual of America Group				
Annuity Contract				
Separate accounts				
Small cap	\$ -	\$ 3,596,994	\$ -	\$ 3,596,994
Mid cap	-	4,634,758	-	4,634,758
Large cap	-	7,745,505	-	7,745,505
International	-	2,849,751	-	2,849,751
Fixed income	-	11,948,221	-	11,948,221
Guaranteed interest account	-	-	1,698,595	1,698,595
Total investments at fair value	\$ -	\$ 30,775,229	\$ 1,698,595	\$ 32,473,824

The following tables set forth a summary of changes in the fair value of the guaranteed interest account, the Plan's Level 3 asset, for the years ended December 31:

	2012	2011
Balance, beginning of year	\$ 1,698,595	\$ 1,410,820
Purchases	77,591	2,115,407
Sales	(1,782,608)	(1,858,294)
Interest credited	6,422	30,662
Balance, end of year	\$ -	\$ 1,698,595

The following is a description of the investment strategies for investments measured at fair value using net asset value at December 31, 2012 or 2011. These investments have no unfunded commitments, allow for daily redemption, and have no redemption notice period.

Hedge Funds: These funds seek long-term capital appreciation above historical equity returns with volatility that is lower than that of the equity market by investing with investment advisors and fund managers that have a history of high returns and low volatility.

Separate accounts:

Small Cap: These accounts seek capital appreciation that exceeds the Russell 2000 Index by investing in growth and value stock of companies with small capitalizations.

Mid Cap: These accounts seek long-term growth of capital which exceeds the Russell Midcap Index by investing in companies that are generally between \$1 billion and \$20 billion in market capitalization.

EMPLOYEE BENEFITS PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

NOTES TO FINANCIAL STATEMENTS

Large Cap: These accounts seek to maximize long-term growth and provide a return that exceeds the S&P 500 Index by investing mainly in common stocks of large, well-established companies.

International: This account seeks long-term capital appreciation and capital growth by investing in common and preferred stocks of well-established companies outside the U.S.

Fixed Income: These accounts seek to realize a high level of current income while maintaining liquidity and stability of capital through a high quality portfolio of debt securities comprised mainly of corporate bonds, U.S. government agency securities and mortgage and asset-backed securities.

Guaranteed interest account: This account seeks to preserve capital and provide stability of principal while earning current income.

5. RELATED PARTY AND PARTY-IN-INTEREST TRANSACTIONS

Certain Plan investments are managed by Morgan Stanley Smith Barney and Mutual of America Life Insurance Company, Inc. Morgan Stanley Smith Barney is the custodian and investment advisor of the Plan and Mutual of America Life Insurance Company, Inc. was trustee of the Plan through April 3, 2012 and, therefore, these transactions qualify as party-in-interest. Fees paid by the Plan to Wilmington Trust and other parties-in-interest for administrative services amounted to \$325,924 in 2012 and \$172,016 in 2011.

6. INCOME TAX STATUS

The Internal Revenue Service has determined and informed the Company by a letter dated June 15, 2009, that the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code ("IRC"). Although the Plan has been amended since receiving the determination letter, the Plan Administrator and the Plan's legal counsel believe that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC.

GAAP requires Plan management to evaluate tax positions taken by the Plan and recognize a tax liability or asset if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the applicable taxing authorities. The Plan Administrator has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2012, 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 may be 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 2009.

EMPLOYEE BENEFITS PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

NOTES TO FINANCIAL STATEMENTS

7. PLAN TERMINATION

The Plan Sponsor has the right under the Plan to discontinue contributions at any time and to terminate the Plan subject to certain provisions set forth in ERISA. In the event the Plan terminates, the net assets of the Plan would be allocated, as prescribed by ERISA and its related regulations, generally to provide the following benefits in the order indicated:

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

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

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

It is the Board's intention to terminate the Plan when the assets of the Plan are sufficient to annuitize the Plan's remaining obligations.

8. RISKS AND UNCERTAINTIES

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

EMPLOYEE BENEFITS PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

NOTES TO FINANCIAL STATEMENTS

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

9. RECONCILIATION OF FINANCIAL STATEMENTS TO SCHEDULE H OF FORMS 5500

Contributions on the Forms 5500 are based on the actuarial information included in Schedule SB and generally represent contributions received through actuarial report date. The following is a reconciliation of net assets available for benefits reported in these financial statements to the amounts reported on Schedule H of Forms 5500 at December 31:

	2012	2011
Net assets available for benefits reported in these financial statements	\$ 35,511,350	\$ 32,612,581
Difference in employers' contributions receivable	(6,847)	-
Net assets available for benefits reported on Schedule H of Forms 5500	<u>\$ 35,504,503</u>	<u>\$32,612,581</u>

The following is a reconciliation of changes in net assets available for benefits reported in these financial statements to the amounts reported on Schedule H of Forms 5500 for the years ended December 31:

	2012	2011
Change in net assets available for benefits reported in these financial statements	\$ 2,898,769	\$ (754,695)
Difference in employers' contributions recorded	(6,847)	237,616
Change in net assets available for benefits reported on Schedule H of Forms 5500	<u>\$ 2,891,922</u>	<u>\$ (517,079)</u>

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SUPPLEMENTARY INFORMATION

EMPLOYEE BENEFITS PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

DECEMBER 31, 2012

PLAN #333

EIN 34-4427947

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Common and preferred stocks			
	Abbott Laboratories	550 shares	\$ 35,508	\$ 36,025
	Accenture PLC	1,100 shares	70,581	73,150
	Ace Ltd Ord Shs	270 shares	20,025	21,546
	Aetna Inc	470 shares	19,324	21,766
	Affiliated Managers Group	47 shares	5,269	6,117
	Aia Group Ltd Spon ADR	1,700 shares	24,766	26,911
	Air Liquide Adr France Adr	1,600 shares	38,000	40,720
	Akamai Technologies	267 shares	9,844	10,923
	Albemarle Corp	133 shares	8,194	8,262
	Alexandria Real Estate	440 shares	31,472	30,501
	Alexion Pharmaceutical	230 shares	21,694	21,560
	Allergan Inc	280 shares	25,792	25,684
	Alliance Data Sys Corp	82 shares	10,353	11,870
	Allianz SE - ADR	4,300 shares	49,004	59,426
	Allstate Corp	630 shares	22,167	25,307
	Amazon Com Inc	180 shares	38,466	45,157
	America Movil Sa De Cv	1,700 shares	41,824	39,338
	American Campus Communities	740 shares	32,892	34,136
	American Electric Power Co	630 shares	24,458	26,888
	American Tower REIT Inc	690 shares	48,416	53,316
	Anadarko Pete Corp.	200 shares	14,650	14,862
	Anheuser Busch Inbev	270 shares	21,599	23,601
	Apartment Investment & Management Co. Cl A	740 shares	19,081	20,024
	Apple Inc	160 shares	99,118	85,148
	Archer Daniels Midland	660 shares	17,774	18,077
	Arm Holdings Plc Spon ADR	1,500 shares	43,917	56,745
	Asahi Kasei Corp-Unspon ADR	2,100 shares	23,469	24,717
	Ashland Inc.	323 shares	20,770	25,972
	Aspen Insurance Holdings Ltd	500 shares	14,044	16,040
	Associated Estate Realty	1,100 shares	17,332	17,732
	Atlas Copco Ab-Spons Adr A	730 shares	17,291	20,338
	Autoliv Inc.	182 shares	11,469	12,265
	Automatic Data Processing	1,200 shares	67,252	68,316
	Autonation	199 shares	6,964	7,900
	Avago Technologies Ltd	350 shares	12,787	11,078
	Avalonbay Communities Inc.	230 shares	31,691	31,186
	Aviva PLC ADR	1,900 shares	20,990	23,579

(Continued)

EMPLOYEE BENEFITS PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

DECEMBER 31, 2012

PLAN #333

EIN 34-4427947

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Baidu Inc	250 shares	\$ 33,869	\$ 25,073
	Banco Do Brasil ADR	1,500 shares	17,904	19,005
	Bank Of America Corp	1,900 shares	17,304	22,059
	Barclays Plc ADR	1,100 shares	16,330	19,052
	BASF AG Spons ADR	290 shares	23,623	27,550
	Baxter Intl Inc	330 shares	19,313	21,998
	Bayer Ag Sponsored ADR	300 shares	22,827	28,776
	Best Buy Co	485 shares	9,826	5,747
	Bg Group Plc New	1,700 shares	35,138	28,407
	Bhp Limited	330 shares	23,166	25,879
	Biogen Idec Inc	150 shares	21,535	21,956
	Bnp Paribas ADR	890 shares	20,008	25,997
	Boeing Company	210 shares	15,260	15,826
	Boston Properties Inc.	270 shares	28,284	28,569
	Bp Plc Spons ADR	690 shares	28,099	28,732
	Brandywine Realty Trust Sbi	1,500 shares	16,998	18,285
	Bristol-Myers Squibb Co	220 shares	7,309	7,170
	Broadcom Corp Cl A	412 shares	13,770	13,682
	Brookdale Senior Living Inc	998 shares	19,405	25,269
	Bunge Limited Com	170 shares	11,606	12,357
	Burberry Group Plc-Spon ADR	230 shares	10,673	9,379
	Camden Ppty Tr	350 shares	22,857	23,874
	Canadian Natl Ry Co	220 shares	18,689	20,022
	Capital One Financial Corp Com	400 shares	22,270	23,172
	Cardtronics Inc	101 shares	2,694	2,398
	Carnival Corp.	590 shares	20,147	21,694
	Cbl & Associates Properties	870 shares	16,879	18,453
	CBRE Group Inc	568 shares	10,537	11,303
	Centrica PLC ADR	935 shares	20,417	20,570
	CenturyLink Inc	830 shares	32,140	32,470
	Chevron Corp	300 shares	32,033	32,442
	Chipotle Mexican Grill - Cl A	70 shares	25,428	20,822
	Cintas Corp	495 shares	19,464	20,246
	Cisco Systems Inc	1,200 shares	23,286	23,579
	CNO Financial Group Inc	1,850 shares	14,753	17,260
	Cnooc Ltd Spd ADR	65 shares	12,828	14,300
	Coach Inc	370 shares	23,224	20,539
	Cochlear Ltd ADR	430 shares	14,911	17,815

(Continued)

EMPLOYEE BENEFITS PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

DECEMBER 31, 2012

PLAN #333

EIN 34-4427947

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Coinstar (outr 07/02/13)	193 shares	\$ 11,400	\$ 10,038
	Compass Minerals Intl	120 shares	8,733	8,965
	Concho Resources Inc	120 shares	11,345	9,667
	Conocophillips	440 shares	24,781	25,516
	Costco Wholesale Corp-New	260 shares	23,874	25,670
	Credit Suisse Group Spon Adr	1,300 shares	29,114	31,928
	Crown Castle Intl Corp	200 shares	12,254	14,432
	Crown Holdings Inc	580 shares	21,364	21,350
	CSL Ltd Unspn ADR	710 shares	15,204	20,129
	Cullen Frost Bankers	132 shares	7,511	7,164
	Cvs Caremark Corp	970 shares	43,305	46,900
	Danaher Corp Del	420 shares	22,719	23,478
	Darling International Inc	1,073 shares	17,842	17,211
	Dassault Sys S.A. -ADR	340 shares	32,927	38,451
	Dbs Group Hldgs Ltd. Spon Adr	330 shares	14,752	16,190
	Desarrolladora Homex ADR	455 shares	5,769	5,678
	Devon Energy Corp New	620 shares	38,467	32,265
	Dice Holdings Inc	400 shares	3,772	3,672
	Digital Realty Trust Inc	400 shares	28,029	27,156
	Dillards Department Store	77 shares	5,807	6,450
	Discovery Communications CL A	1,600 shares	86,870	101,568
	Disney Walt Co	294 shares	13,357	14,638
	Dolby Laboratories Inc A	235 shares	8,792	6,892
	Douglas Emmett Inc - W/I	940 shares	21,330	21,902
	Dover Corp	420 shares	25,050	27,598
	Dow Chemical Corp	1,000 shares	31,569	32,329
	Dsw Inc - Class A	119 shares	7,025	7,817
	Dunkin' Brands Group Inc	450 shares	13,944	14,931
	Eagle Materials Inc	152 shares	6,255	8,892
	Eastgroup Properties	400 shares	20,094	21,524
	Eaton Corp PLC	600 shares	27,192	32,508
	Ebay Inc	430 shares	21,165	21,929
	Eli Lilly & Company	480 shares	20,560	23,674
	Emc Corp(mass)com	4,100 shares	111,786	103,730
	Enersys Inc	133 shares	4,672	5,005
	Entegris Inc	708 shares	6,234	6,499
	Entergy Corp	370 shares	24,305	23,588
	EPR Properties	580 shares	26,397	26,744

(Continued)

EMPLOYEE BENEFITS PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

DECEMBER 31, 2012

PLAN #333

EIN 34-4427947

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Essex Property Trust Inc.	160 shares	\$ 23,891	\$ 23,464
	Estee Lauder Cos Cl A	440 shares	26,909	26,338
	Expedia Inc	280 shares	11,917	17,203
	Expeditors Intl Wash	1,500 shares	65,056	59,325
	Express Scripts Holding Co	1,700 shares	98,124	91,800
	Exxon-Mobil Corporation	250 shares	21,260	21,638
	Facebook Inc-A	740 shares	19,937	19,698
	Family Dollar Stores	170 shares	11,265	10,780
	Fanuc Ltd Unsp ADR	1,100 shares	32,014	34,177
	Federal Realty Invst Tr	280 shares	28,209	29,126
	Fei Co.	116 shares	5,750	6,434
	Fifth Third Bancorp	1,500 shares	21,700	22,800
	First American Financial	260 shares	5,060	6,263
	Fleetcor Technologies Inc	157 shares	6,384	8,423
	Flextronics International Ltd	5,200 shares	34,481	32,292
	Fluor Corp	239 shares	14,043	14,039
	Ford Motor Co New	2,580 shares	27,946	33,411
	Forest Oil Corp	2,200 shares	21,385	14,718
	Freeport-Mcmoran Copper & Gold Cl B	640 shares	23,535	21,888
	Fresenius Med Care Ag	790 shares	27,682	27,097
	Gartner Inc	226 shares	9,987	10,400
	General Dynamics Corp	360 shares	24,646	24,937
	General Electric Co	1,000 shares	19,906	20,990
	Genomic Health Inc	93 shares	3,279	2,533
	Genworth Financial Inc Cl A	3,190 shares	20,864	23,957
	Gilead Sciences Inc	250 shares	17,244	18,363
	Goldman Sachs Group Inc	310 shares	36,467	39,544
	Google Inc Cl A	120 shares	81,130	84,886
	Halliburton Company	1,100 shares	35,917	38,159
	Hanger Inc	116 shares	3,059	3,174
	Hanover Rueckversicher-ADR (410690101 4/3/13)	555 shares	17,718	21,606
	Harris Corp Del	342 shares	15,448	16,744
	Hartford Financial Services Group	730 shares	13,579	16,381
	HCP Inc	440 shares	18,383	19,870
	Health Care Reit Inc	480 shares	26,931	29,419
	Heartland Payment Systems	230 shares	6,824	6,785
	Helmerich & Payne	150 shares	7,830	8,402
	Hertz Global Holdings Inc	2,287 shares	33,007	37,209

(Continued)

