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

2013

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2013 or fiscal plan year beginning 01/01/2013 and ending 12/31/2013

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;
- [ ] 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
THE OHIO AUTOMOBILE CLUB EMPLOYEE SAVINGS PLAN

1b Three-digit plan number (PN) ▶ 002

1c Effective date of plan 01/01/1997

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

THE OHIO AUTOMOBILE CLUB

90 EAST WILSON BRIDGE ROAD
WORTHINGTON, OH 43085

2b Employer Identification Number (EIN)
31-0924026

2c Sponsor's telephone number
614-431-7800

2d Business code (see instructions)
488490

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.	07/31/2014	THOMAS KEYES
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	07/31/2014	THOMAS KEYES
	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:

a Sponsor's name

4b EIN

4c PN

5	Total number of participants at the beginning of the plan year	**5**	569
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**	506
b	Retired or separated participants receiving benefits	**6b**	0
c	Other retired or separated participants entitled to future benefits	**6c**	42
d	Subtotal. Add lines **6a**, **6b**, and **6c**	**6d**	548
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	0
f	Total. Add lines **6d** and **6e**.	**6f**	548
g	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	548
h	Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	5
7	Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:
2G 2J 2K 2E 3D

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)	[X]	**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]	1	**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

2013

This Form is Open to Public Inspection

For calendar plan year 2013 or fiscal plan year beginning 01/01/2013 and ending 12/31/2013

A Name of plan
THE OHIO AUTOMOBILE CLUB EMPLOYEE SAVINGS PLAN

B Three-digit plan number (PN) ▶ 002

C Plan sponsor's name as shown on line 2a of Form 5500
THE OHIO AUTOMOBILE CLUB

D Employer Identification Number (EIN)
31-0924026

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

GENWORTH LIFE AND ANNUITY 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
54-0283385	65536	GV0000025	142	01/01/2013	12/31/2013

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**	250766
5	Current value of plan's interest under this contract in separate accounts at year end	**5**	2380987

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

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.**	**2013** **This Form is Open to Public Inspection.**

For calendar plan year 2013 or fiscal plan year beginning 01/01/2013 and ending 12/31/2013

A Name of plan	**B** Three-digit plan number (PN) ▶	
THE OHIO AUTOMOBILE CLUB EMPLOYEE SAVINGS PLAN		002
C Plan sponsor's name as shown on line 2a of Form 5500	**D** Employer Identification Number (EIN)	
THE OHIO AUTOMOBILE CLUB	31-0924026	

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	
AMERICAN BEACON	4151 AMON CARTER BLVD FORT WORTH, TX 76155

(b) Enter name and EIN or address of person who provided you disclosure on eligible indirect compensation	
AMERICAN CENTURY	PO BOX 419200 KANSAS CITY, MO 64141

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation	
AMERICAN FUNDS	333 SOUTH HOPE STREET LOS ANGELES, CA 90071

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation	
BARON	767 FIFTH AVENUE, 49TH FLOOR NEW YORK, NY 10153

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

DREYFUS

144 GLENN CURTISS BLVD.
UNIONDALE, NY 11556

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

FEDERATED

FEDERATED INVESTORS TOWER
101 LIBERTY AVENUE
PITTTSBURGH, PA 15222

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

FIDELITY ADVISOR

82 DEVONSHIRE ST.
BOSTON, MA 02109

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

PNC

620 LIBERTY AVENUE
PITTSBURGH, PA 15222

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

T. ROWE

100 EAST PRATT STREET
BALTIMORE, MD 21202

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

CLEARCOURSE FUNDS

6620 WEST BROAD STREET
RICHMOND, VA 23230

(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)

PNC BANK, N.A.

25-1211909

(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?
25 28 59 60 63	TRUSTEE	2722	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [X] No [ ]

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

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

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

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

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

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

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

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

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

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

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

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
PNC BANK, NATIONAL ASSOCIATION	60 63	0

(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.
AMERICAN BEACON LARGE CAP VALUE FUN 4151 AMON CARTER BLVD., MD 2450 FORT WORTH, TX 76155	25 BASIS POINTS ANNUALLY-63 25 BASIS POINTS ANNUALLY-60

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
PNC BANK, NATIONAL ASSOCIATION	60	0

(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.
AMERICAN BEACON LARGE CAP VALUE FUN 4151 AMON CARTER BLVD., MD 2450 FORT WORTH, TX 76155	35 BASIS POINTS ANNUALLY-60

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
PNC BANK, NATIONAL ASSOCIATION	60 63	0

(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.
AMERICAN BEACON SMALL CAP VALUE FUN 4151 AMON CARTER BLVD., MD 2450 FORT WORTH, TX 76155	25 BASIS POINTS ANNUALLY-63 25 BASIS POINTS ANNUALLY-60

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
PNC BANK, NATIONAL ASSOCIATION	60 63	0

(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.
AMERICAN CENTURY EQUITY GROWTH FUND P.O. BOX 419385 KANSAS CITY, MO 64141	25 BASIS POINTS ANNUALLY-63 25 BASIS POINTS ANNUALLY-60

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
PNC BANK, NATIONAL ASSOCIATION	60	0

(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.
AMERICAN CENTURY EQUITY GROWTH FUND P.O. BOX 419385 KANSAS CITY, MO 64141	25 BASIS POINTS ANNUALLY-60

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
PNC BANK, NATIONAL ASSOCIATION	60 63	0

(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.
AMERICAN CENTURY STRATEGIC ALLOCATI P.O. BOX 419385 KANSAS CITY, MO 64141	25 BASIS POINTS ANNUALLY-63 35 BASIS POINTS ANNUALLY-60

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
PNC BANK, NATIONAL ASSOCIATION	60 63	0

(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.
AMERICAN CENTURY STRATEGIC ALLOCATI P.O. BOX 419385 KANSAS CITY, MO 64141	25 BASIS POINTS ANNUALLY-63 35 BASIS POINTS ANNUALLY-60

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
PNC BANK, NATIONAL ASSOCIATION	60 63	0

(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.
AMERICAN CENTURY STRATEGIC ALLOCATI P.O. BOX 419385 KANSAS CITY, MO 64141	25 BASIS POINTS ANNUALLY-63 35 BASIS POINTS ANNUALLY-60

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
PNC BANK, NATIONAL ASSOCIATION	60 63	0

(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.
AMERICAN FUNDS - EUROPACIFIC GROWTH 333 SOUTH HOPE STREET LOS ANGELES, CA 90071	25 BASIS POINTS ANNUALLY-63 10 BASIS POINTS ANNUALLY-60

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
PNC BANK, NATIONAL ASSOCIATION	60 63	0

(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.
AMERICAN FUNDS - NEW PERSPECTIVE FU 333 SOUTH HOPE STREET LOS ANGELES, CA 90071	25 BASIS POINTS ANNUALLY-63 10 BASIS POINTS ANNUALLY-60

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
PNC BANK, NATIONAL ASSOCIATION	60 63	0

(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.
AMERICAN FUNDS - WASHINGTON MUTUAL 333 SOUTH HOPE STREET LOS ANGELES, CA 90071	50 BASIS POINTS ANNUALLY-63 10 BASIS POINTS ANNUALLY-60

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
PNC BANK, NATIONAL ASSOCIATION	60 63	0

(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.
AMERICAN FUNDS - WASHINGTON MUTUAL 333 SOUTH HOPE STREET LOS ANGELES, CA 90071	25 BASIS POINTS ANNUALLY-63 10 BASIS POINTS ANNUALLY-60

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
PNC BANK, NATIONAL ASSOCIATION	60 63	0

(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.
BARON SMALL CAP FUND 767 FIFTH AVENUE, 49TH FLOOR NEW YORK, NY 10153	25 BASIS POINTS ANNUALLY-63 15 BASIS POINTS ANNUALLY-60

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
PNC BANK, NATIONAL ASSOCIATION	59 60	0

(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.
DREYFUS MIDCAP INDEX FUND 200 PARK AVENUE NEW YORK, NY 10166	10 BASIS POINTS ANNUALLY-60 25 BASIS POINTS ANNUALLY-59

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
PNC BANK, NATIONAL ASSOCIATION	59 60	0

(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.
FEDERATED TOTAL RETURN BOND FUND SS FEDERATED INVESTORS TOWER PITTSBURGH, PA 15222	5 BASIS POINTS ANNUALLY-60 25 BASIS POINTS ANNUALLY-59

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
PNC BANK, NATIONAL ASSOCIATION	60 63	0

(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.
FIDELITY ADVISOR DIVERSIFIED INTERN 82 DEVONSHIRE ST. BOSTON, MA 02109	50 BASIS POINTS ANNUALLY-63 10 BASIS POINTS ANNUALLY-60

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
PNC BANK, NATIONAL ASSOCIATION	60 63	0

(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.
FIDELITY ADVISOR HIGH INCOME ADVANT 82 DEVONSHIRE ST. BOSTON, MA 02109	25 BASIS POINTS ANNUALLY-63 10 BASIS POINTS ANNUALLY-60

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
PNC BANK, NATIONAL ASSOCIATION	59	0

(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.
PNC INVESTMENT CONTRACT FUND Y 620 LIBERTY AVENUE PITTSBURGH, PA 15222	50 BASIS POINTS ANNUALLY-59

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
PNC BANK, NATIONAL ASSOCIATION	60 63	0

(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.
T. ROWE PRICE GROWTH STOCK FUND ADV 100 EAST PRATT STREET BALTIMORE, MD 21202	25 BASIS POINTS ANNUALLY-63 15 BASIS POINTS ANNUALLY-60

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
PNC BANK, NATIONAL ASSOCIATION	63	0

(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.
GENWORTH CLEAR COURSE FUND 6610 WEST BROAD STREET RICHAMOND, VA 23230	25 BASIS POINTS ANNUALLY-63

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

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

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

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

(complete as many entries as needed)

a	Name:	**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

2013

This Form is Open to Public Inspection.

