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 01/01/2012 and ending 12/31/2012

A This return/report is for:
- [ ] a multiemployer plan;
- [ ] a multiple-employer plan; or
- [X] a single-employer plan;
- [ ] a DFE (specify) ____

B This return/report is:
- [ ] the first return/report;
- [ ] the final return/report;
- [X] 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
CEDARVILLE UNIVERSITY TAX DEFERRED ANNUITY PLAN

1b Three-digit plan number (PN) ▶ 003

1c Effective date of plan 07/01/1996

2a Plan sponsor's name and address; include room or suite number (employer, if for a single-employer plan)

CEDARVILLE UNIVERSITY

251 N MAIN STREET
CEDARVILLE, OH 45314

2b Employer Identification Number (EIN) 31-0536647

2c Sponsor's telephone number 937-766-2211

2d Business code (see instructions) 611000

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	Filed with authorized/valid electronic signature.	05/12/2014	CHRIS SOHN
	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 [X] 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:	**4b** EIN	
a Sponsor's name	**4c** PN	

5	Total number of participants at the beginning of the plan year	**5**	2684
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**	478
b	Retired or separated participants receiving benefits	**6b**	0
c	Other retired or separated participants entitled to future benefits	**6c**	93
d	Subtotal. Add lines **6a**, **6b**, and **6c**	**6d**	571
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits	**6e**	1
f	Total. Add lines **6d** and **6e**	**6f**	572
g	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	511
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:
2G 2L 2M

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)** [X] Insurance
- **(2)** [ ] Code section 412(e)(3) insurance contracts
- **(3)** [X] Trust
- **(4)** [ ] General assets of the sponsor

9b Plan benefit arrangement (check all that apply)

- **(1)** [X] Insurance
- **(2)** [ ] Code section 412(e)(3) insurance contracts
- **(3)** [X] 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)** [X] **H** (Financial Information)
- **(2)** [ ] **I** (Financial Information – Small Plan)
- **(3)** [X] 3 **A** (Insurance Information)
- **(4)** [X] **C** (Service Provider Information)
- **(5)** [X] **D** (DFE/Participating Plan Information)
- **(6)** [ ] **G** (Financial Transaction Schedules)

SCHEDULE A (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Insurance Information

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

▶ **File as an attachment to Form 5500.**

▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).

OMB No. 1210-0110

2012

This Form is Open to Public Inspection

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

A Name of plan
CEDARVILLE UNIVERSITY TAX DEFERRED ANNUITY PLAN

B Three-digit plan number (PN) ▶ 003

C Plan sponsor's name as shown on line 2a of Form 5500
CEDARVILLE UNIVERSITY

D Employer Identification Number (EIN)
31-0536647

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

1 Coverage Information:

(a) Name of insurance carrier

TIAA-CREF

(b) EIN	**(c)** NAIC code	**(d)** Contract or identification number	**(e)** Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	**(g)** To
13-1624203	69345	104657	416	01/01/2012	12/31/2012

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

(a) Total amount of commissions paid	**(b)** Total amount of fees paid
0	0

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information

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

4	Current value of plan's interest under this contract in the general account at year end	4	2793120
5	Current value of plan's interest under this contract in separate accounts at year end	5	8858689

6 Contracts With Allocated Funds:

a State the basis of premium rates ▶

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

Specify nature of costs ▶

e Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity

(3) ☐ other (specify) ▶

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan check here ▶ ☐

7 Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

a Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee

(3) ☒ guaranteed investment (4) ☐ other ▶

b	Balance at the end of the previous year			7b	2580598
c	Additions: (1) Contributions deposited during the year	7c(1)	199200		
	(2) Dividends and credits	7c(2)			
	(3) Interest credited during the year	7c(3)	92186		
	(4) Transferred from separate account	7c(4)	142072		
	(5) Other (specify below)	7c(5)	0		
	▶ MISC				
	(6) Total additions			7c(6)	433458
d	Total of balance and additions (add lines **7b** and **7c(6)**).			7d	3014056
e	Deductions:				
	(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	165636		
	(2) Administration charge made by carrier	7e(2)			
	(3) Transferred to separate account	7e(3)	55300		
	(4) Other (specify below)	7e(4)	0		
	▶ MISC				
	(5) Total deductions			7e(5)	220936
f	Balance at the end of the current year (subtract line **7e(5)** from line **7d**)			7f	2793120

Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

a ☐ Health (other than dental or vision) **b** ☐ Dental **c** ☐ Vision **d** ☐ Life insurance

e ☐ Temporary disability (accident and sickness) **f** ☐ Long-term disability **g** ☐ Supplemental unemployment **h** ☐ Prescription drug

i ☐ Stop loss (large deductible) **j** ☐ HMO contract **k** ☐ PPO contract **l** ☐ Indemnity contract

m ☐ Other (specify) ▶

9 Experience-rated contracts:				
a Premiums: (1) Amount received	**9a(1)**			
(2) Increase (decrease) in amount due but unpaid	**9a(2)**			
(3) Increase (decrease) in unearned premium reserve	**9a(3)**			
(4) Earned (**(1)** + **(2)** - **(3)**)			**9a(4)**	
b Benefit charges (1) Claims paid	**9b(1)**			
(2) Increase (decrease) in claim reserves	**9b(2)**			
(3) Incurred claims (add **(1)** and **(2)**)			**9b(3)**	
(4) Claims charged			**9b(4)**	
c Remainder of premium: (1) Retention charges (on an accrual basis) --				
(A) Commissions	**9c(1)(A)**			
(B) Administrative service or other fees	**9c(1)(B)**			
(C) Other specific acquisition costs	**9c(1)(C)**			
(D) Other expenses	**9c(1)(D)**			
(E) Taxes	**9c(1)(E)**			
(F) Charges for risks or other contingencies	**9c(1)(F)**			
(G) Other retention charges	**9c(1)(G)**			
(H) Total retention			**9c(1)(H)**	
(2) Dividends or retroactive rate refunds. (These amounts were ☐ paid in cash, or ☐ credited.)			**9c(2)**	
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement			**9d(1)**	
(2) Claim reserves			**9d(2)**	
(3) Other reserves			**9d(3)**	
e Dividends or retroactive rate refunds due. (Do not include amount entered in line **9c(2)**.)			**9e**	
10 Nonexperience-rated contracts:				
a Total premiums or subscription charges paid to carrier			**10a**	
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount.			**10b**	

Specify nature of costs ▶

Part IV Provision of Information

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

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

SCHEDULE A (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Insurance Information

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

▶ **File as an attachment to Form 5500.**

▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).

OMB No. 1210-0110

2012

This Form is Open to Public Inspection

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

A Name of plan
CEDARVILLE UNIVERSITY TAX DEFERRED ANNUITY PLAN

B Three-digit plan number (PN) ▶ 003

C Plan sponsor's name as shown on line 2a of Form 5500
CEDARVILLE UNIVERSITY

D Employer Identification Number (EIN)
31-0536647

Part I Information Concerning Insurance Contract Coverage, Fees, and Commissions

Provide information for each contract on a separate Schedule A. Individual contracts grouped as a unit in Parts II and III can be reported on a single Schedule A.

1 Coverage Information:

(a) Name of insurance carrier

VARIABLE ANNUITY LIFE INSURANCE COMPANY

(b) EIN	**(c)** NAIC code	**(d)** Contract or identification number	**(e)** Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	**(g)** To
74-1625348	70238	07837	74	01/01/2012	12/31/2012

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

(a) Total amount of commissions paid	**(b)** Total amount of fees paid
0	0

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information

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

4	Current value of plan's interest under this contract in the general account at year end	4	2284712
5	Current value of plan's interest under this contract in separate accounts at year end	5	2209616

6 Contracts With Allocated Funds:

a State the basis of premium rates ▶

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

Specify nature of costs ▶

e Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity

(3) ☐ other (specify) ▶

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan check here ▶ ☐

7 Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

a Type of contract: (1) ☒ deposit administration (2) ☐ immediate participation guarantee

(3) ☐ guaranteed investment (4) ☐ other ▶

b	Balance at the end of the previous year			7b	2198473
c	Additions: (1) Contributions deposited during the year	7c(1)	57054		
	(2) Dividends and credits	7c(2)			
	(3) Interest credited during the year	7c(3)	84960		
	(4) Transferred from separate account	7c(4)	78758		
	(5) Other (specify below)	7c(5)			
	▶				
	(6) Total additions			7c(6)	220772
d	Total of balance and additions (add lines **7b** and **7c(6)**).			7d	2419245
e	Deductions:				
	(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	133703		
	(2) Administration charge made by carrier	7e(2)	830		
	(3) Transferred to separate account	7e(3)			
	(4) Other (specify below)	7e(4)	0		
	▶ CONTRACT SURRENDER CHARGES				
	(5) Total deductions			7e(5)	134533
f	Balance at the end of the current year (subtract line **7e(5)** from line **7d**)			7f	2284712

Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

a ☐ Health (other than dental or vision) **b** ☐ Dental **c** ☐ Vision **d** ☐ Life insurance

e ☐ Temporary disability (accident and sickness) **f** ☐ Long-term disability **g** ☐ Supplemental unemployment **h** ☐ Prescription drug

i ☐ Stop loss (large deductible) **j** ☐ HMO contract **k** ☐ PPO contract **l** ☐ Indemnity contract

m ☐ Other (specify) ▶

9 Experience-rated contracts:				
a Premiums: (1) Amount received	**9a(1)**			
(2) Increase (decrease) in amount due but unpaid	**9a(2)**			
(3) Increase (decrease) in unearned premium reserve	**9a(3)**			
(4) Earned (**(1)** + **(2)** - **(3)**)			**9a(4)**	
b Benefit charges (1) Claims paid	**9b(1)**			
(2) Increase (decrease) in claim reserves	**9b(2)**			
(3) Incurred claims (add **(1)** and **(2)**)			**9b(3)**	
(4) Claims charged			**9b(4)**	
c Remainder of premium: (1) Retention charges (on an accrual basis) --				
(A) Commissions	**9c(1)(A)**			
(B) Administrative service or other fees	**9c(1)(B)**			
(C) Other specific acquisition costs	**9c(1)(C)**			
(D) Other expenses	**9c(1)(D)**			
(E) Taxes	**9c(1)(E)**			
(F) Charges for risks or other contingencies	**9c(1)(F)**			
(G) Other retention charges	**9c(1)(G)**			
(H) Total retention			**9c(1)(H)**	
(2) Dividends or retroactive rate refunds. (These amounts were ☐ paid in cash, or ☐ credited.)			**9c(2)**	
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement			**9d(1)**	
(2) Claim reserves			**9d(2)**	
(3) Other reserves			**9d(3)**	
e Dividends or retroactive rate refunds due. (Do not include amount entered in line **9c(2)**.)			**9e**	
10 Nonexperience-rated contracts:				
a Total premiums or subscription charges paid to carrier			**10a**	
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount.			**10b**	

Specify nature of costs ▶

Part IV Provision of Information

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

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

SCHEDULE A (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Insurance Information

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

▶ **File as an attachment to Form 5500.**

▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).

