

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>EMPLOYEES' RETIREMENT PLAN OF MEDCENTRAL HEALTH SYSTEM</u>	1b Three-digit plan number (PN) ► <u>002</u> 1c Effective date of plan <u>07/01/1965</u>
2a Plan sponsor's name and address; include room or suite number (employer, if for a single-employer plan) <u>MEDCENTRAL HEALTH SYSTEM</u> <u>335 GLESSNER AVE</u> <u>MANSFIELD, OH 44903-2224</u>	2b Employer Identification Number (EIN) <u>34-0714456</u> 2c Sponsor's telephone number <u>419-526-8000</u> 2d Business code (see instructions) <u>622000</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>10/14/2013</u>	<u>RICHARD HOBACK</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 3483
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	1999
b Retired or separated participants receiving benefits.....	6b	484
c Other retired or separated participants entitled to future benefits.....	6c	994
d Subtotal. Add lines 6a , 6b , and 6c	6d	3477
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.....	6e	
f Total. Add lines 6d and 6e	6f	3477
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	
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 1C 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) ☐ A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☐ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)

SCHEDULE SB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500 or 5500-SF.	OMB No. 1210-0110 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>EMPLOYEES' RETIREMENT PLAN OF MEDCENTRAL HEALTH SYSTEM</u>	B Three-digit plan number (PN) ▶ <u>002</u>
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF <u>MEDCENTRAL HEALTH SYSTEM</u>	D Employer Identification Number (EIN) <u>34-0714456</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>70199373</u>
b Actuarial value	2b <u>73389002</u>
3 Funding target/participant count breakdown:	
a For retired participants and beneficiaries receiving payment.....	3a <u>457</u> <u>12061198</u>
b For terminated vested participants.....	3b <u>963</u> <u>15966683</u>
c For active participants:	
(1) Non-vested benefits.....	3c(1) <u>564444</u>
(2) Vested benefits.....	3c(2) <u>44703258</u>
(3) Total active	3c(3) <u>2063</u> <u>45267702</u>
d Total	3d <u>3483</u> <u>73295583</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>540.00</u> %
6 Target normal cost.....	6 <u>3121275</u>

Statement by Enrolled Actuary

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

SIGN HERE		<u>10/08/2013</u>
	Signature of actuary	Date
<u>JEFF BLASZKOWSKI</u>		<u>11-06646</u>
	Type or print name of actuary	Most recent enrollment number
<u>MERCER</u>		<u>614-227-5500</u>
	Firm name	Telephone number (including area code)
<u>325 JOHN H. MCCONNELL BLVD, STE 350</u> <u>COLUMBUS, OH 43215-7644</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)	0	0
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	
9	Amount remaining (line 7 minus line 8)		
10	Interest on line 9 using prior year's actual return of <u>2.68</u> %		
11	Prior year's excess contributions to be added to prefunding balance:		
	a Present value of excess contributions (line 38a from prior year)		4243613
	b Interest on (a) using prior year's effective interest rate of <u>6.23</u> % except as otherwise provided (see instructions)		264377
	c Total available at beginning of current plan year to add to prefunding balance		4507990
	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	100.12 %
15	Adjusted funding target attainment percentage	15	100.12 %
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	100.00 %
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
01/22/2013	375000		07/23/2013	375000	
02/26/2013	375000		09/03/2013	375000	
03/25/2013	375000		09/05/2013	375000	
04/23/2013	375000				
05/21/2013	375000				
06/24/2013	375000				
			Totals ▶	18(b)	3375000
				18(c)	

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 3137277
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: 2.06%	2nd segment: 5.25%	3rd segment: 6.32 %	☐ N/A, full yield curve used
b Applicable month (enter code).....				21b 4
22 Weighted average retirement age				22 63
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

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	3121275	
b Excess assets, if applicable, but not greater than line 31a	31b	93419	
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	3027856	
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement.....	0	0	0
36 Additional cash requirement (line 34 minus line 35)	36	3027856	
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	37	3137277	
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	109421	
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 <u>EMPLOYEES' RETIREMENT PLAN OF MEDCENTRAL HEALTH SYSTEM</u>	B Three-digit plan number (PN) ▶ <u>002</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>MEDCENTRAL HEALTH SYSTEM</u>	D Employer Identification Number (EIN) <u>34-0714456</u>

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

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

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

WILLIAM M. MERCER, INC.

325 JOHN H. MCCONNELL BLVD, SUITE 3
COLUMBUS, OH 43215

31-1110715

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
13	NONE	185243	Yes ☐ No ☒	Yes ☐ No ☒		Yes ☐ No ☒

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

KEYTRUST

4900 TIEDEMAN ROAD
BROOKLYN, OH 44144

34-0797057

(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 13 99 19 28 10 62	NONE	115850	Yes ☐ No ☒	Yes ☐ No ☒		Yes ☐ No ☒

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

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

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

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

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

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

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

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

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

Part I Service Provider Information (continued)

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

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

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

a Name: MEGAN E SCHAFFERNOCKER	b EIN: 13-2836910
c Position: ENROLLED ACTUARY	
d Address: 325 JOHN H. MCCONNELL BLVD COLUMBUS, OH 43215	e Telephone: 614-227-5500

Explanation: INTERNAL REASSIGNMENT OF ROLES WITHIN MERCER

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 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 EMPLOYEES' RETIREMENT PLAN OF MEDCENTRAL HEALTH SYSTEM		B Three-digit plan number (PN) ► 002
C Plan sponsor's name as shown on line 2a of Form 5500 MEDCENTRAL HEALTH SYSTEM		D Employer Identification Number (EIN) 34-0714456

Part I Asset and Liability Statement			
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.			
Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	6413600	3375000
(2) Participant contributions	1b(2)		
(3) Other.....	1b(3)	1561704	977149
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	6188177	1445013
(2) U.S. Government securities.....	1c(2)	19298533	7131714
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other.....	1c(3)(B)	9271383	15698357
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	6454130	16598661
(5) Partnership/joint venture interests	1c(5)		8758105
(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)	22522916	20142945
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other	1c(15)		385209

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	71710443	74512153

Liabilities

g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j	1302902	757448
k Total liabilities (add all amounts in lines 1g through 1j)	1k	1302902	757448

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	70407541	73754705
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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)	3375000	
(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)		3375000
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	23843	
(B) U.S. Government securities	2b(1)(B)	260798	
(C) Corporate debt instruments	2b(1)(C)	340328	
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)	39628	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		664597
(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)	220702	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)		
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		220702
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	145365671	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	144630654	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		735017
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	138503	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		138503

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds).....	2b(10)		2715350
c Other income.....	2c		
d Total income. Add all income amounts in column (b) and enter total.....	2d		7849169

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	3955109	
(2) To insurance carriers for the provision of benefits	2e(2)	213103	
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3).....	2e(4)		4168212
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)	185243	
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)	32700	
(4) Other	2i(4)	115850	
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		333793
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		4502005

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d.....	2k		3347164
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: **RIESTER, LUMP & BURTON CPA'S INC**

(2) EIN: **34-1323620**

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		1500000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.).....	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked, and see instructions for format requirements.).....		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?.....		X	
l Has the plan failed to provide any benefit when due under the plan?		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.).....		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.		X	

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

5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

5b(1) Name of plan(s)

5b(2) EIN(s)	5b(3) PN(s)

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.

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

A Name of plan <u>EMPLOYEES' RETIREMENT PLAN OF MEDCENTRAL HEALTH SYSTEM</u>	B Three-digit plan number (PN) ▶ <u>002</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>MEDCENTRAL HEALTH SYSTEM</u>	D Employer Identification Number (EIN) <u>34-0714456</u>

Part I	Distributions
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All references to distributions relate only to payments of benefits during the plan year.

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): <u>34-1974250</u>	
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.	
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year.....	3 <u>77</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)
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4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)?.....	☐ Yes	☐ No	☒ N/A
If the plan is a defined benefit plan, go to line 8.			
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.			
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)	6a		
b Enter the amount contributed by the employer to the plan for this plan year	6b		
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....	6c		
If you completed line 6c, skip lines 8 and 9.			
7 Will the minimum funding amount reported on line 6c be met by the funding deadline?	☐ Yes	☐ No	☐ N/A
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change?.....	☐ Yes	☐ No	☒ N/A

Part III	Amendments
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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.
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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: _____% Investment-Grade Debt: _____% High-Yield Debt: _____% Real Estate: _____% Other: _____%

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

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

John R. Lump, CPA
Bradley L. Hostettler, CPA
Helen K. Brown, CPA
Robert T. Barrett, CPA
Dennis A. Davis, CPA
Brian S. Nikolaus, CPA

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Thomas N. Riester, CPA
Retired
Robert A. Burton, CPA
1950-1998

INDEPENDENT AUDITOR'S REPORT

October 11, 2013

Board of Trustees
Employees' Retirement Plan of
MedCentral Health System
335 Glessner Avenue
Mansfield, OH 44905

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of the Employees' Retirement Plan of MedCentral Health System (Plan), which comprise the statements of net assets available for benefits as of December 31, 2012 and 2011, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Plan 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.

Auditor's Responsibility

Our responsibility is to express an opinion on these 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 the information summarized in Note C, which was certified by Key Trust Company of Ohio, NA, the custodian of the Plan, except for comparing the information with the related information included in the financial statements and supplemental schedules. We have been informed by the plan administrator that the custodian holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained a certification from the custodian as of and for the years ended December 31, 2012 and 2011, that the information provided to the plan administrator by the custodian 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 these financial statements.

Other Matter

We were engaged for the purpose of forming an opinion on the financial statements as a whole. The supplemental schedules of Assets Held for Investment Purposes at Year End and Assets Acquired and Disposed of Within the Year, which are the responsibility of plan management, are presented for the purpose of additional analysis and are not a required part of the financial statements but are required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, it is inappropriate to and we do not express an opinion on the supplemental schedules referred to above.

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

The form and content of the information included in the financial statements and supplemental schedules, other than that derived from the information certified by the trustee, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

Riester, Lump & Burton CPAs, Inc.

Riester Lump & Burton CPAs Inc.