EMPLOYEE BENEFITS PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

DECEMBER 31, 2012

PLAN #333

EIN 34-4427947

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Hilshire Brands Co	390 shares	\$ 11,081	\$ 10,975
	Hitachi Ltd Adr	370 shares	21,700	21,804
	Honeywell International	510 shares	30,303	32,370
	Hospira Inc	690 shares	23,196	21,556
	Hospitality Pptys Tr	1,100 shares	27,535	25,762
	Host Hotels & Resorts Inc	1,600 shares	25,445	25,072
	Hsbc Hldgs (adr)	750 shares	33,918	39,803
	IAC/InteractiveCorp	295 shares	14,279	13,936
	Icici Bank Ltd - Spon Adr	570 shares	20,138	24,858
	Illumina Inc	464 shares	22,536	25,794
	Imperial Oil Ltd	380 shares	17,078	16,340
	Imperial Tobacco Grp. Adr	190 shares	14,846	14,723
	Incyte Corporation	185 shares	3,434	3,073
	Informatica	120 shares	5,867	3,638
	ING Groep N V	2,500 shares	19,192	23,725
	Ingredion Inc	220 shares	10,819	14,175
	Intel Corporation	1,000 shares	23,868	20,620
	Intl Business Machines Inc	130 shares	25,871	24,902
	Intuit	240 shares	14,392	14,274
	Iron Mountain Inc	722 shares	21,981	22,418
	ITAU Unibanco Banco Multi ADR	1,700 shares	27,538	27,982
	Ixia Corp	311 shares	4,915	5,281
	Jabil Circuit Inc	440 shares	10,016	8,488
	Janus Capital Group Inc	724 shares	6,076	6,168
	Jarden Corp	210 shares	8,945	10,857
	JGC Corp-Unsponsored ADR	320 shares	20,660	20,029
	Johnson & Johnson	330 shares	21,636	23,133
	JPMorgan Chase & Co	780 shares	33,504	34,296
	Kapstone Paper And Packaging	203 shares	3,816	4,504
	KBR Inc	1,100 shares	33,869	32,912
	Keycorp	1,395 shares	10,781	11,746
	Kimberly Clark	260 shares	20,137	21,952
	Kla-Tencor Corp	280 shares	14,252	13,373
	Kohl's Corp	210 shares	10,432	9,026
	Komatsu Ltd Sponsored Adr New	930 shares	23,049	23,910
	Koninklijke Ahold Sponsored Adr	1,600 shares	20,472	21,760
	Kuraray Co Ltd-Unspon ADR	410 shares	15,895	15,990
	L'Oreal Co Adr	910 shares	22,889	25,462

(Continued)

EMPLOYEE BENEFITS PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

DECEMBER 31, 2012

PLAN #333

EIN 34-4427947

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Lender Processing Services	317 shares	\$ 8,133	\$ 7,804
	Lexington Realty Trust	1,900 shares	17,009	19,855
	Li & Fung Ltd-Unsp ADR	9,000 shares	33,233	32,220
	Life Technologies Corp	440 shares	21,448	21,573
	Linkedin Corp - A	230 shares	24,513	26,409
	Lkq Corp	220 shares	3,980	4,642
	Lonza Group Ag Unspn ADR	5,200 shares	25,216	28,132
	Ltc Properties Inc	470 shares	15,054	16,539
	Lufthansa-Spons ADR	1,200 shares	16,144	23,148
	Lululemon Athletica Inc	320 shares	22,556	24,394
	Lvmh Moet Hennessy ADR	400 shares	13,397	15,076
	ManpowerGroup	193 shares	8,361	8,191
	Marathon Oil Corp	830 shares	24,237	25,448
	Marathon Petroleum Corp	440 shares	20,136	27,720
	Mastercard Inc A	300 shares	132,612	147,384
	Mckesson Hboc Inc	170 shares	15,559	16,483
	Meadwestvaco Corp	595 shares	16,607	18,963
	Mercadolibre Inc	140 shares	13,189	10,997
	Merck & Company Inc	570 shares	22,904	23,336
	Metlife Inc	1,800 shares	62,647	59,292
	Michael Kors Hldgs Ltd Shs	430 shares	20,604	21,943
	Microsoft Corporation	2,100 shares	61,632	56,090
	Mitsubishi Corp ADR (msbhy)	580 shares	23,626	22,359
	Mitsubishi UFJ Financial ADR	4,100 shares	20,570	22,222
	Mondelez International Inc	650 shares	17,432	16,544
	Monmouth Real Estate Investment Corp	880 shares	8,941	9,117
	Monsanto Company	310 shares	25,769	29,342
*	Morgan Stanley	1,100 shares	20,221	21,032
	Mtn Group Ltd - Spons ADR	1,500 shares	27,293	32,175
	Murphy Oil Corp	450 shares	24,009	26,798
	Myriad Genetics Inc	112 shares	2,888	3,052
	National Oilwell Varco Inc	380 shares	26,612	25,973
	National Retail Properties Inc	630 shares	18,205	19,656
	Natl Australia Bank Ltd	420 shares	10,915	11,071
	Nestle SA Sponsored ADR Registered (NSRGY)	630 shares	39,233	41,057
	Nike Inc.	418 shares	21,305	21,569
	Nissan Motors Spd ADR	1,300 shares	25,116	24,817
	Nokian Tyres OYJ ADR	820 shares	16,968	16,523

(Continued)

EMPLOYEE BENEFITS PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

DECEMBER 31, 2012

PLAN #333

EIN 34-4427947

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Nordson Corp	152 shares	\$ 8,258	\$ 9,594
	Norfolk Southern Co.	530 shares	34,441	32,775
	Novartis Ag Sponsored Adr	290 shares	17,079	18,357
	Novo-Nordisk As	170 shares	26,267	27,746
	Nucor Inc	410 shares	16,445	17,696
	NXP Semiconductors Nv	307 shares	7,488	8,080
	Oao Gazprom Adr Reg S	760 shares	8,011	7,395
	Occidental Petroleum Corp.	420 shares	35,468	32,176
	Oil States International Inc	130 shares	9,946	9,300
	Omega Healthcare Invs	889 shares	19,219	21,203
	On Semiconductor Corporation	3,300 shares	24,815	23,265
	Oneok Inc	561 shares	22,941	23,983
	Onyx Pharmaceuticals Inc.	36 shares	2,744	2,719
	Oracle Corp	540 shares	16,051	17,993
	Owens Ill Inc	1,046 shares	22,945	22,248
	Panera Bread Co	61 shares	9,887	9,689
	Parexel Intl Corp	310 shares	9,014	9,173
	Partnerre Ltd	270 shares	19,221	21,732
	Penn National Gaming	130 shares	5,646	6,384
	Perrigo	70 shares	7,959	7,282
	Petroleo Brasileiro Spon Adr	1,600 shares	35,690	31,152
	Petsmart Inc.	223 shares	13,450	15,240
	Pfizer Incorporated	860 shares	19,586	21,568
	Polaris Inds Inc.	122 shares	9,649	10,266
	Posco	270 shares	21,742	22,180
	Potash Corp	490 shares	20,578	19,938
	Precision Castparts	160 shares	27,170	30,307
	Priceline.Com Inc	45 shares	29,942	27,917
	Procter & Gamble Co	480 shares	30,556	32,587
	Prudential Corp Adr	770 shares	19,737	21,984
	Prudential Finl Inc	410 shares	21,385	21,865
	Public Service Enterprise Group Inc.	530 shares	15,855	16,218
	Public Storage	360 shares	50,348	52,186
	PVH Corp	65 shares	6,039	7,216
	Qiagen NV	800 shares	13,302	14,520
	Qualcomm	2,100 shares	136,980	129,905
	Rackspace Hosting Inc	397 shares	22,329	29,485
	Ralph Lauren Corp	150 shares	24,164	22,488

(Continued)

EMPLOYEE BENEFITS PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

DECEMBER 31, 2012

PLAN #333

EIN 34-4427947

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	Rayonier Inc	570 shares	\$ 26,393	\$ 29,543
	Realty Income Corp	580 shares	22,558	23,322
	Red Hat Inc	470 shares	26,922	24,891
	Redwood Trust Inc	860 shares	13,255	14,525
	Reed Elsevier NV Spd ADR	740 shares	18,988	21,889
	Regions Finl Corp Com	3,100 shares	20,573	22,103
	Rio Tinto PLC ADR	380 shares	19,250	22,074
	Robert Half Intl Inc	219 shares	5,759	6,968
	Roche Hldg Ltd -Spons Adr	1,100 shares	50,022	55,550
	Rockwell International	260 shares	18,028	21,837
	Royal Dutch Shell PLC - ADR A	470 shares	31,958	32,407
	Royal Dutch Shell PLC - ADR B	360 shares	25,521	25,520
	Salesforce.Com Inc	200 shares	31,128	33,620
	Sally Beauty Co Inc	160 shares	4,188	3,771
	Sandridge Energy Inc	707 shares	5,099	4,489
	Sanofi - Aventis Sa Adr	610 shares	24,285	28,902
	Sap Aktiengesellschaft Adr	610 shares	41,091	49,032
	Sasol Ltd Spons Adr	230 shares	10,189	9,957
	Sba Communications Crp	270 shares	14,625	19,165
	Schlumberger Ltd	650 shares	46,626	45,044
	Schneider Elect Sa ADR	1,800 shares	22,916	26,622
	Seniors Housing Properties Trust	760 shares	16,514	17,966
	Shire PLC ADR	270 shares	24,609	24,889
	Siemens A G Adr	130 shares	12,812	14,231
	Signet Jewelers Ltd ADR	257 shares	12,210	13,724
	Silgan Holding Inc	237 shares	10,340	9,845
	Simon Ppty Group Inc	590 shares	88,193	93,273
	Slm Corporation	860 shares	13,370	14,732
	Smith & Nephew Plc Spdn Adr New	390 shares	20,004	21,606
	Societe Generale France Spons Adr	2,900 shares	21,692	22,678
	Solarwinds Inc	208 shares	8,958	10,910
	Sonova Holding-Unspon ADR	890 shares	18,308	19,892
	Splunk Inc	250 shares	7,633	7,255
	St. Jude Medical	680 shares	25,926	24,575
	Stanley Black and Decker Inc	2,000 shares	145,886	147,940
	Staples Inc	1,500 shares	21,084	17,100
	Starbucks Corp.	140 shares	7,449	7,508
	Starwood Hotels & Resorts	1,800 shares	99,893	103,248

(Continued)

EMPLOYEE BENEFITS PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

DECEMBER 31, 2012

PLAN #333

EIN 34-4427947

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	State Street Corp	540 shares	\$ 23,938	\$ 25,385
	StatoilHydro Asa-Spon Adr	950 shares	24,235	23,788
	Sumitomo Mitsui Trust Holdings ADR	4,700 shares	13,882	16,215
	Suncor Energy Inc	4,600 shares	145,646	151,708
	Superior Energy Services	1,100 shares	25,075	22,792
	Svenska Handelsb-A-Unsp Adr	620 shares	10,552	11,179
	Swatch Group Ag/The-Unsp ADR	860 shares	19,393	21,844
	Symantec Corp	2,100 shares	36,714	39,522
	Sysco Corp	510 shares	15,224	16,147
	Sysmex Corp-Unspon Adr	800 shares	17,857	18,400
	T Rowe Price & Assoc Inc	1,100 shares	67,884	71,629
	Taiwan Semiconductor	1,600 shares	24,744	27,456
	Tanger Factory Outlet Centrs	740 shares	22,925	25,308
	Target Corp	550 shares	32,557	32,544
	Telecom Italia Spa-Spon Adr	1,000 shares	9,233	9,050
	Teradata Corp Del	150 shares	10,530	9,284
	Tesco Plc Spd Adr	880 shares	14,067	14,590
	Tesla Motors Inc	270 shares	8,643	9,145
	Teva Pharmaceutical Industries LTD ADR	590 shares	24,537	22,031
	The Mosaic Co	580 shares	30,337	32,845
	Tibco Software Inc	524 shares	16,456	11,517
	Tidewater Inc.	320 shares	16,985	14,298
	Tjx Companies	660 shares	28,138	28,017
	Total System Services Inc	458 shares	10,825	9,810
	Towers Watson & Co	193 shares	11,892	10,848
	Tractor Supply Co	111 shares	10,750	9,808
	Transdigm Group Inc	65 shares	8,433	8,863
	Travelers Cos Inc	350 shares	21,658	25,137
	Turkiye Garanti Bankasi ADR	4,900 shares	20,747	25,480
	Ulta Salon Cosmetics & Fragrance Inc	70 shares	6,636	6,878
	Unicharm Corp-Spn ADR	2,400 shares	26,441	25,032
	Unilever Plc Spon Adr New	330 shares	11,480	12,778
	Union Pacific Corp.	360 shares	40,869	45,259
	United Rentals Inc	267 shares	10,617	12,154
	United Technologies Corp.	260 shares	20,901	21,323
	United Therapeutics Del	100 shares	5,382	5,342
	Unitedhealth Group Inc	670 shares	37,993	36,341
	Universal Health Services	204 shares	7,996	9,863

(Continued)

EMPLOYEE BENEFITS PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

DECEMBER 31, 2012

PLAN #333

EIN 34-4427947

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Upm-Kymmene Corp	1,700 shares	\$ 18,887	\$ 19,788
	V.F. Corp.	100 shares	14,840	15,097
	Valero Energy Corp New	960 shares	27,875	32,755
	Valmont Industries	66 shares	7,975	9,012
	Ventas Inc	370 shares	22,083	23,946
	Verisk Analytics Inc CL A	473 shares	22,416	24,109
	Vertex Pharmaceuticals	430 shares	19,236	18,017
	Visa Inc Class A Shares	190 shares	24,049	28,800
	VMWare Inc Class A	230 shares	22,964	21,652
	Vodafone Group Plc ADR	1,300 shares	34,868	32,747
	Volcano Corp	315 shares	8,668	7,437
	Volkswagen Ag Sponsored ADR (vlkay)	710 shares	23,917	30,864
	Wabtec	89 shares	6,882	7,791
	Weingarten Realty Invs	670 shares	17,421	17,936
	Wells Fargo & Co New	2,500 shares	84,726	85,450
	Western Refining Inc	260 shares	5,531	7,329
	Weyerhaeuser Co	697 shares	15,346	19,390
	Whole Foods Market Inc.	260 shares	23,153	23,702
	Wiley John & Sons Cl A	305 shares	14,134	11,874
	Williams Co.	620 shares	20,017	20,299
	Williams Sonoma Inc	130 shares	5,699	5,690
	Willis Group Holdings	650 shares	22,752	21,795
	Workday Inc-Class A	95 shares	4,864	5,177
	WPP PLC ADR (92937A102 1/2/13)	400 shares	27,037	29,160
	WPX Energy Inc	868 shares	14,229	12,916
	Wyndham Worldwide Corp	174 shares	8,334	9,258
	Wynn Resorts Ltd	890 shares	96,075	100,116
	Xinyi Glass Holdi Unsp ADR	740 shares	7,886	9,272
	XL Group PLC	357 shares	7,933	8,946
	Xylem	681 shares	18,030	18,455
	Youku Tudou Inc	100 shares	2,023	1,824
	Yum! Brands Inc.	330 shares	22,856	21,912
	Zurich Insurance Group AG	1,000 shares	24,555	26,800
	CBL & Associates Prop 7.375%	360 shares	9,081	9,018
	St Eugene Mining Ltd	269 shares	3,048	2,537
Total common and preferred stocks			8,660,183	9,010,790

(Continued)