OMB No. 1210-0110

2012

This Form is Open to Public Inspection

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

A Name of plan
CEDARVILLE UNIVERSITY TAX DEFERRED ANNUITY PLAN

B Three-digit plan number (PN) ▶ 003

C Plan sponsor's name as shown on line 2a of Form 5500
CEDARVILLE UNIVERSITY

D Employer Identification Number (EIN)
31-0536647

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

1 Coverage Information:

(a) Name of insurance carrier

ING LIFE INSURANCE & ANNUITY COMPANY

(b) EIN	**(c)** NAIC code	**(d)** Contract or identification number	**(e)** Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	**(g)** To
71-0294708	86509	VE0080	71	01/01/2012	12/31/2012

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

(a) Total amount of commissions paid	**(b)** Total amount of fees paid
12068	0

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

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

SMITH, ARTHUR
1700 LYONS RD UNIT D
DAYTON, OH 45458

(b) Amount of sales and base commissions paid	Fees and other commissions paid		
	(c) Amount	**(d)** Purpose	**(e)** Organization code
9522			

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

NEIBERT, PHILIP
1700 LYONS RD UNIT D
DAYTON, OH 45458

(b) Amount of sales and base commissions paid	Fees and other commissions paid		
	(c) Amount	**(d)** Purpose	**(e)** Organization code
1697			

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

LINK, BRIAN
1700 LYONS RD UNIT D
DAYTON, OH 45458

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	
468			

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

RANKIN, JEFFREY
1700 LYONS RD UNIT D
DAYTON, OH 45458

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	
159			

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

RANKIN, DAVID
7965 N HIGH ST STE 150
COLUMBUS, OH 43235

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	
145			

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

REEBER, RYAN
1700 LYONS RD UNIT D
DAYTON, OH 45458

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	
40			

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

RUBIN, KARL
7965 N HIGH ST STE 150
COLUMBUS, OH 43235

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	
13			

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

DISALLE, NICHOLAS
7965 N HIGH ST STE 150
COLUMBUS, OH 43235

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	
13			

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

LEWIS, GLENN
7965 N HIGH ST STE 150
COLUMBUS, OH 43235

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	
10			

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

SHARP, RANDY
7965 N HIGH ST STE 150
COLUMBUS, OH 43235

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	
1			

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

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

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

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

Part II Investment and Annuity Contract Information

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

4	Current value of plan's interest under this contract in the general account at year end	4	1306056
5	Current value of plan's interest under this contract in separate accounts at year end	5	1779121

6 Contracts With Allocated Funds:

a State the basis of premium rates ▶

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

Specify nature of costs ▶

e Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity

(3) ☐ other (specify) ▶

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan check here ▶ ☐

7 Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

a Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee

(3) ☒ guaranteed investment (4) ☐ other ▶

b	Balance at the end of the previous year			7b	1073476
c	Additions: (1) Contributions deposited during the year	7c(1)	152726		
	(2) Dividends and credits	7c(2)			
	(3) Interest credited during the year	7c(3)	47461		
	(4) Transferred from separate account	7c(4)	153686		
	(5) Other (specify below)	7c(5)	221891		
	▶ CAN CONSIST OF LOAN REPAYMENTS, PO				
	(6) Total additions			7c(6)	575764
d	Total of balance and additions (add lines **7b** and **7c(6)**).			7d	1649240
e	Deductions:				
	(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	197368		
	(2) Administration charge made by carrier	7e(2)	30		
	(3) Transferred to separate account	7e(3)	101597		
	(4) Other (specify below)	7e(4)	44189		
	▶ CAN CONSIST OF LOAN DISBURSEMENTS,				
	(5) Total deductions			7e(5)	343184
f	Balance at the end of the current year (subtract line **7e(5)** from line **7d**)			7f	1306056

Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

a ☐ Health (other than dental or vision) **b** ☐ Dental **c** ☐ Vision **d** ☐ Life insurance

e ☐ Temporary disability (accident and sickness) **f** ☐ Long-term disability **g** ☐ Supplemental unemployment **h** ☐ Prescription drug

i ☐ Stop loss (large deductible) **j** ☐ HMO contract **k** ☐ PPO contract **l** ☐ Indemnity contract

m ☐ Other (specify) ▶

9 Experience-rated contracts:				
a Premiums: (1) Amount received	**9a(1)**			
(2) Increase (decrease) in amount due but unpaid	**9a(2)**			
(3) Increase (decrease) in unearned premium reserve	**9a(3)**			
(4) Earned (**(1)** + **(2)** - **(3)**)			**9a(4)**	
b Benefit charges (1) Claims paid	**9b(1)**			
(2) Increase (decrease) in claim reserves	**9b(2)**			
(3) Incurred claims (add **(1)** and **(2)**)			**9b(3)**	
(4) Claims charged			**9b(4)**	
c Remainder of premium: (1) Retention charges (on an accrual basis) --				
(A) Commissions	**9c(1)(A)**			
(B) Administrative service or other fees	**9c(1)(B)**			
(C) Other specific acquisition costs	**9c(1)(C)**			
(D) Other expenses	**9c(1)(D)**			
(E) Taxes	**9c(1)(E)**			
(F) Charges for risks or other contingencies	**9c(1)(F)**			
(G) Other retention charges	**9c(1)(G)**			
(H) Total retention			**9c(1)(H)**	
(2) Dividends or retroactive rate refunds. (These amounts were ☐ paid in cash, or ☐ credited.)			**9c(2)**	
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement			**9d(1)**	
(2) Claim reserves			**9d(2)**	
(3) Other reserves			**9d(3)**	
e Dividends or retroactive rate refunds due. (Do not include amount entered in line **9c(2)**.)			**9e**	
10 Nonexperience-rated contracts:				
a Total premiums or subscription charges paid to carrier			**10a**	
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount.			**10b**	

Specify nature of costs ▶

Part IV Provision of Information

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

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

SCHEDULE C (Form 5500)	Service Provider Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	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.**	**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
CEDARVILLE UNIVERSITY TAX DEFERRED ANNUITY PLAN

B Three-digit plan number (PN) ▶ 003

C Plan sponsor's name as shown on line 2a of Form 5500
CEDARVILLE UNIVERSITY

D Employer Identification Number (EIN)
31-0536647

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).. . . . . [X] 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

TIAA- TEACHERS INSURANCE AND ANNUIT
730 THIRD AVE
NEW YORK, NY 10017-3205

13-1624203

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

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

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

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

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

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

ING LIFE INSURANCE & ANNUITY CO

71-0294708

(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?
60 64 65 66 72	SERVICE PROVIDER	0	Yes [X] No [ ]	Yes [X] No [ ]	33290	Yes [ ] No [X]

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

ING MUTUAL FUNDS

95-4516049

(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?
28 52 63	INVESTMENT PRODUCT PROVID	0	Yes [X] No [ ]	Yes [ ] No [X]	8588	Yes [ ] No [X]

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

VARIABLE ANNUITY LIFE INSURANCE CO

74-1625348

(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?
58 50 26 52 64	CUSTODIAN	3244	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [X] 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
PACIFIC LIFE 95-1079000	28	FEE AND COMPENSATION INFORMATION

(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
GUIDESTONE FINANCIAL RESOURCES 2401 CEDAR SPRINGS RD DALLAS, TX 75201	28	FEE AND COMPENSATION INFORMATION

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

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

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

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

Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)

(complete as many entries as needed)

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE D (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

DFE/Participating Plan Information

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

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2012

This Form is Open to Public Inspection.

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

A Name of plan
CEDARVILLE UNIVERSITY TAX DEFERRED ANNUITY PLAN

B Three-digit plan number (PN) ▶ 003

C Plan or DFE sponsor's name as shown on line 2a of Form 5500
CEDARVILLE UNIVERSITY

D Employer Identification Number (EIN)
31-0536647

Part I **Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs)**
(Complete as many entries as needed to report all interests in DFEs)

a Name of MTIA, CCT, PSA, or 103-12 IE: TIAA REAL ESTATE

b Name of sponsor of entity listed in (a): TIAA-CREF

c EIN-PN 13-1624203-004	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 531886