Mansfield, Ohio

**EMPLOYEES' RETIREMENT PLAN OF
MEDCENTRAL HEALTH SYSTEM
FEI # 34-0714456, PLAN # 002**

**SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS HELD FOR
INVESTMENT PURPOSES AT YEAR END**

December 31, 2012

(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:			
	Dupont Capital Emerging Markets Fund	80,001.872 Shares	706,848	777,618
	RS Global Natural Resources Fund	18,980.114 Shares	697,952	706,630
	SPDR S&P 500 ETF Trust	44,725 Shares	6,359,709	6,369,287
	Thornberg International Value Fund	81,134.569 Shares	2,148,862	2,277,447
	Virtus Emerging Markets Opportunity Fund	74,453.630 Shares	718,343	767,617
	Loomis Sayles Bond Fund	142,473.195 Shares	2,106,781	2,154,195
	Pimco Funds-Total Return Fund	217,172.457 Shares	2,471,741	2,441,018
	TCW Total Return Bond Fund	239,932.187 Shares	2,425,882	2,468,902
	Templeton Global Bond Fund	163,435.561 Shares	2,153,056	2,180,231
		Total Mutual Funds	19,789,174	20,142,945
	Common Stocks:			
	Delphi Automotive PLC	875 Shares	26,778	33,469
	Endurance Specialty Hldgs Ltd	975 Shares	37,460	38,698
	Prothena Corp PLC	56.707 Shares	439	416
	Signet Jewelers Ltd	800 Shares	37,814	42,720
	Signet Jewelers Ltd	891 Shares	44,715	47,579
	Validus Holdings Ltd	1,100 Shares	37,696	38,038
	Warner Chilcott PLC	2,275 Shares	29,184	27,391
	XL Group PLC	1,800 Shares	42,277	45,108
	XL Group PLC	1,145 Shares	27,743	28,694
	Ace Ltd	607 Shares	46,272	48,439
	Pentair Ltd	625 Shares	27,084	30,719
	Check Point Software Tech Ltd	450 Shares	21,310	21,438
	ASML Holding N V	2,125 Shares	125,150	136,829
	NXP Semiconductor NV	1,043 Shares	27,310	27,452
	Avago Technologies Ltd	875 Shares	31,685	27,694
	ADT Corp	1,436 Shares	60,945	66,760
	AGCO Corp	800 Shares	35,419	39,296
	AT&T Inc	3,170 Shares	98,732	106,861

**EMPLOYEES' RETIREMENT PLAN OF
MEDCENTRAL HEALTH SYSTEM
FEI # 34-0714456, PLAN # 002**

**SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS HELD FOR
INVESTMENT PURPOSES AT YEAR END**

December 31, 2012

(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
	Abbott Labs	940 Shares	64,879	61,570
	Affiliated Managers Group Inc	179 Shares	22,656	23,297
	Airgas Inc	325 Shares	27,229	29,669
	Akamai Technologies Inc	948 Shares	36,381	38,783
	Albemarle Corp	444 Shares	23,337	27,581
	Allergan Inc	674 Shares	64,213	61,826
	Alliance Data Systems Corp	294 Shares	41,737	42,559
	Allscripts Healthcare Solutions	2,350 Shares	25,915	22,137
	Amazon Com Inc	899 Shares	212,348	225,532
	American Express Co	888 Shares	52,487	51,042
	American International Group Inc	3,629 Shares	126,687	128,104
	Anheuser Busch Inbev N V	1,400 Shares	121,455	122,374
	Apple Inc	766 Shares	375,079	407,644
	Ares Capital Corp	1,950 Shares	33,802	34,125
	Autoliv Inc	623 Shares	40,385	41,984
	Autonation Inc	734 Shares	30,181	29,140
	BMC Software Inc	625 Shares	27,001	24,763
	Bank of Nova Scotia	1,365 Shares	73,370	79,006
	B/E Aerospace Inc	325 Shares	13,105	16,055
	BHP Billiton Ltd	1,643 Shares	117,091	128,844
	Biogen Idec Inc	519 Shares	79,460	75,966
	Boeing Co	945 Shares	67,629	71,215
	Borg Warner Inc	805 Shares	61,243	57,654
	Bristol-Myers Squibb Co	3,977 Shares	133,380	129,610
	Bristol-Myers Squibb Co	3,441 Shares	113,814	112,142
	Broadridge Finl Solutions Inc	1,500 Shares	35,928	34,320
	CBS Corp	575 Shares	20,862	21,879
	CBRE Group Inc	1,957 Shares	38,249	38,944
	CIT Group Inc	825 Shares	30,606	31,878
	Cameron International Corp	575 Shares	32,770	32,465
	Canadian National Railway Co	951 Shares	88,845	86,551

**EMPLOYEES' RETIREMENT PLAN OF
MEDCENTRAL HEALTH SYSTEM
FEI # 34-0714456, PLAN # 002**

**SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS HELD FOR
INVESTMENT PURPOSES AT YEAR END**

December 31, 2012

(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
	Cardtronics Inc	343 Shares	10,525	8,143
	Carpenter Technology Corp	525 Shares	27,225	27,106
	Caterpillar Inc Del	1,489 Shares	137,115	133,427
	Celanese Corp	450 Shares	17,093	20,039
	Centurylink Inc	1,444 Shares	60,948	56,489
	Cerner Corp	781 Shares	57,509	60,535
	Chevron Corp	1,514 Shares	156,395	163,724
	Chubb Corp	1,184 Shares	89,868	89,179
	Coca Cola Co	2,192 Shares	83,997	79,460
	Coca Cola Co	5,105 Shares	195,289	185,056
	Coinstar Inc	681 Shares	34,896	35,419
	Comcast Corp	1,864 Shares	63,824	66,955
	Conocophillips	1,016 Shares	52,688	58,918
	Consol Energy Inc	953 Shares	30,682	30,591
	Crown Castle International Corp	2,203 Shares	141,385	158,968
	Crown Holdings Inc	1,375 Shares	50,502	50,614
	Cullen Frost Bankers Inc	490 Shares	28,810	26,592
	DSW Inc	371 Shares	23,879	24,371
	Danaher Corp Del	1,708 Shares	94,655	95,477
	Darden Restaurants Inc	450 Shares	24,117	20,282
	Deere & Co	1,340 Shares	108,688	115,803
	Denbury Resources Inc	1,950 Shares	34,131	31,590
	Diageo PLC	1,149 Shares	125,212	133,950
	Dice Holdings Inc	1,172 Shares	9,845	10,759
	Dillards Inc	273 Shares	20,652	22,869
	Discovery Communications Inc	550 Shares	31,194	34,914
	Discovery Communications Inc	1,162 Shares	67,498	73,764
	Dolby Laboratories Inc	788 Shares	27,655	23,112
	Dominion Resources Inc	1,992 Shares	104,556	103,186
	Dow Chemical Co	1,199 Shares	37,565	38,763
	Du Pont E I De Nemours & Co	2,536 Shares	131,164	114,065

**EMPLOYEES' RETIREMENT PLAN OF
MEDCENTRAL HEALTH SYSTEM
FEI # 34-0714456, PLAN # 002**

**SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS HELD FOR
INVESTMENT PURPOSES AT YEAR END**

December 31, 2012

(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
	EMC Corp	4,511 Shares	124,600	114,128
	EOG Resources Inc	414 Shares	47,450	50,007
	EQT Corp	944 Shares	55,101	55,677
	Eagle Materials Inc	507 Shares	23,297	29,660
	Edwards Lifesciences Corp	700 Shares	63,884	63,119
	Elan PLC	2,325 Shares	25,110	23,738
	Enbridge Inc	2,103 Shares	83,367	91,102
	Energysys	416 Shares	15,477	15,654
	Entegris Inc	2,402 Shares	21,526	22,050
	Expedia Inc	1,012 Shares	55,535	62,177
	Express Scripts Holding Co	2,267 Shares	134,721	122,418
	Ezcorp Inc	1,725 Shares	39,361	34,310
	Exxon Mobil Corp	2,041 Shares	187,453	176,649
	FEI Co	422 Shares	23,044	23,409
	F M C Corp	550 Shares	30,627	32,186
	Facebook Inc	1,385 Shares	30,888	36,868
	Family Dlr Stores Inc	1,835 Shares	124,234	116,357
	FedexCorp	647 Shares	58,544	59,343
	Fifth Third Bancorp	3,206 Shares	48,295	48,731
	Fifth Third Bancorp	2,725 Shares	41,164	41,420
	First Niagra Finl Group Inc	4,325 Shares	35,514	34,297
	Fiserv Inc	475 Shares	34,744	37,539
	Firstenergy Corp	1,044 Shares	45,114	43,597
	Fleetcor Technologies Inc	518 Shares	22,694	27,791
	Flowserve Corp	175 Shares	22,654	25,690
	Gartner Inc	767 Shares	37,847	35,297
	General Dynamcis Corp	843 Shares	56,100	58,395
	General Elec Co	5,299 Shares	116,684	111,226
	General Elec Co	4,348 Shares	93,658	91,265
	General Mls Inc	1,136 Shares	44,330	45,917
	Genomic Health Inc	265 Shares	9,667	7,219

**EMPLOYEES' RETIREMENT PLAN OF
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FEI # 34-0714456, PLAN # 002**

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December 31, 2012

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	Gilead Sciences Inc	811 Shares	59,620	59,568
	Global Payments Inc	750 Shares	31,777	33,975
	Google Inc	281 Shares	158,809	198,774
	HCA Holdings Inc	1,400 Shares	41,583	42,238
	Hanger Inc	379 Shares	10,667	10,369
	Hartford Finl Svcs Group Inc	2,050 Shares	39,020	46,002
	Heartland Payment Systems Inc	854 Shares	27,571	25,193
	Helmerich & Payne Inc	477 Shares	23,406	26,717
	Helmerich & Payne Inc	725 Shares	33,175	40,607
	Hertz Global Holdings Inc	2,835 Shares	40,766	46,125
	Hoe Depot Inc	1,596 Shares	94,068	98,713
	Honeywell International Inc	759 Shares	46,669	48,174
	Huntington Bancshares Inc	6,650 Shares	44,052	42,494
	IAC/Interactivecorp	1,039 Shares	53,560	49,084
	IXIA	976 Shares	16,222	16,572
	Illumina Inc	940 Shares	45,235	52,255
	Illumina Inc	1,893 Shares	87,844	105,232
	Incyte Corporation	595 Shares	11,197	9,883
	Informatica Corp	457 Shares	16,962	13,856
	Ingredion Inc	650 Shares	36,231	41,880
	Intel Corp	2,446 Shares	55,338	50,437
	International Business Machs	612 Shares	126,909	117,229
	International Business Machs	553 Shares	113,905	105,927
	Intuit	275 Shares	16,395	16,356
	Iron Mountain Inc	897 Shares	29,732	27,852
	JP Morgan Chase & Co	4,394 Shares	180,330	193,200
	Jabil Circuit Inc	1,634 Shares	36,330	31,520
	Janus Capital Group Inc	2,349 Shares	21,516	20,013
	Jarden Corp	764 Shares	40,552	39,499
	Jarden Corp	650 Shares	33,102	33,605
	Johnson & Johnson	1,140 Shares	80,280	79,914

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FEI # 34-0714456, PLAN # 002**

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December 31, 2012

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	Johnson & Johnson	1,177 Shares	76,131	82,508
	Johnson Controls Inc	1,129 Shares	32,436	34,626
	Joy Global Inc	1,669 Shares	98,695	106,449
	Kapstone Paper & Packaging Corp	563 Shares	10,837	12,493
	Kimberly Clark Corp	732 Shares	60,727	61,803
	Kinder Morgan Inc	2,544 Shares	91,605	89,880
	Kraft Foods Group Inc	1,734 Shares	68,302	78,845
	LKQ Corp	825 Shares	16,206	17,408
	LKQ Corp	790 Shares	14,864	16,669
	Lender Processing Services Inc	972 Shares	27,943	23,931
	Lennar Corp	700 Shares	26,411	27,069
	Limited Brands	1,629 Shares	81,884	76,661
	Linkedin Corp	685 Shares	82,406	78,652
	Lorillard Inc	250 Shares	31,057	29,168
	Lorillard Inc	604 Shares	70,603	70,469
	Marathon Oil Corp	1,606 Shares	49,426	49,240
	Marathon Petroleum Corp	823 Shares	44,198	51,849
	Maximus Inc	450 Shares	25,574	28,449
	McDonalds Corp	1,407 Shares	124,534	124,111
	Meadwestvaco Corp	1,880 Shares	56,907	59,916
	Mercadolibre Inc	503 Shares	44,304	39,511
	Merck & Co Inc	1,934 Shares	74,614	79,178
	Microsoft Corp	2,258 Shares	61,343	60,311
	Microsoft Corp	7,992 Shares	247,862	213,464
	Mondelez International Inc	3,081 Shares	65,314	78,421
	Monsanto Co	1,942 Shares	174,244	183,810
	Myriad Genetics Inc	378 Shares	10,425	10,301
	NCR Corp new	1,875 Shares	43,361	47,775
	Navistar International Corp	1,075 Shares	23,645	23,403
	Nextera Energy Inc	1,139 Shares	81,599	78,807
	Nextera Energy Inc	1,390 Shares	78,243	96,174