EMPLOYEE BENEFITS PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

DECEMBER 31, 2012

PLAN #333

EIN 34-4427947

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Mutual funds			
	Eaton Vance Floating Rate I	63,628 shares	\$ 575,126	\$ 580,290
	Eaton Vance Inc Boston In	148,516 shares	876,705	892,581
	Highbridge Dyn Commod Str-Se	38,226 shares	664,665	534,016
	Metro West Total Ret I	32,785 shares	363,424	357,032
	Pimco All Asset P	123,767 shares	1,528,293	1,559,467
	Prudential Short-Term Corporate Bond Z	61,664 shares	716,729	714,681
	Templeton Global Bond Fd - Ad	40,507 shares	537,046	540,368
	Virtus Emerging Markets Opportunity I	139,995 shares	1,371,354	1,443,343
	Total mutual funds		6,633,342	6,621,778
	Interest-bearing cash			
*	Morgan Stanley Bank Deposit Program	3,102,254 shares	3,102,254	3,102,254
	Exchange traded funds			
	iShares TIPS Bond ETF	5,800 shares	696,565	704,178
	Vanguard FTSE Emerging Market	32,800 shares	1,390,087	1,460,584
	Total exchange traded funds		2,086,652	2,164,762
	Corporate bonds			
	ADT Corp	\$100,000; maturity date 07/15/2022; 3.50% interest	100,953	97,259
	America Movil Sab De Cv	\$80,000; maturity date 09/08/2016; 2.38% interest	81,387	83,150
	Amgen Inc	\$100,000; maturity date 10/01/2041; 4.95% interest	101,910	110,238
	AOL Time Warner Inc	\$55,000; maturity date 05/01/2032; 7.70% interest	76,013	76,900
	AT&T Inc	\$90,000; maturity date 05/15/2016; 2.95% interest	96,773	95,285
	AT&T Inc	\$105,000; maturity date 12/01/2022; 2.63% interest	105,991	105,173
	Bank Of America Corp	\$170,000; maturity date 07/01/2020; 5.63% interest	188,999	201,557
	Bank of America Corp	\$100,000; maturity date 05/01/2018; 5.65% interest	110,908	115,486
	Bear Stearns Co	\$50,000; maturity date 02/01/2018; 7.25% interest	60,211	62,800
	Berkshire Hathaway Fin	\$100,000; maturity date 01/15/2021; 4.25% interest	109,564	113,595
	BHP Billiton Fin USA Ltd	\$100,000; maturity date 02/24/2017; 1.63% interest	102,492	102,258
	BHPBilliton Fin USALtd	\$105,000; maturity date 11/21/2016; 1.88% interest	108,224	108,263
	Caterpillar Financial Se	\$85,000; maturity date 04/01/2016; 2.65% interest	90,024	89,254
	Celgene Corp	\$100,000; maturity date 10/15/2020; 3.95% interest	106,246	108,529
	Cisco Systems Inc	\$60,000; maturity date 02/15/2019; 4.95% interest	72,172	71,116
	Citigroup Inc	\$80,000; maturity date 11/21/2017; 6.13% interest	91,638	95,213

(Continued)

EMPLOYEE BENEFITS PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

DECEMBER 31, 2012

PLAN #333

EIN 34-4427947

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Citigroup Inc	\$35,000; maturity date 07/15/2039; 8.13% interest	\$ 45,538	\$ 52,399
	Citigroup Inc	\$100,000; maturity date 05/19/2015; 4.75% interest	104,961	107,678
	CR Bard Inc	\$45,000; maturity date 01/15/2021; 4.40% interest	51,551	51,237
	Dell Inc	\$100,000; maturity date 04/15/2028; 7.10% interest	125,500	120,398
	Devon Energy Corporation	\$35,000; maturity date 04/15/2032; 7.95% interest	50,366	51,781
	Devon Energy Corporation	\$55,000; maturity date 05/15/2017; 1.88% interest	55,003	56,069
	Directv Holdings/Fing	\$90,000; maturity date 03/15/2017; 2.40% interest	90,195	92,189
	Duke Energy Corp	\$45,000; maturity date 08/15/2017; 1.63% interest	44,880	45,380
	Dun & Bradstreet Corp	\$100,000; maturity date 11/15/2015; 2.88% interest	102,536	101,443
	Ebay Inc	\$95,000; maturity date 07/15/2022; 2.60% interest	96,446	95,973
	Electricite De France	\$90,000; maturity date 01/27/2040; 5.60% interest	106,800	103,864
	Enterprise Products Oper	\$60,000; maturity date 02/01/2016; 3.20% interest	62,966	63,398
	Exelon Generation Co LLC	\$95,000; maturity date 10/01/2039; 6.25% interest	108,683	110,472
	FMR LLC	\$50,000; maturity date 12/14/2040; 6.50% interest	59,581	62,785
	France Telecom	\$70,000; maturity date 03/01/2031; 8.50% interest	104,980	104,781
	Franklin Resources Inc	\$100,000; maturity date 09/15/2022; 2.80% interest	100,712	101,222
	General Dynamics Corp	\$50,000; maturity date 07/15/2016; 2.25% interest	52,683	52,403
	General Elec Cap Corp	\$100,000; maturity date 11/14/2014; 3.75% interest	105,674	105,446
	General Elec Cap Corp	\$75,000; maturity date 09/16/2020; 4.38% interest	83,018	83,798
	General Electric Capital Corp	\$95,000; maturity date 05/01/2018; 5.63% interest	108,234	110,833
	Goldman Sachs Group Inc	\$55,000; maturity date 03/15/2020; 5.38% interest	55,977	63,289
	Goldman Sachs Group Inc	\$35,000; maturity date 08/01/2015; 3.70% interest	35,068	36,832
	Goldman Sachs Group Inc	\$80,000; maturity date 04/01/2018; 6.15% interest	85,510	94,208
	Goldman Sachs Group Inc	\$100,000; maturity date 05/03/2015; 3.30% interest	100,171	104,226
	Goldman Sachs Group Inc	\$95,000; maturity date 02/07/2016; 3.63% interest	94,468	99,627
	HSBC Bank USA	\$80,000; maturity date 11/01/2034; 5.88% interest	83,042	93,902
	IBM Corp	\$100,000; maturity date 01/05/2016; 2.00% interest	104,434	103,327
	Intel Corp	\$190,000; maturity date 10/01/2016; 1.95% interest	199,675	196,207
	Johnson & Johnson	\$70,000; maturity date 07/15/2038; 5.85% interest	97,976	95,954
	Johnson (S.C.) & Son Inc	\$110,000; maturity date 09/01/2040; 4.80% interest	126,379	121,807
	JP Morgan Chase & Co	\$75,000; maturity date 01/15/2018; 6.00% interest	84,440	89,794
	JPMorgan Chase & Co	\$90,000; maturity date 10/15/2020; 4.25% interest	94,159	99,807
	JPMorgan Chase & Co	\$85,000; maturity date 01/06/2042; 5.40% interest	92,313	102,434
	JPMorgan Chase & Co	\$100,000; maturity date 06/24/2015; 3.40% interest	104,470	105,506
	JPMorgan Chase & Co	\$105,000; maturity date 07/22/2020; 4.40% interest	110,422	118,528
	Lowe's Companies Inc	\$85,000; maturity date 11/15/2041; 5.13% interest	96,819	99,691
	Macys Retail Hldgs Inc	\$35,000; maturity date 07/15/2024; 6.65% interest	43,408	43,406
	McKesson Corp	\$95,000; maturity date 03/01/2021; 4.75% interest	111,294	110,339

(Continued)

EMPLOYEE BENEFITS PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

DECEMBER 31, 2012

PLAN #333

EIN 34-4427947

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	Medtronic Inc	\$100,000; maturity date 03/15/2016; 2.63% interest	\$ 106,223	\$ 105,377
*	Morgan Stanley	\$30,000; maturity date 07/24/2020; 5.50% interest	30,073	33,750
*	Morgan Stanley	\$90,000; maturity date 10/15/2015; 5.38% interest	93,210	97,846
*	Morgan Stanley	\$65,000; maturity date 01/25/2021; 5.75% interest	74,407	74,233
	Nationwide Mutual Insura	\$50,000; maturity date 08/15/2039; 9.38% interest	68,355	70,354
	NBCUniversal Media LLC	\$100,000; maturity date 04/01/2016; 2.88% interest	104,932	105,425
	Nyse Euronext	\$55,000; maturity date 10/05/2017; 2.00% interest	55,282	55,912
	Omnicom Group Inc	\$100,000; maturity date 05/01/2022; 3.63% interest	104,679	104,125
	Oneok Inc	\$75,000; maturity date 02/01/2022; 4.25% interest	79,706	82,855
	Pepsi Bottling Group Inc	\$55,000; maturity date 03/01/2029; 7.00% interest	75,761	78,996
	PPG Industries Inc	\$80,000; maturity date 08/15/2022; 2.70% interest	79,986	79,222
	Protective Life Corp	\$45,000; maturity date 10/15/2039; 8.45% interest	55,291	58,687
	Raytheon Company	\$50,000; maturity date 12/15/2041; 4.70% interest	53,147	56,583
	Siemens Financeiereingsmat	\$30,000; maturity date 08/17/2026; 6.13% interest	37,989	39,544
	South Carolina Elec&Gas	\$85,000; maturity date 02/01/2041; 5.45% interest	108,875	104,128
	Statoil Asa	\$75,000; maturity date 01/15/2028; 6.80% interest	102,959	103,492
	Statoil Asa	\$90,000; maturity date 08/17/2017; 3.13% interest	100,285	98,088
	StatoilHydro ASA	\$90,000; maturity date 04/15/2019; 5.25% interest	109,551	108,324
	Teachers Insur & Annuity	\$120,000; maturity date 12/16/2039; 6.85% interest	157,064	162,754
	Teva Pharm Fin IV Bv	\$100,000; maturity date 11/10/2021; 3.65% interest	109,412	107,023
	Teva Pharma Fin li/lii	\$65,000; maturity date 06/15/2015; 3.00% interest	69,093	68,339
	Thermo Fisher Scientific	\$100,000; maturity date 03/01/2016; 3.20% interest	106,897	106,197
	Toyota Motor Credit Corp	\$70,000; maturity date 01/12/2022; 3.30% interest	75,144	75,521
	Trans-Canada Pipelines	\$65,000; maturity date 01/15/2039; 7.63% interest	99,102	97,783
	United Parcels Services	\$80,000; maturity date 01/15/2038; 6.20% interest	108,604	107,302
	Unitedhealth Group Inc	\$100,000; maturity date 10/15/2017; 1.40% interest	100,600	100,156
	Verizon Communications	\$85,000; maturity date 02/15/2016; 5.55% interest	97,769	97,057
	Verizon Communications	\$65,000; maturity date 04/01/2019; 6.35% interest	82,563	82,051
	Verizon Communications	\$100,000; maturity date 11/01/2016; 2.00% interest	104,433	103,630
	Wal-Mart Stores Inc	\$60,000; maturity date 04/15/2021; 4.25% interest	70,576	70,096
	Watson Pharmaceuticals I	\$65,000; maturity date 10/01/2017; 1.88% interest	64,702	65,855
	Wellpoint Inc	\$110,000; maturity date 02/15/2017; 2.38% interest	114,687	113,890
	Wellpoint Inc	\$100,000; maturity date 01/15/2023; 3.30% interest	100,211	102,600
	Wyeth	\$75,000; maturity date 02/01/2024; 6.45% interest	101,569	101,806
Total corporate bonds			7,986,974	8,107,510

(Continued)

EMPLOYEE BENEFITS PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

DECEMBER 31, 2012

PLAN #333

EIN 34-4427947

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Government and agency securities			
	US Treasury Bond	\$320,000; maturity date 02/15/2031; 5.38% interest	\$ 457,400	\$ 456,800
	US Treasury Note/Bond	\$95,000; maturity date 05/15/2042; 3.00% interest	99,468	96,470
	US Treasury Note/Bond	\$200,000; maturity date 11/15/2042; 2.75% interest	194,555	192,000
	US Treasury Note/Bond	\$600,000; maturity date 03/31/2019; 1.50% interest	606,680	618,562
	Total government and agency securities		1,358,103	1,363,832
	Commercial mortgage and asset backed securities			
	GS Mtg Secs Tr 2012-Aloha 20340412 Flt	\$100,000; maturity date 04/12/2034; 4.27% interest	100,213	104,420
	Americredit Automobile Receiva 2012-3 E	\$120,000; maturity date 11/08/2019; 4.46% interest	122,967	126,630
	Americredit Automobile Receiva 2012-4 E	\$110,000; maturity date 10/09/2018; 3.82% interest	109,982	113,872
	Avis Budget Rental Car Funding 2010-5A B	\$60,000; maturity date 03/20/2017; 5.11% interest	64,875	65,491
	Citigroup Commercial Mortgage 2012-Gc8 D	\$50,000; maturity date 09/10/2045; 4.88% interest	40,766	43,875
	Comm Mortgage Trust 2012-Cr4 B	\$50,000; maturity date 10/15/2045; 3.70% interest	51,246	50,982
	Commercial Mortgage Pass-Throu 2012-Cr2 B	\$70,000; maturity date 08/15/2045; 4.39% interest	71,746	76,070
	Ford Credit Floorplan Master O 2012-5 D	\$80,000; maturity date 09/15/2019; 2.73% interest	79,969	80,275
	Jp Morgan Chase Commercial Mor 2010-C1 B	\$40,000; maturity date 06/15/2043; 5.95% interest	47,763	47,809
	Sierra Receivables Funding Co 2012-2A B	\$131,869; maturity date 03/20/2029; 3.42% interest	131,859	135,108
	VNO Mortgage Trust 2012-6Ave B	\$80,000; maturity date 11/15/2030; 3.30% interest	82,000	82,149
	Wells Fargo Commercial Mortgag 2012-Lc5 D	\$50,000; maturity date 10/15/2045; 4.78% interest	43,063	45,118
	Total commercial mortgage and asset backed securities		946,449	971,799
	Hedge funds			
	ACL Alternative Fund	3,741 units	1,000,000	880,251
	Ironwood Institutional Multi-Strategy Fund LLC	1,188 units	1,254,293	1,247,610
	Private Advisors Hedged Equity Fund Ltd Series 0712	1,000 units	1,000,000	1,047,323
	Total hedge funds		3,254,293	3,175,184
	Money market fund			
*	Morgan Stanley Dean Witter Liquid Asset Fd	523,284 shares	523,284	523,284
	Total investments		<u>\$ 34,551,534</u>	<u>\$ 35,041,193</u>

* An asterisk in this column identifies a person known to be a party-in-interest to the Plan.

The above information has been certified by Mutual of America Life Insurance Company and Wilmington Trust, trustees of the Plan, as complete and accurate.

EMPLOYEE BENEFITS PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

SCHEDULE H, LINE 4j - SCHEDULE OF REPORTABLE TRANSACTIONS

YEAR ENDED DECEMBER 31, 2012

PLAN NUMBER 333

EMPLOYER IDENTIFICATION NUMBER 34-4427947

(a) Identity of Party Involved	(b) Description of Asset (Including Interest Rate and Maturity in Case of a Loan)	(c) Purchase Price	(d) Selling Price	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
a) A single transaction in excess of 5% of current value of Plan assets:						
Mutual of America Life Insurance Company	Group annuity contract - separate accounts					
	All American Fund*	\$ -	\$ 5,915,241	\$ 5,247,151	\$ 5,915,241	\$ 668,090
	Pension Bond Fund*	-	5,405,940	5,359,326	5,405,940	46,614
	Pension Capital Growth*	-	2,936,945	2,498,354	2,936,945	438,591
	Mid-Term Bond Fund*	-	5,227,003	5,214,087	5,227,003	12,916
	Vanguard International Fund*	-	3,258,192	2,849,751	3,258,192	408,441
	Fidelity VIP Mid Cap Fund*	-	2,366,105	2,070,446	2,366,105	295,659
	Small Cap Value Fund*	-	2,169,169	1,955,404	2,169,169	213,765
	Small Cap Growth Fund*	-	1,830,202	1,641,590	1,830,202	188,612
	Mid Cap Value Fund*	-	2,782,721	2,564,312	2,782,721	218,409
Morgan Stanley Smith Barney	Morgan Stanley Bank Deposit Program	15,599,267	-	15,599,267	15,599,267	-
Morgan Stanley Smith Barney	Morgan Stanley Bank Deposit Program	-	2,000,000	2,000,000	2,000,000	-
Morgan Stanley Smith Barney	Morgan Stanley Bank Deposit Program	-	3,500,000	3,500,000	3,500,000	-
Morgan Stanley Smith Barney	Morgan Stanley MM DACYC	34,222,656	-	34,222,656	34,222,656	-
Morgan Stanley Smith Barney	Morgan Stanley MM DACYC	-	25,222,956	25,222,956	25,222,956	-
Morgan Stanley Smith Barney	Morgan Stanley MM DACYC	-	9,000,000	9,000,000	9,000,000	-
Morgan Stanley Smith Barney	Morgan Stanley MM DLA	9,000,037	-	9,000,037	9,000,037	-
Morgan Stanley Smith Barney	Morgan Stanley MM DLA	10,000,178	-	10,000,178	10,000,178	-
Morgan Stanley Smith Barney	Morgan Stanley MM DLA	-	8,738,539	8,738,539	8,738,539	-
Morgan Stanley Smith Barney	Morgan Stanley MM DLA	-	2,028,911	2,028,911	2,028,911	-
Morgan Stanley Smith Barney	Morgan Stanley MM DLA	-	5,531,979	5,531,979	5,531,979	-
c) A series of transactions with respect to securities of the same issue which amount in the aggregate to more than 5% of the current value of Plan assets:						
Mutual of America Life Insurance Company	Group annuity contract - guaranteed interest account Interest Accumulation Account					
	Purchases	84,013	-	84,013	84,013	-
	Sales	-	1,782,608	1,782,608	1,782,608	-
Morgan Stanley Smith Barney	Morgan Stanley Bank Deposit Program					
	55 purchases	20,732,139	-	20,732,139	20,732,139	-
	52 sales	-	17,629,885	17,629,885	17,629,885	-
Morgan Stanley Smith Barney	Morgan Stanley MM DACYC					
	2 purchases	34,471,156	-	34,471,156	34,471,156	-
	3 sales	-	34,471,156	34,471,156	34,471,156	-
Morgan Stanley Smith Barney	Morgan Stanley MM DLA					
	7 purchases	19,016,999	-	19,016,999	19,016,999	-
	20 sales	-	19,016,999	19,016,999	19,016,999	-

* Amounts are also reportable under category c) but are not repeated therein.