a Name of MTIA, CCT, PSA, or 103-12 IE: GROWTH AND INCOME PORTFOLIO-CLASS I

b Name of sponsor of entity listed in (a): ING

c EIN-PN 71-0294708-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 41555

a Name of MTIA, CCT, PSA, or 103-12 IE: INTERMEDIATE BOND PORTFOLIO-CLASS I

b Name of sponsor of entity listed in (a): ING

c EIN-PN 71-0294708-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 33687

a Name of MTIA, CCT, PSA, or 103-12 IE: BALANCED PORTFOLIO, INC.- CLASS I

b Name of sponsor of entity listed in (a): ING

c EIN-PN 71-0294708-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 3425

a Name of MTIA, CCT, PSA, or 103-12 IE: STRATEGIC ALLOCATION GROWTH PORTFOL

b Name of sponsor of entity listed in (a): ING

c EIN-PN 71-0294708-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 16376

a Name of MTIA, CCT, PSA, or 103-12 IE: INDEX PLUS LARGECAP PORTFOLIO-CLASS

b Name of sponsor of entity listed in (a): ING

c EIN-PN 71-0294708-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 57538

a Name of MTIA, CCT, PSA, or 103-12 IE: SMALL COMPANY PORTFOLIO-CLASSI

b Name of sponsor of entity listed in (a): ING

c EIN-PN 71-0294708-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 34038

a Name of MTIA, CCT, PSA, or 103-12 IE: BLACKROCK SCIENCE AND TECHNOLOGY OP

b Name of sponsor of entity listed in (a): ING

c EIN-PN 71-0294708-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 6733

a Name of MTIA, CCT, PSA, or 103-12 IE: INDEX PLUS SMALLCAP PORTFOLIO-CLASS

b Name of sponsor of entity listed in (a): ING

c EIN-PN 71-0294708-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 13086

a Name of MTIA, CCT, PSA, or 103-12 IE: INDEX PLUS MIDCAP PORTFOLIO-CLASSI

b Name of sponsor of entity listed in (a): ING

c EIN-PN 71-0294708-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 51773

a Name of MTIA, CCT, PSA, or 103-12 IE: FRANKLIN SMALL CAP VALUE SEC FUND

b Name of sponsor of entity listed in (a): ING

c EIN-PN 71-0294708-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 2956

a Name of MTIA, CCT, PSA, or 103-12 IE: LORD ABBETT SERIES FUND-MID-CAP VAL

b Name of sponsor of entity listed in (a): ING

c EIN-PN 71-0294708-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 33067

a Name of MTIA, CCT, PSA, or 103-12 IE: SMALLCAP OPPORTUNITIES PORTFOLIO-CL

b Name of sponsor of entity listed in (a): ING

c EIN-PN 71-0294708-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 19809

a Name of MTIA, CCT, PSA, or 103-12 IE: MIDCAP OPPORTUNITIES PORTFOLIO-CLAS

b Name of sponsor of entity listed in (a): ING

c EIN-PN 71-0294708-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 10622

a Name of MTIA, CCT, PSA, or 103-12 IE: GROWTH AND INCOME CORE PORTFOLIO-CL

b Name of sponsor of entity listed in (a): ING

c EIN-PN 71-0294708-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 2123

a Name of MTIA, CCT, PSA, or 103-12 IE: CALVERT VP SRI BALANCED PORTFOLIO

b Name of sponsor of entity listed in (a): ING

c EIN-PN 71-0294708-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 16060

a Name of MTIA, CCT, PSA, or 103-12 IE: UBS US LARGE CAP EQUITY PORTFOLIO

b Name of sponsor of entity listed in (a): ING

c EIN-PN 71-0294708-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 361

a Name of MTIA, CCT, PSA, or 103-12 IE: FIDELITY VIP EQUITY-INCOME PORTFOLI		
b Name of sponsor of entity listed in (a): ING		
c EIN-PN 71-0294708-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 75017
a Name of MTIA, CCT, PSA, or 103-12 IE: FIDELITY VIP GROWTH PORTFOLIO-INITI		
b Name of sponsor of entity listed in (a): ING		
c EIN-PN 71-0294708-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 23936
a Name of MTIA, CCT, PSA, or 103-12 IE: TROWE PRICE GROWTH EQUITY PORTFOLIO		
b Name of sponsor of entity listed in (a): ING		
c EIN-PN 71-0294708-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 29912
a Name of MTIA, CCT, PSA, or 103-12 IE: FIDELITY VIP CONTRAFUND PORTFOLIO		
b Name of sponsor of entity listed in (a): ING		
c EIN-PN 71-0294708-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 191826
a Name of MTIA, CCT, PSA, or 103-12 IE: TEMPLETON GLOBAL BOND FUND- CLASS A		
b Name of sponsor of entity listed in (a): ING		
c EIN-PN 71-0294708-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 36986
a Name of MTIA, CCT, PSA, or 103-12 IE: OPPENHEIMER DEVELOPING MARKETS-CLAS		
b Name of sponsor of entity listed in (a): ING		
c EIN-PN 71-0294708-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 93440
a Name of MTIA, CCT, PSA, or 103-12 IE: WELLS FARGO ADVANTAGE SPECIAL SMALL		
b Name of sponsor of entity listed in (a): ING		
c EIN-PN 71-0294708-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 13571
a Name of MTIA, CCT, PSA, or 103-12 IE: PAX WORLD BALANCED FUND- IND INVEST		
b Name of sponsor of entity listed in (a): ING		
c EIN-PN 71-0294708-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 2112
a Name of MTIA, CCT, PSA, or 103-12 IE: INTERNATIONAL VALUE PORTFOLIO-CLASS		
b Name of sponsor of entity listed in (a): ING		
c EIN-PN 71-0294708-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 6800
a Name of MTIA, CCT, PSA, or 103-12 IE: GLOBAL BOND PORTFOLIO- CLASS I		
b Name of sponsor of entity listed in (a): ING		
c EIN-PN 71-0294708-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 7086