For calendar plan year 2013 or fiscal plan year beginning 01/01/2013 and ending 12/31/2013

A Name of plan
THE OHIO AUTOMOBILE CLUB EMPLOYEE SAVINGS PLAN

B Three-digit plan number (PN) ▶ 002

C Plan or DFE sponsor's name as shown on line 2a of Form 5500
THE OHIO AUTOMOBILE CLUB

D Employer Identification Number (EIN)
31-0924026

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: PNC EBT INVESTMENT CONTRACT FUND

b Name of sponsor of entity listed in (a): PNC BANK N.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)
25-1197336-001	C	4414934

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

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

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

OMB No. 1210-0110

2013

This Form is Open to Public Inspection

For calendar plan year 2013 or fiscal plan year beginning 01/01/2013 and ending 12/31/2013

A Name of plan
THE OHIO AUTOMOBILE CLUB EMPLOYEE SAVINGS PLAN

B Three-digit plan number (PN) ▶ 002

C Plan sponsor's name as shown on line 2a of Form 5500
THE OHIO AUTOMOBILE CLUB

D Employer Identification Number (EIN)
31-0924026

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)	127851	135785
(9) Value of interest in common/collective trusts	1c(9)	4871574	4414934
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	14235243	17950369
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	1884313	2381214
(15) Other	1c(15)		

		(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	21118981	24882302
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	0	0
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	21118981	24882302

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)	1304009	
(B) Participants	2a(1)(B)	924447	
(C) Others (including rollovers)	2a(1)(C)	77801	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		2306257
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)	5111	
(F) Other	2b(1)(F)		
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		5111
(2) Dividends: **(A)** Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)	803034	
(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)		803034
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)	11858827	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	11287903	
(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		570924
(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	340952	
(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		340952

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		39128
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		2113960
c Other income	2c		1494
d Total income. Add all **income** amounts in column (b) and enter total	2d		6180860
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	2414041	
(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)		2414041
f Corrective distributions (see instructions)	2f		1364
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses: (1) Professional fees	2i(1)	2134	
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)		
(4) Other	2i(4)		
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		2134
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		2417539
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		3763321
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

3 Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

a The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) ☐ Unqualified **(2)** ☐ Qualified **(3)** ☒ Disclaimer **(4)** ☐ Adverse

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

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

(1) Name: JC & CO. **(2)** EIN: 31-1423687

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		5000000
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? If "Yes," enter the amount of any plan assets that reverted to the employer this year..... ☐ **Yes** ☒ **No** **Amount:**

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

5b(1) Name of plan(s)	**5b(2)** EIN(s)	**5b(3)** PN(s)

5c If the plan is a defined benefit plan, is it covered under the PBGC insurance program (see ERISA section 4021)? ..... ☐ Yes ☐ No ☐ Not determined

Part V Trust Information (optional)

6a Name of trust	**6b** Trust's EIN

SCHEDULE R (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Retirement Plan Information

This schedule is required to be filed under section 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code).

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

OMB No. 1210-0110

2013

This Form is Open to Public Inspection.

For calendar plan year 2013 or fiscal plan year beginning 01/01/2013 and ending 12/31/2013

A Name of plan
THE OHIO AUTOMOBILE CLUB EMPLOYEE SAVINGS PLAN

B Three-digit plan number (PN) ▶ 002

C Plan sponsor's name as shown on line 2a of Form 5500
THE OHIO AUTOMOBILE CLUB

D Employer Identification Number (EIN)
31-0924026

Part I Distributions

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

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions **1** 0

2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):

EIN(s): 25-1211909

Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.

3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year **3**

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

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

If the plan is a defined benefit plan, go to line 8.

5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. **Date:** Month _____ Day _____ Year _____

If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.

6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived) **6a**

b Enter the amount contributed by the employer to the plan for this plan year **6b**

c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount) **6c**

If you completed line 6c, skip lines 8 and 9.

7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

Part III Amendments

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

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

10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ..... ☐ **Yes** ☐ **No**

11 a Does the ESOP hold any preferred stock? ..... ☐ **Yes** ☐ **No**

b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ..... ☐ **Yes** ☐ **No**

12 Does the ESOP hold any stock that is not readily tradable on an established securities market? ..... ☐ **Yes** ☐ **No**

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that contributed more than 5% of total contributions to the plan during the plan year (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

14 Enter the number of participants on whose behalf no contributions were made by an employer as an employer of the participant for:

a The current year	**14a**	
b The plan year immediately preceding the current plan year	**14b**	
c The second preceding plan year	**14c**	

15 Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

a The corresponding number for the plan year immediately preceding the current plan year	**15a**	
b The corresponding number for the second preceding plan year	**15b**	

16 Information with respect to any employers who withdrew from the plan during the preceding plan year:

a Enter the number of employers who withdrew during the preceding plan year	**16a**	
b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	**16b**	

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

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

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

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

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

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

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

THE OHIO AUTO CLUB EMPLOYEE SAVINGS PLAN
FINANCIAL STATEMENTS AND SUPPLEMENTARY INFORMATION
Years Ended December 31, 2013 and 2012

THE OHIO AUTO CLUB EMPLOYEE SAVINGS PLAN
Years Ended December 31, 2013 and 2012

FINANCIAL STATEMENTS AND SUPPLEMENTAL SCHEDULES

FINANCIAL STATEMENTS

Independent Auditors' Report ..... 1 – 2

Statements of Net Assets Available for Benefits 3

Statements of Changes in Net Assets Available for Benefits 4

Notes to Financial Statements ..... 5 - 12

SUPPLEMENTARY INFORMATION

Schedule of Assets (Held at Year End) 13

Reportable Transactions 14

125 West Mulberry Street
Lancaster, Ohio 43130

www.JCCcpa.com

740.653.9581 tel
614.837.2921 tel
740.653.0983 fax

Jeanette R. Addington, MBA, CPA, CGFM
Brian D. Long, CPA
Keith A. Lewis, CPA

INDEPENDENT AUDITORS' REPORT

To the Trustees
The Ohio Auto Club
Employee Savings Plan
Worthington, Ohio

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of The Ohio Auto Club Employee Savings Plan, which comprise the statements of net assets available for benefits as of December 31, 2013 and 2012, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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

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 6, which was certified by PNC Bank, the trustee of the Plan, except for comparing the information with the related information included in the financial statements and supplemental schedules. We have been informed by the plan administrator that the trustee holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained a certification from the trustee as of and for the years ended December 31, 2013 and 2012, that the information provided to the plan administrator by the trustee is complete and accurate.

Disclaimer of Opinion

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

Other Matter

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

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

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

JC & Co.
Lancaster, Ohio
July 28, 2014

THE OHIO AUTO CLUB
EMPLOYEE SAVINGS PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
December 31, 2013 and 2012

ASSETS	2013	2012
Investments (at market value)		
Mutual funds	$ 17,950,369	$ 14,235,243
Common/collective trusts	4,499,326	5,058,464
Annuity contract	2,381,214	1,884,313
	24,830,909	21,178,020
Participant notes receivable	135,785	127,851
NET ASSETS AT FAIR VALUE	24,966,694	21,305,871
Adjustment from fair value to contract value for fully benefit-responsive investment contract	(84,392)	(186,889)
NET ASSETS AVAILABLE FOR BENEFITS	$ 24,882,302	$ 21,118,982

See notes to financial statements

THE OHIO AUTO CLUB
EMPLOYEE SAVINGS PLAN
STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
Years Ended December 31, 2013 and 2012

	2013	2012
ADDITIONS		
Net appreciation in fair value of investments	$ 2,495,535	$ 1,033,061
Net gain on disposition of investments	570,923	715,574
Interest	5,111	5,187
Dividends	803,034	411,232
	3,874,603	2,165,054
Contributions		
Participants	924,447	899,955
Employer	1,304,009	1,249,317
Rollovers	77,801	13,849
	2,306,257	2,163,121
TOTAL ADDITIONS	6,180,860	4,328,175
DEDUCTIONS		
Benefits paid	2,415,406	1,118,686
Administrative expenses	2,134	23,718
	2,417,540	1,142,404
INCREASE IN NET ASSETS AVAILABLE FOR BENEFITS	3,763,320	3,185,771
NET ASSETS AVAILABLE FOR BENEFITS AT BEGINNING OF YEAR	21,118,982	17,933,211
NET ASSETS AVAILABLE FOR BENEFITS AT END OF YEAR	$ 24,882,302	$ 21,118,982

See notes to financial statements

1. DESCRIPTION OF THE PLAN

The following description of The Ohio Auto Club Employee Savings Plan (the "Plan") provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan covering all full-time employees of The Ohio Auto Club (the "Company") who have one year of service and are age twenty-one or older. It is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Contributions

Participants may contribute the maximum amount allowed by law of their pretax annual compensation, as defined by the Plan. The maximum salary deferral permitted by the Internal Revenue Code (the "IRC") for 2013 is $17,500 and $17,000 for 2012. Participants may also contribute amounts representing distributions from other qualified defined benefit or contribution plans.

The Company provides a matching contribution at a level established annually by the Company. For 2013 and 2012, the Company matched 100% of the first 4% of base compensation that a participant contributed to the plan along with a Safe-Harbor contribution of 4% to all eligible employees.

Participant Accounts

Each participant's account is credited with the participant's salary deferral and allocation of the Company's contributions and 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 immediately vested in their contributions plus actual earnings thereon. Vesting in the Company's matching and discretionary contribution portion of their account is based upon years of continuous service. A participant is 100% vested after two years of continuous service.