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FEI # 34-0714456, PLAN # 002**

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	Noble Energy Inc	350 Shares	31,439	35,609
	Nordson Corp	531 Shares	32,858	33,517
	Northeast Utils	1,370 Shares	50,964	53,540
	Northrop Grumman Corp	821 Shares	54,555	55,483
	Nuance Communications Inc	1,575 Shares	37,621	35,154
	O Reilly Automotive Inc	1,001 Shares	82,184	89,509
	Occidental Pete Corp Del	1,116 Shares	100,757	85,497
	Onyx Pharmaceuticals Inc	139 Shares	11,851	10,499
	PVH Corp	234 Shares	21,776	25,976
	Packaging Corp Of America	825 Shares	27,462	31,738
	Panera Bread Co	199 Shares	34,079	31,607
	Parexel Intl Corp	1,132 Shares	34,966	33,496
	Peabody Energy Corp	948 Shares	24,108	25,226
	Penn National Gaming Inc	435 Shares	17,923	21,363
	Petsmart Inc	740 Shares	50,149	50,572
	Pfizer Inc	3,410 Shares	68,125	85,520
	Pfizer Inc	3,993 Shares	96,469	100,142
	Phillip Morris International Inc	901 Shares	80,765	75,360
	Phillip Morris International Inc	1,701 Shares	154,305	142,272
	Phillips 66	515 Shares	15,872	27,347
	Pioneer Natural Resources Co	325 Shares	32,509	34,642
	Polaris Inds Inc	438 Shares	35,739	36,858
	Praxair Inc	715 Shares	77,227	78,257
	Precision Castparts Corp	883 Shares	142,210	167,258
	Procter & Gamble Co	1,493 Shares	95,013	101,360
	Procter & Gamble Co	1,899 Shares	130,269	128,923
	Prudential Financial Inc	1,160 Shares	67,266	61,863
	Public Service Enterprise Group	1,361 Shares	44,532	41,647
	Qualcomm Inc	2,380 Shares	122,728	147,226
	Quanta Services Inc	1,175 Shares	29,604	32,066
	Rackspace Hosting Inc	630 Shares	40,960	46,790

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MEDCENTRAL HEALTH SYSTEM
FEI # 34-0714456, PLAN # 002**

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	Range Resources Corp	2,339 Shares	166,774	146,959
	Raytheon Co	1,780 Shares	103,222	102,457
	Regions Financial Corp	3,900 Shares	27,951	27,807
	Reinsurance Group of America	850 Shares	50,282	45,492
	Reliance Steel & Aluminum Co	625 Shares	31,765	38,813
	Rent A Center Inc	800 Shares	28,363	27,488
	Rio Tinto PLC	1,085 Shares	56,332	63,028
	Robert Half Intl Inc	689 Shares	18,676	21,924
	Rovi Corp	2,225 Shares	34,852	34,332
	SEI Investments Co	1,175 Shares	25,912	27,425
	Sally Beauty Holdings Inc	532 Shares	14,047	12,539
	Sandisk Corp	1,234 Shares	56,123	53,679
	Sandridge Energy Inc	2,513 Shares	18,672	15,958
	Schlumberger Ltd	813 Shares	56,904	56,340
	Schlumberger Ltd	1,295 Shares	98,065	89,742
	Select Medical Holdings Corp	876 Shares	9,656	8,261
	Sempra Energy	700 Shares	45,827	49,658
	Sherwin Williams Co	456 Shares	66,586	70,142
	Silgan Holdings Inc	785 Shares	33,653	32,609
	Sirona Dental Systems Inc	200 Shares	10,991	12,892
	Skyworks Solutions Inc	1,000 Shares	20,384	20,300
	Snap On Inc	400 Shares	29,097	31,596
	Solarwinds Inc	722 Shares	42,638	37,869
	Solera Holdings Inc	700 Shares	29,969	37,429
	Southern Co	1,754 Shares	78,674	75,089
	Spectrum Brands Holdings Inc	700 Shares	27,543	31,451
	Starbucks Corp	3,067 Shares	158,281	164,483
	Superior Energy Svcs Inc	1,600 Shares	34,169	33,152
	Tenneco Inc	575 Shares	17,020	20,188
	Teradata Corp	955 Shares	71,871	59,105
	3M Co	724 Shares	67,905	67,223

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	Tibco Software Inc	1,665 Shares	50,860	36,597
	Toronto Dominion Bank	771 Shares	64,569	65,018
	Total S A	1,674 Shares	90,704	87,065
	Towers Watson & Co	648 Shares	36,052	36,424
	Towers Watson & Co	750 Shares	41,353	42,158
	Total Sys Svcs Inc	1,610 Shares	38,789	34,486
	Tractor Supply Co	343 Shares	33,234	30,307
	Travelers Cos Inc	1,999 Shares	136,988	143,568
	US Bancorp	2,697 Shares	92,237	86,142
	Ultra Salon Cosmetics & Fragrance	258 Shares	25,163	25,351
	Unilever N V	3,080 Shares	110,534	117,964
	Unilever N V	1,724 Shares	64,018	66,029
	Union Pacific Corp	926 Shares	117,303	116,417
	United Rentals Inc	949 Shares	33,219	43,198
	United Rentals Inc	975 Shares	35,392	44,382
	United Technologies Corp	1,534 Shares	114,001	125,803
	United Therapeutics Corp	371 Shares	21,548	19,819
	Unitedhealth Group Inc	866 Shares	46,492	46,972
	Universal Health Svcs Inc	701 Shares	31,229	33,893
	V F Corp	735 Shares	119,929	110,963
	V F Corp	364 Shares	58,722	54,953
	Valeant Pharmaceuticals Intl	600 Shares	35,656	35,862
	Valmont Inds Inc	216 Shares	28,263	29,495
	Verizon Communications Inc	3,777 Shares	168,361	163,431
	Verizon Communications Inc	5,282 Shares	222,707	228,552
	Vertex Pharmaceuticals Inc	2,639 Shares	137,345	110,574
	Vodafone Group PLC	1,929 Shares	54,434	48,592
	Volcano Corp	1,144 Shares	31,880	27,010
	Wabtec Corp	334 Shares	26,981	29,238
	Wal Mart Stores Inc	1,071 Shares	79,167	73,074
	Wells Fargo Co	4,613 Shares	163,300	157,672

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	Wesco International Inc	625 Shares	38,302	42,144
	Western Refining Inc	928 Shares	23,817	26,160
	Weyerhaeuser Co	2,965 Shares	79,639	82,486
	Williams Sonoma Inc	490 Shares	21,462	21,447
	Wyndham Worldwide Corp	591 Shares	31,436	31,438
		Total Common Stocks	16,354,481	16,598,661
	Cash Equivalents:			
	Federated Prime Cash Obligations	1,274,313.490 Shares	1,274,313	1,274,313
	Federated Government Obligations Fund	199,477.620 Shares	199,478	199,478
*	E B Money Market Fund	754.940 Shares	755	755
	Key Bank NA	Bank Account	-32,532	-32,532
	Morgan Stanley Bank NA	Bank Money Market Account	2,999	2,999
		Total Cash Equivalents	1,445,013	1,445,013
	U.S. Government Securities:			
	United States Treasury	625,000 Units, Due 8/15/35	324,931	319,156
	United States Treasury Bds	450,000 Units, 3.0%, Due 5/15/42	463,184	458,438
	United States Treasury Notes	450,000 Units, 1.75%, Due 1/31/14	457,594	457,506
	United States Treasury Notes	950,000 Units, 1.625%, Due 11/15/22	942,652	939,607
	United States Treasury Notes	350,000 Units, 0.25%, Due 11/30/14	349,904	350,014
	United States Treasury Notes	150,000 Units, 0.625%, Due 11/30/17	149,871	149,496
	United States Treasury Notes	925,000 Units, 0%, Due 2/15/25	713,915	703,740
	United States Treasury Notes	850,000 Units, 0%, Due 2/15/30	545,037	532,143
	United States Treasury Notes	825,000 Units, 0%, Due 2/15/31	511,137	497,500
	United States Treasury Notes	550,000 Units, 0%, Due 8/15/37	266,123	261,118
	United States Treasury Notes	775,000 Units, 0%, Due 2/15/32	464,163	450,438
	United States Treasury Notes	750,000 Units, 0%, Due 8/15/33	418,650	412,343
	United States Treasury Notes	750,000 Units, 0%, Due 8/15/34	403,290	397,320
	United States Treasury Notes	560,000 Units, 0%, Due 8/15/36	281,349	276,433
	United States Treasury Notes	350,000 Units, 0%, Due 8/15/38	163,706	160,160

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INVESTMENT PURPOSES AT YEAR END**

December 31, 2012

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	United States Treasury Notes	260,000 Units, 0%, Due 5/15/39	117,780	115,562
	United States Treasury Notes	475,000 Units, 0%, Due 8/15/39	214,596	208,986
	United States Treasury Notes	400,000 Units, 0%, Due 11/15/40	173,516	168,172
	United States Treasury Notes	675,000 Units, 0%, Due 11/15/41	282,257	273,582
		Total U.S. Government Securities	7,243,655	7,131,714
	Foreign Bonds:			
	America Movil S A B DE C V	200,000 Units, 2.375%, Due 9/8/16	209,322	207,876
	Astrazane PLC	175,000 Units, 1.95%, Due 9/18/19	174,783	177,363
	BHP Billiton Finance USA Ltd	210,000 Units, 3.25%, Due 11/21/21	220,225	226,013
	BHP Billiton Finance USA Ltd	210,000 Units, 1.625%, Due 2/24/17	215,464	214,742
	BP Capital Markets PLC	200,000 Units, 3.125%, Due 10/1/15	213,710	212,310
	Electricite De France S A	185,000 Units, 5.60%, Due 1/27/40	219,534	212,711
	HSBC Holdings PLC	200,000 Units, 6.80%, Due 6/1/38	253,616	255,774
	Statoilhydro ASA	170,000 Units, 5.25%, Due 4/15/19	207,002	203,842
	Teck Resources Limited	215,000 Units, 5.20%, Due 3/1/42	213,893	219,747
	Teva Pharmaceutical Fin II B V	220,000 Units, 3.00%, Due 6/15/15	233,658	231,301
	Transcanada Pipelines Ltd	120,000 Units, 7.625%, Due 1/15/39	186,938	180,523
		Total Foreign Bonds	2,348,145	2,342,202
	Corporate Bonds:			
	ADT Corp	200,000 Units, 3.50%, Due 7/15/22	208,698	194,518
	Time Warner Inc	150,000 Units, 7.70%, Due 5/1/32	213,116	209,727
	AT&T Inc	131,000 Units, 4.35%, Due 6/15/45	133,572	131,590
	Abbvie Inc	130,000 Units, 1.20%, Due 11/6/15	130,627	130,868
	Amerada Hess Corp	210,000 Units, 7.30%, Due 8/15/31	288,303	282,813
	Americredit Auto Receivables Tr	190,000 Units, 4.46%, Due 11/8/19	195,225	200,498
	Americredit Auto Receivables Tr	80,000 Units, 3.82%, Due 2/10/20	83,100	82,816
	Bank of America Corp	210,000 Units, 5.625%, Due 7/1/20	245,906	248,982
	CR Bard Inc	200,000 Units, 4.40%, Due 1/15/21	229,002	227,718
	Baxter International Inc	215,000 Units, 1.85%, Due 1/15/17	223,542	221,551