a Name of MTIA, CCT, PSA, or 103-12 IE: OPPENHEIMER GLOBAL PORTFOLIO

b Name of sponsor of entity listed in (a): ING

c EIN-PN 71-0294708-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 23344

a Name of MTIA, CCT, PSA, or 103-12 IE: JPMORGAN MID CAP VALUE PORTFOLIO

b Name of sponsor of entity listed in (a): ING

c EIN-PN 71-0294708-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1640

a Name of MTIA, CCT, PSA, or 103-12 IE: BARON SMALL CAP GROWTH PORTFOLIO

b Name of sponsor of entity listed in (a): ING

c EIN-PN 71-0294708-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1531

a Name of MTIA, CCT, PSA, or 103-12 IE: VANKAMPEN COMMON STOCK PORTFOLIO

b Name of sponsor of entity listed in (a): ING

c EIN-PN 71-0294708-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 7304

a Name of MTIA, CCT, PSA, or 103-12 IE: PIMCO TOTAL RETURN PORTFOLIO

b Name of sponsor of entity listed in (a): ING

c EIN-PN 71-0294708-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 7473

a Name of MTIA, CCT, PSA, or 103-12 IE: TROWE PRICE DIVERSIFIED MID CAP GRO

b Name of sponsor of entity listed in (a): ING

c EIN-PN 71-0294708-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 36585

a Name of MTIA, CCT, PSA, or 103-12 IE: VANKAMPEN EQUITY AND INCOME PORTFOL

b Name of sponsor of entity listed in (a): ING

c EIN-PN 71-0294708-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 5207

a Name of MTIA, CCT, PSA, or 103-12 IE: THE GORWTH FUND OF AMERICA

b Name of sponsor of entity listed in (a): ING

c EIN-PN 71-0294708-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 24889

a Name of MTIA, CCT, PSA, or 103-12 IE: EUROPACIFIC GROWTH FUND

b Name of sponsor of entity listed in (a): ING

c EIN-PN 71-0294708-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 26357

a Name of MTIA, CCT, PSA, or 103-12 IE: TROWE PRICE EQUITY INCOME PORTFOLIO

b Name of sponsor of entity listed in (a): ING

c EIN-PN 71-0294708-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 22392

a Name of MTIA, CCT, PSA, or 103-12 IE: LARGE CAP GROWTH PORTFOLIO INST

b Name of sponsor of entity listed in (a): ING

c EIN-PN 71-0294708-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 2523

a Name of MTIA, CCT, PSA, or 103-12 IE: MFS UTILITIES PORTFOLIO

b Name of sponsor of entity listed in (a): ING

c EIN-PN 71-0294708-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 93500

a Name of MTIA, CCT, PSA, or 103-12 IE: TROWEPRICE CAPITAL APPRECIATION POR

b Name of sponsor of entity listed in (a): ING

c EIN-PN 71-0294708-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 451866

a Name of MTIA, CCT, PSA, or 103-12 IE: VANKAMPEN GROWTH AND INCOME PORTFOL

b Name of sponsor of entity listed in (a): ING

c EIN-PN 71-0294708-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 17219

a Name of MTIA, CCT, PSA, or 103-12 IE: WASHINGTON MUTUAL INVESTORS FUND-CL

b Name of sponsor of entity listed in (a): ING

c EIN-PN 71-0294708-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 85659

a Name of MTIA, CCT, PSA, or 103-12 IE: WANGER SELECT

b Name of sponsor of entity listed in (a): ING

c EIN-PN 71-0294708-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 2685

a Name of MTIA, CCT, PSA, or 103-12 IE: WANGER USA

b Name of sponsor of entity listed in (a): ING

c EIN-PN 71-0294708-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 5637

a Name of MTIA, CCT, PSA, or 103-12 IE: ING CLARION GLOBAL REAL ESTATE PART

b Name of sponsor of entity listed in (a): ING

c EIN-PN 71-0294708-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 15003

a Name of MTIA, CCT, PSA, or 103-12 IE: PIMCO VIT REAL RETURN PORT

b Name of sponsor of entity listed in (a): ING

c EIN-PN 71-0294708-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 10477

a Name of MTIA, CCT, PSA, or 103-12 IE: PIONEER HIGH YIELD VCT PORTFOLIO

b Name of sponsor of entity listed in (a): ING

c EIN-PN 71-0294708-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 21284

a Name of MTIA, CCT, PSA, or 103-12 IE: ING LARGE CAP VALUE PORTFOLIO

b Name of sponsor of entity listed in (a): ING

c EIN-PN 71-0294708-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 2750

a Name of MTIA, CCT, PSA, or 103-12 IE: ING PIONEER MID CAP VALUE PORTFOLIO

b Name of sponsor of entity listed in (a): ING

c EIN-PN 71-0294708-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 2571

a Name of MTIA, CCT, PSA, or 103-12 IE: ING PIONEER HIGH YIELD PORTFOLIO

b Name of sponsor of entity listed in (a): ING

c EIN-PN 71-0294708-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 20524

a Name of MTIA, CCT, PSA, or 103-12 IE: ARTISAN INTERNATIONAL FUND INVESTOR

b Name of sponsor of entity listed in (a): ING

c EIN-PN 71-0294708-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 9816

a Name of MTIA, CCT, PSA, or 103-12 IE: PIONEER EMERGING MARKETS VCT PORT

b Name of sponsor of entity listed in (a): ING

c EIN-PN 71-0294708-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 13634

a Name of MTIA, CCT, PSA, or 103-12 IE: WANGER INTERNATIONAL

b Name of sponsor of entity listed in (a): ING

c EIN-PN 71-0294708-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 977

a Name of MTIA, CCT, PSA, or 103-12 IE: ING INTERNATIONAL INDEX PORTFOLIO

b Name of sponsor of entity listed in (a): ING

c EIN-PN 71-0294708-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 15986

a Name of MTIA, CCT, PSA, or 103-12 IE: ING TEMPLETON FOREIGN EQUITY PORTFO

b Name of sponsor of entity listed in (a): ING

c EIN-PN 71-0294708-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 3735

a Name of MTIA, CCT, PSA, or 103-12 IE: ING CLARION GLOBAL REAL ESTATE PORT

b Name of sponsor of entity listed in (a): ING

c EIN-PN 71-0294708-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 16543

a Name of MTIA, CCT, PSA, or 103-12 IE: ING GLOBAL RESOURCES PORTFOLIO

b Name of sponsor of entity listed in (a): ING

c EIN-PN 71-0294708-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 4951

a Name of MTIA, CCT, PSA, or 103-12 IE: VANKAMPEN VI AMERICAN FRANCHISE FUN			
b Name of sponsor of entity listed in (a): ING			
c EIN-PN 71-0294708-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	1164
a Name of MTIA, CCT, PSA, or 103-12 IE: PORTFOLIO OPTIMIZATION GROWTH			
b Name of sponsor of entity listed in (a): PACIFIC LIFE			
c EIN-PN 95-1079000-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	393266
a Name of MTIA, CCT, PSA, or 103-12 IE: PORTFOLIO OPTIMIZATION AGGRESSIVE G			
b Name of sponsor of entity listed in (a): PACIFIC LIFE			
c EIN-PN 95-1079000-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	407983
a Name of MTIA, CCT, PSA, or 103-12 IE: PORTFOLIO OPTIMIZATION MODERATE			
b Name of sponsor of entity listed in (a): PACIFIC LIFE			
c EIN-PN 95-1079000-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	5077
a Name of MTIA, CCT, PSA, or 103-12 IE: PORTFOLIO OPTIMIZATION MODERATE-CON			
b Name of sponsor of entity listed in (a): PACIFIC LIFE			
c EIN-PN 95-1079000-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	44507
a Name of MTIA, CCT, PSA, or 103-12 IE: OPPENHEIMER EMERGING MARKETS			
b Name of sponsor of entity listed in (a): PACIFIC LIFE			
c EIN-PN 95-1079000-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	7940
a Name of MTIA, CCT, PSA, or 103-12 IE: MFS INTERNATIONAL LARGE-CAP			
b Name of sponsor of entity listed in (a): PACIFIC LIFE			
c EIN-PN 95-1079000-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	7881
a Name of MTIA, CCT, PSA, or 103-12 IE: DIVIDEND GROWTH			
b Name of sponsor of entity listed in (a): PACIFIC LIFE			
c EIN-PN 95-1079000-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	12431
a Name of MTIA, CCT, PSA, or 103-12 IE: HEALTH SCIENCES			
b Name of sponsor of entity listed in (a): PACIFIC LIFE			
c EIN-PN 95-1079000-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	6466
a Name of MTIA, CCT, PSA, or 103-12 IE: LARGE -CAP VALUE			
b Name of sponsor of entity listed in (a): PACIFIC LIFE			
c EIN-PN 95-1079000-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	10097

a Name of MTIA, CCT, PSA, or 103-12 IE: AMERICAN FUNDS GROWTH

b Name of sponsor of entity listed in (a): PACIFIC LIFE

c EIN-PN 95-1079000-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 15213

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

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

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

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

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

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b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2012

This Form is Open to Public Inspection

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

A Name of plan
CEDARVILLE UNIVERSITY TAX DEFERRED ANNUITY PLAN

B Three-digit plan number (PN) ▶ 003

C Plan sponsor's name as shown on line 2a of Form 5500
CEDARVILLE UNIVERSITY

D Employer Identification Number (EIN)
31-0536647

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)		
(2) Participant contributions	1b(2)		
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)	58620	50743
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)	435738	531886
(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)	12079899	14046767
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	5852547	6383887
(15) Other	1c(15)	67811	52184

		(a) Beginning of Year	(b) End of Year
1d Employer-related investments:			
(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	18494615	21065467
Liabilities			
g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j		
k Total liabilities (add all amounts in lines 1g through1j)	1k		
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	18494615	21065467

Part II Income and Expense Statement

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

Income		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: **(A)** Employers	2a(1)(A)		
(B) Participants	2a(1)(B)	1383936	
(C) Others (including rollovers)	2a(1)(C)	507753	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		1891689
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)	268508	
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		268508
(2) Dividends: **(A)** Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(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)		
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		

		(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)		46136
(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)		1643539
c Other income	2c		
d Total income. Add all **income** amounts in column (b) and enter total	2d		3849872
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	1275745	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines **2e(1)** through **(3)**	2e(4)		1275745
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses: **(1)** Professional fees	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)		
(4) Other	2i(4)	3275	
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		3275
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		1279020
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		2570852
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)** [X] Disclaimer **(4)** [ ] Adverse

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

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

(1) Name: CAPIN CROUSE LLP **(2)** EIN: 36-3990892

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:

		Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)	4a		X	
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)	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.)	4c		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.)	4d		X	
e	Was this plan covered by a fidelity bond?	4e	X		500000
f	Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	4f		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?	4g		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?	4h		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.)	4i	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.)	4j		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?	4k		X	
l	Has the plan failed to provide any benefit when due under the plan?	4l		X	
m	If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	4m		X	
n	If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	4n		X	

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? ☐ **Yes** ☒ **No**

If "Yes," enter the amount of any plan assets that reverted to the employer this year **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

CEDARVILLE UNIVERSITY
TAX DEFERRED ANNUITY PLAN

Financial Statements
With Independent Auditors' Report

December 31, 2012 and 2011

CAPINCROUSE LLP
Certified Public Accountants

CEDARVILLE UNIVERSITY
TAX DEFERRED ANNUITY PLAN

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INDEPENDENT AUDITORS' REPORT

Board of Trustees
Cedarville University Tax Deferred Annuity Plan
Cedarville, Ohio

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of Cedarville University Tax Deferred Annuity (Plan), which comprise the statements of net assets available for benefits as of December 31, 2012 and 2011, and the related statement of changes in net assets available for benefits for the year ended December 31, 2012, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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

Auditors' 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 4, which was certified by Teachers Insurance and Annuity Association and College Retirement Equities Fund (TIAA-CREF), Variable Annuity Life Insurance Company (VALIC), ING Life Insurance and Annuity Company (ING), the custodians, except for comparing such information with the related information included in the financial statements. We have been informed by the Plan administrator that the custodians hold the Plan's investment assets and execute investment transactions. The Plan administrator has obtained certifications from the custodians as of December 31, 2012 and 2011, and for the year ended December 31, 2012, that the information provided to the Plan administrator by the custodians is complete and accurate

Basis for Disclaimer of Opinion, continued

As described in Note 11, the Plan has excluded from investments in the accompanying statements of net assets available for benefits certain annuity and custodial accounts issued to current and former employees prior to January 1, 2009, as permitted by the Department of Labor's Field Assistance Bulletin No. 2009-02, *Annual Reporting Requirements for 403(b) Plans*. The investment income and distributions related to such accounts have also been excluded in the accompanying statement of changes in net assets available for benefits. The amount of these excluded annuity and custodial accounts and the related income and distributions are not determinable. Accounting principles generally accepted in the United States of America require that these accounts and related income and distributions be included in the accompanying financial statements.

Disclaimer of Opinion

Because of the significance of the matters 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

The supplemental Schedule H, Line 4i – Schedule of Assets (Held at End of Year) as of December 31, 2012, is required by the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 and is presented for the purpose of additional analysis and is not a required part of the financial statements. Because of the significance of the matters described in the *Basis of Disclaimer of Opinion* paragraph, we do not express an opinion on this supplemental schedule.

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 schedule, other than that derived from the information certified by the custodians, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, is 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.

Greenwood, Indiana
July 30, 2013

CEDARVILLE UNIVERSITY
TAX DEFERRED ANNUITY PLAN

Statements of Net Assets Available for Benefits

	December 31, 2012	December 31, 2011
ASSETS:		
Investments, at fair value:		
Variable annuity contracts	$ 10,484,273	$ 8,622,727
Fixed annuity contracts	6,383,887	5,852,547
Pooled separate accounts	3,221,868	3,074,300
Mutual funds	872,512	818,610
	20,962,540	18,368,184
Receivables:		
Participant loans	50,743	58,620
	50,743	58,620
Loan collateral funds	52,184	67,811
NET ASSETS AVAILABLE FOR BENEFITS	$ 21,065,467	$ 18,494,615

See notes to financial statements

CEDARVILLE UNIVERSITY
TAX DEFERRED ANNUITY PLAN

Statement of Changes in Net Assets Available for Benefits

Year Ended December 31, 2012

ADDITIONS TO NET ASSETS ATTRIBUTED TO:		
Investment income:		
Net appreciation in fair value of investments:		
Variable annuity contracts	$	941,483
Fixed annuity contracts		267,662
Pooled separate accounts		406,391
Mutual funds		74,139
		1,689,675
Interest and dividends		268,508
		1,958,183
Contributions:		
Employee		1,383,936
Rollover		507,753
		1,891,689
Total Additions		3,849,872
DEDUCTIONS FROM NET ASSETS ATTRIBUTED TO:		
Benefits paid to participants		1,275,745
Administrative fees		3,275
Total Deductions		1,279,020
Net Increase In Net Assets Available For Benefits		2,570,852
NET ASSETS AVAILABLE FOR BENEFITS:		
Beginning of year		18,494,615
End of year	$	21,065,467

See notes to financial statements

CEDARVILLE UNIVERSITY
TAX DEFERRED ANNUITY PLAN

Notes to the Financial Statements

December 31, 2012 and 2011

1. DESCRIPTION OF THE PLAN:

The following brief description of the Cedarville University Tax Deferred Annuity Plan (Plan) provides only general information. Participants should refer to the Summary Plan Description for a more complete description of the Plan's provisions.

GENERAL

The Plan is a 403(b) retirement plan covering all employees of Cedarville University (University). Other than student employees, all employees are eligible to make elective deferrals to the Plan. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

CONTRIBUTIONS

Participants may make elective deferral contributions up to the limits prescribed by law. Participants who have attained age 50 and/or have 15 years of service before the end of the Plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans.

PARTICIPANT ACCOUNTS

Each participant's account is credited with the participant's contribution and allocations of Plan earnings. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's account.

VESTING

Participants are vested immediately in their contributions plus actual earnings thereon.

PAYMENT OF BENEFITS

Upon termination of service due to death, disability, or retirement, participants with account balances greater than $5,000 generally receive payments in the form of a lifetime annuity or if married as a joint and survivor annuity. Other forms of payment are available, providing that the participant, and spouse if married, waive the annuity form of payment. Participants with vested account balances of $5,000 or less will receive a single lump-sum payment.

PARTICIPANT LOANS AND PLAN LOANS

Participants may apply for a participant loan from their elective deferral and/or rollover accounts at ING, a custodian of the Plan. The minimum loan amount is $1,000, and the maximum number of loans outstanding at any one time is five. Participant loans are measured at the unpaid principal balance plus any accrued but unpaid interest and bear interest at a rate of 3% to 6%.

1. DESCRIPTION OF THE PLAN, continued:

PARTICIPANT LOANS AND PLAN LOANS, continued

Participants with accounts at TIAA-CREF or VALIC, custodians of the Plan, may apply for a Plan loan directly from TIAA-CREF or VALIC. Plan loans of $177,854 and $215,057, as of December 31, 2012 and 2011, respectively, are not considered assets of the Plan and therefore are not included in participant loans receivable on the statements of net assets available for benefits. The loans are secured by the balance in the participant's account and bear interest at a rate of 3.75% to 6%.