Investment Options

Upon enrollment in the Plan, a participant may direct employee contributions and employer matching and discretionary contributions in any increment in any of the following options:

American Beacon Small Cap. Value Fund	**American Washington Mutual Inv. Fund R4**
American Beacon Large Cap. Value Fund	**Baron Small Cap Fund**
American Century Aggressive Fund	**Dreyfus Midcap Index Fund**
American Century Conservative Fund	**Federated Total Return Bond Fund**
American Century Equity Growth Fund	**Fidelity Advisor High Income Fund**
American Century Moderate Fund A	**T. Rowe Price Growth Stock Advantage**
American EuroPacific Growth Fund R4	**PNC Investment Contract Fund**
American New Perspective Fund R4	**Clearcourse Variable Annuity**

Participants may change their investment options upon 30 days notice to the Company.

Participant Notes Receivable

Participants may borrow from their fund accounts. The Company has the sole right to approve or disapprove a participant's application for a loan, provided that loans are made available to all participants on a reasonably equivalent basis. No loan shall exceed the lesser of $50,000 or one-half of the fair value of a participant's vested account balance. If the participant's vested account balance is $20,000 or less, the maximum loan shall not exceed the lesser of $10,000 or 100% of the participant's vested account balance. Any loan shall bear interest at a rate reasonable at the time of application, considering the purpose of the loan and the rate being charged by

1. DESCRIPTION OF THE PLAN – CONTINUED

representative commercial banks in the local area for a similar loan. The term of such loan shall not exceed sixty months, unless the loan is to be used by the participant to purchase the participant's principal residence. The term for such loans shall be determined by the Company considering the maturity dates quoted by representative commercial banks in the local area for similar loans. Principal and interest is paid ratably through bi-weekly payroll deductions.

Payment of Benefits
Upon termination of service, due to death, disability, or retirement, a participant receives a lump-sum amount equal to the value of his or her account. For termination of service due to other reasons, a participant may receive the value of the vested interest in his or her account as a lump sum distribution.

Forfeited Accounts
At December 31, 2013 and 2012, forfeited non-vested accounts totaled $4,652 and $79, respectively. Forfeitures are used to offset administrative expenses.

2. SUMMARY OF ACCOUNTING POLICIES

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

Valuation of Investments
Investments are stated at fair value based on quoted prices in active markets. Shares of mutual funds are valued at quoted market prices, which represent the net asset value of shares held by the Plan at year-end. The common/collective trust investment is valued at fair value with an adjustment to contract price. The annuity contract is based on the fair value of the underlying securities of the contract less service fees.

Purchases and sales are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date.

Administrative Expenses
Administrative expenses charged to the Plan are primarily borne by the Company. Minor expenses were paid by the Plan in 2013 and 2012.

Estimates
The preparation of financial statements requires management to make estimates and assumptions that affect reported amounts of assets and liabilities at the date of the financial statements, and the reported amounts of investment income and expenses during the reporting period. Actual results could differ from those estimates.

Payment of Benefits
Benefits are recorded when paid.

3. PLAN TERMINATION

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

4. INVESTMENTS

The Plan's investments are held in a bank-administered trust fund. The Plan's investments (including investments bought and sold as well as held during the year) appreciated (depreciated) in fair value during the years ended December 31, 2013 and 2012. The following reflects both the appreciation (depreciation) in value and realized gains on dispositions.

4. INVESTMENTS – CONTINUED

	2013	2012
American Beacon Small Cap Value	$ 177,633	$ 66,495
American Beacon Large Cap Value	121,861	53,417
American Century Aggressive Fund	82,848	109,632
American Century Conservative Fund	14,139	15,222
American Century Equity Growth Fund	254,850	106,333
American Century Moderate Fund	34,219	45,240
American Century EuroPacific Growth Fund R4	93,753	-
American New Perspective Fund R3	-	174,098
American New Perspective Fund R4	425,309	102,724
American Washington Mutual Fund R4	137,652	37,562
Baron Small Cap Fund	164,607	58,860
Dreyfus Midcap Index Fund	159,093	(6,635)
Federated Kaufman	-	74,991
Federated Total Return Bond Fund	(77,926)	16,177
Fidelity Adviser Dividend International	20,300	90,616
Fidelity Adviser High Income	63,100	136,231
Janus Growth and Income Fund Class S	-	188,819
Third Avenue Value Fund	-	49,715
T. Rowe Price Growth Stock Advantage	983,899	14,790
T. Rowe Price Growth Stock Fund	-	157,244
Clearcourse	360,642	196,783
PNC Investment Contract Fund	50,479	60,321
NET APPRECIATION (DEPRECIATION) AND GAIN ON DISPOSITION	$ 3,066,458	$ 1,748,635

The following table represents the fair value of those investments that represent 5 percent or more of the Plan's net assets available for benefits as of January 1, 2013 and 2012:

	2013	2012
American Century Aggressive Fund	$ 1,535,513	$ 1,325,388
American Century Equity Growth Fund	1,376,450	905,307
American New Perspective Fund R4	2,668,735	2,075,926
Federated Total Return Bond Fund	1,451,873	1,486,982
Fidelity Adviser High Income	1,662,209	1,534,531
T. Rowe Price Growth Stock Advantage	3,531,551	2,569,952
Clearcourse Group Variable Annuity	2,381,214	1,884,313
PNC Investment Contract Fund	4,414,934	4,871,574

5. INCOME TAX STATUS

The Plan is designed to constitute a qualified trust under Section 401(a) of the IRC and is exempt from federal income taxes under Section 501(a) of the IRC.

The Plan obtained its latest determination letter February 26, 2004, in which the Internal Revenue Service stated that the Plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code. A letter regarding the form of the Plan being acceptable, as obtained from the IRS for the prototype plan on which the Plan is based, was dated March 31, 2008. The Plan was amended as of February 9, 2010.

5. INCOME TAX STATUS – CONTINUED

Accounting principles generally accepted in the United States of America require plan management to evaluate the tax positions taken by the Plan and recognize a tax liability (or asset) if the organization has taken an uncertain position that more likely than not would not be sustained upon examination by the Internal Revenue Service. 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 2010.

6. TRUSTEE CERTIFICATION

PNC Bank, the trustee of the Plan, has certified with respect to the investment assets, transactions and income, that the information provided is a complete and accurate accounting of the financial condition of the Plan. This information was not audited for these financial statements, as allowed by D.O.L. Reg. 2520.103-8.

7. FAIR VALUE MEASUREMENTS

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

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

Level 2 – Inputs to the valuation methodology include:

- **quoted prices for similar assets or liabilities in active markets;**
- **quoted prices for identical or similar assets or liabilities in inactive markets;**
- **inputs other than quoted prices that are observable for the asset or liability;**
- **inputs that are derived principally from or corroborated by observable market data by correlation or other means.**

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

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

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

The following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2013 or 2012.

Mutual Funds – Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are registered with the Securities and Exchange Commission. These funds are required to publish their daily net asset values (NAV) and to transact at that price.

Group Annuity Contract– Carrying amounts are the fair values using a trade date basis.

Common/Collective Trust –Valued at fair value of underlying assets of the fund.

7. FAIR VALUE MEASUREMENTS – CONTINUED

The preceding methods described may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

The following tables set forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2013 and 2012:

Assets at Fair Value as of December 31, 2013

Description	Level 1	Level 2	Level 3	Total
Assets				
Mutual funds				
Large cap.	$ 533,741	$ -	$ -	$ 533,741
Small cap.	1,655,592	-	-	1,655,592
High yield	1,535,513	-	-	1,535,513
Growth	2,593,128	-	-	2,593,128
Growth and income	10,180,522	-	-	10,180,522
Bond	1,451,873	-	-	1,451,873
Common/ collective fund	-	4,499,326	-	4,499,326
Group annuity contract	-	-	2,381,214	2,381,214
	$ 17,950,369	$ 4,499,326	$ 2,381,214	$ 24,830,909

The following table sets forth a summary of changes in the fair value of the Plan's level 3 assets for the year ended December 31, 2013:

	Group Annuity Contract
Beginning Balance	$ 1,884,313
Purchases	348,302
Withdrawals	(213,295)
Realized gain	19,691
Revenue	1,251
Unrealized gain	340,952
Ending Balance	$ 2,381,214

7. FAIR VALUE MEASUREMENTS – CONTINUED

	Assets at Fair Value as of December 31, 2012			
Description	Level 1	Level 2	Level 3	Total
Assets				
Mutual funds				
Large cap.	$ 402,146	$ -	$ -	$ 402,146
Small cap.	1,154,685	-	-	1,154,685
High yield	1,325,388	-	-	1,325,388
Growth	1,903,513	-	-	1,903,513
Growth and income	7,962,529	-	-	7,962,529
Bond	1,486,982	-	-	1,486,982
Common/ collective fund	-	5,058,464	-	5,058,464
Group annuity contract	-	-	1,884,313	1,884,313
	$ 14,235,243	$ 5,058,464	$ 1,884,313	$ 21,178,020

The following table sets forth a summary of changes in the fair value of the Plan's level 3 assets for the year ended December 31, 2012:

	Group Annuity Contract
Beginning Balance	$ 1,712,580
Purchases	183,843
Withdrawals	(211,549)
Realized gain	11,191
Revenue	2,692
Unrealized gain	185,556
Ending Balance	$ 1,884,313

The following table represents the Plan's level 3 financial instruments, the valuation techniques used to measure the fair values of those financial instruments, and the significant unobservable inputs.

Instrument	Fair Value	Principal Vauation Technique	Unobservable Inputs
Group annuity contract	$ 2,381,214	Value of previous valuation period multiplied by a net investment factor	Net Investment Factor

The net investment factor is used to measure the investment performance. The net investment factor for any Valuation Period is determined by (a) divided by (b), minus (c), where:

(a) Is the value of the assets at the end of the preceding Valuation Period; plus the investment income and capital gains, realized or unrealized, credited to those assets at the end of the Valuation Period for which the net investment factor is being determined; minus the capital losses, realized or unrealized, charged against those assets during the Valuation Period; minus any amount charged against the account for taxes. This includes any amount set aside during the Valuation Period as a provision for taxes attributable to the operation or maintenance of the contract;

(b) Is the value of the assets at the end of the preceding Valuation Period; and

(c) Is a daily factor for the Valuation Period representing the asset charge deducted from the Subaccount adjusted for the number of days in the Valuation Period. The rates for this charge are shown in the contract.