There were no reportable transactions under categories b) or d) during 2012.

The above information has been certified by Mutual of America Life Insurance Company and Wilmington Trust, trustees of the Plan, as complete and accurate.

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 2012 This Form is Open to Public Inspection
For calendar plan year 2012 or fiscal plan year beginning <u>01/01/2012</u> and ending <u>12/31/2012</u>		

► 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 Employee Benefits Plan of United Way of Greater Toledo and Affiliated	B Three-digit plan number (PN) ► <u>333</u>
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF United Way of Greater Toledo	D Employer Identification Number (EIN) 34-4427947
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>1</u> Day <u>1</u> Year <u>2012</u>		
2	Assets:		
	a Market value	2a	32,685,559
	b Actuarial value	2b	34,451,819
3	Funding target/participant count breakdown:	(1) Number of participants	(2) Funding Target
	a For retired participants and beneficiaries receiving payment.....	3a	411
	b For terminated vested participants.....	3b	827
	c For active participants:		
	(1) Non-vested benefits	3c(1)	0
	(2) Vested benefits	3c(2)	8,277,469
	(3) Total active.....	3c(3)	295
	d Total.....	3d	1,533
4	If the plan is in at-risk status, check the box and complete lines (a) and (b)..... ☐		
	a Funding target disregarding prescribed at-risk assumptions	4a	
	b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b	
5	Effective interest rate	5	5.50
6	Target normal cost.....	6	200,000

Statement by Enrolled Actuary

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

SIGN HERE	 Signature of actuary Amy L. Kennedy Type or print name of actuary Findley Davies, Inc. Firm name One SeaGate, Suite 2050 Toledo OH 43604 Address of the firm	<u>6/28/2013</u> Date 11-07365 Most recent enrollment number (419) 255-1360 Telephone number (including area code)
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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) 2012
v. 120126

Part II Beginning of Year Carryover Prefunding Balances		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	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)	0	0
10	Interest on line 9 using prior year's actual return of _____ %		
11	Prior year's excess contributions to be added to prefunding balance:		
	a Present value of excess contributions (line 38a from prior year)		0
	b Interest on (a) using prior year's effective interest rate of <u>6.29</u> % except as otherwise provided (see instructions).....		0
	c Total available at beginning of current plan year to add to prefunding balance		0
	d Portion of (c) to be added to prefunding balance		0
12	Other reductions in balances due to elections or deemed elections	0	0
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	0

Part III Funding Percentages		
14	Funding target attainment percentage	82.45 %
15	Adjusted funding target attainment percentage	%
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement.....	%
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage.....	%

Part IV Contributions and Liquidity Shortfalls					
18 Contributions made to the plan for the plan year by employer(s) and employees:					
(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
Totals ▶			18(b)	0	18(c)
				0	

19 Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:		
a Contributions allocated toward unpaid minimum required contributions from prior years.	19a	0
b Contributions made to avoid restrictions adjusted to valuation date	19b	0
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date.....	19c	0

20 Quarterly contributions and liquidity shortfalls:	
a Did the plan have a "funding shortfall" for the prior year?	☐ Yes ☐ No
b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner?.....	☐ Yes ☐ No
c If line 20a is "Yes," see instructions and complete the following table as applicable:	

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

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

21 Discount rate:			
a Segment rates:	1st segment: %	2nd segment: %	3rd segment: %
			☐ N/A, full yield curve used
b Applicable month (enter code).....			21b
22 Weighted average retirement age			22
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 subject to alternative funding rules, enter applicable code and see instructions regarding attachment.....	27	1

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

28 Unpaid minimum required contributions for all prior years	28	
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 line 31a	31b	0	
32 Amortization installments:	Outstanding Balance	Installment	
a Net shortfall amortization installment	0	0	
b Waiver amortization installment.....	0	0	
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	33		
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33).....	34	0	
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement.....			0
36 Additional cash requirement (line 34 minus line 35)	36	0	
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c).....	37	0	
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	0	
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b		
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 an election was made to use PRA 2010 funding relief for this plan:			
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	0	
43 Excess installment acceleration amount to be carried over to future plan years	43	0	

Schedule SB, line 22 – Description of Weighted Average Retirement Age
Employee Benefits Plan of United Way of Greater Toledo
January 1, 2012 Valuation
EIN/PN: 34-4427947 / 333

Rates of Retirement

100% at 65.

Weighted Average Retirement Age is 65. This is the average retirement age for someone eligible to retire at all ages using the assumed retirement rates and no other decrements.

Schedule SB, Line 26 - Schedule of Active Participant Data

January 1, 2012 Valuation
Employee Benefits Plan of United Way of Greater Toledo
(EIN: 34-4427947; PN: 333)

Attained Age	Years of Credited Service									
	Under 1	1 to 4	5 to 9	10 to 14	15 to 19	20 to 24	25 to 29	30 to 34	35 to 39	40 & up
Under 25	-	-	-	-	-	-	-	-	-	-
25 to 29	-	-	-	-	-	-	-	-	-	-
30 to 34	3 (*)	7 (*)	-	-	-	-	-	-	-	-
35 to 39	3 (*)	15 (*)	5 (*)	-	-	-	-	-	-	-
40 to 44	5 (*)	22 (*)	14 (*)	3 (*)	-	-	-	-	-	-
45 to 49	7 (*)	16 (*)	13 (*)	6 (*)	1 (*)	-	-	-	-	-
50 to 54	5 (*)	16 (*)	8 (*)	9 (*)	4 (*)	1 (*)	-	-	-	-
55 to 59	1 (*)	19 (*)	17 (*)	9 (*)	5 (*)	6 (*)	1 (*)	-	-	-
60 to 64	3 (*)	14 (*)	15 (*)	4 (*)	6 (*)	3 (*)	5 (*)	-	-	-
65 to 69	-	5 (*)	1 (*)	3 (*)	4 (*)	3 (*)	-	1 (*)	-	-
70 & up	1 (*)	1 (*)	3 (*)	-	2 (*)	-	-	-	-	-

* Average compensation is not shown since there are fewer than 1,000 active participants in this plan

Schedule SB, line 27 – Actuarial Information Based on Pre-PPA Rules
Employee Benefits Plan of United Way of Greater Toledo
January 1, 2012
EIN/PN: 34-4427947 / 333

SCHEDULE B ATTACHMENTS FOR 2012 BASED ON PRE-PPA FUNDING RULES

The Preservation of Access to Care for Medicare Beneficiaries and Pension Relief Act of 2010 was signed into law on June 25, 2010. This law delays the effective date of the funding provisions of the Pension Protection Act of 2006 (PPA) until January 1, 2017 for “Eligible Charity Plans” (ECPs) or until the plan no longer satisfies the requirements to be considered an ECP, if earlier. An ECP is defined as a plan with more than one employer which consists of only 501(c)(3) charitable organizations.

Since this plan meets the definition of an ECP, pre-PPA funding rules have been used to determine minimum funding requirements for 2012. 2012 Schedule B is shown as attachments to the 2012 Schedule SB. This Schedule B displays the Funding Standard Account under the pre-PPA provisions.

In accordance with the instructions for the 2012 Schedule SB only portions of the Schedule SB have been completed. In particular, Part VIII of the Schedule SB, which determines the minimum required contribution under PPA rules, has not been completed. This information can now be found in the Schedule B attachments for 2012.

2012 Schedule SB, Line 27 - Actuarial Information
Based on Pre-PPA Funding Rules

**SCHEDULE B
(Form 5500)**

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security
Administration

Pension Benefit Guaranty Corporation

Actuarial Information

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

- ▶ Attach to Form 5500 or 5500-EZ if applicable.
▶ See separate instructions.

Official Use Only

OMB No. 1210-0110

2007-12

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

For calendar plan year 2007 12 01 01 2012 and ending 12 31 2012
or fiscal plan year beginning

▶ 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
EBP of United Way of Greater Toledo
and Affiliated Agencies

B Three-digit
plan number ▶ 333

C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-EZ
United Way of Greater Toledo

D Employer Identification Number
34 4427947

E Type of plan:

(1) Multiemployer (2) Single-employer (3) ☒ Multiple-employer

F 100 or fewer participants
in prior plan year

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

1a Enter the actuarial valuation date:

01 01 2012

b Assets:

(1) Current value of assets

32685559

(2) Actuarial value of assets for funding standard account

34451819

Statement by Enrolled Actuary (see instructions before signing):

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

Signature of actuary

SIGN HERE ▶

Type or print

Date 6/28/2013

AMY L KENNEDY
FINDLEY DAVIES, INC
ONE SEAGATE, SUITE 2050
TOLEDO OH 43604

G Most recent
enrollment number

11 07365

Telephone number
(including area code)

419 255 1360

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 Nos., see the inst. for Form 5500 or 5500-EZ. Cat. No. 13507E Schedule B (Form 5500) 2007

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v10.1

2012 Schedule SB, Line 27 - Actuarial Information
Based on Pre-PPA Funding Rules

Schedule B (Form 5500) 2007

Page 2

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1c (1) Accrued liability for plans using immediate gain methods	31974446	
(2) Information for plans using spread gain methods:		
(a) Unfunded liability for methods with bases		
(b) Accrued liability under entry age normal method		
(c) Normal cost under entry age normal method		
d Information on current liabilities of the plan:		
(1) Amount excluded from current liability attributable to pre-participation service (see instructions)	0	
(2) "RPA '94" information:		
(a) Current liability	38622745	
(b) Expected increase in current liability due to benefits accruing during the plan year	0	
(c) Current liability computed at highest allowable interest rate (see instructions)	38622745	
(d) Expected release from "RPA '94" current liability for the plan year	2032260	
(3) Expected plan disbursements for the plan year	2032260	
2 Operational information as of beginning of this plan year:		
a Current value of the assets (see instructions)	32570691	
b "RPA '94" current liability:		
(1) No. of Persons	(2) Vested Benefits	(3) Total Benefits
(1) For retired participants and beneficiaries receiving payments		
411	15067559	15067559
(2) For terminated vested participants		
827	15866583	15866583
(3) For active participants		
295	7688603	7688603
(4) Total		
1533	38622745	38622745

o If the percentage resulting from dividing line 2a by line 2b(4), column (3), is less than 70%, enter such percentage....



2012 Schedule SB, Line 27 - Actuarial Information Based
ON PRE-PPA Funding Rules

Schedule B (Form 5500) 2007-12

Page 3

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3 Contributions made to the plan for the plan year by employer(s) and employees:
(a) Month-Day-Year (b) Amount paid by employer

(c) Amount paid by employees

1316972

3 Totals

1316972

4 Quarterly contributions and liquidity shortfall(s):

a Plans other than multiemployer plans, enter funded current liability percentage for preceding year (see Instructions) ...
b If line 4a is less than 100%, see Instructions, and complete the following amount fields as applicable;

86.3

Liquidity shortfall as of end of Quarter of this plan year

(1) 1st

0

(3) 3rd

0

(2) 2nd

0

(4) 4th

0

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

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



2012 Schedule SB, Line 27 - Actuarial Information Based on Pre-PPA Funding Rules

Schedule B (Form 8500) 2007-12

Page 4

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5 Has a change been made in funding method for this plan year?

Yes ☒ No

j If line i is "Yes," was the change made pursuant to Revenue Procedure 2000-40?

Yes No

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

6 Checklist of certain actuarial assumptions:

a Interest rate for "RPA '94" current liability

6.19

N/A

b Weighted average retirement age

65

c Rates specified in insurance or annuity contracts

Pre-retirement			Post-retirement		
Yes	No	N/A	Yes	No	N/A
	☒			☒	

d Mortality table code for valuation purposes:

(1) Males

A

A

(2) Females

A

N/A

A

N/A

e Valuation liability interest rate

8.00

8.00

f Expense loading

100.0

100.0

g Annual withdrawal rates:

(1) Age 25

0.00

0.00

(2) Age 40

0.00

0.00

(3) Age 55

0.00

N/A

0.00

N/A

h Salary scale

0.00

0.00

i Estimated investment return on actuarial value of assets for year ending on the valuation date

6.1

j Estimated investment return on current value of assets for year ending on the valuation date

-0.7

7 New amortization bases established in the current plan year:

(1) Type of Base (2) Initial Balance

(3) Amortization Charge/Credit



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8. Miscellaneous Information:

- a If a waiver of a funding deficiency or an extension of an amortization period has been approved for this plan year, enter the date of the ruling letter granting the approval.....
- b If one or more alternative methods or rules (as listed in the instructions) were used for this plan year, enter the appropriate code in accordance with the instructions.....

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

9. Funding standard account statement for this plan year:

Charges to funding standard account:

- a Prior year funding deficiency, if any..... 0

- b Employer's normal cost for plan year as of valuation date..... 200000

- c Amortization charges as of valuation date: Outstanding Balance

- (1) All bases except funding waivers ▶ 0 0

- (2) Funding waivers ▶ 0 0

- d Interest as applicable on line 9a, 9b, and 9c..... 16000

- e Additional interest charge due to late quarterly contributions, if applicable..... 0

- f Adjusted additional funding charge from Part II, line 12q, if applicable ... N/A 1688458

- g Total charges. Add lines 9a through 9f..... 1904458

Credits to funding standard account:

- h Prior year credit balance, if any..... 3183542

- i Employer contributions. Total from column (b) of line 3..... 1316972

Outstanding Balance

- j Amortization credits as of valuation date ▶ 0 0

- k Interest as applicable to end of plan year on lines 9h, 9i, and 9j..... 291700

l Full funding limitation (FFL) and credits

- (1) ERISA FFL (accrued liability FFL)..... 2886223

- (2) "RPA '94" override (90% current liability FFL)..... 150140

- (3) FFL credit..... 0

- m (1) Waived funding deficiency..... 0

- (2) Other credits..... 0

- n Total credits. Add lines 9h through 9k, 9l(3), 9m(1), and 9m(2)..... 4792214



2012 Schedule SB, Line 27 - Actuarial Information Based on Pre-PPA Funding Rules

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9o Credit balance; If line 9n is greater than line 9g, enter the difference

2887156

p Funding deficiency; If line 9g is greater than line 9n, enter the difference

0

Reconciliation account:

q Current year's accumulated reconciliation account:

(1) Due to additional funding charges as of the beginning of the plan year

0.

(2) Due to additional interest charges as of the beginning of the plan year

0

(3) Due to waived funding deficiencies:

(a) Reconciliation outstanding balance as of valuation date

0

(b) Reconciliation amount. Line 9o(2) balance minus line 9q(3)(a) ...

0

(4) Total as of valuation date

0

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

0

11 Has a change been made in the actuarial assumptions for the current plan year? If "Yes," see instructions.

X Yes

No

Part II Additional Information for Certain Plans Other Than Multiemployer Plans

Please see Who Must File in the Schedule B Instructions to determine if you must complete Part II.

12 Additional required funding charge (see instructions):

a Enter "Gateway %." Divide line 1b(2) by line 1d(2)(c) and multiply by 100.