The total of the loans that a participant has outstanding is limited to the lesser of $50,000 or 50% of the participant's account balance. The loans are secured by the balance in the participant's account and bear interest at a rate determined by the Plan administrator. Principal and interest are paid at a frequency no less than quarterly over a maximum of five years (with certain exceptions for loans used to acquire a principal residence).

LOAN COLLATERAL ACCOUNT

When a participant enters into a VALIC loan agreement, the principal amount, plus the first quarter's interest and potential surrender charge are transferred from the participant's investment options to a loan collateral account. The loan collateral account earns interest at a contractually guaranteed minimum interest rate. The balance is equal to outstanding principal plus interest, less repayments. Principal and interest are paid quarterly by the participants directly to VALIC. As repayments are made, funds are released from the loan collateral account back to the participant's investment options.

2. SIGNIFICANT ACCOUNTING POLICIES:

BASIS OF ACCOUNTING

The financial statements of the Plan are prepared on the accrual basis of accounting.

USE OF ESTIMATES

The preparation of the 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 and liabilities and changes therein, and disclosure of contingent assets and liabilities. Actual results could differ from those estimates.

2. SIGNIFICANT ACCOUNTING POLICIES, continued:

INVESTMENT VALUATION AND INCOME RECOGNITION

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 5 for a discussion of fair value measurements.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation includes the Plan's gains and losses on investments bought and sold as well as held during the year.

In accordance with authoritative literature on reporting of fully benefit-responsive investment contracts held by certain investment companies subject to the American Institute of Certified Public Accountants' investment company guide and defined-contribution health and welfare and pension plans, investment contracts held by a defined-contribution plan are required to be reported at fair value. However, contract value is the relevant measurement attribute for that portion of the net assets available for benefits of a defined contribution plan attributable to fully benefit-responsive investment contracts because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the Plan. Investments include the TIAA Traditional account issued by TIAA-CREF and a Fixed Annuity Option issued by VALIC. These investments are invested in the respective custodians' general accounts and are valued at fair value. The Fixed Annuity Option and a portion of the TIAA Traditional account are fully benefit-responsive. Because they are fully benefit-responsive, contract value is the relevant measurement attribute for that portion of the net assets available for benefits attributable to these contracts. Contract value represents contributions plus interest less withdrawals and expenses. As required by the authoritative literature, the statement of net assets available for benefits presents the fair value of the investment. The adjustment from fair value to contract value is not material, therefore, no adjustment has been recorded on the statement of net assets available for benefits. The statement of changes in net assets available for benefits is prepared on a contract value basis.

PAYMENT OF BENEFITS

Benefits are recorded when paid.

RECLASSIFICATIONS

Certain amounts from 2011 have been reclassified from the prior year to conform with current year presentation.

CEDARVILLE UNIVERSITY
TAX DEFERRED ANNUITY PLAN

Notes to the Financial Statements

December 31, 2012 and 2011

3. INVESTMENTS:

The following presents investments that represent 5% or more of the Plan's net assets at December 31:

	2012	2011
Variable annuity contracts:		
CREF Stock	$ 1,857,675	$ 1,497,220
Fixed annuity contracts:		
TIAA Traditional	$ 2,793,120	$ 2,580,598
VALIC Fixed Account Plus	$ 1,614,325	$ 1,561,933
ING Fixed Account	$ 1,305,874	$ 1,068,787

4. INFORMATION CERTIFIED BY THE PLAN'S CUSTODIANS:

The following information included in the accompanying financial statements and supplemental schedule was obtained from data that has been prepared and certified to as complete and accurate by Teachers Insurance and Annuity Association and College Retirement Equities Fund (TIAA-CREF), Variable Annuity Life Insurance Company (VALIC), and ING Life Insurance and Annuity Company (ING), the custodians:

	December 31,	
	2012	2011
Investments:		
TIAA-CREF	$ 11,651,810	$ 9,927,241
VALIC	4,494,364	3,978,105
ING	3,135,920	2,736,301
	$ 19,282,094	$ 16,641,647

Investment income for the year ended December 31, 2012:

TIAA-CREF	$ 1,079,805
VALIC	354,260
ING	275,885
	$ 1,709,950

5. FAIR VALUE MEASUREMENTS:

The Plan uses appropriate valuation techniques to determine fair value based on inputs available. When available, the Plan measures fair value using Level 1 inputs because they generally provide the most reliable evidence of fair value. Level 3 inputs are only used when Level 1 or Level 2 inputs are not available.

5. FAIR VALUE MEASUREMENTS, continued:

The following table presents the fair value measurements of assets and liabilities recognized in the accompanying statements of net assets available for benefits measured at fair value on a recurring basis and the level within the fair value hierarchy in which the fair value measurements fall at December 31:

	Fair Value	Active Markets for Identical Assets (Level 1)	Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
Investments at December 31, 2012:				
Variable annuity contracts:				
Domestic equities	$ 3,627,426	$ -	$ 3,627,426	$ -
International equities	430,505	-	430,505	-
Global equities	2,850,148	-	2,850,148	-
Fixed income	1,688,196	-	1,688,196	-
Multi-asset funds	1,198,559	-	1,198,559	-
Money market funds	373,490	-	373,490	-
Specialty	104,543	-	104,543	-
Hybrid	211,406	-	211,406	-
	10,484,273	-	10,484,273	-
Fixed annuity contracts	6,383,887		-	6,383,887
Pooled separate accounts:				
Domestic equities	859,946	-	859,946	-
International equities	79,492	-	79,492	-
Global equities	146,961	-	146,961	-
Fixed income	116,993	-	116,993	-
Multi-asset funds	-		-	
Money market funds	-		-	
Real estate	546,889	-	546,889	-
Hybrid	1,366,403	-	1,366,403	-
Specialty	105,184	-	105,184	-
	3,221,868	-	3,221,868	-
Mutual funds:				
Domestic equities	476,045	476,045	-	-
Fixed income	253,206	253,206	-	-
Global equities	59,463	59,463	-	-
Money market funds	949	949	-	-
Hybrid	82,849	82,849	-	-
	872,512	872,512	-	-
	$ 20,962,540	$ 872,512	$ 13,706,141	$ 6,383,887

5. FAIR VALUE MEASUREMENTS, continued:

	Fair Value	Active Markets for Identical Assets (Level 1)	Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
Investments at December 31, 2011:				
Variable annuity contracts:				
Domestic equities	$ 3,172,567	$ -	$ 3,172,567	$ -
International equities	327,254	-	327,254	-
Global equities	2,302,677	-	2,302,677	-
Fixed income	1,608,957	-	1,608,957	-
Multi-asset funds	678,996	-	678,996	-
Money market funds	364,475	-	364,475	-
Specialty	76,014	-	76,014	-
Hybrid	91,787	-	91,787	-
	8,622,727	-	8,622,727	-
Fixed annuity contracts	5,852,547	-	-	5,852,547
Pooled separate accounts:				
Domestic equities	820,543	-	820,543	-
International equities	57,771	-	57,771	-
Global equities	146,976	-	146,976	-
Fixed income	34,869	-	34,869	-
Multi-asset funds	-	-	-	
Money market funds	-	-	-	
Real estate	441,168	-	441,168	-
Hybrid	1,487,142	-	1,487,142	-
Specialty	85,831	-	85,831	-
	3,074,300	-	3,074,300	-
Mutual funds:				
Domestic equities	268,078	268,078	-	-
Fixed income	485,348	485,348	-	-
Global equities	52,729	52,729	-	-
Money market funds	949	949	-	-
Hybrid	11,506	11,506	-	-
	818,610	818,610	-	-
	$ 18,368,184	$ 818,610	$ 11,697,027	$ 5,852,547

5. FAIR VALUE MEASUREMENTS, continued:

The following table provides further details for the Level 3 fair value measurements for the year ended December 31, 2012:

Beginning balance	$	5,852,547
Interest credited		226,245
Purchases and issuances		1,009,536
Sales and settlements		(704,441)
Ending balance	$	6,383,887

Variable annuity contracts are funded through a separate account that invests in mutual funds. The underlying investments are generally valued using market quotations obtained from independent pricing services. Fixed annuity contracts are reported at contract value, which represents fair value. The contract value equals the accumulated cash contributions and interest credited to the Plan's contracts, less any withdrawals. The fair value of the pooled separate account units principally derived from the market value of the underlying mutual funds, real estate holdings, or other real estate-related investments. Real estate holdings are valued principally using external appraisals. Mutual funds are primarily valued using market quotations or prices obtained from independent pricing sources.

6. GUARANTEED INVESTMENT CONTRACTS WITH INSURANCE COMPANY:

The Plan has benefit-responsive guaranteed investment contracts with TIAA-CREF and VALIC. TIAA-CREF and VALIC maintain the contributions in general accounts. The accounts are credited with earnings on the underlying investments and charged for participant withdrawals and administrative expenses. The guaranteed investment contract issuers are contractually obligated to repay the principal and a specified interest rate that is guaranteed to the Plan.

Because the guaranteed investment contracts are fully benefit-responsive, contract value is the relevant measurement attribute for that portion of the net assets available for benefits attributable to the guaranteed investment contracts. Contract value, as reported to the Plan by TIAA-CREF and VALIC represents contributions made under the contract, plus earnings, less participant withdrawals and administrative expenses. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value. As stated in Note 5, contract value approximates fair value.

There are no reserves against contract value for credit risk of the contract issuer or otherwise. The fair value of benefit-responsive guaranteed investment contracts at December 31, 2012 and 2011, was $4,695,958 and $4,385,679, respectively. The crediting interest rate is based on a formula agreed upon with the issuer, but it may not be less than 3%. Such interest rates are reviewed on a quarterly basis for resetting.

Certain events limit the ability of the Plan to transact at contract value with the issuer. Such events include the following: (1) amendments to the Plan documents (including complete or partial Plan termination or merger with another Plan), (2) changes to the Plan's prohibition on competing investment options or deletion of equity wash provisions, (3) bankruptcy of the Plan sponsor or other Plan sponsor events (for example, divestitures or spin-offs of a subsidiary) that cause a significant withdrawal from the Plan, or (4) the failure of the trust to qualify for exemption from federal income taxes or any required prohibited transaction exemption under ERISA. The Plan administrator does not believe that any events which would limit the Plan's ability to transact at contract value with participants are probable of occurring.

The guaranteed investment contracts do not permit the insurance company to terminate the agreements prior to the scheduled maturity date.

The average interest yield based on interest credited to participants ranged from 3.27 to 3.79% and 3.25 to 4% for the Plan years ending December 31, 2012 and 2011, respectively, depending on the guaranteed investment contracts.

7. PLAN TERMINATION:

Although it has not expressed any intent to do so, the University has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA.