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FEI # 34-0714456, PLAN # 002**

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INVESTMENT PURPOSES AT YEAR END**

December 31, 2012

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	Bear Stearns Co Inc	190,000 Units, 7.25%, Due 2/1/18	236,332	238,078
	Berkshire Hathaway Finance Corp	210,000 Units, 4.25%, Due 1/15/21	241,916	240,941
	Berkshire Hathaway Inc	210,000 Units, 3.20%, Due 2/11/15	222,877	221,084
	Bristol-Myers Squibb Co	179,000 Units, 5.875%, Due 11/15/36	234,374	231,141
	Commercial Mtg Pass-Thru Certs	100,000 Units, 3.703%, Due 10/15/45	102,493	101,965
	Cisco Systems Inc	160,000 Units, 5.90%, Due 2/15/39	215,693	208,232
	Citigroup Inc	225,000 Units, 4.75%, Due 5/19/15	243,995	242,559
	Citigroup Inc	180,000 Units, 4.587%, Due 12/15/15	194,915	196,515
	Citigroup Commercial Mtg Tr	110,000 Units, FL RT%, Due 9/12/45	89,616	96,526
	Conoco Inc	150,000 Units, 6.95%, Due 4/15/29	215,757	209,126
	Devon Energy Corp	110,000 Units, 1.875%, Due 5/15/17	112,758	112,137
	Directv Hldgs/Directv Fing Inc	230,000 Units, 2.40%, Due 3/15/17	236,343	235,594
	Ebay Inc	210,000 Units, 2.60%, Due 7/15/22	210,195	212,150
	Exelon Generation Co LLC	180,000 Units, 6.25%, Due 10/1/39	218,047	209,315
	Ford Credit Floorplan Master	160,000 Units, 2.73%, Due 9/15/19	159,938	160,550
	Franklin Resources Inc	195,000 Units, 2.80%, Due 9/15/22	196,076	197,383
	General Electric Cap Corp	200,000 Units, 5.625%, Due 5/1/18	237,676	237,506
	General Electric Cap Corp	200,000 Units, 4.375%, Due 9/16/20	222,948	223,210
	General Electric Cap Corp	200,000 Units, 4.625%, Due 1/7/21	224,050	226,860
	Goldman Sachs Group Inc	190,000 Units, 5.375%, Due 3/15/20	214,618	217,746
	Goldman Sachs Group Inc	195,000 Units, 6.15%, Due 4/1/18	231,096	229,080
	Goldman Sachs Group Inc	230,000 Units, 3.30%, Due 5/3/15	240,656	239,720
	Goldman Sachs Group Inc	210,000 Units, 3.625%, Due 2/7/16	221,628	222,289
	Intel Corp	235,000 Units, 1.95%, Due 10/1/16	246,987	242,779
	International Business Machines	220,000 Units, 2.00%, Due 1/5/16	229,192	227,319
	JP Morgan Chase & Co	180,000 Units, 6.00%, Due 1/15/18	216,475	215,494
	JP Morgan Chase & Co	215,000 Units, 3.40%, Due 6/24/15	228,033	226,838
	JP Morgan Chase Coml Mtg Secs	80,000 Units, FL RT%, Due 6/15/43	95,525	95,619
	JP Morgan Chase Coml Mtg Secs	200,000 Units, 5.075%, Due 11/15/43	222,391	226,786
	JP Morgan Chase Coml Mtg Secs	180,000 Units, FL RT%, Due 2/15/46	196,713	195,830
	JP Morgan Chase Coml Mtg Secs	150,000 Units, FL RT%, Due 12/15/47	153,670	152,718

**EMPLOYEES' RETIREMENT PLAN OF
MEDCENTRAL HEALTH SYSTEM
FEI # 34-0714456, PLAN # 002**

**SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS HELD FOR
INVESTMENT PURPOSES AT YEAR END**

December 31, 2012

(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
	Johnson S C & Son Inc	185,000 Units, 4.80%, Due 9/1/40	210,364	204,858
	May Department Stores Co	200,000 Units, 6.65%, Due 7/15/24	256,424	248,036
	Merck & Co Inc	160,000 Units, 5.950%, Due 12/1/28	214,712	208,566
	Morgan Stanley	200,000 Units, 5.375%, Due 10/15/15	217,536	217,436
	NYSE Euronext	110,000 Units, 2.00%, Due 10/5/17	110,563	111,824
	Nationwide Mutual Insurance Co	150,000 Units, 9.375%, Due 8/15/39	217,673	211,062
	NBCUniversal Media LLC	225,000 Units, 2.875%, Due 4/1/16	239,261	237,206
	ONEOK Inc	150,000 Units, 4.25%, Due 2/1/22	160,413	162,986
	Oracle Corp	145,000 Units, 6.50%, Due 4/15/38	206,667	201,625
	Pacificorp	290,000 Units, 4.10%, Due 2/1/42	313,020	300,336
	Pepsi Bottling Group Inc	150,000 Units, 7.00%, Due 3/1/29	215,484	215,444
	Prudential Financial Inc	190,000 Units, 5.40%, Due 6/13/35	212,116	206,268
	Siemens Financierings NV	170,000 Units, 6.125%, Due 8/17/26	224,827	223,531
	Toyota Motor Credit Corp	215,000 Units, 3.30%, Due 1/12/22	232,634	231,957
	Unitedhealth Group Inc	170,000 Units, 6.625%, Due 11/15/37	221,473	224,830
	Unitedhealth Group Inc	210,000 Units, 1.40%, Due 10/15/17	211,260	210,328
	Unitedhealth Group Inc	110,000 Units, 2.75%, Due 2/15/23	109,826	110,990
	VNDO Mortgage Trust	130,000 Units, 2.9956%, Due 11/15/30	133,249	134,178
	VNDO Mortgage Trust	160,000 Units, 3.2977%, Due 11/15/30	163,999	164,297
	Verizon Communications Inc	200,000 Units, 5.55%, Due 2/15/16	231,162	227,748
	Verizon Communications Inc	150,000 Units, 6.35%, Due 4/1/19	192,615	189,567
	Verizon Communications Inc	200,000 Units, 2.00%, Due 11/1/16	209,706	206,986
	WFRBS Commercial Mtg Tr	110,000 Units, FL RT%, Due 12/15/45	93,296	94,804
	Wal-Mart Stores Inc	110,000 Units, 4.25%, Due 4/15/21	129,390	127,746
	Watson Pharmaceuticals Inc	135,000 Units, 1.875%, Due 10/1/17	134,380	136,775
	Wellpoint Inc	210,000 Units, 2.375%, Due 2/15/17	219,152	217,426
	Wellpoint Inc	100,000 Units, 3.70%, Due 8/15/21	106,781	105,174
		Total Corporate Bonds	13,452,057	13,356,155
	Municipal Bonds:			
	Los Angeles Calif Cmnty College	145,000 Units, 6.75%, Due 8/1/49	204,782	199,158

**EMPLOYEES' RETIREMENT PLAN OF
MEDCENTRAL HEALTH SYSTEM
FEI # 34-0714456, PLAN # 002**

**SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS HELD FOR
INVESTMENT PURPOSES AT YEAR END**

December 31, 2012

(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
	Chicago Ill Transit Auth	155,000 Units, 6.899%, Due 12/1/40	188,728	186,051
		Total Municipal Bonds	393,510	385,209
	Limited Partnerships:			
	Limited Partnership Receivable	1 Share	3,570,000	3,570,000
	ACL Depreciation Deposit	1 Share	27,956	27,956
	Origin International Equity Fund	189,170.909 Shares	2,133,721	2,256,223
	ACL Alternative Fund	2,828.647 Shares	684,193	656,045
	Skybridge Multi-Advisor Hedge Fund			
	Portfolios LLC	1,787.366 Shares	2,140,000	2,247,881
		Total Limited Partnership	8,555,870	8,758,105
	Total Investments		69,581,905	70,160,004

* Party in Interest

**EMPLOYEES' RETIREMENT PLAN OF
MEDCENTRAL HEALTH SYSTEM
FEI # 34-0714456, PLAN # 002**

**SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS (ACQUIRED AND
DISPOSED OF WITHIN YEAR)**

December 31, 2012

(a) Identity of Issue, Borrower, Lessor or Similar Party	(b) Description of Investment Including Maturity Date, Rate Of Interest, Collateral, Par, Or Maturity Value	(c) Cost of Acquisitions	(d) Proceeds of Dispositions
Common Stocks			
Covidien PLC	1,763 Shares	101,832	96,374
Endurance Specialty Hldgs Ltd	25 Shares	950	1,027
Warner Chilcott PLC	25 Shares	321	322
XL Group PLC	25 Shares	582	635
ASML Holding N V	.590 Shares	35	37
Altera Corp	500 Shares	18,827	16,911
Apartment Invt & Mgmt Co	1,150 Shares	30,914	29,520
Apollo Investment Corp	2,375 Shares	19,718	18,608
Big Lots Inc	625 Shares	19,308	18,672
Biogen Idec Inc	104 Shares	15,923	15,611
Celgene Corp	663 Shares	48,702	45,938
Cerner Corp	205 Shares	15,095	15,983
Citrix Sys Inc	963 Shares	77,466	55,551
Crown Castle International Corp	259 Shares	16,622	17,193
Directv Com Cl A	494 Shares	22,551	24,364
Edison Intl	750 Shares	33,495	34,393
F M C Corp	25 Shares	1,386	1,369
Family Dlr Stores Inc	150 Shares	10,207	9,689
Fiserv Inc	50 Shares	3,650	3,901
Great Plains Energy Inc	1,675 Shares	37,016	33,209
HCA Holdings Inc	100 Shares	2,961	3,051
Hartford Finl Svcs Group Inc	25 Shares	469	542
Hasbro Inc	725 Shares	27,650	26,267
Iron Mountain Inc	.183 Shares	6	6
Laboratory Corp Amer Hldgs	175 Shares	15,758	14,879
Las Vegas Sands Corp	1,403 Shares	63,623	64,402
Linkedin Corp	576 Shares	69,294	64,288
Mastercard Inc	177 Shares	69,277	75,926