If line 12a is at least 90%, go to line 12q and enter -0-. If line 12a is less than 80%, go to line 12b.

If line 12a is at least 80% (but less than 90%), see instructions and, if applicable, go to line 12q and enter -0-. Otherwise, go to line 12b

89.2

b "RPA '84" current liability. Enter line 1d(2)(a)

38622745

c Adjusted value of assets (see instructions)

31268281

d Funded current liability percentage. Divide line 12c by line 12b and multiply by 100

80.95

e Unfunded current liability. Subtract line 12c from line 12b

7354468

f Liability attributable to any unpredictable contingent event benefit

0

g Outstanding balance of unfunded old liability

0

h Unfunded new liability. Subtract the total of lines 12f and 12g from line 12e.

Enter -0- if negative

7354468

i Unfunded new liability amount (21.62 % of line 12h)

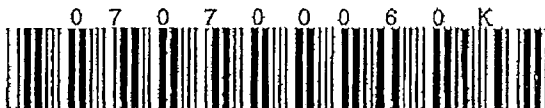
1590035

j Unfunded old liability amount

0

k Deficit reduction contribution. Add lines 12i, 12j, and 1d(2)(b)

1590035



2012 Schedule SB, Line 27 - Actuarial Information Based on
Pre-PPA Funding Rules

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12l Net charges in funding standard account used to offset the deficit reduction contribution. Enter a negative number if less than zero

200000

m Unpredictable contingent event amount:

(1) Benefits paid during year attributable to unpredictable contingent event

0

(2) Unfunded current liability percentage.

Subtract the percentage on line 12d from 100%

19.05

(3) Enter the product of lines

12m(1) and 12m(2)

0

(4) Amortization of all unpredictable

contingent event liabilities

0

(5) "RPA '84" additional amount (see instructions)

7354464

(6) Enter the greatest of lines 12m(3), 12m(4), or 12m(5)

7354464

n Preliminary additional funding charge: Enter the excess of line 12k over line 12l (if any), plus line 12m(6), adjusted to end of year with interest

1688458

o Contributions needed to increase current liability percentage to 100% (see instructions)

7263674

p Additional funding charge prior to adjustment: Enter the lesser of line 12n or 12o

1688458

q Adjusted additional funding charge. (100.0 % of line 12p)

1688458



Schedule B, Line 3 – Contributions Made to Plan
Employee Benefits Plan of United Way of Greater Toledo
January 1, 2012 Valuation
EIN/PN: 34-4427947 / 333

**ITEM 3 – CONTRIBUTIONS MADE TO THE PLAN FOR THE PLAN YEAR BY
EMPLOYER(S) AND EMPLOYEES**

(a) Date	(b) Amount Paid by Employer	(c) Amount Paid by Employees	Interest (8.00%) on (b) to End of Plan Year
04/11/2012	\$ 268,598.50	\$ 0.00	\$ 15,375.00
04/19/2012	58,382.00	0.00	3,238.00
04/19/2012	23,679.50	0.00	1,313.00
04/26/2012	5,447.00	0.00	294.00
05/02/2012	3,155.50	0.00	166.00
07/24/2012	299,443.00	0.00	10,274.00
07/27/2012	16,634.25	0.00	560.00
08/01/2012	3,155.50	0.00	103.00
10/09/2012	219,242.10	0.00	3,871.00
10/12/2012	19,115.00	0.00	325.00
10/15/2012	70,628.75	0.00	1,156.00
10/19/2012	2,397.75	0.00	37.00
10/22/2012	6,518.75	0.00	97.00
12/14/2012	7,731.75	0.00	28.00
12/24/2012	94,709.75	0.00	140.00
12/28/2012	63,636.75	0.00	40.00
12/31/2012	4,103.35	0.00	0.00
01/02/2013	31,221.00	0.00	0.00
01/07/2013	70,628.75	0.00	0.00
01/09/2013	6,361.50	0.00	0.00
01/14/2013	18,859.75	0.00	0.00
01/22/2013	19,115.00	0.00	0.00
03/11/2013	3,155.50	0.00	0.00
04/05/2013	<u>1,051.67</u>	<u>0.00</u>	<u>0.00</u>
TOTAL	\$ 1,316,972.37	\$ 0.00	\$ 37,017.00

Schedule B, line 6 – Summary of Plan Provisions
Employee Benefits Plan of United Way of Greater Toledo
January 1, 2012 Valuation
EIN/PN: 34-4427947 / 333

APPENDIX A

SUMMARY OF PRINCIPAL PLAN PROVISIONS

<i>Plan Sponsor</i>	United Way of Greater Toledo
<i>EIN/PN</i>	34-4427947/333
<i>Effective Date</i>	January 1, 1975; last amendment effective November 1, 2011
<i>Other Information</i>	This Plan qualifies as an Eligible Charity Plan.
<i>Plan Year</i>	The 12-month period beginning each January 1.
<i>Participation</i>	Any employee participates on the first day of the month coinciding with or next following the date he has both attained age 21 and completed one Year of Service. (A Year of Service is a Plan Year in which an employee is paid for at least 1,000 hours.) No new participants will be added to the plan on or after December 31, 2003.
<i>Compensation</i>	Total wages, salary, fees and amounts received for personal service rendered in the course of employment, including contributions made to a salary reduction or deferred compensation plan. Prior to 2002, compensation for any plan year is limited to \$150,000 adjusted for increases as prescribed by the Secretary of the Treasury. For the 2002 plan year, the plan recognizes the limit of \$200,000 including retroactively for years prior to 2002. For years after 2002, the \$200,000 limit will be indexed for inflation.
<i>Final Average Earnings</i>	The annual Compensation of a Participant averaged over the 5 consecutive completed calendar years of employment during which the Participant is credited with Benefit Accrual Service, including periods prior to the Effective Date of the Plan, which produce the highest average within the last consecutive ten (10) completed calendar years coincident with or preceding termination of employment. Final Average Compensation does not include Compensation earned after December 31, 2003.
<i>Social Security Average Monthly Wage</i>	Monthly average of the Social Security Taxable Wage Bases for the 35 calendar years ending with the year the participant attains Social Security Retirement Age.

APPENDIX A (Continued)

Vesting Service

Elapsed time from the first day of employment until termination, expressed in the number of whole years represented by such sum, and for this purpose, fractional periods of a year will be expressed in terms of months.

A participant will be 100% vested upon completion of 5 year of service or upon attaining age 55.

Benefit Accrual Service

Elapsed time from date of participation expressed as years and months. Benefit Accrual Service is frozen as of December 31, 2003.

Benefit Formula

The monthly Normal Retirement benefit is determined as the greater of (A) or (B):

(A) The Accrued Benefit as of the Fresh Start Date of December 31, 1988 determined under the provisions of the plan then in effect.

(B) The sum of 1.375% of Final Average Earnings multiplied by Benefit Accrual Service and 0.65% of Final Average Earnings in excess of the Social Security Average Monthly Wage multiplied by benefit Accrual Service not greater than 35.

Accrued Benefit

The Accrued Benefit is calculated under the Benefit Formula using the Final Average Earnings and Social Security Average Monthly Wage at date of determination assuming the Participant continues to earn Benefit Accrual Service until his Normal Retirement Age or date of determination, if later, and adjusted as follows:

The portion of the retirement benefit based on total Benefit Accrual Service ((B) from Benefit Formula) is multiplied by a fraction, not to exceed one, equal to actual Benefit Accrual Service divided by projected Benefit Accrual Service at Normal Retirement Age. The multiplication by this factor does not apply the Frozen Accrued Benefit ((A) from Benefit Formula).

Normal Retirement

Eligibility:
Age 65.

Monthly Benefit:
The Accrued Benefit.

Deferred Retirement

Eligibility:
After age 65.

Monthly Benefit:
The Accrued Benefit at actual retirement date

Schedule B, line 6 – Summary of Plan Provisions
Employee Benefits Plan of United Way of Greater Toledo
January 1, 2012 Valuation
EIN/PN: 34-4427947 / 333

APPENDIX A (Continued)

Early Retirement

Eligibility:
Age 55

Monthly Benefit:

The Accrued Benefit at early retirement reduced by $1/12^h$ for each of the first 3 years and $1/24^h$ for each of the next 7 years by which Early Retirement precedes Normal Retirement.

Termination Benefit

Eligibility:

Termination of employment prior to retirement.

Monthly Benefit:

The vested benefit commences in full at age 65, or in a reduced amount under the early retirement provisions.

The vested benefit is the accrued benefit multiplied by the applicable Vesting Percent based on the following schedule:

<u>Years of Vesting Service</u>	<u>Vesting Percent</u>
0-4	0%
5 or more	100%

All participants are 100% vested as of December 31, 2003.

Pre-Retirement Death Benefit

Eligibility:

Any vested participant.

Monthly Benefit:

A monthly benefit for life with 120 payments guaranteed and commencing at the time the participant would have first been eligible for retirement. The benefit is equal to $66 \frac{2}{3}\%$ of the benefit vested on the date of death, payable for 10 years guaranteed, adjusted as appropriate for early commencement and the $66 \frac{2}{3}\%$ Joint and Survivor Annuity with 10 years certain form of payment. The benefit is payable to the surviving spouse.

If participant dies prior to Early Retirement Age, the benefit is payable only to a surviving eligible spouse. If there is no eligible spouse, then no benefit is payable.

If participant dies on or after Early Retirement Age, then the amount is payable to the eligible spouse. If there is no eligible spouse, then the benefit is payable to surviving "Eligible Children" (under the age of 19). If there are no eligible children, then no benefit is payable. Standard survivor benefit for eligible children is the 120 months certain.

Schedule B, line 6 – Summary of Plan Provisions
Employee Benefits Plan of United Way of Greater Toledo
January 1, 2012 Valuation
EIN/PN: 34-4427947 / 333

APPENDIX A (Continued)

***Optional Forms
Available***

The following optional forms are available under this plan: life annuity; full cash refund annuity; modified cash refund (if have employee contributions); period certain and continuous annuity, with either a 36, 60 100, 120 or 180 month guarantee; joint and survivor annuity, with either 50%, 66 2/3%, 75% or 100% continuation; joint and survivor with period certain and continuous annuity, with any combination from above of guaranteed payments and percentage to survivor, the guaranteed payments are made based on the amount being paid to the last survivor.

The conversion factors are based on the 1983 Individual Annuity Mortality Table for females and 8.5% interest.

***Benefits Available as
Lump Sums***

This plan pays small benefit amounts (lump sums less than \$1,000) automatically.

***Maximum Benefit
Limit***

The Internal Revenue Code Section 415 Maximum Benefit payable as a life annuity at Social Security Normal Retirement Age.

***Plan Compensation
Limit***

The Section 401(a)(17) Maximum Compensation that can be recognized for benefit calculation purposes, based on the \$200,000 limit adjusted for inflation.

***Changes in Plan
Provisions***

None.

Schedule B, line 6 – Statement of Actuarial Assumption/Methods – including –
Schedule B, line 6b – Description of Weighted Average Retirement Age
Schedule B, line 11 – Justification for Changes in Actuarial Assumptions
Employee Benefits Plan of United Way of Greater Toledo
January 1, 2012 Valuation
EIN/PN: 34-4427947 / 333

APPENDIX B

STATEMENT OF ACTUARIAL ASSUMPTIONS AND METHODS

<i>Interest Rates</i>	Funding: a. Accrued Liability and Assets (i) Pre-decrement 8.00% (ii) Post-decrement 8.00% b. RPA '94 Current Liability 6.19% ASC 960-20: Present Value of Vested and Accumulated Benefits 8.00%
<i>Salary Scale</i>	None
<i>Mortality</i>	RP-2000 Static Non-Generational Mortality Table as described in Regulation 1.430 (n)(3) projected by scale AA to between 7 and 15 years beyond the year of the obligation (male and female) with different rates for annuitant/non-annuitant.
<i>Rates of Retirement</i>	100% at 65. Weighted Average Retirement Age is 65. This is the average retirement age for someone eligible to retire at all ages using the assumed retirement rates and no other decrements.
<i>Rates of Disability</i>	None
<i>Rates of Turnover</i>	All actives are assumed to work until Normal Retirement.
<i>Assumptions Made In Valuing Spouse's Benefit</i>	Eighty percent of the employees included in the valuation are assumed to be married. The wife is assumed to be three years younger than the husband.
<i>Optional Form Election</i>	All employees are assumed to elect the life annuity benefit.
<i>Annual Increases to Maximum Benefits and Plan Compensation Limits</i>	0.00%
<i>Annual Increases to Social Security</i>	0.00%

Schedule B, line 6 – Statement of Actuarial Assumption/Methods – including –
Schedule B, line 6b – Description of Weighted Average Retirement Age
Schedule B, line 11 – Justification for Changes in Actuarial Assumptions
Employee Benefits Plan of United Way of Greater Toledo
January 1, 2012 Valuation
EIN/PN: 34-4427947 / 333

APPENDIX B (Continued)

Provision for Expenses

The expected administrative (i.e. non-investment) expenses that will be paid from plan assets were included in the Normal Cost for minimum contribution purposes.

Asset Method

For actuarial valuation purposes, an averaging method is used to minimize the effect of fluctuations in pension fund balances. The Actuarial Value of Assets is equal to the (1) the expected actuarial value derived by assuming that the Actuarial Value of Assets, as of the beginning of the prior plan year, will earn investment income at the assumed valuation interest rate, plus contributions and less disbursements, also adjusted for interest, plus (2) 25% of the difference between the actual Market Value of Assets, including accrued contributions and the expected Actuarial Value of Assets. The Actuarial Value of Assets is further adjusted, if necessary, so that it does not exceed 120% or fall below 80% of Market Value of Assets, including accrued contributions.

ASC 960-20: Market Value of Assets plus any contributions for the prior plan year that were unpaid as of the valuation date. No other method is allowed.

Funding Method

Unit Credit. A hypothetical projected accrued benefit is calculated at each potential future date of termination, death, disablement, and retirement. Each such hypothetical benefit is calculated exactly the same way as the accrued benefit on the valuation date – except that projected average pays, already-scheduled benefit unit increases, and projected factors relating to Social Security are used. The present value of these hypothetical benefits is the accrued liability for each active employee. Similarly, the present value of hypothetical projected accrued benefits using each employee's expected service one year from now is calculated and the difference between this value and the accrued liability is the normal cost.

The present value of the individual's future normal costs on the valuation date equals the present value of future benefits less the accrued liability.

Since this plan is frozen, there are no more benefits accruing (no future normal costs, projected earnings etc.)

Employees Valued

Only participants as of the valuation date were valued.

Schedule B, line 6 – Statement of Actuarial Assumption/Methods – including –
Schedule B, line 6b – Description of Weighted Average Retirement Age
Schedule B, line 11 – Justification for Changes in Actuarial Assumptions
Employee Benefits Plan of United Way of Greater Toledo
January 1, 2012 Valuation
EIN/PN: 34-4427947 / 333

APPENDIX B (Continued)

*Changes in
Assumptions and
Methods since the
Last Actuarial
Valuation*

The current liability interest rate was changed to remain in the allowable range for the current plan year.

The mortality for RPA '94 Current Liability purposes was changed as required under PPA '06.

*Justification for
Changing the
Current Liability
Assumptions*

The only assumption changes were to prescribed actuarial assumptions. Therefore, the plan did not need IRS approval to change assumptions and there is no need to disclose any "Change in Actuarial Assumptions."