8. TAX STATUS:

403(b) plans currently are not required to submit plans to the Internal Revenue Service for determination. However, the Plan administrator believes that the Plan was designed in compliance with the applicable requirements of the Internal Revenue Code and will take the necessary steps, if any, to maintain the Plan's qualified status.

Accounting standards generally accepted in the United States requires Plan management to evaluate tax positions taken by the Plan, and recognize a tax liability (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the Internal Revenue Service. Plan management has analyzed tax positions taken by the Plan, and has concluded that as of December 31, 2012, there were no uncertain positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan administrator believes it is no longer subject to income tax examinations for years prior to 2008.

9. VOLUNTARY CORRECTION PROGRAM:

Some potentially eligible employees may not have been properly notified of their eligibility to enroll, and therefore could not participate in the Plan. The University has obtained independent legal and tax advice with respect to Plan operations, including the impact on any documents, forms or administrative procedures associated with the performance of its obligations as Plan administrator. The University has submitted an application to the Internal Revenue Service (IRS) under the IRS Employee Plans Compliance Resolution Program seeking resolution to this issue through the IRS's Voluntary Correction Program (VCP). The Plan administrator estimates that approximately $17,000 will be remitted to the Plan under the VCP. However, the exact amount is contingent on acceptance of the University's application. Therefore, no receivable has been accrued.

10. 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 participants' account balances and the amounts reported in the statements of net assets available for benefits.

11. EXCLUSION OF PRE-2009 CONTRACTS:

As permitted by the Department of Labor's Field Assistance Bulletin No. 2009-02, *Annual Reporting Requirements for 403(b) Plans,* the Plan has excluded from investments in the accompanying statement of net assets available for benefits certain annuity and custodial accounts issued to current and former employees prior to January 1, 2009. The investment income and distributions related to such accounts have also been excluded in the accompanying statements of changes in net assets available for benefits. The amount of these excluded annuity and custodial accounts and the related income and distributions are not determinable. Accounting principles generally accepted in the United States of America require that these accounts and related income and distributions be included in the accompanying financial statements.

12. SUBSEQUENT EVENTS:

Subsequent events have been evaluated through the report date, which represents the date the financial statements were available to be issued. Subsequent events after that date have not been evaluated.

Effective January 1, 2013, the Plan was restated. The most significant changes were the exclusion of students from the Plan, retroactive to July 1, 1996, and only employees who have worked 1,000 hours and are at least 21 years of age are eligible for matching contributions to the Cedarville University Money Purchase Pension Plan.

SUPPLEMENTAL SCHEDULE

CEDARVILLE UNIVERSITY
TAX DEFERRED ANNUITY PLAN

Schedule H, Line 4i–Schedule of Assets (Held at End of Year)
EIN: 31-0536647 and Plan Number: 003

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			(e) Current value
	Variable annuity contracts:				
*	TIAA-CREF	CREF Stock	6,915.011	units	$ 1,857,675
*	TIAA-CREF	CREF Money Market	12,852.070	units	328,160
*	TIAA-CREF	CREF Social Choice	2,929.025	units	456,829
*	TIAA-CREF	CREF Bond Market	6,708.050	units	736,166
*	TIAA-CREF	CREF Global Equities	9,103.467	units	953,039
*	TIAA-CREF	CREF Growth	11,535.787	units	967,296
*	TIAA-CREF	CREF Equity Index	9,335.862	units	1,011,144
*	TIAA-CREF	CREF Inflation-Linked Bond	9,801.706	units	693,618
*	TIAA-CREF	TIAA Access Lifecycle 2010 T4	1,018.818	units	33,712
*	TIAA-CREF	TIAA Access Lifecycle 2015 T4	1,213.027	units	36,073
*	TIAA-CREF	TIAA Access Lifecycle 2020 T4	1,244.363	units	35,932
*	TIAA-CREF	TIAA Access Lifecycle 2025 T4	5,450.726	units	153,123
*	TIAA-CREF	TIAA Access Lifecycle 2030 T4	10,963.460	units	298,910
*	TIAA-CREF	TIAA Access Lifecycle 2035 T4	68.819	units	1,855
*	TIAA-CREF	TIAA Access Lifecycle 2040 T4	103.965	units	2,817
*	TIAA-CREF	TIAA Access Lifecycle 2045 T4	706.761	units	18,522
*	TIAA-CREF	TIAA Access Lifecycle 2050 T4	808.088	units	20,954
*	TIAA-CREF	TIAA Access Lifecycle Retirement Income T4	4,673.961	units	139,832
*	TIAA-CREF	TIAA Access Bond T4	893.441	units	30,520
*	TIAA-CREF	TIAA Access Bond Plus T4	449.106	units	15,250
*	TIAA-CREF	TIAA Access Equity Index T4	12.852	units	351
*	TIAA-CREF	TIAA Access Growth and Income T4	526.535	units	16,577
*	TIAA-CREF	TIAA Access Inflation-Linked Bond T4	2,341.151	units	85,817
*	TIAA-CREF	TIAA Access International Equity T4	3,993.295	units	88,878
*	TIAA-CREF	TIAA Access Large-Cap Growth T4	103.877	units	3,182
*	TIAA-CREF	TIAA Access Large-Cap Value T4	3,270.480	units	80,709
*	TIAA-CREF	TIAA Access Mid-Cap Growth T4	776.109	units	24,162
*	TIAA-CREF	TIAA Access Mid-Cap Value T4	3,739.617	units	104,348
*	TIAA-CREF	TIAA Access Money Market T4	224.768	units	5,828
*	TIAA-CREF	TIAA Access Real Estate Securities T4	228.828	units	52,184

(continued)

CEDARVILLE UNIVERSITY
TAX DEFERRED ANNUITY PLAN

Schedule H, Line 4i–Schedule of Assets (Held at End of Year)
EIN: 31-0536647 and Plan Number: 003
(continued)

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			(e) Current value
	Variable annuity contracts, continued:				
*	TIAA-CREF	TIAA Access Small-Cap Blended Index T4	1,499.531	units	41,489
*	TIAA-CREF	TIAA Access Small-Cap Equity T4	941.345	units	24,733
*	TIAA-CREF	TIAA Access Social Choice Equity T4	262.714	units	7,119
*	VALIC	Aggressive Growth Lifestyle			25,532
*	VALIC	Ariel Appreciation Fund			5,680
*	VALIC	Ariel Fund			12,176
*	VALIC	Asset Allocation Fund			5,115
*	VALIC	Blue Chip Growth Fund			1,132
*	VALIC	Capital Conservation			17,691
*	VALIC	Conservative Growth Lifestyle			5,330
*	VALIC	Core Bond Fund			41,090
*	VALIC	Emerging Economics			25,221
*	VALIC	Foreign Value			19,490
*	VALIC	Global Social Awareness Fund			27,758
*	VALIC	Global Strategy			11,676
*	VALIC	Growth & Income Fund			9,161
*	VALIC	Growth Fund			17,605
*	VALIC	Health Sciences Fund			11,042
*	VALIC	High Yield Bond Fund			23,706
*	VALIC	Inflation Protected Fund			11,285
*	VALIC	International Equities Fund			134,620
*	VALIC	International Government Bond			6,606
*	VALIC	International Growth Fund			64,096
*	VALIC	International Small Cap Equity			98,200
*	VALIC	Large Cap Core			12,275
*	VALIC	Large Cap Value Fund			44,600
*	VALIC	Large Capital Growth			41,744
*	VALIC	Loan Escrow Fund			5,719
*	VALIC	Mid Cap Growth Fund			25,172
*	VALIC	Mid Cap Index Fund			244,205
*	VALIC	Mid Cap Strategic Growth			8,725
*	VALIC	Mid Cap Value Fund			48,311

(continued)

CEDARVILLE UNIVERSITY
TAX DEFERRED ANNUITY PLAN

Schedule H, Line 4i–Schedule of Assets (Held at End of Year)
EIN: 31-0536647 and Plan Number: 003
(continued)

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	(e) Current value
	Variable annuity contracts, continued:		
*	VALIC	Moderate Growth Lifestyle	39,902
*	VALIC	Money Market I Fund	20,579
*	VALIC	Money Market II Fund	18,923
*	VALIC	Science and Technology Fund	41,317
*	VALIC	Small Cap Aggressive Growth	13,907
*	VALIC	Small Cap Fund	23,422
*	VALIC	Small Cap Index Fund	195,173
*	VALIC	Small Cap Special Value Fund	4,430
*	VALIC	Small Cap Value Fund	15,701
*	VALIC	Small Mid Growth Fund	6,471
*	VALIC	Socially Responsible Fund	150,326
*	VALIC	Stock Index Fund	294,238
*	VALIC	Strategic Bond Fund	7,582
*	VALIC	Value Fund	4,135
*	VALIC	Vanguard Lifestrategy Conservative Growth Fund	17,869
*	VALIC	Vanguard Lifestrategy Growth	76,545
*	VALIC	Vanguard Lifestrategy Moderate	11,736
*	VALIC	Vanguard Long-Term Treasury	2,670
*	VALIC	Vanguard Long-Term Investment Grade Fund	16,195
*	VALIC	Vanguard Wellington Fund, Inc.	69,279
*	VALIC	Vanguard Windsor II	122,106
			10,484,273
	Fixed annuity contracts:		
*	TIAA-CREF	TIAA Traditional	2,793,120
*	VALIC	Fixed Account Plus	1,614,325
*	VALIC	Short Term Fixed Account	670,386
*	ING	Fixed Account	1,305,874
*	ING	Short Term GAA	182
			6,383,887

(continued)

CEDARVILLE UNIVERSITY
TAX DEFERRED ANNUITY PLAN

Schedule H, Line 4i–Schedule of Assets (Held at End of Year)
EIN: 31-0536647 and Plan Number: 003
(continued)