7. FAIR VALUE MEASUREMENTS – CONTINUED

The following table summarizes investments measured at fair value based on Net Asset Value per share as of December 31, 2013 and 2012, respectively.

December 31, 2013	Fair Value	Unfunded Commitments	Redemption Frequency	Redemption Notice Period
Common/collective fund - PNC Investment Contract Fund	$ 4,499,326	N/A	Daily	30 days or 12 months under certain circumstances.

December 31, 2012	Fair Value	Unfunded Commitments	Redemption Frequency	Redemption Notice Period
Common/collective fund - PNC Investment Contract Fund	$ 5,058,464	N/A	Daily	30 days or 12 months under certain circumstances.

8. FULLY BENEFIT-RESPONSIVE CONTRACT

The PNC Investment Contract Fund (the "Fund") is a common trust fund administered by PNC Bank N.A. for its customers in conformity with the rules and regulations of the Office of the Comptroller of the Currency as they apply to collective investments of fiduciary funds held by national banks and in compliance with the Employee Retirement Income Security Act of 1974. The Fund's investors consist solely of defined contribution plans. The investment objectives of the Fund are to maximize current income, while maintaining principal and to provide for withdrawals of certain participant-initiated transactions under a plan without penalty or adjustment.

The Fund invests primarily in Synthetic Guaranteed Investment Contracts insured by wrap contract agreements. The Fund also invests in a money market account.

Contract units are redeemed daily based on the net asset value of the Fund which is determined daily. Unit holders have agreed to the payment of redemption over a period of up to twelve months under certain circumstances. Net investment income is reinvested.

Total return for the Fund is the actual rate of investment income credited to a unit holder for the year which amounted to 1.41% and 1.82% for the years ended December 31, 2013 and 2012, respectively. Other significant measures of return were as follows:

	2013	2012
Yield based on underlying investments at December 31	1.70%	2.25%
Yield based on interest rate credited to unitholders	1.41%	1.82%
Net investment income ratio to average net assets	1.63%	2.06%
Expenses (including wrap fees)	0.16%	0.17%

9. PARTY-IN-INTEREST TRANSACTION

The PNC investment Contract Fund is administered by PNC Bank N.A, which is also the trustee of the Plan.

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 statement of net assets available for benefits.

11. SUBSEQUENT EVENTS

Plan management evaluated subsequent events through July 28, 2014, the date that the financial statements were available to be issued.

SUPPLEMENTARY INFORMATION

THE OHIO AUTO CLUB EMPLOYEE SAVINGS PLAN
FORM 5500 PLAN 002
Year Ended December 31, 2013

Schedule H, Part IV, line 4i - Schedule of Assets (Held at Year End)

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Par or Maturity Value	(d) Cost	(e) Current Value
	REGISTERED INVESTMENT COMPANIES			
	American Beacon Small Cap Value	36,152 Shares	$ 681,547	$ 947,902
	American Beacon Large Cap Value	19,580 Shares	502,875	533,741
*	American Century Aggressive Fund	178,964 Shares	1,339,838	1,535,513
	American Century Conservative Fund	82,561 Shares	431,631	484,635
*	American Century Equity Growth Fund	44,748 Shares	1,319,675	1,376,450
	American Century Moderate Fund	105,477 Shares	692,953	758,377
	American EuroPacific Growth Fund	15,194 Shares	640,135	732,043
*	American New Perspective Fund	71,817 Shares	2,177,540	2,668,735
	American Washington Mutual Fund	18,894 Shares	708,074	742,143
	Baron Small Cap Fund	2,342 Shares	476,271	707,687
	Dreyfus Midcap Index Fund	22,245 Shares	677,262	817,510
*	Federated Total Return Bond Fund	133,322 Shares	1,463,794	1,451,873
*	Fidelity Adviser High Income	154,051Shares	1,411,939	1,662,209
*	T. Rowe Price Growth Stock Advantage	68,032 Shares	2,567,171	3,531,551
			15,090,705	17,950,369
	COMMON/COLLECTIVE FUNDS			
*	PNC Investment Contract Fund	1,275,882 Units	4,375,818	4,414,934
	ANNUITY CONTRACT			
*	Clearcourse Group Variable Annuity	205,314 Units	1,765,238	2,381,214
	PARTICIPANT LOANS	4.25% - 9.25%	-	135,785
		TOTAL ASSETS HELD FOR INVESTMENT	$ 21,231,761	$ 24,882,302

*** Investments representing 5% or more of net assets available for benefits at beginning of year.**

See independent auditors' report

THE OHIO AUTO CLUB EMPLOYEE SAVINGS PLAN
FORM 5500 PLAN 002
Year Ended December 31, 2013

Schedule H, Part IV, Line 4j - Schedule of Reportable Transactions

(a) Identity of Party Involved	(b) Description of Asset (Including Interest Rate and Maturity in Case of Loan)	(c) Purchase Price	(d) Selling Price	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
Category (iii) - A series of transactions in a security issue aggregating 5.0% or more of plan assets						
American Centry Equity Growth	30 Purchases	$ 250,579	$ -	$ -	$ 250,579	$ -
	26 Sales	-	1,353,803	1,028,912	1,353,803	324,891
American Centry Equity Growth Inv.	13 Purchases	$1,329,254	$ -	$ -	$1,329,254	$ -
	10 Sales	-	9,655	9,579	9,655	76
PNC Investment Contract Fund Y	34 Purchases	$5,416,453	$ -	$ -	$5,416,453	$ -
	53 Sales	-	1,044,124	1,040,635	1,044,124	3,489
PNC Investment Contract Fund	5 Purchases	$ 88,084	$ -	$ -	$ 88,084	$ -
	5 Sales	-	4,967,240	4,468,032	4,967,240	499,208

See independent auditors' report

PNC INSTITUTIONAL INVESTMENTS

CERTIFICATION FOR ENCLOSURE WITH FORM 5500

April 2014

Re: PNC Investment Contract Fund
Audited Financials 2013

Dear Plan Sponsor:

As a part of our ongoing commitment to you enclosed you will find the annual audited financial statement for the PNC Investment Contract Fund for 2013. Our records indicate your plan held a position in the fund as of December 31, 2013.

We certify that pursuant to Department of Labor Regulations §2520.103-9(c) the Fund Trustee will file with the Department of Labor on or before the filing due date a Form 5500 for the 2013 calendar year for the collective trust listed below. This filing will include an annual Statement of Assets and Liabilities for the following PNC Bank Collective Investment Trust Funds held by Employee Benefits plans:

FUND	TRUST NO.	FUND EIN
PNC EBT Investment Contract Fund	**1028398**	**25-1197336**

As always, if you have any questions or need any additional information, please do not hesitate to contact us at 800-762-0061.

I, Sherri L. Painter, Senior Vice President, certify the accuracy and completeness of the information provided in this certification and in the above-described Statement of Assets and Liabilities.

Sincerely,

Sherri L Painter

Sherri L. Painter
Senior Vice President
Director, Vested Interest Plan Administration

Cc: Enclosure

The PNC Financial Services Group, Inc. ("PNC") uses the service marks "PNC Wealth Management", "PNC Institutional Investments" and "Hawthorn PNC Family Wealth" to provide investment and wealth management, fiduciary services, non-discretionary defined contribution plan services and investment options, FDIC-insured banking products and services and lending of funds through its subsidiary, PNC Bank, National Association, which is a **Member FDIC**, and uses the service marks "PNC Wealth Management" and "Hawthorn PNC Family Wealth" to provide certain fiduciary and agency services through its subsidiary, PNC Delaware Trust Company. PNC does not provide legal, tax or accounting advice. PNC does not provide investment advice to Vested Interest plan sponsors or participants.

Investments: Not FDIC Insured. No Bank Guarantee. May Lose Value.
©2013 The PNC Financial Services Group, Inc. All rights reserved.

A member of The PNC Financial Services Group
Two PNC Plaza 620 Liberty Avenue Pittsburgh Pennsylvania 15222
www.pnc.com

THE OHIO AUTO CLUB EMPLOYEE SAVINGS PLAN
FINANCIAL STATEMENTS AND SUPPLEMENTARY INFORMATION
Years Ended December 31, 2013 and 2012

THE OHIO AUTO CLUB EMPLOYEE SAVINGS PLAN
Years Ended December 31, 2013 and 2012

FINANCIAL STATEMENTS AND SUPPLEMENTAL SCHEDULES

FINANCIAL STATEMENTS

Independent Auditors' Report ..... 1 – 2

Statements of Net Assets Available for Benefits 3

Statements of Changes in Net Assets Available for Benefits 4

Notes to Financial Statements ..... 5 - 12

SUPPLEMENTARY INFORMATION

Schedule of Assets (Held at Year End) 13

Reportable Transactions 14

125 West Mulberry Street
Lancaster, Ohio 43130

www.JCCcpa.com

740.653.9581 tel
614.837.2921 tel
740.653.0983 fax

Jeanette R. Addington, MBA, CPA, CGFM
Brian D. Long, CPA
Keith A. Lewis, CPA

INDEPENDENT AUDITORS' REPORT

To the Trustees
The Ohio Auto Club
Employee Savings Plan
Worthington, Ohio

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of The Ohio Auto Club Employee Savings Plan, which comprise the statements of net assets available for benefits as of December 31, 2013 and 2012, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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

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 6, which was certified by PNC Bank, the trustee of the Plan, except for comparing the information with the related information included in the financial statements and supplemental schedules. We have been informed by the plan administrator that the trustee holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained a certification from the trustee as of and for the years ended December 31, 2013 and 2012, that the information provided to the plan administrator by the trustee is complete and accurate.