APPENDIX B

STATEMENT OF ACTUARIAL ASSUMPTIONS AND METHODS

<i>Interest Rates</i>	Funding: 24-month segment rates averaged through the end of August 2011 and published in September 2011: <table> <tr> <td>a. First Rate, Years 1-5</td><td>2.06%</td></tr> <tr> <td>b. Second Rate, Years 5-20</td><td>5.25%</td></tr> <tr> <td>c. Third Rate, Years 20+</td><td>6.32%</td></tr> <tr> <td>d. Effective Interest Rate using the above rates</td><td>5.50%</td></tr> </table>	a. First Rate, Years 1-5	2.06%	b. Second Rate, Years 5-20	5.25%	c. Third Rate, Years 20+	6.32%	d. Effective Interest Rate using the above rates	5.50%
a. First Rate, Years 1-5	2.06%								
b. Second Rate, Years 5-20	5.25%								
c. Third Rate, Years 20+	6.32%								
d. Effective Interest Rate using the above rates	5.50%								
<i>Salary Scale</i>	None								
<i>Mortality</i>	RP-2000 Static Non-Generational Mortality Table as described in Regulation 1.430 (n)(3) projected by scale AA to between 7 and 15 years beyond the year of the obligation (male and female) with different rates for annuitant/non-annuitant.								
<i>Rates of Retirement</i>	100% at 65. Weighted Average Retirement Age is 65. This is the average retirement age for someone eligible to retire at all ages using the assumed retirement rates and no other decrements.								
<i>Rates of Disability</i>	None								
<i>Rates of Turnover</i>	All actives are assumed to work until Normal Retirement.								
<i>Assumptions Made In Valuing Spouse's Benefit</i>	Eighty percent of the employees included in the valuation are assumed to be married. The wife is assumed to be three years younger than the husband.								
<i>Optional Form Election</i>	All employees are assumed to elect the life annuity benefit.								
<i>Annual Increases to Maximum Benefits and Plan Compensation Limits</i>	0.00%								
<i>Annual Increases to Social Security</i>	0.00%								

APPENDIX B (Continued)

Provision for Expenses

The expected administrative (i.e. non-investment) expenses that will be paid from plan assets were included in the Normal Cost for minimum contribution purposes.

Asset Method

For actuarial valuation purposes, an averaging method is used to minimize the effect of fluctuations in pension fund balances. The Actuarial Value of Assets is equal to the (1) the expected actuarial value derived by assuming that the Actuarial Value of Assets, as of the beginning of the prior plan year, will earn investment income at the assumed valuation interest rate, plus contributions and less disbursements, also adjusted for interest, plus (2) 25% of the difference between the actual Market Value of Assets, including accrued contributions and the expected Actuarial Value of Assets. The Actuarial Value of Assets is further adjusted, if necessary, so that it does not exceed 120% or fall below 80% of Market Value of Assets, including accrued contributions.

ASC 960-20: Market Value of Assets plus any contributions for the prior plan year that were unpaid as of the valuation date. No other method is allowed.

Funding Method

Unit Credit. A hypothetical projected accrued benefit is calculated at each potential future date of termination, death, disablement, and retirement. Each such hypothetical benefit is calculated exactly the same way as the accrued benefit on the valuation date – except that projected average pays, already-scheduled benefit unit increases, and projected factors relating to Social Security are used. The present value of these hypothetical benefits is the accrued liability for each active employee. Similarly, the present value of hypothetical projected accrued benefits using each employee's expected service one year from now is calculated and the difference between this value and the accrued liability is the normal cost.

The present value of the individual's future normal costs on the valuation date equals the present value of future benefits less the accrued liability.

Since this plan is frozen, there are no more benefits accruing (no future normal costs, projected earnings etc.)

Employees Valued

Only participants as of the valuation date were valued.

Schedule B, Part V – Statement of Actuarial Assumptions/Methods
Employee Benefits Plan of United Way of Greater Toledo
January 1, 2012 Valuation
EIN/PN: 34-4427947 / 333

APPENDIX B (Continued)

*Changes in
Assumptions and
Methods since the
Last Actuarial
Valuation*

The current liability interest rate was changed to remain in the allowable range for the current plan year.

The mortality for RPA '94 Current Liability purposes was changed as required under PPA '06.

*Justification for
Changing the
Current Liability
Assumptions*

The only assumption changes were to prescribed actuarial assumptions. Therefore, the plan did not need IRS approval to change assumptions and there is no need to disclose any "Change in Actuarial Assumptions."

EMPLOYEE BENEFITS PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

DECEMBER 31, 2012

PLAN #333

EIN 34-4427947

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Common and preferred stocks			
	Abbott Laboratories	550 shares	\$ 35,508	\$ 36,025
	Accenture PLC	1,100 shares	70,581	73,150
	Ace Ltd Ord Shs	270 shares	20,025	21,546
	Aetna Inc	470 shares	19,324	21,766
	Affiliated Managers Group	47 shares	5,269	6,117
	Aia Group Ltd Spon ADR	1,700 shares	24,766	26,911
	Air Liquide Adr France Adr	1,600 shares	38,000	40,720
	Akamai Technologies	267 shares	9,844	10,923
	Albemarle Corp	133 shares	8,194	8,262
	Alexandria Real Estate	440 shares	31,472	30,501
	Alexion Pharmaceutical	230 shares	21,694	21,560
	Allergan Inc	280 shares	25,792	25,684
	Alliance Data Sys Corp	82 shares	10,353	11,870
	Allianz SE - ADR	4,300 shares	49,004	59,426
	Allstate Corp	630 shares	22,167	25,307
	Amazon Com Inc	180 shares	38,466	45,157
	America Movil Sa De Cv	1,700 shares	41,824	39,338
	American Campus Communities	740 shares	32,892	34,136
	American Electric Power Co	630 shares	24,458	26,888
	American Tower REIT Inc	690 shares	48,416	53,316
	Anadarko Pete Corp.	200 shares	14,650	14,862
	Anheuser Busch Inbev	270 shares	21,599	23,601
	Apartment Investment & Management Co. Cl A	740 shares	19,081	20,024
	Apple Inc	160 shares	99,118	85,148
	Archer Daniels Midland	660 shares	17,774	18,077
	Arm Holdings Plc Spon ADR	1,500 shares	43,917	56,745
	Asahi Kasei Corp-Unspon ADR	2,100 shares	23,469	24,717
	Ashland Inc.	323 shares	20,770	25,972
	Aspen Insurance Holdings Ltd	500 shares	14,044	16,040
	Associated Estate Realty	1,100 shares	17,332	17,732
	Atlas Copco Ab-Spons Adr A	730 shares	17,291	20,338
	Autoliv Inc.	182 shares	11,469	12,265
	Automatic Data Processing	1,200 shares	67,252	68,316
	Autonation	199 shares	6,964	7,900
	Avago Technologies Ltd	350 shares	12,787	11,078
	Avalonbay Communities Inc.	230 shares	31,691	31,186
	Aviva PLC ADR	1,900 shares	20,990	23,579

(Continued)

EMPLOYEE BENEFITS PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

DECEMBER 31, 2012

PLAN #333

EIN 34-4427947

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Baidu Inc	250 shares	\$ 33,869	\$ 25,073
	Banco Do Brasil ADR	1,500 shares	17,904	19,005
	Bank Of America Corp	1,900 shares	17,304	22,059
	Barclays Plc ADR	1,100 shares	16,330	19,052
	BASF AG Spons ADR	290 shares	23,623	27,550
	Baxter Intl Inc	330 shares	19,313	21,998
	Bayer Ag Sponsored ADR	300 shares	22,827	28,776
	Best Buy Co	485 shares	9,826	5,747
	Bg Group Plc New	1,700 shares	35,138	28,407
	Bhp Limited	330 shares	23,166	25,879
	Biogen Idec Inc	150 shares	21,535	21,956
	Bnp Paribas ADR	890 shares	20,008	25,997
	Boeing Company	210 shares	15,260	15,826
	Boston Properties Inc.	270 shares	28,284	28,569
	Bp Plc Spons ADR	690 shares	28,099	28,732
	Brandywine Realty Trust Sbi	1,500 shares	16,998	18,285
	Bristol-Myers Squibb Co	220 shares	7,309	7,170
	Broadcom Corp Cl A	412 shares	13,770	13,682
	Brookdale Senior Living Inc	998 shares	19,405	25,269
	Bunge Limited Com	170 shares	11,606	12,357
	Burberry Group Plc-Spon ADR	230 shares	10,673	9,379
	Camden Ppty Tr	350 shares	22,857	23,874
	Canadian Natl Ry Co	220 shares	18,689	20,022
	Capital One Financial Corp Com	400 shares	22,270	23,172
	Cardtronics Inc	101 shares	2,694	2,398
	Carnival Corp.	590 shares	20,147	21,694
	Cbl & Associates Properties	870 shares	16,879	18,453
	CBRE Group Inc	568 shares	10,537	11,303
	Centrica PLC ADR	935 shares	20,417	20,570
	CenturyLink Inc	830 shares	32,140	32,470
	Chevron Corp	300 shares	32,033	32,442
	Chipotle Mexican Grill - Cl A	70 shares	25,428	20,822
	Cintas Corp	495 shares	19,464	20,246
	Cisco Systems Inc	1,200 shares	23,286	23,579
	CNO Financial Group Inc	1,850 shares	14,753	17,260
	Cnooc Ltd Spd ADR	65 shares	12,828	14,300
	Coach Inc	370 shares	23,224	20,539
	Cochlear Ltd ADR	430 shares	14,911	17,815

(Continued)

EMPLOYEE BENEFITS PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

DECEMBER 31, 2012

PLAN #333

EIN 34-4427947

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Coinstar (outr 07/02/13)	193 shares	\$ 11,400	\$ 10,038
	Compass Minerals Intl	120 shares	8,733	8,965
	Concho Resources Inc	120 shares	11,345	9,667
	Conocophillips	440 shares	24,781	25,516
	Costco Wholesale Corp-New	260 shares	23,874	25,670
	Credit Suisse Group Spon Adr	1,300 shares	29,114	31,928
	Crown Castle Intl Corp	200 shares	12,254	14,432
	Crown Holdings Inc	580 shares	21,364	21,350
	CSL Ltd Unspn ADR	710 shares	15,204	20,129
	Cullen Frost Bankers	132 shares	7,511	7,164
	Cvs Caremark Corp	970 shares	43,305	46,900
	Danaher Corp Del	420 shares	22,719	23,478
	Darling International Inc	1,073 shares	17,842	17,211
	Dassault Sys S.A. -ADR	340 shares	32,927	38,451
	Dbs Group Hldgs Ltd. Spon Adr	330 shares	14,752	16,190
	Desarrolladora Homex ADR	455 shares	5,769	5,678
	Devon Energy Corp New	620 shares	38,467	32,265
	Dice Holdings Inc	400 shares	3,772	3,672
	Digital Realty Trust Inc	400 shares	28,029	27,156
	Dillards Department Store	77 shares	5,807	6,450
	Discovery Communications CL A	1,600 shares	86,870	101,568
	Disney Walt Co	294 shares	13,357	14,638
	Dolby Laboratories Inc A	235 shares	8,792	6,892
	Douglas Emmett Inc - W/I	940 shares	21,330	21,902
	Dover Corp	420 shares	25,050	27,598
	Dow Chemical Corp	1,000 shares	31,569	32,329
	Dsw Inc - Class A	119 shares	7,025	7,817
	Dunkin' Brands Group Inc	450 shares	13,944	14,931
	Eagle Materials Inc	152 shares	6,255	8,892
	Eastgroup Properties	400 shares	20,094	21,524
	Eaton Corp PLC	600 shares	27,192	32,508
	Ebay Inc	430 shares	21,165	21,929
	Eli Lilly & Company	480 shares	20,560	23,674
	Emc Corp(mass)com	4,100 shares	111,786	103,730
	Enersys Inc	133 shares	4,672	5,005
	Entegris Inc	708 shares	6,234	6,499
	Entergy Corp	370 shares	24,305	23,588
	EPR Properties	580 shares	26,397	26,744

(Continued)

EMPLOYEE BENEFITS PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

DECEMBER 31, 2012

PLAN #333

EIN 34-4427947

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Essex Property Trust Inc.	160 shares	\$ 23,891	\$ 23,464
	Estee Lauder Cos Cl A	440 shares	26,909	26,338
	Expedia Inc	280 shares	11,917	17,203
	Expeditors Intl Wash	1,500 shares	65,056	59,325
	Express Scripts Holding Co	1,700 shares	98,124	91,800
	Exxon-Mobil Corporation	250 shares	21,260	21,638
	Facebook Inc-A	740 shares	19,937	19,698
	Family Dollar Stores	170 shares	11,265	10,780
	Fanuc Ltd Unsp ADR	1,100 shares	32,014	34,177
	Federal Realty Inv't Tr	280 shares	28,209	29,126
	Fei Co.	116 shares	5,750	6,434
	Fifth Third Bancorp	1,500 shares	21,700	22,800
	First American Financial	260 shares	5,060	6,263
	Fleetcor Technologies Inc	157 shares	6,384	8,423
	Flextronics International Ltd	5,200 shares	34,481	32,292
	Fluor Corp	239 shares	14,043	14,039
	Ford Motor Co New	2,580 shares	27,946	33,411
	Forest Oil Corp	2,200 shares	21,385	14,718
	Freeport-Mcmoran Copper & Gold Cl B	640 shares	23,535	21,888
	Fresenius Med Care Ag	790 shares	27,682	27,097
	Gartner Inc	226 shares	9,987	10,400
	General Dynamics Corp	360 shares	24,646	24,937
	General Electric Co	1,000 shares	19,906	20,990
	Genomic Health Inc	93 shares	3,279	2,533
	Genworth Financial Inc Cl A	3,190 shares	20,864	23,957
	Gilead Sciences Inc	250 shares	17,244	18,363
	Goldman Sachs Group Inc	310 shares	36,467	39,544
	Google Inc Cl A	120 shares	81,130	84,886
	Halliburton Company	1,100 shares	35,917	38,159
	Hanger Inc	116 shares	3,059	3,174
	Hanover Rueckversicher-ADR (410690101 4/3/13)	555 shares	17,718	21,606
	Harris Corp Del	342 shares	15,448	16,744
	Hartford Financial Services Group	730 shares	13,579	16,381
	HCP Inc	440 shares	18,383	19,870
	Health Care Reit Inc	480 shares	26,931	29,419
	Heartland Payment Systems	230 shares	6,824	6,785
	Helmerich & Payne	150 shares	7,830	8,402
	Hertz Global Holdings Inc	2,287 shares	33,007	37,209

(Continued)

EMPLOYEE BENEFITS PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

DECEMBER 31, 2012

PLAN #333

EIN 34-4427947

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Hilshire Brands Co	390 shares	\$ 11,081	\$ 10,975
	Hitachi Ltd Adr	370 shares	21,700	21,804
	Honeywell International	510 shares	30,303	32,370
	Hospira Inc	690 shares	23,196	21,556
	Hospitality Pptys Tr	1,100 shares	27,535	25,762
	Host Hotels & Resorts Inc	1,600 shares	25,445	25,072
	Hsbc Hldgs (adr)	750 shares	33,918	39,803
	IAC/InteractiveCorp	295 shares	14,279	13,936
	Icici Bank Ltd - Spon Adr	570 shares	20,138	24,858
	Illumina Inc	464 shares	22,536	25,794
	Imperial Oil Ltd	380 shares	17,078	16,340
	Imperial Tobacco Grp. Adr	190 shares	14,846	14,723
	Incyte Corporation	185 shares	3,434	3,073
	Informatica	120 shares	5,867	3,638
	ING Groep N V	2,500 shares	19,192	23,725
	Ingredion Inc	220 shares	10,819	14,175
	Intel Corporation	1,000 shares	23,868	20,620
	Intl Business Machines Inc	130 shares	25,871	24,902
	Intuit	240 shares	14,392	14,274
	Iron Mountain Inc	722 shares	21,981	22,418
	ITAU Unibanco Banco Multi ADR	1,700 shares	27,538	27,982
	Ixia Corp	311 shares	4,915	5,281
	Jabil Circuit Inc	440 shares	10,016	8,488
	Janus Capital Group Inc	724 shares	6,076	6,168
	Jarden Corp	210 shares	8,945	10,857
	JGC Corp-Unsponsored ADR	320 shares	20,660	20,029
	Johnson & Johnson	330 shares	21,636	23,133
	JPMorgan Chase & Co	780 shares	33,504	34,296
	Kapstone Paper And Packaging	203 shares	3,816	4,504
	KBR Inc	1,100 shares	33,869	32,912
	Keycorp	1,395 shares	10,781	11,746
	Kimberly Clark	260 shares	20,137	21,952
	Kla-Tencor Corp	280 shares	14,252	13,373
	Kohl's Corp	210 shares	10,432	9,026
	Komatsu Ltd Sponsored Adr New	930 shares	23,049	23,910
	Koninklijke Ahold Sponsored Adr	1,600 shares	20,472	21,760
	Kuraray Co Ltd-Unspon ADR	410 shares	15,895	15,990
	L'Oreal Co Adr	910 shares	22,889	25,462