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			(e) Current value
	Pooled separate account units:				
*	TIAA-CREF	TIAA Real Estate	1,951.378	units	531,886
*	ING	Growth and Income Portfolio–Class I	1,589.002	units	41,555
*	ING	Intermediate Bond Portfolio–Class I	1,322.581	units	33,687
*	ING	Balanced Portfolio, Inc.–Class I	112.026	units	3,425
*	ING	Strategic Allocation Growth Portfolio–Class I	797.265	units	16,376
*	ING	Index Plus Large Cap Portfolio–Class I	2,682.634	units	57,538
*	ING	Small Company Portfolio–Class I	1,018.239	units	34,038
*	ING	BlackRock Science and Technology Opportunity Portfolio–Class I	1,374.741	units	6,733
*	ING	Index Plus Small Cap Portfolio–Class I	753.746	units	13,086
*	ING	Index Plus Mid Cap Portfolio–Class I	2,034.073	units	51,773
*	ING	Franklin Small Cap Value Sec. Fund–Class 2	141.460	units	2,956
*	ING	Lord Abbett Series Fund–Mid-Cap Value Portfolio–Cl VC Shares	2,249.033	units	33,067
*	ING	SmallCap Opportunities Portfolio--Class I	1,653.611	units	19,809
*	ING	MidCap Opportunities Portfolio–Class I	584.235	units	10,622
*	ING	Growth and Income Core Portfolio–Class I	83.767	units	2,123
*	ING	Calvert VP SRI Balanced Portfolio	618.036	units	16,060
*	ING	UBS U.S. Large Cap Equity Port.–Initial Class	20.171	units	361
*	ING	Fidelity VIP Equity-Income Port.–Initial Class	2,941.117	units	75,017
*	ING	Fidelity VIP Growth Portfolio–Initial Class	1,108.845	units	23,936
*	ING	T. Rowe Price Growth Equity Port.–Initial Class	1,078.111	units	29,912
*	ING	Fidelity VIP Contrafund Port.–Initial Class	5,341.305	units	191,826
*	ING	Templeton Global Bond Fund–Class A	1,794.958	units	36,986
*	ING	Oppenheimer Developing Markets–Class A	1,276.684	units	93,440
*	ING	Wells Fargo Advantage Special Small Cap Value Fund–Class A	554.714	units	13,571
*	ING	Pax World Balanced Fund–Ind. Investor Class	168.365	units	2,112
*	ING	International Value Portfolio–Class I	521.017	units	6,800
*	ING	Global Bond Portfolio–Class I	492.085	units	7,086
*	ING	Oppenheimer Global Portfolio–Initial Class	1,609.007	units	23,344

(continued)

CEDARVILLE UNIVERSITY
TAX DEFERRED ANNUITY PLAN

Schedule H, Line 4i–Schedule of Assets (Held at End of Year)
EIN: 31-0536647 and Plan Number: 003
(continued)

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			(e) Current value
	Pooled separate account units, continued:				
*	ING	JPMorgan Mid Cap Value Port.–Service Class	79.048	units	1,640
*	ING	Baron Small Cap Growth Port.–Service Class	72.489	units	1,531
*	ING	Van Kampen Common Stock Portfolio–Service Class	514.501	units	7,304
*	ING	PIMCO Total Return Portfolio–Service Class	465.354	units	7,473
*	ING	T. Rowe Price Diversified Mid Cap Growth Portfolio–Initial Class	2,432.214	units	36,585
*	ING	Van Kampen Equity and Income Portfolio–Initial Class	386.908	units	5,207
*	ING	The Growth Fund of America–Class R-4	1,714.992	units	24,889
*	ING	EuroPacific Growth Fund–Class R-4	1,557.341	units	26,357
*	ING	T. Rowe Price Equity Income Portfolio–Service Class	1,230.249	units	22,392
*	ING	Large Cap Growth Portfolio Inst.	210.111		2,523
*	ING	MFS Utilities Portfolio–Service Class	4,736.152	units	93,500
*	ING	T. Rowe Price Capital Appreciation Portfolio–Service Class	29,055.806	units	451,866
*	ING	Van Kampen Growth and Income Portfolio–Service Class	1,350.365	units	17,219
*	ING	Washington Mutual Investors Fund–Class R4	6,361.679	units	85,659
*	ING	Wanger Select	172.129	units	2,685
*	ING	Wanger USA	347.247	units	5,637
*	ING	ING Clarion Global Real Estate Partners–Inst.	1,181.709	units	15,003
*	ING	PIMCO VIT Real Return Port.–Admin Class	653.431	units	10,477
*	ING	Pioneer High Yield VCT Portfolio–Class I	1,351.931	units	21,284
*	ING	ING Large Cap Value Port.–Institutional	287.932	units	2,750
*	ING	ING Pioneer Mid Cap Value Port.–Institutional	234.909	units	2,571
*	ING	ING Pioneer High Yield Portfolio–Class I	1,216.781	units	20,524
*	ING	Artisan International Fund Investor	1,078.075	units	9,816
*	ING	Pioneer Emerging Markets VCT Port.–Inst.	1,571.475	units	13,634
*	ING	Wanger International	93.994	units	977
*	ING	ING International Index Portfolio–Institutional	1,975.410	units	15,986
*	ING	ING Templeton Foreign Equity Port.–Inst.	415.075	units	3,735

(continued)

CEDARVILLE UNIVERSITY
TAX DEFERRED ANNUITY PLAN

Schedule H, Line 4i–Schedule of Assets (Held at End of Year)
EIN: 31-0536647 and Plan Number: 003
(continued)

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			(e) Current value
	Pooled separate account units, continued:				
*	ING	ING Clarion Global Real Estate Port.-Inst.	1,395.144	units	16,543
*	ING	ING Global Resources Portfolio–Service Class	449.545	units	4,951
*	ING	Van Kampen VI American Franchise Fund	32.409	units	1,164
*	Pacific Life	Portfolio Optimization Growth	39,540.337	units	393,266
*	Pacific Life	Portfolio Optimization Aggressive Growth	41,089.002	units	407,983
*	Pacific Life	Portfolio Optimization Moderate	546.105	units	5,077
*	Pacific Life	Portfolio Optimization Moderate-Conservative	4,234.857	units	44,507
*	Pacific Life	Oppenheimer Emerging Markets	147.707	units	7,940
*	Pacific Life	MFS International Large-Cap	488.691	units	7,881
*	Pacific Life	Dividend Growth	1,001.109	units	12,431
*	Pacific Life	Health Sciences	279.819	units	6,466
*	Pacific Life	Large-Cap Value	794.174	units	10,097
*	Pacific Life	American Funds Growth	1,143.569	units	15,213
					3,221,868
	Mutual funds:				
*	GuideStone	Balanced Allocation	3,134.931	shares	39,908
*	GuideStone	Growth Allocation	1,499.622	shares	19,555
*	GuideStone	Equity Index	5,082.419	shares	67,864
*	GuideStone	Growth Equity	7,749.687	shares	130,459
*	GuideStone	Value Equity	9,498.837	shares	127,703
*	GuideStone	Small Cap Equity	6,489.574	shares	77,565
*	GuideStone	Aggressive Allocation	1,082.121	shares	13,483
*	GuideStone	Money Market	948.700	shares	949
*	GuideStone	Global Bond	29,296.944	shares	252,680
*	GuideStone	Real Estate Securities	8,226.356	shares	72,454
*	GuideStone	International Equity	6,387.334	shares	69,366
*	GuideStone	Medium-Duration Bond	35.900	shares	526
					872,512
*	VALIC	Loan Collateral Funds			52,184
	Participant loans	Interest rates ranging from 3% to 6%			50,743
					$21,065,467

* indicates parties-in-interest to the Plan

CEDARVILLE UNIVERSITY
TAX DEFERRED ANNUITY PLAN

Schedule H, Line 4i–Schedule of Assets (Held at End of Year)
EIN: 31-0536647 and Plan Number: 003

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			(e) Current value
	Variable annuity contracts:				
*	TIAA-CREF	CREF Stock	6,915.011	units	$ 1,857,675
*	TIAA-CREF	CREF Money Market	12,852.070	units	328,160
*	TIAA-CREF	CREF Social Choice	2,929.025	units	456,829
*	TIAA-CREF	CREF Bond Market	6,708.050	units	736,166
*	TIAA-CREF	CREF Global Equities	9,103.467	units	953,039
*	TIAA-CREF	CREF Growth	11,535.787	units	967,296
*	TIAA-CREF	CREF Equity Index	9,335.862	units	1,011,144
*	TIAA-CREF	CREF Inflation-Linked Bond	9,801.706	units	693,618
*	TIAA-CREF	TIAA Access Lifecycle 2010 T4	1,018.818	units	33,712
*	TIAA-CREF	TIAA Access Lifecycle 2015 T4	1,213.027	units	36,073
*	TIAA-CREF	TIAA Access Lifecycle 2020 T4	1,244.363	units	35,932
*	TIAA-CREF	TIAA Access Lifecycle 2025 T4	5,450.726	units	153,123
*	TIAA-CREF	TIAA Access Lifecycle 2030 T4	10,963.460	units	298,910
*	TIAA-CREF	TIAA Access Lifecycle 2035 T4	68.819	units	1,855
*	TIAA-CREF	TIAA Access Lifecycle 2040 T4	103.965	units	2,817
*	TIAA-CREF	TIAA Access Lifecycle 2045 T4	706.761	units	18,522
*	TIAA-CREF	TIAA Access Lifecycle 2050 T4	808.088	units	20,954
*	TIAA-CREF	TIAA Access Lifecycle Retirement Income T4	4,673.961	units	139,832
*	TIAA-CREF	TIAA Access Bond T4	893.441	units	30,520
*	TIAA-CREF	TIAA Access Bond Plus T4	449.106	units	15,250
*	TIAA-CREF	TIAA Access Equity Index T4	12.852	units	351
*	TIAA-CREF	TIAA Access Growth and Income T4	526.535	units	16,577
*	TIAA-CREF	TIAA Access Inflation-Linked Bond T4	2,341.151	units	85,817
*	TIAA-CREF	TIAA Access International Equity T4	3,993.295	units	88,878
*	TIAA-CREF	TIAA Access Large-Cap Growth T4	103.877	units	3,182
*	TIAA-CREF	TIAA Access Large-Cap Value T4	3,270.480	units	80,709
*	TIAA-CREF	TIAA Access Mid-Cap Growth T4	776.109	units	24,162
*	TIAA-CREF	TIAA Access Mid-Cap Value T4	3,739.617	units	104,348
*	TIAA-CREF	TIAA Access Money Market T4	224.768	units	5,828
*	TIAA-CREF	TIAA Access Real Estate Securities T4	228.828	units	52,184

(continued)

CEDARVILLE UNIVERSITY
TAX DEFERRED ANNUITY PLAN

Schedule H, Line 4i–Schedule of Assets (Held at End of Year)
EIN: 31-0536647 and Plan Number: 003
(continued)