Disclaimer of Opinion

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

Other Matter

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

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

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

JC & Co.
Lancaster, Ohio
July 28, 2014

THE OHIO AUTO CLUB
EMPLOYEE SAVINGS PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
December 31, 2013 and 2012

ASSETS	2013	2012
Investments (at market value)		
Mutual funds	$ 17,950,369	$ 14,235,243
Common/collective trusts	4,499,326	5,058,464
Annuity contract	2,381,214	1,884,313
	24,830,909	21,178,020
Participant notes receivable	135,785	127,851
NET ASSETS AT FAIR VALUE	24,966,694	21,305,871
Adjustment from fair value to contract value for fully benefit-responsive investment contract	(84,392)	(186,889)
NET ASSETS AVAILABLE FOR BENEFITS	$ 24,882,302	$ 21,118,982

See notes to financial statements

THE OHIO AUTO CLUB
EMPLOYEE SAVINGS PLAN
STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
Years Ended December 31, 2013 and 2012

	2013	2012
ADDITIONS		
Net appreciation in fair value of investments	$ 2,495,535	$ 1,033,061
Net gain on disposition of investments	570,923	715,574
Interest	5,111	5,187
Dividends	803,034	411,232
	3,874,603	2,165,054
Contributions		
Participants	924,447	899,955
Employer	1,304,009	1,249,317
Rollovers	77,801	13,849
	2,306,257	2,163,121
TOTAL ADDITIONS	6,180,860	4,328,175
DEDUCTIONS		
Benefits paid	2,415,406	1,118,686
Administrative expenses	2,134	23,718
	2,417,540	1,142,404
INCREASE IN NET ASSETS AVAILABLE FOR BENEFITS	3,763,320	3,185,771
NET ASSETS AVAILABLE FOR BENEFITS AT BEGINNING OF YEAR	21,118,982	17,933,211
NET ASSETS AVAILABLE FOR BENEFITS AT END OF YEAR	$ 24,882,302	$ 21,118,982

See notes to financial statements

1. DESCRIPTION OF THE PLAN

The following description of The Ohio Auto Club Employee Savings Plan (the "Plan") provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan covering all full-time employees of The Ohio Auto Club (the "Company") who have one year of service and are age twenty-one or older. It is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Contributions

Participants may contribute the maximum amount allowed by law of their pretax annual compensation, as defined by the Plan. The maximum salary deferral permitted by the Internal Revenue Code (the "IRC") for 2013 is $17,500 and $17,000 for 2012. Participants may also contribute amounts representing distributions from other qualified defined benefit or contribution plans.

The Company provides a matching contribution at a level established annually by the Company. For 2013 and 2012, the Company matched 100% of the first 4% of base compensation that a participant contributed to the plan along with a Safe-Harbor contribution of 4% to all eligible employees.

Participant Accounts

Each participant's account is credited with the participant's salary deferral and allocation of the Company's contributions and 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 immediately vested in their contributions plus actual earnings thereon. Vesting in the Company's matching and discretionary contribution portion of their account is based upon years of continuous service. A participant is 100% vested after two years of continuous service.

Investment Options

Upon enrollment in the Plan, a participant may direct employee contributions and employer matching and discretionary contributions in any increment in any of the following options:

American Beacon Small Cap. Value Fund	**American Washington Mutual Inv. Fund R4**
American Beacon Large Cap. Value Fund	**Baron Small Cap Fund**
American Century Aggressive Fund	**Dreyfus Midcap Index Fund**
American Century Conservative Fund	**Federated Total Return Bond Fund**
American Century Equity Growth Fund	**Fidelity Advisor High Income Fund**
American Century Moderate Fund A	**T. Rowe Price Growth Stock Advantage**
American EuroPacific Growth Fund R4	**PNC Investment Contract Fund**
American New Perspective Fund R4	**Clearcourse Variable Annuity**

Participants may change their investment options upon 30 days notice to the Company.

Participant Notes Receivable

Participants may borrow from their fund accounts. The Company has the sole right to approve or disapprove a participant's application for a loan, provided that loans are made available to all participants on a reasonably equivalent basis. No loan shall exceed the lesser of $50,000 or one-half of the fair value of a participant's vested account balance. If the participant's vested account balance is $20,000 or less, the maximum loan shall not exceed the lesser of $10,000 or 100% of the participant's vested account balance. Any loan shall bear interest at a rate reasonable at the time of application, considering the purpose of the loan and the rate being charged by

1. DESCRIPTION OF THE PLAN – CONTINUED

representative commercial banks in the local area for a similar loan. The term of such loan shall not exceed sixty months, unless the loan is to be used by the participant to purchase the participant's principal residence. The term for such loans shall be determined by the Company considering the maturity dates quoted by representative commercial banks in the local area for similar loans. Principal and interest is paid ratably through bi-weekly payroll deductions.

Payment of Benefits
Upon termination of service, due to death, disability, or retirement, a participant receives a lump-sum amount equal to the value of his or her account. For termination of service due to other reasons, a participant may receive the value of the vested interest in his or her account as a lump sum distribution.

Forfeited Accounts
At December 31, 2013 and 2012, forfeited non-vested accounts totaled $4,652 and $79, respectively. Forfeitures are used to offset administrative expenses.

2. SUMMARY OF ACCOUNTING POLICIES

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

Valuation of Investments
Investments are stated at fair value based on quoted prices in active markets. Shares of mutual funds are valued at quoted market prices, which represent the net asset value of shares held by the Plan at year-end. The common/collective trust investment is valued at fair value with an adjustment to contract price. The annuity contract is based on the fair value of the underlying securities of the contract less service fees.

Purchases and sales are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date.

Administrative Expenses
Administrative expenses charged to the Plan are primarily borne by the Company. Minor expenses were paid by the Plan in 2013 and 2012.

Estimates
The preparation of financial statements requires management to make estimates and assumptions that affect reported amounts of assets and liabilities at the date of the financial statements, and the reported amounts of investment income and expenses during the reporting period. Actual results could differ from those estimates.

Payment of Benefits
Benefits are recorded when paid.

3. PLAN TERMINATION

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

4. INVESTMENTS

The Plan's investments are held in a bank-administered trust fund. The Plan's investments (including investments bought and sold as well as held during the year) appreciated (depreciated) in fair value during the years ended December 31, 2013 and 2012. The following reflects both the appreciation (depreciation) in value and realized gains on dispositions.

4. INVESTMENTS – CONTINUED

	2013	2012
American Beacon Small Cap Value	$ 177,633	$ 66,495
American Beacon Large Cap Value	121,861	53,417
American Century Aggressive Fund	82,848	109,632
American Century Conservative Fund	14,139	15,222
American Century Equity Growth Fund	254,850	106,333
American Century Moderate Fund	34,219	45,240
American Century EuroPacific Growth Fund R4	93,753	-
American New Perspective Fund R3	-	174,098
American New Perspective Fund R4	425,309	102,724
American Washington Mutual Fund R4	137,652	37,562
Baron Small Cap Fund	164,607	58,860
Dreyfus Midcap Index Fund	159,093	(6,635)
Federated Kaufman	-	74,991
Federated Total Return Bond Fund	(77,926)	16,177
Fidelity Adviser Dividend International	20,300	90,616
Fidelity Adviser High Income	63,100	136,231
Janus Growth and Income Fund Class S	-	188,819
Third Avenue Value Fund	-	49,715
T. Rowe Price Growth Stock Advantage	983,899	14,790
T. Rowe Price Growth Stock Fund	-	157,244
Clearcourse	360,642	196,783
PNC Investment Contract Fund	50,479	60,321
NET APPRECIATION (DEPRECIATION) AND GAIN ON DISPOSITION	$ 3,066,458	$ 1,748,635

The following table represents the fair value of those investments that represent 5 percent or more of the Plan's net assets available for benefits as of January 1, 2013 and 2012:

	2013	2012
American Century Aggressive Fund	$ 1,535,513	$ 1,325,388
American Century Equity Growth Fund	1,376,450	905,307
American New Perspective Fund R4	2,668,735	2,075,926
Federated Total Return Bond Fund	1,451,873	1,486,982
Fidelity Adviser High Income	1,662,209	1,534,531
T. Rowe Price Growth Stock Advantage	3,531,551	2,569,952
Clearcourse Group Variable Annuity	2,381,214	1,884,313
PNC Investment Contract Fund	4,414,934	4,871,574

5. INCOME TAX STATUS

The Plan is designed to constitute a qualified trust under Section 401(a) of the IRC and is exempt from federal income taxes under Section 501(a) of the IRC.

The Plan obtained its latest determination letter February 26, 2004, in which the Internal Revenue Service stated that the Plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code. A letter regarding the form of the Plan being acceptable, as obtained from the IRS for the prototype plan on which the Plan is based, was dated March 31, 2008. The Plan was amended as of February 9, 2010.

5. INCOME TAX STATUS – CONTINUED

Accounting principles generally accepted in the United States of America require plan management to evaluate the tax positions taken by the Plan and recognize a tax liability (or asset) if the organization has taken an uncertain position that more likely than not would not be sustained upon examination by the Internal Revenue Service. 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 2010.

6. TRUSTEE CERTIFICATION

PNC Bank, the trustee of the Plan, has certified with respect to the investment assets, transactions and income, that the information provided is a complete and accurate accounting of the financial condition of the Plan. This information was not audited for these financial statements, as allowed by D.O.L. Reg. 2520.103-8.

7. FAIR VALUE MEASUREMENTS

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

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

Level 2 – Inputs to the valuation methodology include:

- **quoted prices for similar assets or liabilities in active markets;**
- **quoted prices for identical or similar assets or liabilities in inactive markets;**
- **inputs other than quoted prices that are observable for the asset or liability;**
- **inputs that are derived principally from or corroborated by observable market data by correlation or other means.**

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

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

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

The following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2013 or 2012.

Mutual Funds – Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are registered with the Securities and Exchange Commission. These funds are required to publish their daily net asset values (NAV) and to transact at that price.