(Continued)

EMPLOYEE BENEFITS PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

DECEMBER 31, 2012

PLAN #333

EIN 34-4427947

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Lender Processing Services	317 shares	\$ 8,133	\$ 7,804
	Lexington Realty Trust	1,900 shares	17,009	19,855
	Li & Fung Ltd-Unsp ADR	9,000 shares	33,233	32,220
	Life Technologies Corp	440 shares	21,448	21,573
	Linkedin Corp - A	230 shares	24,513	26,409
	Lkq Corp	220 shares	3,980	4,642
	Lonza Group Ag Unspn ADR	5,200 shares	25,216	28,132
	Ltc Properties Inc	470 shares	15,054	16,539
	Lufthansa-Spons ADR	1,200 shares	16,144	23,148
	Lululemon Athletica Inc	320 shares	22,556	24,394
	Lvmh Moet Hennessy ADR	400 shares	13,397	15,076
	ManpowerGroup	193 shares	8,361	8,191
	Marathon Oil Corp	830 shares	24,237	25,448
	Marathon Petroleum Corp	440 shares	20,136	27,720
	Mastercard Inc A	300 shares	132,612	147,384
	Mckesson Hboc Inc	170 shares	15,559	16,483
	Meadwestvaco Corp	595 shares	16,607	18,963
	Mercadolibre Inc	140 shares	13,189	10,997
	Merck & Company Inc	570 shares	22,904	23,336
	Metlife Inc	1,800 shares	62,647	59,292
	Michael Kors Hldgs Ltd Shs	430 shares	20,604	21,943
	Microsoft Corporation	2,100 shares	61,632	56,090
	Mitsubishi Corp ADR (msbhy)	580 shares	23,626	22,359
	Mitsubishi UFJ Financial ADR	4,100 shares	20,570	22,222
	Mondelez International Inc	650 shares	17,432	16,544
	Monmouth Real Estate Investment Corp	880 shares	8,941	9,117
	Monsanto Company	310 shares	25,769	29,342
*	Morgan Stanley	1,100 shares	20,221	21,032
	Mtn Group Ltd - Spons ADR	1,500 shares	27,293	32,175
	Murphy Oil Corp	450 shares	24,009	26,798
	Myriad Genetics Inc	112 shares	2,888	3,052
	National Oilwell Varco Inc	380 shares	26,612	25,973
	National Retail Properties Inc	630 shares	18,205	19,656
	Natl Australia Bank Ltd	420 shares	10,915	11,071
	Nestle SA Sponsored ADR Registered (NSRGY)	630 shares	39,233	41,057
	Nike Inc.	418 shares	21,305	21,569
	Nissan Motors Spd ADR	1,300 shares	25,116	24,817
	Nokian Tyres OYJ ADR	820 shares	16,968	16,523

(Continued)

EMPLOYEE BENEFITS PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

DECEMBER 31, 2012

PLAN #333

EIN 34-4427947

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Nordson Corp	152 shares	\$ 8,258	\$ 9,594
	Norfolk Southern Co.	530 shares	34,441	32,775
	Novartis Ag Sponsored Adr	290 shares	17,079	18,357
	Novo-Nordisk As	170 shares	26,267	27,746
	Nucor Inc	410 shares	16,445	17,696
	NXP Semiconductors Nv	307 shares	7,488	8,080
	Oao Gazprom Adr Reg S	760 shares	8,011	7,395
	Occidental Petroleum Corp.	420 shares	35,468	32,176
	Oil States International Inc	130 shares	9,946	9,300
	Omega Healthcare Invs	889 shares	19,219	21,203
	On Semiconductor Corporation	3,300 shares	24,815	23,265
	Oneok Inc	561 shares	22,941	23,983
	Onyx Pharmaceuticals Inc.	36 shares	2,744	2,719
	Oracle Corp	540 shares	16,051	17,993
	Owens Ill Inc	1,046 shares	22,945	22,248
	Panera Bread Co	61 shares	9,887	9,689
	Parexel Intl Corp	310 shares	9,014	9,173
	Partnerre Ltd	270 shares	19,221	21,732
	Penn National Gaming	130 shares	5,646	6,384
	Perrigo	70 shares	7,959	7,282
	Petroleo Brasileiro Spon Adr	1,600 shares	35,690	31,152
	Petsmart Inc.	223 shares	13,450	15,240
	Pfizer Incorporated	860 shares	19,586	21,568
	Polaris Inds Inc.	122 shares	9,649	10,266
	Posco	270 shares	21,742	22,180
	Potash Corp	490 shares	20,578	19,938
	Precision Castparts	160 shares	27,170	30,307
	Priceline.Com Inc	45 shares	29,942	27,917
	Procter & Gamble Co	480 shares	30,556	32,587
	Prudential Corp Adr	770 shares	19,737	21,984
	Prudential Finl Inc	410 shares	21,385	21,865
	Public Service Enterprise Group Inc.	530 shares	15,855	16,218
	Public Storage	360 shares	50,348	52,186
	PVH Corp	65 shares	6,039	7,216
	Qiagen NV	800 shares	13,302	14,520
	Qualcomm	2,100 shares	136,980	129,905
	Rackspace Hosting Inc	397 shares	22,329	29,485
	Ralph Lauren Corp	150 shares	24,164	22,488

(Continued)

EMPLOYEE BENEFITS PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

DECEMBER 31, 2012

PLAN #333

EIN 34-4427947

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Rayonier Inc	570 shares	\$ 26,393	\$ 29,543
	Realty Income Corp	580 shares	22,558	23,322
	Red Hat Inc	470 shares	26,922	24,891
	Redwood Trust Inc	860 shares	13,255	14,525
	Reed Elsevier NV Spd ADR	740 shares	18,988	21,889
	Regions Finl Corp Com	3,100 shares	20,573	22,103
	Rio Tinto PLC ADR	380 shares	19,250	22,074
	Robert Half Intl Inc	219 shares	5,759	6,968
	Roche Hldg Ltd -Spons Adr	1,100 shares	50,022	55,550
	Rockwell International	260 shares	18,028	21,837
	Royal Dutch Shell PLC - ADR A	470 shares	31,958	32,407
	Royal Dutch Shell PLC - ADR B	360 shares	25,521	25,520
	Salesforce.Com Inc	200 shares	31,128	33,620
	Sally Beauty Co Inc	160 shares	4,188	3,771
	Sandridge Energy Inc	707 shares	5,099	4,489
	Sanofi - Aventis Sa Adr	610 shares	24,285	28,902
	Sap Aktiengesellschaft Adr	610 shares	41,091	49,032
	Sasol Ltd Spons Adr	230 shares	10,189	9,957
	Sba Communications Crp	270 shares	14,625	19,165
	Schlumberger Ltd	650 shares	46,626	45,044
	Schneider Elect Sa ADR	1,800 shares	22,916	26,622
	Seniors Housing Properties Trust	760 shares	16,514	17,966
	Shire PLC ADR	270 shares	24,609	24,889
	Siemens A G Adr	130 shares	12,812	14,231
	Signet Jewelers Ltd ADR	257 shares	12,210	13,724
	Silgan Holding Inc	237 shares	10,340	9,845
	Simon Ppty Group Inc	590 shares	88,193	93,273
	Slm Corporation	860 shares	13,370	14,732
	Smith & Nephew Plc Spdn Adr New	390 shares	20,004	21,606
	Societe Generale France Spons Adr	2,900 shares	21,692	22,678
	Solarwinds Inc	208 shares	8,958	10,910
	Sonova Holding-Unspon ADR	890 shares	18,308	19,892
	Splunk Inc	250 shares	7,633	7,255
	St. Jude Medical	680 shares	25,926	24,575
	Stanley Black and Decker Inc	2,000 shares	145,886	147,940
	Staples Inc	1,500 shares	21,084	17,100
	Starbucks Corp.	140 shares	7,449	7,508
	Starwood Hotels & Resorts	1,800 shares	99,893	103,248

(Continued)

EMPLOYEE BENEFITS PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

DECEMBER 31, 2012

PLAN #333

EIN 34-4427947

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	State Street Corp	540 shares	\$ 23,938	\$ 25,385
	StatoilHydro Asa-Spon Adr	950 shares	24,235	23,788
	Sumitomo Mitsui Trust Holdings ADR	4,700 shares	13,882	16,215
	Suncor Energy Inc	4,600 shares	145,646	151,708
	Superior Energy Services	1,100 shares	25,075	22,792
	Svenska Handelsb-A-Unsp Adr	620 shares	10,552	11,179
	Swatch Group Ag/The-Unsp ADR	860 shares	19,393	21,844
	Symantec Corp	2,100 shares	36,714	39,522
	Sysco Corp	510 shares	15,224	16,147
	Sysmex Corp-Unspon Adr	800 shares	17,857	18,400
	T Rowe Price & Assoc Inc	1,100 shares	67,884	71,629
	Taiwan Semiconductor	1,600 shares	24,744	27,456
	Tanger Factory Outlet Centrs	740 shares	22,925	25,308
	Target Corp	550 shares	32,557	32,544
	Telecom Italia Spa-Spon Adr	1,000 shares	9,233	9,050
	Teradata Corp Del	150 shares	10,530	9,284
	Tesco Plc Spd Adr	880 shares	14,067	14,590
	Tesla Motors Inc	270 shares	8,643	9,145
	Teva Pharmaceutical Industries LTD ADR	590 shares	24,537	22,031
	The Mosaic Co	580 shares	30,337	32,845
	Tibco Software Inc	524 shares	16,456	11,517
	Tidewater Inc.	320 shares	16,985	14,298
	Tjx Companies	660 shares	28,138	28,017
	Total System Services Inc	458 shares	10,825	9,810
	Towers Watson & Co	193 shares	11,892	10,848
	Tractor Supply Co	111 shares	10,750	9,808
	Transdigm Group Inc	65 shares	8,433	8,863
	Travelers Cos Inc	350 shares	21,658	25,137
	Turkiye Garanti Bankasi ADR	4,900 shares	20,747	25,480
	Ulta Salon Cosmetics & Fragrance Inc	70 shares	6,636	6,878
	Unicharm Corp-Spn ADR	2,400 shares	26,441	25,032
	Unilever Plc Spon Adr New	330 shares	11,480	12,778
	Union Pacific Corp.	360 shares	40,869	45,259
	United Rentals Inc	267 shares	10,617	12,154
	United Technologies Corp.	260 shares	20,901	21,323
	United Therapeutics Del	100 shares	5,382	5,342
	Unitedhealth Group Inc	670 shares	37,993	36,341
	Universal Health Services	204 shares	7,996	9,863

(Continued)

EMPLOYEE BENEFITS PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

DECEMBER 31, 2012

PLAN #333

EIN 34-4427947

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Upm-Kymmene Corp	1,700 shares	\$ 18,887	\$ 19,788
	V.F. Corp.	100 shares	14,840	15,097
	Valero Energy Corp New	960 shares	27,875	32,755
	Valmont Industries	66 shares	7,975	9,012
	Ventas Inc	370 shares	22,083	23,946
	Verisk Analytics Inc CL A	473 shares	22,416	24,109
	Vertex Pharmaceuticals	430 shares	19,236	18,017
	Visa Inc Class A Shares	190 shares	24,049	28,800
	VMWare Inc Class A	230 shares	22,964	21,652
	Vodafone Group Plc ADR	1,300 shares	34,868	32,747
	Volcano Corp	315 shares	8,668	7,437
	Volkswagen Ag Sponsored ADR (vlkay)	710 shares	23,917	30,864
	Wabtec	89 shares	6,882	7,791
	Weingarten Realty Invs	670 shares	17,421	17,936
	Wells Fargo & Co New	2,500 shares	84,726	85,450
	Western Refining Inc	260 shares	5,531	7,329
	Weyerhaeuser Co	697 shares	15,346	19,390
	Whole Foods Market Inc.	260 shares	23,153	23,702
	Wiley John & Sons CL A	305 shares	14,134	11,874
	Williams Co.	620 shares	20,017	20,299
	Williams Sonoma Inc	130 shares	5,699	5,690
	Willis Group Holdings	650 shares	22,752	21,795
	Workday Inc-Class A	95 shares	4,864	5,177
	WPP PLC ADR (92937A102 1/2/13)	400 shares	27,037	29,160
	WPX Energy Inc	868 shares	14,229	12,916
	Wyndham Worldwide Corp	174 shares	8,334	9,258
	Wynn Resorts Ltd	890 shares	96,075	100,116
	Xinyi Glass Holdi Unsp ADR	740 shares	7,886	9,272
	XL Group PLC	357 shares	7,933	8,946
	Xylem	681 shares	18,030	18,455
	Youku Tudou Inc	100 shares	2,023	1,824
	Yum! Brands Inc.	330 shares	22,856	21,912
	Zurich Insurance Group AG	1,000 shares	24,555	26,800
	CBL & Associates Prop 7.375%	360 shares	9,081	9,018
	St Eugene Mining Ltd	269 shares	3,048	2,537
Total common and preferred stocks			8,660,183	9,010,790

(Continued)

EMPLOYEE BENEFITS PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

DECEMBER 31, 2012

PLAN #333

EIN 34-4427947

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Mutual funds			
	Eaton Vance Floating Rate I	63,628 shares	\$ 575,126	\$ 580,290
	Eaton Vance Inc Boston In	148,516 shares	876,705	892,581
	Highbridge Dyn Commod Str-Se	38,226 shares	664,665	534,016
	Metro West Total Ret I	32,785 shares	363,424	357,032
	Pimco All Asset P	123,767 shares	1,528,293	1,559,467
	Prudential Short-Term Corporate Bond Z	61,664 shares	716,729	714,681
	Templeton Global Bond Fd - Ad	40,507 shares	537,046	540,368
	Virtus Emerging Markets Opportunity I	139,995 shares	1,371,354	1,443,343
	Total mutual funds		6,633,342	6,621,778
	Interest-bearing cash			
*	Morgan Stanley Bank Deposit Program	3,102,254 shares	3,102,254	3,102,254
	Exchange traded funds			
	iShares TIPS Bond ETF	5,800 shares	696,565	704,178
	Vanguard FTSE Emerging Market	32,800 shares	1,390,087	1,460,584
	Total exchange traded funds		2,086,652	2,164,762
	Corporate bonds			
	ADT Corp	\$100,000; maturity date 07/15/2022; 3.50% interest	100,953	97,259
	America Movil Sab De Cv	\$80,000; maturity date 09/08/2016; 2.38% interest	81,387	83,150
	Amgen Inc	\$100,000; maturity date 10/01/2041; 4.95% interest	101,910	110,238
	AOL Time Warner Inc	\$55,000; maturity date 05/01/2032; 7.70% interest	76,013	76,900
	AT&T Inc	\$90,000; maturity date 05/15/2016; 2.95% interest	96,773	95,285
	AT&T Inc	\$105,000; maturity date 12/01/2022; 2.63% interest	105,991	105,173
	Bank Of America Corp	\$170,000; maturity date 07/01/2020; 5.63% interest	188,999	201,557
	Bank of America Corp	\$100,000; maturity date 05/01/2018; 5.65% interest	110,908	115,486
	Bear Stearns Co	\$50,000; maturity date 02/01/2018; 7.25% interest	60,211	62,800
	Berkshire Hathaway Fin	\$100,000; maturity date 01/15/2021; 4.25% interest	109,564	113,595
	BHP Billiton Fin USA Ltd	\$100,000; maturity date 02/24/2017; 1.63% interest	102,492	102,258
	BHPBilliton Fin USALtd	\$105,000; maturity date 11/21/2016; 1.88% interest	108,224	108,263
	Caterpillar Financial Se	\$85,000; maturity date 04/01/2016; 2.65% interest	90,024	89,254
	Celgene Corp	\$100,000; maturity date 10/15/2020; 3.95% interest	106,246	108,529
	Cisco Systems Inc	\$60,000; maturity date 02/15/2019; 4.95% interest	72,172	71,116
	Citigroup Inc	\$80,000; maturity date 11/21/2017; 6.13% interest	91,638	95,213