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			(e) Current value
	Variable annuity contracts, continued:				
*	TIAA-CREF	TIAA Access Small-Cap Blended Index T4	1,499.531	units	41,489
*	TIAA-CREF	TIAA Access Small-Cap Equity T4	941.345	units	24,733
*	TIAA-CREF	TIAA Access Social Choice Equity T4	262.714	units	7,119
*	VALIC	Aggressive Growth Lifestyle			25,532
*	VALIC	Ariel Appreciation Fund			5,680
*	VALIC	Ariel Fund			12,176
*	VALIC	Asset Allocation Fund			5,115
*	VALIC	Blue Chip Growth Fund			1,132
*	VALIC	Capital Conservation			17,691
*	VALIC	Conservative Growth Lifestyle			5,330
*	VALIC	Core Bond Fund			41,090
*	VALIC	Emerging Economics			25,221
*	VALIC	Foreign Value			19,490
*	VALIC	Global Social Awareness Fund			27,758
*	VALIC	Global Strategy			11,676
*	VALIC	Growth & Income Fund			9,161
*	VALIC	Growth Fund			17,605
*	VALIC	Health Sciences Fund			11,042
*	VALIC	High Yield Bond Fund			23,706
*	VALIC	Inflation Protected Fund			11,285
*	VALIC	International Equities Fund			134,620
*	VALIC	International Government Bond			6,606
*	VALIC	International Growth Fund			64,096
*	VALIC	International Small Cap Equity			98,200
*	VALIC	Large Cap Core			12,275
*	VALIC	Large Cap Value Fund			44,600
*	VALIC	Large Capital Growth			41,744
*	VALIC	Loan Escrow Fund			5,719
*	VALIC	Mid Cap Growth Fund			25,172
*	VALIC	Mid Cap Index Fund			244,205
*	VALIC	Mid Cap Strategic Growth			8,725
*	VALIC	Mid Cap Value Fund			48,311

(continued)

CEDARVILLE UNIVERSITY
TAX DEFERRED ANNUITY PLAN

Schedule H, Line 4i–Schedule of Assets (Held at End of Year)
EIN: 31-0536647 and Plan Number: 003
(continued)

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	(e) Current value
	Variable annuity contracts, continued:		
*	VALIC	Moderate Growth Lifestyle	39,902
*	VALIC	Money Market I Fund	20,579
*	VALIC	Money Market II Fund	18,923
*	VALIC	Science and Technology Fund	41,317
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*	VALIC	Stock Index Fund	294,238
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*	VALIC	Value Fund	4,135
*	VALIC	Vanguard Lifestrategy Conservative Growth Fund	17,869
*	VALIC	Vanguard Lifestrategy Growth	76,545
*	VALIC	Vanguard Lifestrategy Moderate	11,736
*	VALIC	Vanguard Long-Term Treasury	2,670
*	VALIC	Vanguard Long-Term Investment Grade Fund	16,195
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	Fixed annuity contracts:		
*	TIAA-CREF	TIAA Traditional	2,793,120
*	VALIC	Fixed Account Plus	1,614,325
*	VALIC	Short Term Fixed Account	670,386
*	ING	Fixed Account	1,305,874
*	ING	Short Term GAA	182
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(continued)

CEDARVILLE UNIVERSITY
TAX DEFERRED ANNUITY PLAN

Schedule H, Line 4i–Schedule of Assets (Held at End of Year)
EIN: 31-0536647 and Plan Number: 003
(continued)

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			(e) Current value
	Pooled separate account units:				
*	TIAA-CREF	TIAA Real Estate	1,951.378	units	531,886
*	ING	Growth and Income Portfolio–Class I	1,589.002	units	41,555
*	ING	Intermediate Bond Portfolio–Class I	1,322.581	units	33,687
*	ING	Balanced Portfolio, Inc.–Class I	112.026	units	3,425
*	ING	Strategic Allocation Growth Portfolio–Class I	797.265	units	16,376
*	ING	Index Plus Large Cap Portfolio–Class I	2,682.634	units	57,538
*	ING	Small Company Portfolio–Class I	1,018.239	units	34,038
*	ING	BlackRock Science and Technology Opportunity Portfolio–Class I	1,374.741	units	6,733
*	ING	Index Plus Small Cap Portfolio–Class I	753.746	units	13,086
*	ING	Index Plus Mid Cap Portfolio–Class I	2,034.073	units	51,773
*	ING	Franklin Small Cap Value Sec. Fund–Class 2	141.460	units	2,956
*	ING	Lord Abbett Series Fund–Mid-Cap Value Portfolio–Cl VC Shares	2,249.033	units	33,067
*	ING	SmallCap Opportunities Portfolio--Class I	1,653.611	units	19,809
*	ING	MidCap Opportunities Portfolio–Class I	584.235	units	10,622
*	ING	Growth and Income Core Portfolio–Class I	83.767	units	2,123
*	ING	Calvert VP SRI Balanced Portfolio	618.036	units	16,060
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*	ING	Fidelity VIP Equity-Income Port.–Initial Class	2,941.117	units	75,017
*	ING	Fidelity VIP Growth Portfolio–Initial Class	1,108.845	units	23,936
*	ING	T. Rowe Price Growth Equity Port.–Initial Class	1,078.111	units	29,912
*	ING	Fidelity VIP Contrafund Port.–Initial Class	5,341.305	units	191,826
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*	ING	Oppenheimer Developing Markets–Class A	1,276.684	units	93,440
*	ING	Wells Fargo Advantage Special Small Cap Value Fund–Class A	554.714	units	13,571
*	ING	Pax World Balanced Fund–Ind. Investor Class	168.365	units	2,112
*	ING	International Value Portfolio–Class I	521.017	units	6,800
*	ING	Global Bond Portfolio–Class I	492.085	units	7,086
*	ING	Oppenheimer Global Portfolio–Initial Class	1,609.007	units	23,344

(continued)

CEDARVILLE UNIVERSITY
TAX DEFERRED ANNUITY PLAN

Schedule H, Line 4i–Schedule of Assets (Held at End of Year)
EIN: 31-0536647 and Plan Number: 003
(continued)

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			(e) Current value
	Pooled separate account units, continued:				
*	ING	JPMorgan Mid Cap Value Port.–Service Class	79.048	units	1,640
*	ING	Baron Small Cap Growth Port.–Service Class	72.489	units	1,531
*	ING	Van Kampen Common Stock Portfolio–Service Class	514.501	units	7,304
*	ING	PIMCO Total Return Portfolio–Service Class	465.354	units	7,473
*	ING	T. Rowe Price Diversified Mid Cap Growth Portfolio–Initial Class	2,432.214	units	36,585
*	ING	Van Kampen Equity and Income Portfolio–Initial Class	386.908	units	5,207
*	ING	The Growth Fund of America–Class R-4	1,714.992	units	24,889
*	ING	EuroPacific Growth Fund–Class R-4	1,557.341	units	26,357
*	ING	T. Rowe Price Equity Income Portfolio–Service Class	1,230.249	units	22,392
*	ING	Large Cap Growth Portfolio Inst.	210.111		2,523
*	ING	MFS Utilities Portfolio–Service Class	4,736.152	units	93,500
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*	ING	Van Kampen Growth and Income Portfolio–Service Class	1,350.365	units	17,219
*	ING	Washington Mutual Investors Fund–Class R4	6,361.679	units	85,659
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*	ING	Wanger USA	347.247	units	5,637
*	ING	ING Clarion Global Real Estate Partners–Inst.	1,181.709	units	15,003
*	ING	PIMCO VIT Real Return Port.–Admin Class	653.431	units	10,477
*	ING	Pioneer High Yield VCT Portfolio–Class I	1,351.931	units	21,284
*	ING	ING Large Cap Value Port.–Institutional	287.932	units	2,750
*	ING	ING Pioneer Mid Cap Value Port.–Institutional	234.909	units	2,571
*	ING	ING Pioneer High Yield Portfolio–Class I	1,216.781	units	20,524
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*	ING	Pioneer Emerging Markets VCT Port.–Inst.	1,571.475	units	13,634
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(continued)

CEDARVILLE UNIVERSITY
TAX DEFERRED ANNUITY PLAN

Schedule H, Line 4i–Schedule of Assets (Held at End of Year)
EIN: 31-0536647 and Plan Number: 003
(continued)

December 31, 2012

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*	ING	ING Global Resources Portfolio–Service Class	449.545	units	4,951
*	ING	Van Kampen VI American Franchise Fund	32.409	units	1,164
*	Pacific Life	Portfolio Optimization Growth	39,540.337	units	393,266
*	Pacific Life	Portfolio Optimization Aggressive Growth	41,089.002	units	407,983
*	Pacific Life	Portfolio Optimization Moderate	546.105	units	5,077
*	Pacific Life	Portfolio Optimization Moderate-Conservative	4,234.857	units	44,507
*	Pacific Life	Oppenheimer Emerging Markets	147.707	units	7,940
*	Pacific Life	MFS International Large-Cap	488.691	units	7,881
*	Pacific Life	Dividend Growth	1,001.109	units	12,431
*	Pacific Life	Health Sciences	279.819	units	6,466
*	Pacific Life	Large-Cap Value	794.174	units	10,097
*	Pacific Life	American Funds Growth	1,143.569	units	15,213
					3,221,868
	Mutual funds:				
*	GuideStone	Balanced Allocation	3,134.931	shares	39,908
*	GuideStone	Growth Allocation	1,499.622	shares	19,555
*	GuideStone	Equity Index	5,082.419	shares	67,864
*	GuideStone	Growth Equity	7,749.687	shares	130,459
*	GuideStone	Value Equity	9,498.837	shares	127,703
*	GuideStone	Small Cap Equity	6,489.574	shares	77,565
*	GuideStone	Aggressive Allocation	1,082.121	shares	13,483
*	GuideStone	Money Market	948.700	shares	949
*	GuideStone	Global Bond	29,296.944	shares	252,680
*	GuideStone	Real Estate Securities	8,226.356	shares	72,454
*	GuideStone	International Equity	6,387.334	shares	69,366
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	Participant loans	Interest rates ranging from 3% to 6%			50,743
					$21,065,467

* indicates parties-in-interest to the Plan

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 01/01/2012 and ending 12/31/2012

A This return/report is for:
- [ ] a multiemployer plan;
- [ ] a multiple-employer plan; or
- [X] a single-employer plan;
- [ ] a DFE (specify) _____

B This return/report is:
- [ ] the first return/report;
- [ ] the final return/report;
- [X] 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
CEDARVILLE UNIVERSITY TAX DEFERRED ANNUITY PLAN

1b Three-digit plan number (PN) ▶ 003

1c Effective date of plan 07/01/1996

2a Plan sponsor's name and address, include room or suite number (employer, if for a single-employer plan)

CEDARVILLE UNIVERSITY

251 N MAIN STREET

CEDARVILLE OH 45314

2b Employer Identification Number (EIN) 31-0536647

2c Sponsor's telephone number 937-766-2211

2d Business code (see instructions) 611000

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	Signature of plan administrator	Date: 5-12-14	Enter name of individual signing as plan administrator: CHRIS SOHN
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)