Group Annuity Contract– Carrying amounts are the fair values using a trade date basis.

Common/Collective Trust –Valued at fair value of underlying assets of the fund.

7. FAIR VALUE MEASUREMENTS – CONTINUED

The preceding methods described may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

The following tables set forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2013 and 2012:

Assets at Fair Value as of December 31, 2013

Description	Level 1	Level 2	Level 3	Total
Assets				
Mutual funds				
Large cap.	$ 533,741	$ -	$ -	$ 533,741
Small cap.	1,655,592	-	-	1,655,592
High yield	1,535,513	-	-	1,535,513
Growth	2,593,128	-	-	2,593,128
Growth and income	10,180,522	-	-	10,180,522
Bond	1,451,873	-	-	1,451,873
Common/ collective fund	-	4,499,326	-	4,499,326
Group annuity contract	-	-	2,381,214	2,381,214
	$ 17,950,369	$ 4,499,326	$ 2,381,214	$ 24,830,909

The following table sets forth a summary of changes in the fair value of the Plan's level 3 assets for the year ended December 31, 2013:

	Group Annuity Contract
Beginning Balance	$ 1,884,313
Purchases	348,302
Withdrawals	(213,295)
Realized gain	19,691
Revenue	1,251
Unrealized gain	340,952
Ending Balance	$ 2,381,214

7. FAIR VALUE MEASUREMENTS – CONTINUED

	Assets at Fair Value as of December 31, 2012			
Description	Level 1	Level 2	Level 3	Total
Assets				
Mutual funds				
Large cap.	$ 402,146	$ -	$ -	$ 402,146
Small cap.	1,154,685	-	-	1,154,685
High yield	1,325,388	-	-	1,325,388
Growth	1,903,513	-	-	1,903,513
Growth and income	7,962,529	-	-	7,962,529
Bond	1,486,982	-	-	1,486,982
Common/ collective fund	-	5,058,464	-	5,058,464
Group annuity contract	-	-	1,884,313	1,884,313
	$ 14,235,243	$ 5,058,464	$ 1,884,313	$ 21,178,020

The following table sets forth a summary of changes in the fair value of the Plan's level 3 assets for the year ended December 31, 2012:

	Group Annuity Contract
Beginning Balance	$ 1,712,580
Purchases	183,843
Withdrawals	(211,549)
Realized gain	11,191
Revenue	2,692
Unrealized gain	185,556
Ending Balance	$ 1,884,313

The following table represents the Plan's level 3 financial instruments, the valuation techniques used to measure the fair values of those financial instruments, and the significant unobservable inputs.

Instrument	Fair Value	Principal Vauation Technique	Unobservable Inputs
Group annuity contract	$ 2,381,214	Value of previous valuation period multiplied by a net investment factor	Net Investment Factor

The net investment factor is used to measure the investment performance. The net investment factor for any Valuation Period is determined by (a) divided by (b), minus (c), where:

(a) Is the value of the assets at the end of the preceding Valuation Period; plus the investment income and capital gains, realized or unrealized, credited to those assets at the end of the Valuation Period for which the net investment factor is being determined; minus the capital losses, realized or unrealized, charged against those assets during the Valuation Period; minus any amount charged against the account for taxes. This includes any amount set aside during the Valuation Period as a provision for taxes attributable to the operation or maintenance of the contract;

(b) Is the value of the assets at the end of the preceding Valuation Period; and

(c) Is a daily factor for the Valuation Period representing the asset charge deducted from the Subaccount adjusted for the number of days in the Valuation Period. The rates for this charge are shown in the contract.

7. FAIR VALUE MEASUREMENTS – CONTINUED

The following table summarizes investments measured at fair value based on Net Asset Value per share as of December 31, 2013 and 2012, respectively.

December 31, 2013	Fair Value	Unfunded Commitments	Redemption Frequency	Redemption Notice Period
Common/collective fund - PNC Investment Contract Fund	$ 4,499,326	N/A	Daily	30 days or 12 months under certain circumstances.

December 31, 2012	Fair Value	Unfunded Commitments	Redemption Frequency	Redemption Notice Period
Common/collective fund - PNC Investment Contract Fund	$ 5,058,464	N/A	Daily	30 days or 12 months under certain circumstances.

8. FULLY BENEFIT-RESPONSIVE CONTRACT

The PNC Investment Contract Fund (the "Fund") is a common trust fund administered by PNC Bank N.A. for its customers in conformity with the rules and regulations of the Office of the Comptroller of the Currency as they apply to collective investments of fiduciary funds held by national banks and in compliance with the Employee Retirement Income Security Act of 1974. The Fund's investors consist solely of defined contribution plans. The investment objectives of the Fund are to maximize current income, while maintaining principal and to provide for withdrawals of certain participant-initiated transactions under a plan without penalty or adjustment.

The Fund invests primarily in Synthetic Guaranteed Investment Contracts insured by wrap contract agreements. The Fund also invests in a money market account.

Contract units are redeemed daily based on the net asset value of the Fund which is determined daily. Unit holders have agreed to the payment of redemption over a period of up to twelve months under certain circumstances. Net investment income is reinvested.

Total return for the Fund is the actual rate of investment income credited to a unit holder for the year which amounted to 1.41% and 1.82% for the years ended December 31, 2013 and 2012, respectively. Other significant measures of return were as follows:

	2013	2012
Yield based on underlying investments at December 31	1.70%	2.25%
Yield based on interest rate credited to unitholders	1.41%	1.82%
Net investment income ratio to average net assets	1.63%	2.06%
Expenses (including wrap fees)	0.16%	0.17%

9. PARTY-IN-INTEREST TRANSACTION

The PNC investment Contract Fund is administered by PNC Bank N.A, which is also the trustee of the Plan.

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 statement of net assets available for benefits.

11. SUBSEQUENT EVENTS

Plan management evaluated subsequent events through July 28, 2014, the date that the financial statements were available to be issued.

SUPPLEMENTARY INFORMATION

THE OHIO AUTO CLUB EMPLOYEE SAVINGS PLAN
FORM 5500 PLAN 002
Year Ended December 31, 2013

Schedule H, Part IV, line 4i - Schedule of Assets (Held at Year End)

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Par or Maturity Value	(d) Cost	(e) Current Value
	REGISTERED INVESTMENT COMPANIES			
	American Beacon Small Cap Value	36,152 Shares	$ 681,547	$ 947,902
	American Beacon Large Cap Value	19,580 Shares	502,875	533,741
*	American Century Aggressive Fund	178,964 Shares	1,339,838	1,535,513
	American Century Conservative Fund	82,561 Shares	431,631	484,635
*	American Century Equity Growth Fund	44,748 Shares	1,319,675	1,376,450
	American Century Moderate Fund	105,477 Shares	692,953	758,377
	American EuroPacific Growth Fund	15,194 Shares	640,135	732,043
*	American New Perspective Fund	71,817 Shares	2,177,540	2,668,735
	American Washington Mutual Fund	18,894 Shares	708,074	742,143
	Baron Small Cap Fund	2,342 Shares	476,271	707,687
	Dreyfus Midcap Index Fund	22,245 Shares	677,262	817,510
*	Federated Total Return Bond Fund	133,322 Shares	1,463,794	1,451,873
*	Fidelity Adviser High Income	154,051Shares	1,411,939	1,662,209
*	T. Rowe Price Growth Stock Advantage	68,032 Shares	2,567,171	3,531,551
			15,090,705	17,950,369
	COMMON/COLLECTIVE FUNDS			
*	PNC Investment Contract Fund	1,275,882 Units	4,375,818	4,414,934
	ANNUITY CONTRACT			
*	Clearcourse Group Variable Annuity	205,314 Units	1,765,238	2,381,214
	PARTICIPANT LOANS	4.25% - 9.25%	-	135,785
		TOTAL ASSETS HELD FOR INVESTMENT	$ 21,231,761	$ 24,882,302

*** Investments representing 5% or more of net assets available for benefits at beginning of year.**

See independent auditors' report

THE OHIO AUTO CLUB EMPLOYEE SAVINGS PLAN
FORM 5500 PLAN 002
Year Ended December 31, 2013

Schedule H, Part IV, Line 4j - Schedule of Reportable Transactions

(a) Identity of Party Involved	(b) Description of Asset (Including Interest Rate and Maturity in Case of Loan)	(c) Purchase Price	(d) Selling Price	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
Category (iii) - A series of transactions in a security issue aggregating 5.0% or more of plan assets						
American Centry Equity Growth	30 Purchases	$ 250,579	$ -	$ -	$ 250,579	$ -
	26 Sales	-	1,353,803	1,028,912	1,353,803	324,891
American Centry Equity Growth Inv.	13 Purchases	$1,329,254	$ -	$ -	$1,329,254	$ -
	10 Sales	-	9,655	9,579	9,655	76
PNC Investment Contract Fund Y	34 Purchases	$5,416,453	$ -	$ -	$5,416,453	$ -
	53 Sales	-	1,044,124	1,040,635	1,044,124	3,489
PNC Investment Contract Fund	5 Purchases	$ 88,084	$ -	$ -	$ 88,084	$ -
	5 Sales	-	4,967,240	4,468,032	4,967,240	499,208

See independent auditors' report

THE OHIO AUTO CLUB EMPLOYEE SAVINGS PLAN
FINANCIAL STATEMENTS AND SUPPLEMENTARY INFORMATION
Years Ended December 31, 2013 and 2012

THE OHIO AUTO CLUB EMPLOYEE SAVINGS PLAN
Years Ended December 31, 2013 and 2012

FINANCIAL STATEMENTS AND SUPPLEMENTAL SCHEDULES

FINANCIAL STATEMENTS

Independent Auditors' Report ..... 1 – 2

Statements of Net Assets Available for Benefits 3

Statements of Changes in Net Assets Available for Benefits 4

Notes to Financial Statements ..... 5 - 12

SUPPLEMENTARY INFORMATION

Schedule of Assets (Held at Year End) 13

Reportable Transactions 14

125 West Mulberry Street
Lancaster, Ohio 43130

www.JCCcpa.com

740.653.9581 tel
614.837.2921 tel
740.653.0983 fax

Jeanette R. Addington, MBA, CPA, CGFM
Brian D. Long, CPA
Keith A. Lewis, CPA

INDEPENDENT AUDITORS' REPORT

To the Trustees
The Ohio Auto Club
Employee Savings Plan
Worthington, Ohio

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of The Ohio Auto Club Employee Savings Plan, which comprise the statements of net assets available for benefits as of December 31, 2013 and 2012, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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

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 6, which was certified by PNC Bank, the trustee of the Plan, except for comparing the information with the related information included in the financial statements and supplemental schedules. We have been informed by the plan administrator that the trustee holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained a certification from the trustee as of and for the years ended December 31, 2013 and 2012, that the information provided to the plan administrator by the trustee is complete and accurate.