**EMPLOYEES' RETIREMENT PLAN OF
MEDCENTRAL HEALTH SYSTEM
FEI # 34-0714456, PLAN # 002**

**SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS (ACQUIRED AND
DISPOSED OF WITHIN YEAR)**

December 31, 2012

(a) Identity of Issue, Borrower, Lessor or Similar Party	(b) Description of Investment Including Maturity Date, Rate Of Interest, Collateral, Par, Or Maturity Value	(c) Cost of Acquisitions	(d) Proceeds of Dispositions
Merck & Co Inc	696 Shares	26,852	30,508
Monsanto Co	365 Shares	32,749	32,657
Nike Inc	60 Shares	5,837	5,906
Norfolk Southern Corp	1,275 Shares	92,905	94,896
Nuance Communications Inc	25 Shares	601	582
NV Energy Inc	1,875 Shares	34,048	34,881
Oracle Corp	182 Shares	5,991	5,752
Pepsico Inc	1,716 Shares	121,611	120,350
Philip Morris International Inc	1,466 Shares	131,412	129,453
Phillips 66	666 Shares	20,526	30,729
Praxair Inc	651 Shares	70,323	69,571
Rackspace Hosting Inc	350 Shares	22,756	23,481
Regions Financial Corp	25 Shares	179	185
Republic Services Inc	3,966 Shares	117,350	114,060
Rollins Inc	1,028 Shares	24,599	23,099
SEI Investments Co	25 Shares	553	531
Starbucks Corp	95 Shares	4,792	4,907
Starwood Hotels & Resorts WW Inc	1,417 Shares	84,338	73,815
Under Armour Inc	1,108 Shares	66,229	58,294
United Parcel Service Inc	1,360 Shares	104,189	103,317
V F Corp	91 Shares	14,680	13,766
Wisconsin Energy Corp	925 Shares	35,661	34,994
	Total Common Stocks	1,741,819	1,694,402
Foreign Bonds			
America Movil S A B De C V	25,000 Units, 5.00%, Due 3/30/20	28,243	29,088
Arcelormittal S A	45,000 Units, 4.75%, Due 2/25/17	45,083	43,266

**EMPLOYEES' RETIREMENT PLAN OF
MEDCENTRAL HEALTH SYSTEM
FEI # 34-0714456, PLAN # 002**

**SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS (ACQUIRED AND
DISPOSED OF WITHIN YEAR)**

December 31, 2012

(a) Identity of Issue, Borrower, Lessor or Similar Party	(b) Description of Investment Including Maturity Date, Rate Of Interest, Collateral, Par, Or Maturity Value	(c) Cost of Acquisitions	(d) Proceeds of Dispositions
Asian Development Bank	70,000 Units, 1.625%, Due 7/15/13	71,341	70,854
BHP Billiton Finance USA Ltd	50,000 Units, 5.50%, Due 4/1/14	55,200	54,172
BHP Billiton Finance USA Ltd	30,000 Units, 2.875%, Due 2/24/22	29,849	31,352
Bank of Nova Scotia	70,000 Units, 2.55%, Due 1/12/17	72,049	73,802
Cooperative Centrale Raiffeisen	45,000 Units, 3.875%, Due 2/8/22	43,172	47,189
Diageo Capital PLC	10,000 Units, 5.50%, Due 9/30/16	11,691	11,735
European Investment Bank	10,000 Units, 4.625%, Due 5/15/14	10,813	10,704
European Investment Bank	30,000 Units, 5.125%, Due 9/13/16	34,972	35,028
European Investment Bank	10,000 Units, 2.75%, Due 3/23/15	10,502	10,544
Inter-American Development Bank	10,000 Units, 4.50%, Due 9/15/14	11,025	10,861
International Bk for Recon & Dev	10,000 Units, 2.125%, Due 3/15/16	10,574	10,592
International Finance Corp	70,000 Units, 2.125%, Due 11/17/17	73,911	74,564
Korea Development Bank	15,000 Units, 5.75%, Due 9/10/13	15,805	15,650
Kreditanstalt Fur Wiederaufbau	85,000 Units, 4.50%, Due 7/16/18	99,540	100,491
Novartis Securities Invest Ltd	25,000 Units, 5.125%, Due 2/10/19	30,124	30,124
Oesterreichische Kontrollbank	20,000 Units, 4.50%, Due 3/9/15	21,788	21,801
Ontario Prov CDA	25,000 Units, 3.15%, Due 12/15/17	27,095	27,305
Ontario Prov CDA	15,000 Units, 5.45%, Due 4/27/16	17,491	17,481
Rio Tinto Fin USA Ltd	5,000 Units, 4.125%, Due 5/20/21	5,523	5,627
Royal Bank of Canada	60,000 Units, 1.125%, Due 1/15/14	60,610	60,555
Statoil ASA	100,000 Units, 1.80%, Due 11/23/16	102,466	103,519
Telefonica Emisiones S A U	5,000 Units, 4.949%, Due 1/15/15	5,044	4,902
Transocean Inc	25,000 Units, 5.05%, Due 12/15/16	27,031	27,442
United Mexican States	30,000 Units, 5.95%, Due 3/19/19	35,981	36,880
Vodafone Group PLC	10,000 Units, 5.45%, Due 6/10/19	11,903	12,183
Vodafone Group PLC	30,000 Units, 3.375%, Due 11/24/15	32,168	32,135
Total Foreign Bonds		1,000,994	1,009,846

**EMPLOYEES' RETIREMENT PLAN OF
MEDCENTRAL HEALTH SYSTEM
FEI # 34-0714456, PLAN # 002**

**SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS (ACQUIRED AND
DISPOSED OF WITHIN YEAR)**

December 31, 2012

(a) Identity of Issue, Borrower, Lessor or Similar Party	(b) Description of Investment Including Maturity Date, Rate Of Interest, Collateral, Par, Or Maturity Value	(c) Cost of Acquisitions	(d) Proceeds of Dispositions
Corporate Bonds			
AT&T Inc	500 Units, 4.35%, Due 6/15/45	510	500
Alcoa Inc	10,000 Units, 5.72%, Due 2/23/19	10,825	10,727
Anheuser-Busch Inbev Worldwide	25,000 Units, 4.125%, Due 1/15/15	27,166	27,034
Anheuser-Busch Inbev Worldwide	70,000 Units, 4.375%, Due 2/15/21	79,757	80,970
BankAmerica Corp	40,000 Units, 7.375%, Due 5/15/14	43,270	43,568
Bank of America Corp	130,000 Units, 3.70%, Due 9/1/15	130,063	134,806
Bank of New York Mellon	100,000 Units, 2.30%, Due 7/28/16	102,680	103,839
Baxter International Inc	30,000 Units, 4.625%, Due 3/15/15	33,414	33,030
CRH America Inc	25,000 Units, 6.00%, Due 9/30/16	27,350	27,672
Caterpillar Financial Svcs Corp	10,000 Units, 6.125%, Due 2/17/14	10,991	10,843
Caterpillar Inc	20,000 Units, 3.90%, Due 5/27/21	22,251	22,919
Cronos Containers Program Ltd	110,000 Units, 3.81%, Due 9/18/27	109,954	113,392
John Deere Capital Corp	35,000 Units, 2.00%, Due 1/13/17	36,338	36,260
Directv Hldgs/Directv Fing Inc	20,000 Units, 4.60%, Due 2/15/21	21,404	22,064
Walt Disney Co	5,000 Units, 5.625%, Due 9/15/16	5,986	5,935
E I Du Pont De Nemours & Co	35,000 Units, 3.625%, Due 1/15/21	37,855	38,750
General Elect Cap Corp	230,000 Units, 2.25%, Due 11/9/15	238,936	237,972
General Mills Inc	25,000 Units, 3.15%, Due 12/15/21	25,466	26,121
Goldman Sachs Group Inc	10,000 Units, 5.125%, Due 1/15/15	10,684	10,611
HCP Inc	35,000 Units, 6.70%, Due 1/30/18	40,862	41,458
HSBC Finance Corp	25,000 Units, 6.676%, Due 1/15/21	26,410	27,945
Hewlett-Packard Co	35,000 Units, 4.65%, Due 12/9/21	37,770	36,695
International Paper Co	25,000 Units, 7.50%, Due 8/15/21	31,982	32,354
JP Morgan Chase & Co	25,000 Units, 2.60%, Due 1/15/16	25,268	25,755
Johnson Controls Inc	20,000 Units, 3.75%, Due 12/1/21	20,907	21,122
Kraft Foods Inc	20,000 Units, 5.25%, Due 10/1/13	21,350	20,999
Lockheed Martin Corp	15,000 Units, 7.65%, Due 5/1/16	18,513	18,348
Mckesson Corp	15,000 Units, 4.75%, Due 3/1/21	17,298	17,495

**EMPLOYEES' RETIREMENT PLAN OF
MEDCENTRAL HEALTH SYSTEM
FEI # 34-0714456, PLAN # 002**

**SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS (ACQUIRED AND
DISPOSED OF WITHIN YEAR)**

December 31, 2012

(a) Identity of Issue, Borrower, Lessor or Similar Party	(b) Description of Investment Including Maturity Date, Rate Of Interest, Collateral, Par, Or Maturity Value	(c) Cost of Acquisitions	(d) Proceeds of Dispositions
Metlife Inc	25,000 Units, 5.00%, Due 11/24/13	26,710	26,352
Morgan Stanley	55,000 Units, 5.30%, Due 3/1/13	56,853	56,489
Morgan Stanley	20,000 Units, 5.50%, Due 7/28/21	19,052	20,190
Morgan Stanley	70,000 Units, 4.75%, Due 4/1/14	71,128	71,460
Nasdaq OMX Group Inc	20,000 Units, 5.55%, Due 1/15/20	20,898	21,165
Norfolk Southern Corp	20,000 Units, 3.25%, Due 12/1/21	20,782	21,034
Oracle Corp	15,000 Units, 5.75%, Due 4/15/18	18,483	18,467
Pacificorp	20,000 Units, 5.50%, Due 1/15/19	23,960	24,126
Pepsico Inc	5,000 Units, 7.90%, Due 11/1/18	6,738	6,748
Praxair Inc	25,000 Units, 5.25%, Due 11/15/14	27,937	27,577
Prudential Financial Inc	10,000 Units, 7.375%, Due 6/15/19	12,467	12,499
SBC Communications	100,000 Units, 6.45%, Due 6/15/34	128,804	134,081
Sierra Receivables Fdg Co LLC	171,494.670 Units, 3.58%, Due 11/20/28	174,281	173,933
Simon Property Group LP	10,000 Units, 5.65%, Due 2/1/20	11,739	11,894
Toyota Motor Credit Corp	10,000 Units, 3.20%, Due 6/17/15	10,689	10,678
US Bank N A	10,000 Units, 4.80%, Due 4/15/15	10,952	11,032
United Parcel Service Inc	30,000 Units, 5.125%, Due 4/1/19	36,751	36,388
Valero Energy Corp	15,000 Units, 6.125%, Due 2/1/20	17,523	17,978
Wachovia Corp	10,000 Units, 5.25%, Due 8/1/14	10,729	10,734
Waste Management Inc	20,000 Units, 4.60%, Due 3/1/21	22,228	22,702
Western Union Co	20,000 Units, 3.65%, Due 8/22/18	21,529	21,868
Wyndham Worldwide Corp	25,000 Units, 2.95%, Due 3/1/17	25,049	25,146
	Total Corporate Bonds	1,990,542	2,011,725
Total Investments		4,733,355	4,715,973