(Continued)

EMPLOYEE BENEFITS PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

DECEMBER 31, 2012

PLAN #333

EIN 34-4427947

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Citigroup Inc	\$35,000; maturity date 07/15/2039; 8.13% interest	\$ 45,538	\$ 52,399
	Citigroup Inc	\$100,000; maturity date 05/19/2015; 4.75% interest	104,961	107,678
	CR Bard Inc	\$45,000; maturity date 01/15/2021; 4.40% interest	51,551	51,237
	Dell Inc	\$100,000; maturity date 04/15/2028; 7.10% interest	125,500	120,398
	Devon Energy Corporation	\$35,000; maturity date 04/15/2032; 7.95% interest	50,366	51,781
	Devon Energy Corporation	\$55,000; maturity date 05/15/2017; 1.88% interest	55,003	56,069
	Directv Holdings/Fing	\$90,000; maturity date 03/15/2017; 2.40% interest	90,195	92,189
	Duke Energy Corp	\$45,000; maturity date 08/15/2017; 1.63% interest	44,880	45,380
	Dun & Bradstreet Corp	\$100,000; maturity date 11/15/2015; 2.88% interest	102,536	101,443
	Ebay Inc	\$95,000; maturity date 07/15/2022; 2.60% interest	96,446	95,973
	Electricite De France	\$90,000; maturity date 01/27/2040; 5.60% interest	106,800	103,864
	Enterprise Products Oper	\$60,000; maturity date 02/01/2016; 3.20% interest	62,966	63,398
	Exelon Generation Co LLC	\$95,000; maturity date 10/01/2039; 6.25% interest	108,683	110,472
	FMR LLC	\$50,000; maturity date 12/14/2040; 6.50% interest	59,581	62,785
	France Telecom	\$70,000; maturity date 03/01/2031; 8.50% interest	104,980	104,781
	Franklin Resources Inc	\$100,000; maturity date 09/15/2022; 2.80% interest	100,712	101,222
	General Dynamics Corp	\$50,000; maturity date 07/15/2016; 2.25% interest	52,683	52,403
	General Elec Cap Corp	\$100,000; maturity date 11/14/2014; 3.75% interest	105,674	105,446
	General Elec Cap Corp	\$75,000; maturity date 09/16/2020; 4.38% interest	83,018	83,798
	General Electric Capital Corp	\$95,000; maturity date 05/01/2018; 5.63% interest	108,234	110,833
	Goldman Sachs Group Inc	\$55,000; maturity date 03/15/2020; 5.38% interest	55,977	63,289
	Goldman Sachs Group Inc	\$35,000; maturity date 08/01/2015; 3.70% interest	35,068	36,832
	Goldman Sachs Group Inc	\$80,000; maturity date 04/01/2018; 6.15% interest	85,510	94,208
	Goldman Sachs Group Inc	\$100,000; maturity date 05/03/2015; 3.30% interest	100,171	104,226
	Goldman Sachs Group Inc	\$95,000; maturity date 02/07/2016; 3.63% interest	94,468	99,627
	HSBC Bank USA	\$80,000; maturity date 11/01/2034; 5.88% interest	83,042	93,902
	IBM Corp	\$100,000; maturity date 01/05/2016; 2.00% interest	104,434	103,327
	Intel Corp	\$190,000; maturity date 10/01/2016; 1.95% interest	199,675	196,207
	Johnson & Johnson	\$70,000; maturity date 07/15/2038; 5.85% interest	97,976	95,954
	Johnson (S.C.) & Son Inc	\$110,000; maturity date 09/01/2040; 4.80% interest	126,379	121,807
	JP Morgan Chase & Co	\$75,000; maturity date 01/15/2018; 6.00% interest	84,440	89,794
	JPMorgan Chase & Co	\$90,000; maturity date 10/15/2020; 4.25% interest	94,159	99,807
	JPMorgan Chase & Co	\$85,000; maturity date 01/06/2042; 5.40% interest	92,313	102,434
	JPmorgan Chase & Co	\$100,000; maturity date 06/24/2015; 3.40% interest	104,470	105,506
	JPmorgan Chase & Co	\$105,000; maturity date 07/22/2020; 4.40% interest	110,422	118,528
	Lowe's Companies Inc	\$85,000; maturity date 11/15/2041; 5.13% interest	96,819	99,691
	Macys Retail Hldgs Inc	\$35,000; maturity date 07/15/2024; 6.65% interest	43,408	43,406
	McKesson Corp	\$95,000; maturity date 03/01/2021; 4.75% interest	111,294	110,339

(Continued)

EMPLOYEE BENEFITS PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

DECEMBER 31, 2012

PLAN #333

EIN 34-4427947

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Medtronic Inc	\$100,000; maturity date 03/15/2016; 2.63% interest	\$ 106,223	\$ 105,377
*	Morgan Stanley	\$30,000; maturity date 07/24/2020; 5.50% interest	30,073	33,750
*	Morgan Stanley	\$90,000; maturity date 10/15/2015; 5.38% interest	93,210	97,846
*	Morgan Stanley	\$65,000; maturity date 01/25/2021; 5.75% interest	74,407	74,233
	Nationwide Mutual Insura	\$50,000; maturity date 08/15/2039; 9.38% interest	68,355	70,354
	NBCUniversal Media LLC	\$100,000; maturity date 04/01/2016; 2.88% interest	104,932	105,425
	Nyse Euronext	\$55,000; maturity date 10/05/2017; 2.00% interest	55,282	55,912
	Omnicom Group Inc	\$100,000; maturity date 05/01/2022; 3.63% interest	104,679	104,125
	Oneok Inc	\$75,000; maturity date 02/01/2022; 4.25% interest	79,706	82,855
	Pepsi Bottling Group Inc	\$55,000; maturity date 03/01/2029; 7.00% interest	75,761	78,996
	PPG Industries Inc	\$80,000; maturity date 08/15/2022; 2.70% interest	79,986	79,222
	Protective Life Corp	\$45,000; maturity date 10/15/2039; 8.45% interest	55,291	58,687
	Raytheon Company	\$50,000; maturity date 12/15/2041; 4.70% interest	53,147	56,583
	Siemens Financeiereingsmat	\$30,000; maturity date 08/17/2026; 6.13% interest	37,989	39,544
	South Carolina Elec&Gas	\$85,000; maturity date 02/01/2041; 5.45% interest	108,875	104,128
	Statoil Asa	\$75,000; maturity date 01/15/2028; 6.80% interest	102,959	103,492
	Statoil Asa	\$90,000; maturity date 08/17/2017; 3.13% interest	100,285	98,088
	StatoilHydro ASA	\$90,000; maturity date 04/15/2019; 5.25% interest	109,551	108,324
	Teachers Insur & Annuity	\$120,000; maturity date 12/16/2039; 6.85% interest	157,064	162,754
	Teva Pharm Fin IV Bv	\$100,000; maturity date 11/10/2021; 3.65% interest	109,412	107,023
	Teva Pharma Fin li/lii	\$65,000; maturity date 06/15/2015; 3.00% interest	69,093	68,339
	Thermo Fisher Scientific	\$100,000; maturity date 03/01/2016; 3.20% interest	106,897	106,197
	Toyota Motor Credit Corp	\$70,000; maturity date 01/12/2022; 3.30% interest	75,144	75,521
	Trans-Canada Pipelines	\$65,000; maturity date 01/15/2039; 7.63% interest	99,102	97,783
	United Parcels Services	\$80,000; maturity date 01/15/2038; 6.20% interest	108,604	107,302
	Unitedhealth Group Inc	\$100,000; maturity date 10/15/2017; 1.40% interest	100,600	100,156
	Verizon Communications	\$85,000; maturity date 02/15/2016; 5.55% interest	97,769	97,057
	Verizon Communications	\$65,000; maturity date 04/01/2019; 6.35% interest	82,563	82,051
	Verizon Communications	\$100,000; maturity date 11/01/2016; 2.00% interest	104,433	103,630
	Wal-Mart Stores Inc	\$60,000; maturity date 04/15/2021; 4.25% interest	70,576	70,096
	Watson Pharmaceuticals I	\$65,000; maturity date 10/01/2017; 1.88% interest	64,702	65,855
	Wellpoint Inc	\$110,000; maturity date 02/15/2017; 2.38% interest	114,687	113,890
	Wellpoint Inc	\$100,000; maturity date 01/15/2023; 3.30% interest	100,211	102,600
	Wyeth	\$75,000; maturity date 02/01/2024; 6.45% interest	101,569	101,806
	Total corporate bonds		7,986,974	8,107,510

(Continued)

EMPLOYEE BENEFITS PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

DECEMBER 31, 2012

PLAN #333

EIN 34-4427947

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Government and agency securities			
	US Treasury Bond	\$320,000; maturity date 02/15/2031; 5.38% interest	\$ 457,400	\$ 456,800
	US Treasury Note/Bond	\$95,000; maturity date 05/15/2042; 3.00% interest	99,468	96,470
	US Treasury Note/Bond	\$200,000; maturity date 11/15/2042; 2.75% interest	194,555	192,000
	US Treasury Note/Bond	\$600,000; maturity date 03/31/2019; 1.50% interest	606,680	618,562
	Total government and agency securities		1,358,103	1,363,832
	Commercial mortgage and asset backed securities			
	GS Mtg Secs Tr 2012-Aloha 20340412 Flt	\$100,000; maturity date 04/12/2034; 4.27% interest	100,213	104,420
	Americredit Automobile Receiva 2012-3 E	\$120,000; maturity date 11/08/2019; 4.46% interest	122,967	126,630
	Americredit Automobile Receiva 2012-4 E	\$110,000; maturity date 10/09/2018; 3.82% interest	109,982	113,872
	Avis Budget Rental Car Funding 2010-5A B	\$60,000; maturity date 03/20/2017; 5.11% interest	64,875	65,491
	Citigroup Commercial Mortgage 2012-Gc8 D	\$50,000; maturity date 09/10/2045; 4.88% interest	40,766	43,875
	Comm Mortgage Trust 2012-Cr4 B	\$50,000; maturity date 10/15/2045; 3.70% interest	51,246	50,982
	Commercial Mortgage Pass-Throu 2012-Cr2 B	\$70,000; maturity date 08/15/2045; 4.39% interest	71,746	76,070
	Ford Credit Floorplan Master O 2012-5 D	\$80,000; maturity date 09/15/2019; 2.73% interest	79,969	80,275
	Jp Morgan Chase Commercial Mor 2010-C1 B	\$40,000; maturity date 06/15/2043; 5.95% interest	47,763	47,809
	Sierra Receivables Funding Co 2012-2A B	\$131,869; maturity date 03/20/2029; 3.42% interest	131,859	135,108
	VNO Mortgage Trust 2012-6Ave B	\$80,000; maturity date 11/15/2030; 3.30% interest	82,000	82,149
	Wells Fargo Commercial Mortgag 2012-Lc5 D	\$50,000; maturity date 10/15/2045; 4.78% interest	43,063	45,118
	Total commercial mortgage and asset backed securities		946,449	971,799
	Hedge funds			
	ACL Alternative Fund	3,741 units	1,000,000	880,251
	Ironwood Institutional Multi-Strategy Fund LLC	1,188 units	1,254,293	1,247,610
	Private Advisors Hedged Equity Fund Ltd Series 0712	1,000 units	1,000,000	1,047,323
	Total hedge funds		3,254,293	3,175,184
	Money market fund			
*	Morgan Stanley Dean Witter Liquid Asset Fd	523,284 shares	523,284	523,284
	Total investments		<u>\$ 34,551,534</u>	<u>\$ 35,041,193</u>

* An asterisk in this column identifies a person known to be a party-in-interest to the Plan.

The above information has been certified by Mutual of America Life Insurance Company and Wilmington Trust, trustees of the Plan, as complete and accurate.

EMPLOYEE BENEFITS PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

SCHEDULE H, LINE 4j - SCHEDULE OF REPORTABLE TRANSACTIONS

YEAR ENDED DECEMBER 31, 2012

PLAN NUMBER 333

EMPLOYER IDENTIFICATION NUMBER 34-4427947

(a) Identity of Party Involved	(b) Description of Asset (Including Interest Rate and Maturity in Case of a Loan)	(c) Purchase Price	(d) Selling Price	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
a) A single transaction in excess of 5% of current value of Plan assets:						
Mutual of America Life Insurance Company	Group annuity contract - separate accounts					
	All American Fund*	\$ -	\$ 5,915,241	\$ 5,247,151	\$ 5,915,241	\$ 668,090
	Pension Bond Fund*	-	5,405,940	5,359,326	5,405,940	46,614
	Pension Capital Growth*	-	2,936,945	2,498,354	2,936,945	438,591
	Mid-Term Bond Fund*	-	5,227,003	5,214,087	5,227,003	12,916
	Vanguard International Fund*	-	3,258,192	2,849,751	3,258,192	408,441
	Fidelity VIP Mid Cap Fund*	-	2,366,105	2,070,446	2,366,105	295,659
	Small Cap Value Fund*	-	2,169,169	1,955,404	2,169,169	213,765
	Small Cap Growth Fund*	-	1,830,202	1,641,590	1,830,202	188,612
	Mid Cap Value Fund*	-	2,782,721	2,564,312	2,782,721	218,409
Morgan Stanley Smith Barney	Morgan Stanley Bank Deposit Program	15,599,267	-	15,599,267	15,599,267	-
Morgan Stanley Smith Barney	Morgan Stanley Bank Deposit Program	-	2,000,000	2,000,000	2,000,000	-
Morgan Stanley Smith Barney	Morgan Stanley Bank Deposit Program	-	3,500,000	3,500,000	3,500,000	-
Morgan Stanley Smith Barney	Morgan Stanley MM DACYC	34,222,656	-	34,222,656	34,222,656	-
Morgan Stanley Smith Barney	Morgan Stanley MM DACYC	-	25,222,956	25,222,956	25,222,956	-
Morgan Stanley Smith Barney	Morgan Stanley MM DACYC	-	9,000,000	9,000,000	9,000,000	-
Morgan Stanley Smith Barney	Morgan Stanley MM DLA	9,000,037	-	9,000,037	9,000,037	-
Morgan Stanley Smith Barney	Morgan Stanley MM DLA	10,000,178	-	10,000,178	10,000,178	-
Morgan Stanley Smith Barney	Morgan Stanley MM DLA	-	8,738,539	8,738,539	8,738,539	-
Morgan Stanley Smith Barney	Morgan Stanley MM DLA	-	2,028,911	2,028,911	2,028,911	-
Morgan Stanley Smith Barney	Morgan Stanley MM DLA	-	5,531,979	5,531,979	5,531,979	-
c) A series of transactions with respect to securities of the same issue which amount in the aggregate to more than 5% of the current value of Plan assets:						
Mutual of America Life Insurance Company	Group annuity contract - guaranteed interest account Interest Accumulation Account					
	Purchases	84,013	-	84,013	84,013	-
	Sales	-	1,782,608	1,782,608	1,782,608	-
Morgan Stanley Smith Barney	Morgan Stanley Bank Deposit Program					
	55 purchases	20,732,139	-	20,732,139	20,732,139	-
	52 sales	-	17,629,885	17,629,885	17,629,885	-
Morgan Stanley Smith Barney	Morgan Stanley MM DACYC					
	2 purchases	34,471,156	-	34,471,156	34,471,156	-
	3 sales	-	34,471,156	34,471,156	34,471,156	-
Morgan Stanley Smith Barney	Morgan Stanley MM DLA					
	7 purchases	19,016,999	-	19,016,999	19,016,999	-
	20 sales	-	19,016,999	19,016,999	19,016,999	-

* Amounts are also reportable under category c) but are not repeated therein.

There were no reportable transactions under categories b) or d) during 2012.

The above information has been certified by Mutual of America Life Insurance Company and Wilmington Trust, trustees of the Plan, as complete and accurate.