Disclaimer of Opinion

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

Other Matter

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

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

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

JC & Co.
Lancaster, Ohio
July 28, 2014

THE OHIO AUTO CLUB
EMPLOYEE SAVINGS PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
December 31, 2013 and 2012

ASSETS	2013	2012
Investments (at market value)		
Mutual funds	$ 17,950,369	$ 14,235,243
Common/collective trusts	4,499,326	5,058,464
Annuity contract	2,381,214	1,884,313
	24,830,909	21,178,020
Participant notes receivable	135,785	127,851
NET ASSETS AT FAIR VALUE	24,966,694	21,305,871
Adjustment from fair value to contract value for fully benefit-responsive investment contract	(84,392)	(186,889)
NET ASSETS AVAILABLE FOR BENEFITS	$ 24,882,302	$ 21,118,982

See notes to financial statements

THE OHIO AUTO CLUB
EMPLOYEE SAVINGS PLAN
STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
Years Ended December 31, 2013 and 2012

	2013	2012
ADDITIONS		
Net appreciation in fair value of investments	$ 2,495,535	$ 1,033,061
Net gain on disposition of investments	570,923	715,574
Interest	5,111	5,187
Dividends	803,034	411,232
	3,874,603	2,165,054
Contributions		
Participants	924,447	899,955
Employer	1,304,009	1,249,317
Rollovers	77,801	13,849
	2,306,257	2,163,121
TOTAL ADDITIONS	6,180,860	4,328,175
DEDUCTIONS		
Benefits paid	2,415,406	1,118,686
Administrative expenses	2,134	23,718
	2,417,540	1,142,404
INCREASE IN NET ASSETS AVAILABLE FOR BENEFITS	3,763,320	3,185,771
NET ASSETS AVAILABLE FOR BENEFITS AT BEGINNING OF YEAR	21,118,982	17,933,211
NET ASSETS AVAILABLE FOR BENEFITS AT END OF YEAR	$ 24,882,302	$ 21,118,982

See notes to financial statements

1. DESCRIPTION OF THE PLAN

The following description of The Ohio Auto Club Employee Savings Plan (the "Plan") provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan covering all full-time employees of The Ohio Auto Club (the "Company") who have one year of service and are age twenty-one or older. It is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Contributions

Participants may contribute the maximum amount allowed by law of their pretax annual compensation, as defined by the Plan. The maximum salary deferral permitted by the Internal Revenue Code (the "IRC") for 2013 is $17,500 and $17,000 for 2012. Participants may also contribute amounts representing distributions from other qualified defined benefit or contribution plans.

The Company provides a matching contribution at a level established annually by the Company. For 2013 and 2012, the Company matched 100% of the first 4% of base compensation that a participant contributed to the plan along with a Safe-Harbor contribution of 4% to all eligible employees.

Participant Accounts

Each participant's account is credited with the participant's salary deferral and allocation of the Company's contributions and 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 immediately vested in their contributions plus actual earnings thereon. Vesting in the Company's matching and discretionary contribution portion of their account is based upon years of continuous service. A participant is 100% vested after two years of continuous service.

Investment Options

Upon enrollment in the Plan, a participant may direct employee contributions and employer matching and discretionary contributions in any increment in any of the following options:

American Beacon Small Cap. Value Fund	**American Washington Mutual Inv. Fund R4**
American Beacon Large Cap. Value Fund	**Baron Small Cap Fund**
American Century Aggressive Fund	**Dreyfus Midcap Index Fund**
American Century Conservative Fund	**Federated Total Return Bond Fund**
American Century Equity Growth Fund	**Fidelity Advisor High Income Fund**
American Century Moderate Fund A	**T. Rowe Price Growth Stock Advantage**
American EuroPacific Growth Fund R4	**PNC Investment Contract Fund**
American New Perspective Fund R4	**Clearcourse Variable Annuity**

Participants may change their investment options upon 30 days notice to the Company.

Participant Notes Receivable

Participants may borrow from their fund accounts. The Company has the sole right to approve or disapprove a participant's application for a loan, provided that loans are made available to all participants on a reasonably equivalent basis. No loan shall exceed the lesser of $50,000 or one-half of the fair value of a participant's vested account balance. If the participant's vested account balance is $20,000 or less, the maximum loan shall not exceed the lesser of $10,000 or 100% of the participant's vested account balance. Any loan shall bear interest at a rate reasonable at the time of application, considering the purpose of the loan and the rate being charged by

1. DESCRIPTION OF THE PLAN – CONTINUED

representative commercial banks in the local area for a similar loan. The term of such loan shall not exceed sixty months, unless the loan is to be used by the participant to purchase the participant's principal residence. The term for such loans shall be determined by the Company considering the maturity dates quoted by representative commercial banks in the local area for similar loans. Principal and interest is paid ratably through bi-weekly payroll deductions.

Payment of Benefits
Upon termination of service, due to death, disability, or retirement, a participant receives a lump-sum amount equal to the value of his or her account. For termination of service due to other reasons, a participant may receive the value of the vested interest in his or her account as a lump sum distribution.

Forfeited Accounts
At December 31, 2013 and 2012, forfeited non-vested accounts totaled $4,652 and $79, respectively. Forfeitures are used to offset administrative expenses.

2. SUMMARY OF ACCOUNTING POLICIES

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

Valuation of Investments
Investments are stated at fair value based on quoted prices in active markets. Shares of mutual funds are valued at quoted market prices, which represent the net asset value of shares held by the Plan at year-end. The common/collective trust investment is valued at fair value with an adjustment to contract price. The annuity contract is based on the fair value of the underlying securities of the contract less service fees.

Purchases and sales are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date.

Administrative Expenses
Administrative expenses charged to the Plan are primarily borne by the Company. Minor expenses were paid by the Plan in 2013 and 2012.

Estimates
The preparation of financial statements requires management to make estimates and assumptions that affect reported amounts of assets and liabilities at the date of the financial statements, and the reported amounts of investment income and expenses during the reporting period. Actual results could differ from those estimates.

Payment of Benefits
Benefits are recorded when paid.

3. PLAN TERMINATION

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

4. INVESTMENTS

The Plan's investments are held in a bank-administered trust fund. The Plan's investments (including investments bought and sold as well as held during the year) appreciated (depreciated) in fair value during the years ended December 31, 2013 and 2012. The following reflects both the appreciation (depreciation) in value and realized gains on dispositions.

4. INVESTMENTS – CONTINUED

	2013	2012
American Beacon Small Cap Value	$ 177,633	$ 66,495
American Beacon Large Cap Value	121,861	53,417
American Century Aggressive Fund	82,848	109,632
American Century Conservative Fund	14,139	15,222
American Century Equity Growth Fund	254,850	106,333
American Century Moderate Fund	34,219	45,240
American Century EuroPacific Growth Fund R4	93,753	-
American New Perspective Fund R3	-	174,098
American New Perspective Fund R4	425,309	102,724
American Washington Mutual Fund R4	137,652	37,562
Baron Small Cap Fund	164,607	58,860
Dreyfus Midcap Index Fund	159,093	(6,635)
Federated Kaufman	-	74,991
Federated Total Return Bond Fund	(77,926)	16,177
Fidelity Adviser Dividend International	20,300	90,616
Fidelity Adviser High Income	63,100	136,231
Janus Growth and Income Fund Class S	-	188,819
Third Avenue Value Fund	-	49,715
T. Rowe Price Growth Stock Advantage	983,899	14,790
T. Rowe Price Growth Stock Fund	-	157,244
Clearcourse	360,642	196,783
PNC Investment Contract Fund	50,479	60,321
NET APPRECIATION (DEPRECIATION) AND GAIN ON DISPOSITION	$ 3,066,458	$ 1,748,635

The following table represents the fair value of those investments that represent 5 percent or more of the Plan's net assets available for benefits as of January 1, 2013 and 2012:

	2013	2012
American Century Aggressive Fund	$ 1,535,513	$ 1,325,388
American Century Equity Growth Fund	1,376,450	905,307
American New Perspective Fund R4	2,668,735	2,075,926
Federated Total Return Bond Fund	1,451,873	1,486,982
Fidelity Adviser High Income	1,662,209	1,534,531
T. Rowe Price Growth Stock Advantage	3,531,551	2,569,952
Clearcourse Group Variable Annuity	2,381,214	1,884,313
PNC Investment Contract Fund	4,414,934	4,871,574

5. INCOME TAX STATUS

The Plan is designed to constitute a qualified trust under Section 401(a) of the IRC and is exempt from federal income taxes under Section 501(a) of the IRC.

The Plan obtained its latest determination letter February 26, 2004, in which the Internal Revenue Service stated that the Plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code. A letter regarding the form of the Plan being acceptable, as obtained from the IRS for the prototype plan on which the Plan is based, was dated March 31, 2008. The Plan was amended as of February 9, 2010.