Schedule SB, line 26 — Schedule of Active Participant Data

Attained age	Years of credited service										
	Under 1	1–4	5–9	10–14	15–19	20–24	25–29	30–34	35–39	40 & up	Total
Under 25		38 28,337 1,274	3								41
25–29		113 35,760 2,343	67 36,921 5,647	5							185
30–34		65 37,559 3,190	86 41,803 8,242	43 41,786 12,935							194 40,377 7,590
35–39		62 32,643 2,662	82 40,617 8,818	91 47,492 17,295	18	2					255
40–44		45 33,748 3,812	74 43,874 11,395	72 47,853 18,984	26 49,816 24,703	25 47,514 27,624	4				246
45–49		47 40,889 4,328	71 43,222 12,568	62 42,300 19,224	30 46,802 26,451	39 49,627 30,076	27 46,000 33,054	4			280
50–54		38 50,314 7,701	79 41,958 13,123	61 46,551 24,656	31 42,736 31,665	32 45,058 35,809	33 55,673 45,559	37 55,941 51,304	5		316
55–59		44 42,547 3,619	49 40,182 15,238	49 41,435 25,487	26 53,050 42,571	29 58,078 50,094	29 47,461 47,371	40 59,011 63,864	25 58,136 69,970	2	293
60–64		21 53,349 8,851	35 34,565 14,652	29 45,622 31,640	24 50,088 46,423	22 51,602 55,206	18	23 64,357 87,482	16	5	193
65–69		3	7	11	4	6	4	2	2	3	42
70 & up		3	3	5	1	2	1	2		1	18
Total		479	556	428	160	157	116	108	48	11	2,063

In each cell, the top number is the count of active participants for each age/service combination. The middle number is average pay for 2011 limited to \$245,000. The bottom number is average cash account balance. Average pay and cash balance are not shown for cells with fewer than 20 participants.

Schedule SB, line 22 — Description of Weighted Average Retirement Age

Each employee is assumed to retire in accordance with the table of retirement rates. The proportion of employees expected to retire at each potential retirement age is shown below. The average retirement age is 63.

(A) Retirement age	(B) Retirement Percent	(C) Lx	(D) Number of employees expected to retire (B) x (C)	(E) (A) x (D)
55	3.00%	10,000	300	16,500
56	3.00%	9,700	291	16,296
57	3.00%	9,409	282	16,074
58	3.00%	9,127	274	15,892
59	3.00%	8,853	266	15,694
60	5.00%	8,587	429	25,740
61	5.00%	8,158	408	24,888
62	25.00%	7,750	1,938	120,156
63	15.00%	5,812	872	54,936
64	20.00%	4,940	988	63,232
65	50.00%	3,952	1,976	128,440
66	20.00%	1,976	395	26,070
67	10.00%	1,581	158	10,586
68	10.00%	1,423	142	9,656
69	10.00%	1,281	128	8,832
70	100.00%	1,153	1,153	80,710
Total			10,000	633,702
Average				63.37

Note: Column (D) is the product of columns (B) and (C). Column (E) is the product of columns (A) and (D). The average retirement age is the total from column (E) divided by the total from column (D).

Schedule SB, Line 24 — Change in Actuarial Assumptions

- Expense normal cost decreased from \$476,574 to \$425,420 to reflect our expectations for the current plan year.
- The lump sum mortality was updated to reflect the 2012 Applicable Mortality Table prescribed by Revenue Ruling 2008-85.
- Expected wage increases were changed from age based tables which produce a 3.00% average through 2013 and 4.40% average thereafter to age-based tables which produce a 2.50% average through 2017 and 4.40% average thereafter.
- Social security wage base increase assumption was changed from 2.55% through 2013 and 3.45% thereafter to 2.50% through 2017 and 3.45% thereafter.
- Inflation assumption was changed from 1.80% through 2013 and 2.50% thereafter to 2.50% for all years.

Schedule SB, Part V — Statement of Actuarial Assumptions/Methods

Actuarial Assumptions for January 1, 2012 Funding Valuation

Discount rate sponsor elections	
• Segment rates or full yield curve	Segment
• Look-back months	4
• First 5 years	2.06%
• Next 15 years	5.25%
• Over 20 years	6.32%
Mortality sponsor elections	
• Healthy participants	Section 430(h)(3) prescribed separate static annuitant and nonannuitant mortality tables. These tables are based on the RP-2000 mortality tables projected with mortality improvement to the valuation year plus 7 and 15 years based on Scale AA.
• Disabled participants	Same as healthy participants.
417(e) lump sums	Liabilities are determined based on the underlying annuity used by the plan to determine the lump sum amount, rather than valuing the lump sum payment. This annuity is valued based on funding interest rates rather than 417(e) rates and current year 417(e) unisex mortality.
Non-417(e) lump sums	
• Mortality table	Not applicable
• Interest rate	Not applicable
Cash balance plans	
• Interest accumulation rate	3.00% in 2012; 4.90% thereafter
• Whipsaw calculations	No
• Annuity conversion	
— Mortality table	Not applicable
— Interest rate basis	Not applicable
Other economic assumptions	
• Wage increase	Age-based table with average of 2.5% through 2017; 4.4% average thereafter
• Social Security wage base	2.50% through 2017; 3.45% thereafter
• Inflation	2.50% per year
• Expected investment return	7.50% per year for 2010; 7.25% for years 2011 and 2012
• Expenses	Prior year actual expenses, adjusted for interest. \$425,420 added to current year normal cost.
Demographic assumptions	
• Withdrawal	2003 SOA Pension Plan Turnover Study – Select and Ultimate Table with adjustment (85% of 5+ year table for the ultimate rates and the 3 year of service table for the select rates). See table of sample rates.
• Disability incidence	See table of sample rates.

Schedule SB, Part V — Statement of Actuarial Assumptions/Methods

• Retirement age	Attained age		Annual Percentage
	55-59		3%
	60-61		5%
	62		25%
	63		15%
	64		20%
	65		50%
	66		20%
	67-69		10%
	70		100%
• Benefit commencement age for			
— Future vested deferred	60		
— Current vested deferred	60		
• Spouse assumptions	<u>Male participants</u>	<u>Female participants</u>	
— Percentage married	80%	80%	
— Spouse age difference	3 years younger	3 years older	
Form of payment	<u>Lump sum</u>	<u>Single life</u>	<u>75% J&S</u>
• Active retirements	100%	0%	0%
• Future vested deferred	100%	0%	0%
• Future disabilities	100%	0%	0%
• Future deaths	100%	0%	0%
• Current vested deferred			
— with a Mansfield Plan benefit	0%	70%	30%
— with only a cash balance benefit	100%	0%	0%
Unpredictable contingent event assumptions	Not applicable		
Lump sum basis for minimum benefits	The applicable segment rates with a four month look-back period, without phase-in, based on PPA legislation effective January 1, 2012, and the 2012 Applicable Mortality Table prescribed by Revenue Ruling 2008-85.		

Schedule SB, Part V — Statement of Actuarial Assumptions/Methods**Table of Sample Rates**

Withdrawal Rates		
Attained Age	Length of Service Under 5 Years	Length of Service 5+Years
20	19.60%	11.65%
25	16.10%	8.67%
30	13.00%	6.04%
35	11.80%	5.10%
40	10.80%	4.68%
45	9.80%	4.25%
50	9.20%	3.83%
55	8.70%	3.40%

Disability Rates		
Attained Age	Males	Females
20	0.03%	0.03%
25	0.04%	0.05%
30	0.05%	0.08%
35	0.07%	0.14%
40	0.12%	0.21%
45	0.20%	0.32%
50	0.36%	0.53%
55	0.72%	0.95%
60	1.26%	1.16%

Earnings Progression		
Attained Age	2012-2017	2018 onwards
20	3.84%	6.50%
25	3.54%	6.00%
30	3.25%	5.50%
35	2.95%	5.00%
40	2.66%	4.50%
45	2.36%	4.00%
50	2.07%	3.50%
55	1.77%	3.00%
60	1.77%	3.00%

Schedule SB, Part V — Statement of Actuarial Assumptions/Methods**Actuarial Methods for Funding*****Asset Methods***

The asset valuation method is an average of the adjusted market value for each calendar year during the two years preceding the valuation date. The adjusted market value is the market value at each determination date adjusted to the valuation date based on actual cash flows and expected interest at the lesser of the expected rate of return and the third segment rate. This amount is adjusted to be no greater than 110 percent and no less than 90 percent of the fair market value, as defined in IRC Section 430.

A characteristic of this asset method is that, over time, it is slightly more likely to produce an actuarial value of assets that is less than the market value of assets than an actuarial value that is greater than the market value.

Participant Methods

Participants or former participants are included or excluded from the valuation as described below:

- **Participants included:** The plan sponsor provides us with data on all employees as of the valuation date, but only those employees who have completed the plan's eligibility requirements are included in the valuation of liabilities.
- **Participants excluded:** No actuarial liability is included for nonvested participants who terminated prior to the valuation date.
- **Insurance contracts:** The plan does not have any insurance contracts.

Minimum Funding Methods

The funding target for minimum funding calculations is computed using the traditional unit credit method of funding. The objective under this method is to fund each participant's benefits under the plan as they accrue. Thus, the total pension to which each participant is expected to become entitled at retirement is broken down into units, each associated with a year of past or future credited service.

A detailed description of the calculation follows:

- The plan's valuation date is the beginning of the plan year.
- An individual's **funding target** is the present value of future benefits based on credited service and average pay as of the beginning of the plan year, and an individual's **target normal cost** is the present value of the benefit expected to accrue in the plan year. If multiple decrements are used, the funding target and the target normal cost for an individual is the sum of the component funding targets and target normal costs associated with the various anticipated separation dates.
- The plan's **target normal cost** is the sum of the individual target normal costs, and the plan's **funding target** is the sum of the individual funding targets for all participants under the plan.

**EMPLOYEES' RETIREMENT PLAN OF
MEDCENTRAL HEALTH SYSTEM**

FINANCIAL STATEMENTS

DECEMBER 31, 2012 AND 2011

TABLE OF CONTENTS

INDEPENDENT AUDITOR'S REPORT

STATEMENT OF NET ASSETS AVAILABLE FOR BENEFITS

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

NOTES TO FINANCIAL STATEMENTS

SUPPLEMENTAL SCHEDULES:

SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES AT YEAR END

SCHEDULE OF ASSETS (ACQUIRED AND DISPOSED OF WITHIN YEAR)

**EMPLOYEES' RETIREMENT PLAN OF
MEDCENTRAL HEALTH SYSTEM**

STATEMENT OF NET ASSETS AVAILABLE FOR BENEFITS

DECEMBER 31, 2012 AND 2011

	<u>2012</u>	<u>2011</u>
Assets		
Investments at Fair Value:		
Mutual Funds	\$ 20,142,945	\$ 22,522,916
Common Stocks	16,598,661	6,454,130
Cash Equivalents	1,445,013	6,188,177
U.S. Government Securities	7,131,714	19,298,533
Corporate Bonds	13,356,155	6,972,206
Foreign Bonds	2,342,202	2,299,177
Municipal Bonds	385,209	0
Limited Partnerships	<u>8,758,105</u>	<u>0</u>
Total Investments	70,160,004	63,735,139
Receivables:		
Contribution Receivable from Employer	3,375,000	6,413,600
Securities Sold	716,725	1,302,624
Accrued Investment Income	<u>260,424</u>	<u>259,080</u>
Total Assets	74,512,153	71,710,443
Liabilities		
Due to Broker for Securities Purchased	<u>757,448</u>	<u>1,302,902</u>
Net Assets Available for Benefits	<u><u>\$ 73,754,705</u></u>	<u><u>\$ 70,407,541</u></u>

The Accompanying Notes are an Integral Part of These Financial Statements.

**EMPLOYEES' RETIREMENT PLAN OF
MEDCENTRAL HEALTH SYSTEM**

**STATEMENT OF CHANGES IN NET ASSETS
AVAILABLE FOR BENEFITS**

FOR THE YEARS ENDED DECEMBER 31, 2012 AND 2011

	<u>2012</u>	<u>2011</u>
Additions to Net Assets Attributable to:		
Investment Income:		
Net Appreciation (Depreciation) in Fair Value of Investments	\$ 3,016,498	\$ (2,911,721)
Interest	664,597	686,866
Dividends	<u>793,074</u>	<u>467,612</u>
Total Investment Income (Loss)	4,474,169	(1,757,243)
Employer Contributions	<u>3,375,000</u>	<u>7,811,200</u>
Total Additions	<u>7,849,169</u>	<u>6,053,957</u>
Deductions From Net Assets Attributable to:		
Benefits Paid to Participants	3,955,109	4,123,936
Other Expenses	<u>546,896</u>	<u>436,604</u>
Total Deductions	<u>4,502,005</u>	<u>4,560,540</u>
Net Increase	3,347,164	1,493,417
Net Assets Available for Benefits:		
Beginning of Year	<u>70,407,541</u>	<u>68,914,124</u>
End of Year	<u><u>\$ 73,754,705</u></u>	<u><u>\$ 70,407,541</u></u>

The Accompanying Notes are an Integral Part of These Financial Statements.

**EMPLOYEES' RETIREMENT PLAN OF
MEDCENTRAL HEALTH SYSTEM**

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2012 AND 2011

NOTE A. DESCRIPTION OF PLAN

The following brief description of the Employees' Retirement Plan of MedCentral Health System (Plan) is provided for general information purposes only. Participants should refer to the Plan summary for more complete information.

1. **General** – Effective January 1, 1997, the Plan, formerly known as the Employees' Retirement Plan of Mansfield General Hospital (Mansfield Plan) was amended and restated to be a cash balance plan and to include the employees of Shelby Memorial Hospital and Crestline Memorial Hospital. Participants of the Crestline Memorial Hospital Employees' Pension Plan (Crestline Plan) and the Employees' Retirement Plan of Shelby Memorial Hospital (Shelby Plan) as of December 31, 1996 became members of the Plan on January 1, 1997. The actuarial equivalent of retirement benefits earned under the provisions of the Mansfield Plan became the opening balance in the cash balance account for each participant under the Plan. Plan participants were also granted benefit service time for service time earned under the provisions of the Mansfield Plan, the Crestline Plan, and the Shelby Plan. Shelby Memorial Hospital and Crestline Memorial Hospital were previously merged with Mansfield General Hospital to become MedCentral Health System (System).

The Plan covers substantially all employees of the System. Under the terms of the Plan, employees age 21 or older are eligible to participate in the Plan after completion of one year of employment, as defined. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). See Note D for the current tax status of the Plan.

The System makes annual allocations based on age and a percent of pay. Guaranteed interest credits are also allocated to each participant's cash balance account based on the return of 30-year U.S. Treasury notes in December of each plan year.

2. **Benefits** – Participants are eligible for normal retirement benefits on the first day of the month after the participant has reached age 65. The amount of individual pension benefits is determined by the participant's account balance at the time of retirement. Participants who were also participants in the Mansfield Plan may be eligible to receive additional benefits calculated based on years of service and compensation, as defined. The Plan also provides for early retirement, a termination benefit, and payments of benefits to a surviving spouse for participants with at least three years of eligibility service and disability benefits for participants with at least fifteen years of eligibility service.

NOTE A. DESCRIPTION OF PLAN (Continued)

- 3. Contributions** – The Plan agreement provides that the System make contributions to the Plan custodian, as determined annually by the consulting actuaries, Mercer Human Resource Consulting. Management believes the minimum funding requirements under ERISA for the years ended December 31, 2012 and 2011 have been met. No employee contributions are permitted.

NOTE B. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

- 1. Basis of Presentation** – The accompanying financial statements have been prepared on an accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America.
- 2. Use of Estimates** – The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities and changes therein, disclosure of contingent assets and liabilities, and the actuarial present value of accumulated plan benefits at the date of the financial statements. Actual results could differ from those estimates.
- 3. Investment Valuation and Income Recognition** – Investments are stated at fair value as determined by the custodian. If available, quoted market prices are used to value investments. Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date.
- 4. Accumulated Plan Benefits** – Accumulated plan benefits are those future periodic payments that are attributable under the Plan's provisions to the service employees have rendered. Accumulated plan benefits include benefits expected to be paid to (a) retired or terminated employees or their beneficiaries, (b) beneficiaries of employees who have died, and (c) present employees or their beneficiaries.
- 5. Cash Equivalents** – The Plan considers funds in the EB Money Market Fund, Federated Prime Cash Obligations Fund and Federated Government Obligations Fund to be cash equivalents, as they have an original maturity of less than 91 days.
- 6. Payment of Benefits** – Benefit payments to participants are recorded upon distribution.

NOTE C. CUSTODIAN CERTIFICATION

Key Trust Company of Ohio, N.A., the custodian of the Plan, has not been granted discretionary authority concerning purchases and sales of investments in the trust fund. 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, as permitted under such election, the plan administrator has obtained certification from the custodian of the Plan that all of the information provided by them is complete and accurate. Information included in the accompanying financial statements as to investments in the trust fund administered by the custodian, accrued investment income, investment income, and information in the supplemental schedules is presented in reliance solely upon these certifications.

NOTE D. TAX STATUS

The plan obtained its latest determination letter on June 7, 2010, in which the Internal Revenue Service stated that the plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code. The plan has been amended and restated since receiving the determination letter. However, the plan administrator and the plan's tax counsel believe that the plan is currently designed and being operated in compliance with the applicable requirements of the Internal Revenue Code.

The Plan's evaluation on December 31, 2012 revealed no tax positions that would have a material impact on the financial statements. The 2009 through 2012 tax years remain subject to examination by the IRS. The Plan does not believe that any reasonably possible changes will occur within the next twelve months that will have a material impact on the financial statements.

NOTE E. 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 values of investment securities will occur in the near term and that such changes could materially affect the amounts reported in the statement of net assets available for benefits.

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

NOTE F. PARTY IN INTEREST TRANSACTIONS

Parties-in-interest are defined under Department of Labor regulations as any fiduciary of the Plan, any party rendering services to the Plan, the employer and certain others. At December 31, 2012 and 2011, a portion of the Plan's cash equivalents totaling \$755 and \$6,188,177, respectively, are in a money market fund managed by Key Bank. Key Bank is the Plan custodian and, therefore, these investments qualify as party-in-interest investments.

NOTE G. INVESTMENTS

The following table presents the fair value of investments. Investments that represent 5% or more of the Plan's net assets are separately identified.

	<u>2012</u>	<u>2011</u>
Investments at fair value as determined by quoted market price:		
Mutual funds		
SPDR S&P 500 ETF Trust	\$ 6,369,287	\$ 0
Cullen High Dividend Equity Fund	\$ <5% in 2012	\$ 7,148,412
Vanguard Morgan Growth Fund	<5% in 2012	5,017,132
Other	13,773,658	10,357,372
Common stocks	16,598,661	6,454,130
Cash equivalents:		
EB Money Market Fund	<5% in 2012	6,188,177
Other	1,445,013	0
U.S. government securities	7,131,714	19,298,533
Corporate bonds	13,356,155	6,972,206
Foreign bonds	2,342,202	2,299,177
Municipal bonds	385,209	0
Limited partnerships	2,940,224	0
Investments at fair value as determined by management estimate:		
Limited partnerships	5,817,881	0
Total	<u>\$ 70,160,004</u>	<u>\$ 63,735,139</u>

During 2012 and 2011, the Plan's investments (including gains and losses on investments bought and sold, as well as held during the year) appreciated (depreciated) in value by \$3,016,498 and \$(2,911,721), respectively, as follows:

NOTE G. INVESTMENTS (continued)

	<u>2012</u>	<u>2011</u>
Investments at fair value as determined by quoted market price:		
Mutual funds	\$ 2,142,979	\$ (2,333,652)
Common stocks	657,162	(1,180,791)
U.S. government agencies	(93,516)	559,217
Corporate bonds	95,296	49,317
Foreign bonds	20,316	(5,812)
Municipal bonds	(8,301)	0
Limited partnerships	94,680	0
Investments at fair value as determined by management estimate:		
Limited partnerships	<u>107,882</u>	<u>0</u>
Total	<u>\$ 3,016,498</u>	<u>\$ (2,911,721)</u>

NOTE H. FAIR VALUE MEASUREMENTS

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. In determining fair value, the Plan uses various methods including market, income and cost approaches. Based on these approaches, the Plan often utilizes certain assumptions that market participants would use, assuming the market participants act in their economic best interest, in pricing the asset or liability, including assumptions about risk and or the risks inherent in the inputs to the valuation technique. These inputs can be readily observable, market corroborated, or generally unobservable inputs. The Plan utilizes valuation techniques that maximize the use of observable inputs and minimize the use of unobservable inputs. Based on the observability of the inputs used in the valuation techniques, the Plan is required to provide the following information according to the fair value hierarchy. The fair value hierarchy ranks the quality and reliability of the information used to determine fair values. Financial assets and liabilities carried at fair value will be classified and disclosed in one of the following three categories:

Level 1 — Valuations for assets and liabilities traded in active exchange markets, such as the New York Stock Exchange. Valuations are obtained from readily available pricing sources for market transactions involving identical assets or liabilities.

Level 2 — Valuations for assets and liabilities traded in less active dealer or broker markets. Valuations are obtained from third party pricing services for identical or similar assets or liabilities.

NOTE H. FAIR VALUE MEASUREMENTS (continued)

Level 3 — Valuations for assets and liabilities that are derived from other valuation methodologies, including option pricing models, discounted cash flow models and similar techniques, and not based on market exchange, dealer, or broker traded transactions. Level 3 valuations incorporate certain assumptions and projections in determining the fair value assigned to such assets or liabilities.

In determining the appropriate levels, the Plan performs a detailed analysis of the assets and liabilities that are subject to the fair value measurements. At each reporting period, all assets and liabilities for which the fair value measurement is based on significant unobservable inputs are classified as Level 3.

For the years ended December 31, 2012 and 2011, the application of valuation techniques applied to similar assets and liabilities has been consistent. The following is a description of the valuation methodologies used for instruments measured at fair value:

Quoted market prices are used when available to determine the fair value of common stocks and some mutual fund securities and these are categorized as Level 1. The inputs used to fair value Level 1 instruments are unadjusted quoted prices derived from stock exchanges.

Investments in Level 2 are primarily comprised of corporate bonds, international bonds, certain mutual funds, and U.S. agency bonds. Level 2 inputs primarily consist of quotes from independent pricing vendors based on recent trading activity and other relevant information including matrix pricing, market corroborated pricing or yield curves.

With respect to limited partnership investments, the estimated fair values are provided by external investment managers which are reviewed and evaluated by the Plan's management. The underlying investments in limited partnership investments generally include interests in private equity funds. The fair value ordinarily represents the Plan's proportionate share of these funds' net asset value determined in accordance with the fund manager's valuation policies and as reported by their management at the time of the Plan's valuation date. Generally, the fair value of the Plan's investments in these funds represents the amount that the Plan could reasonably expect to receive if the Plan investment was redeemed at the time of valuation, based on information reasonably available at the time the valuation is made and that the Plan believes to be reliable.

Management of the limited partnership investments quote net asset values for each of the interests at the end of each month based on the estimated market price of the funds underlying investments. The net asset value has been applied as a practical expedient for estimating fair value as the investment can be redeemed at the net asset value.

NOTE H. FAIR VALUE MEASUREMENTS (continued)

Limited partnership investments generally have limited redemption options for investors and, subsequent to final closing, may or may not permit subscriptions by new or existing investors. These entities may also have the ability to impose gates, lockups, and other restrictions on an investor's ability to readily redeem out of their investment interest in the fund. At December 31, 2012, limited partnership investments where the Plan's ability and right to redeem interests exceeds 90 days from the balance sheet date have been classified as Level 3 investments.

For the years ended December 31, 2012 and 2011, the application of valuation techniques applied to these investments has been consistent.

The tables below presents the balances of assets and liabilities measured at fair value on a recurring basis as of December 31, 2012 and 2011:

	<u>Total</u>	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>
December 31, 2012				
Mutual funds	\$ 20,142,945	\$ 20,142,945	\$ 0	\$ 0
Common stocks	16,598,661	16,598,661		
Cash equivalents	1,445,013	1,445,013		
U.S. government securities	7,131,714		7,131,714	
Corporate bonds	13,356,155		13,356,155	
Foreign bonds	2,342,202		2,342,202	
Municipal bonds	385,209		385,209	
Limited partnerships	8,758,105		2,940,224	5,817,881
Total	\$ 70,160,004	\$ 38,186,619	\$ 26,155,504	\$ 5,817,881
	<u>Total</u>	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>
December 31, 2011				
Mutual funds	\$ 22,522,916	\$ 0	\$ 22,522,916	\$ 0
Common stocks	6,454,130	6,454,130		
Cash equivalents	6,188,177	6,188,177		
U.S. government securities	19,298,533	19,298,533		
Corporate bonds	6,972,206	6,972,206		
Foreign bonds	2,299,177	2,299,177		
Total	\$ 63,735,139	\$ 41,212,223	\$ 22,522,916	\$ 0

NOTE H. FAIR VALUE MEASUREMENTS (continued)

The changes in the fair value of Level 3 plan assets is summarized as follows for the year ended December 31, 2012:

	Limited Partnerships
Beginning, January 1, 2012	\$ 0
Total gains and losses included in change in net assets:	
Net appreciation in fair value of investments	107,881
Purchases	5,710,000
Ending, December 31, 2012	<u>\$ 5,817,881</u>

NOTE I. ACTUARIAL PRESENT VALUE OF ACCUMULATED PLAN BENEFITS

The actuarial present value of accumulated plan benefits as of January 1, 2012 and 2011 was determined by actuaries of Mercer Human Resource Consulting and is that amount that results from applying actuarial assumptions to adjust the accumulated plan benefits to reflect the probability of payment and the time value of money between the valuation date and the expected date of payment. The significant actuarial assumptions used to calculate the value of vested benefits and accrued benefits include:

- The assumed discount rate in 2012 and 2011 was 7.25%;
- Assumed rates of mortality, turnover, and disability based on published statistical data; and
- Administrative expenses will continue to be paid from trust earnings.

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

**NOTE I. ACTUARIAL PRESENT VALUE OF ACCUMULATED PLAN BENEFITS
(Continued)**

The total actuarial present value of accumulated benefits as of January 1, 2012 and 2011 is as follows:

	<u>2012</u>	<u>2011</u>
Vested benefits:		
Participants currently receiving payments	\$ 10,303,366	\$ 9,961,947
Other participants	<u>51,951,376</u>	<u>49,062,376</u>
Total vested benefits	62,254,742	59,024,323
Nonvested benefits	<u>588,193</u>	<u>313,528</u>
Total actuarial present value of accumulated plan benefits	<u>\$ 62,842,935</u>	<u>\$ 59,337,851</u>

The significant factors affecting the actuarial present value of accumulated plan benefits for the years ended January 1, 2012 and 2011 are as follows:

	<u>2012</u>	<u>2011</u>
Actuarial present value of plan benefits at beginning of year	\$ 59,337,851	\$ 54,279,906
Increase (decrease) due to:		
Interest	4,152,502	3,957,326
Benefits accumulated	2,702,747	2,722,728
Plan amendment	0	0
Change in actuarial assumptions	773,771	1,409,000
Benefits paid	<u>(4,123,936)</u>	<u>(3,031,109)</u>
Actuarial present value of plan benefits at end of year	<u>\$ 62,842,935</u>	<u>\$ 59,337,851</u>

The changes in actuarial assumptions for the year ended January 1, 2012 are as follows:

Expected wage increases were changed to age-based tables which produce a 3.00% average through 2013 and 4.40% thereafter to age-based tables which produce a 2.5% average through 2017 and 4.40% average thereafter.

The Social Security wage base increase assumption was changed from 2.55% through 2013 and 3.45% thereafter to 2.50% through 2017 and 3.45% thereafter.

**NOTE I. ACTUARIAL PRESENT VALUE OF ACCUMULATED PLAN BENEFITS
(Continued)**

The inflation assumption was changed from 1.80% through 2013 and 2.70% thereafter to 2.50% for all years.

The lump sum mortality was updated to reflect the 2012 Applicable Mortality Table prescribed by Revenue Ruling 2008-85.

Interest discounts and mortality rates were updated from 2011 to 2012 in accordance with PPA.

The expense component of normal cost decreased from \$476,574 to \$425,420 to reflect our expectations for the current plan year.

The changes in actuarial assumptions for the year ended January 1, 2011 are as follows:

The discount rate was lowered from 7.50% to 7.25%

The healthy mortality rate was updated from the RP2000 Combined Active/Retiree for males and females to 2010 to the RP2000 Combined Active/Retiree for males and females to 2018.

Expected wage increases were changed to age-based tables which produce a 3.00% average through 2013 and 4.40% thereafter.

The Social Security wage base increase assumption was changed from 4.50% for all years to 2.55% through 2013 and 3.45% thereafter.

The inflation assumption was changed to 1.80% through 2013 and 2.70% thereafter.

The assumed cash balance interest crediting rate was lowered from 5.25% to 5.05%.

The lump sum mortality was updated to reflect the 2010 Applicable Mortality Table prescribed by IRS Notice 2008-85.

The lump sum interest rates were updated to the applicable segment rates with a four month look-back period, without phase-in effective January 1, 2011.

NOTE J. PLAN TERMINATION

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

NOTE J. PLAN TERMINATION (continued)

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

1. Annuity benefits former employees or their surviving spouses 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.
2. Other vested benefits insured by the Pension Benefit Guarantee Corporation (PBGC), up to the applicable limitations (discussed below).
3. All other vested benefits (that is, vested benefits not insured by the PBGC).
4. All nonvested benefits.

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 survivor's pensions. However, the PBGC does not guarantee all types of benefits under the Plan, and the amount of benefit protection is subject to certain limitations. Vested benefits under the Plan are guaranteed at the level in effect on the date of the Plan's termination; however, there is a statutory ceiling on the amount of an individual's monthly benefit that the PBGC guarantees. The ceiling applies to those pensioners who elect to receive their benefits in the form of a single-life annuity and are at least 65 years old at the time of retirement or Plan termination, whichever comes later. For younger annuitants or for those who elect to receive their benefits in some form other than a single-life annuity, the corresponding ceilings are actuarially adjusted downward.

Whether all participants receive their benefits should the Plan terminate at some future time will depend on the sufficiency, at the time, of the Plan's net assets to provide those benefits and may also depend on the level of benefits guaranteed by the PBGC.

NOTE K. ADMINISTRATION COSTS

The employer sponsoring this Plan has chosen to absorb some of the administration costs associated with this Plan.

NOTE L. SUBSEQUENT EVENTS

The Plan has evaluated subsequent events through October 11, 2013, the date the financial statements were available to be issued. No material subsequent events were noted.

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.

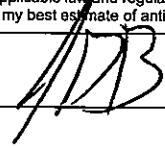
A Name of plan EMPLOYEES' RETIREMENT PLAN OF MEDCENTRAL HEALTH SYSTEM	B Three-digit plan number (PN) ► <u>002</u>
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF MEDCENTRAL HEALTH SYSTEM	D Employer Identification Number (EIN) 34-0714456
E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B	
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	70,199,373	
b Actuarial value	2b	73,389,002	
3 Funding target/participant count breakdown:			
		(1) Number of participants	(2) Funding Target
a For retired participants and beneficiaries receiving payment	3a	457	12,061,198
b For terminated vested participants	3b	963	15,966,683
c For active participants:			
(1) Non-vested benefits	3c(1)		564,444
(2) Vested benefits	3c(2)		44,703,258
(3) Total active	3c(3)	2,063	45,267,702
d Total	3d	3,483	73,295,583
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	5.40 %	
6 Target normal cost	6	3,121,275	

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 JEFFRY P. BLASZKOWSKI Type or print name of actuary	<u>10-8-2013</u> Date 11-06646 Most recent enrollment number (614) 227-5500 Telephone number (including area code)
MERCER Firm name 325 JOHN H. MCCONNELL BOULEVARD SUITE 350 COLUMBUS OH 43215-7644 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)	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 <u>(2.68)</u> %		
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year)		4,243,613
b Interest on (a) using prior year's effective interest rate of <u>6.23</u> % except as otherwise provided (see instructions)		264,377
c Total available at beginning of current plan year to add to prefunding balance		4,507,990
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	14	100.12 %
15 Adjusted funding target attainment percentage	15	100.12 %
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	100.00 %
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
01/22/2013	375,000		07/23/2013	375,000	
02/26/2013	375,000		09/03/2013	375,000	
03/25/2013	375,000		09/05/2013	375,000	
04/23/2013	375,000				
05/21/2013	375,000				
06/24/2013	375,000				
Totals ▶			18(b)	3,375,000	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	3,137,277

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: 2.06 %	2nd segment: 5.25 %	3rd segment: 6.32 %
			☐ N/A, full yield curve used
b Applicable month (enter code).....			21b 4
22 Weighted average retirement age			22 63
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

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

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

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):			
a Target normal cost (line 6).....		31a	3,121,275
b Excess assets, if applicable, but not greater than line 31a		31b	93,419
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	0
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33) ..		34	3,027,856
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement.....	0	0	0
36 Additional cash requirement (line 34 minus line 35).....		36	3,027,856
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c).....		37	3,137,277
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)		38a	109,421
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances		38b	0
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)		39	0
40 Unpaid minimum required contributions for all years		40	0

Part IX Pension Funding Relief Under Pension Relief Act of 2010 (See Instructions)

41 If 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	