5. INCOME TAX STATUS – CONTINUED

Accounting principles generally accepted in the United States of America require plan management to evaluate the tax positions taken by the Plan and recognize a tax liability (or asset) if the organization has taken an uncertain position that more likely than not would not be sustained upon examination by the Internal Revenue Service. 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 2010.

6. TRUSTEE CERTIFICATION

PNC Bank, the trustee of the Plan, has certified with respect to the investment assets, transactions and income, that the information provided is a complete and accurate accounting of the financial condition of the Plan. This information was not audited for these financial statements, as allowed by D.O.L. Reg. 2520.103-8.

7. FAIR VALUE MEASUREMENTS

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

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

Level 2 – Inputs to the valuation methodology include:

- **quoted prices for similar assets or liabilities in active markets;**
- **quoted prices for identical or similar assets or liabilities in inactive markets;**
- **inputs other than quoted prices that are observable for the asset or liability;**
- **inputs that are derived principally from or corroborated by observable market data by correlation or other means.**

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

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

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

The following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2013 or 2012.

Mutual Funds – Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are registered with the Securities and Exchange Commission. These funds are required to publish their daily net asset values (NAV) and to transact at that price.

Group Annuity Contract– Carrying amounts are the fair values using a trade date basis.

Common/Collective Trust –Valued at fair value of underlying assets of the fund.

7. FAIR VALUE MEASUREMENTS – CONTINUED

The preceding methods described may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

The following tables set forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2013 and 2012:

Assets at Fair Value as of December 31, 2013

Description	Level 1	Level 2	Level 3	Total
Assets				
Mutual funds				
Large cap.	$ 533,741	$ -	$ -	$ 533,741
Small cap.	1,655,592	-	-	1,655,592
High yield	1,535,513	-	-	1,535,513
Growth	2,593,128	-	-	2,593,128
Growth and income	10,180,522	-	-	10,180,522
Bond	1,451,873	-	-	1,451,873
Common/ collective fund	-	4,499,326	-	4,499,326
Group annuity contract	-	-	2,381,214	2,381,214
	$ 17,950,369	$ 4,499,326	$ 2,381,214	$ 24,830,909

The following table sets forth a summary of changes in the fair value of the Plan's level 3 assets for the year ended December 31, 2013:

	Group Annuity Contract
Beginning Balance	$ 1,884,313
Purchases	348,302
Withdrawals	(213,295)
Realized gain	19,691
Revenue	1,251
Unrealized gain	340,952
Ending Balance	$ 2,381,214

7. FAIR VALUE MEASUREMENTS – CONTINUED

	Assets at Fair Value as of December 31, 2012			
Description	Level 1	Level 2	Level 3	Total
Assets				
Mutual funds				
Large cap.	$ 402,146	$ -	$ -	$ 402,146
Small cap.	1,154,685	-	-	1,154,685
High yield	1,325,388	-	-	1,325,388
Growth	1,903,513	-	-	1,903,513
Growth and income	7,962,529	-	-	7,962,529
Bond	1,486,982	-	-	1,486,982
Common/ collective fund	-	5,058,464	-	5,058,464
Group annuity contract	-	-	1,884,313	1,884,313
	$ 14,235,243	$ 5,058,464	$ 1,884,313	$ 21,178,020

The following table sets forth a summary of changes in the fair value of the Plan's level 3 assets for the year ended December 31, 2012:

	Group Annuity Contract
Beginning Balance	$ 1,712,580
Purchases	183,843
Withdrawals	(211,549)
Realized gain	11,191
Revenue	2,692
Unrealized gain	185,556
Ending Balance	$ 1,884,313

The following table represents the Plan's level 3 financial instruments, the valuation techniques used to measure the fair values of those financial instruments, and the significant unobservable inputs.

Instrument	Fair Value	Principal Vauation Technique	Unobservable Inputs
Group annuity contract	$ 2,381,214	Value of previous valuation period multiplied by a net investment factor	Net Investment Factor

The net investment factor is used to measure the investment performance. The net investment factor for any Valuation Period is determined by (a) divided by (b), minus (c), where:

(a) Is the value of the assets at the end of the preceding Valuation Period; plus the investment income and capital gains, realized or unrealized, credited to those assets at the end of the Valuation Period for which the net investment factor is being determined; minus the capital losses, realized or unrealized, charged against those assets during the Valuation Period; minus any amount charged against the account for taxes. This includes any amount set aside during the Valuation Period as a provision for taxes attributable to the operation or maintenance of the contract;

(b) Is the value of the assets at the end of the preceding Valuation Period; and

(c) Is a daily factor for the Valuation Period representing the asset charge deducted from the Subaccount adjusted for the number of days in the Valuation Period. The rates for this charge are shown in the contract.

7. FAIR VALUE MEASUREMENTS – CONTINUED

The following table summarizes investments measured at fair value based on Net Asset Value per share as of December 31, 2013 and 2012, respectively.

December 31, 2013	Fair Value	Unfunded Commitments	Redemption Frequency	Redemption Notice Period
Common/collective fund - PNC Investment Contract Fund	$ 4,499,326	N/A	Daily	30 days or 12 months under certain circumstances.

December 31, 2012	Fair Value	Unfunded Commitments	Redemption Frequency	Redemption Notice Period
Common/collective fund - PNC Investment Contract Fund	$ 5,058,464	N/A	Daily	30 days or 12 months under certain circumstances.

8. FULLY BENEFIT-RESPONSIVE CONTRACT

The PNC Investment Contract Fund (the "Fund") is a common trust fund administered by PNC Bank N.A. for its customers in conformity with the rules and regulations of the Office of the Comptroller of the Currency as they apply to collective investments of fiduciary funds held by national banks and in compliance with the Employee Retirement Income Security Act of 1974. The Fund's investors consist solely of defined contribution plans. The investment objectives of the Fund are to maximize current income, while maintaining principal and to provide for withdrawals of certain participant-initiated transactions under a plan without penalty or adjustment.

The Fund invests primarily in Synthetic Guaranteed Investment Contracts insured by wrap contract agreements. The Fund also invests in a money market account.

Contract units are redeemed daily based on the net asset value of the Fund which is determined daily. Unit holders have agreed to the payment of redemption over a period of up to twelve months under certain circumstances. Net investment income is reinvested.

Total return for the Fund is the actual rate of investment income credited to a unit holder for the year which amounted to 1.41% and 1.82% for the years ended December 31, 2013 and 2012, respectively. Other significant measures of return were as follows:

	2013	2012
Yield based on underlying investments at December 31	1.70%	2.25%
Yield based on interest rate credited to unitholders	1.41%	1.82%
Net investment income ratio to average net assets	1.63%	2.06%
Expenses (including wrap fees)	0.16%	0.17%

9. PARTY-IN-INTEREST TRANSACTION

The PNC investment Contract Fund is administered by PNC Bank N.A, which is also the trustee of the Plan.

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 statement of net assets available for benefits.

11. SUBSEQUENT EVENTS

Plan management evaluated subsequent events through July 28, 2014, the date that the financial statements were available to be issued.

SUPPLEMENTARY INFORMATION

THE OHIO AUTO CLUB EMPLOYEE SAVINGS PLAN
FORM 5500 PLAN 002
Year Ended December 31, 2013

Schedule H, Part IV, line 4i - Schedule of Assets (Held at Year End)

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Par or Maturity Value	(d) Cost	(e) Current Value
	REGISTERED INVESTMENT COMPANIES			
	American Beacon Small Cap Value	36,152 Shares	$ 681,547	$ 947,902
	American Beacon Large Cap Value	19,580 Shares	502,875	533,741
*	American Century Aggressive Fund	178,964 Shares	1,339,838	1,535,513
	American Century Conservative Fund	82,561 Shares	431,631	484,635
*	American Century Equity Growth Fund	44,748 Shares	1,319,675	1,376,450
	American Century Moderate Fund	105,477 Shares	692,953	758,377
	American EuroPacific Growth Fund	15,194 Shares	640,135	732,043
*	American New Perspective Fund	71,817 Shares	2,177,540	2,668,735
	American Washington Mutual Fund	18,894 Shares	708,074	742,143
	Baron Small Cap Fund	2,342 Shares	476,271	707,687
	Dreyfus Midcap Index Fund	22,245 Shares	677,262	817,510
*	Federated Total Return Bond Fund	133,322 Shares	1,463,794	1,451,873
*	Fidelity Adviser High Income	154,051Shares	1,411,939	1,662,209
*	T. Rowe Price Growth Stock Advantage	68,032 Shares	2,567,171	3,531,551
			15,090,705	17,950,369
	COMMON/COLLECTIVE FUNDS			
*	PNC Investment Contract Fund	1,275,882 Units	4,375,818	4,414,934
	ANNUITY CONTRACT			
*	Clearcourse Group Variable Annuity	205,314 Units	1,765,238	2,381,214
	PARTICIPANT LOANS	4.25% - 9.25%	-	135,785
		TOTAL ASSETS HELD FOR INVESTMENT	$ 21,231,761	$ 24,882,302

*** Investments representing 5% or more of net assets available for benefits at beginning of year.**

See independent auditors' report

THE OHIO AUTO CLUB EMPLOYEE SAVINGS PLAN
FORM 5500 PLAN 002
Year Ended December 31, 2013

Schedule H, Part IV, Line 4j - Schedule of Reportable Transactions

(a) Identity of Party Involved	(b) Description of Asset (Including Interest Rate and Maturity in Case of Loan)	(c) Purchase Price	(d) Selling Price	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
Category (iii) - A series of transactions in a security issue aggregating 5.0% or more of plan assets						
American Centry Equity Growth	30 Purchases	$ 250,579	$ -	$ -	$ 250,579	$ -
	26 Sales	-	1,353,803	1,028,912	1,353,803	324,891
American Centry Equity Growth Inv.	13 Purchases	$1,329,254	$ -	$ -	$1,329,254	$ -
	10 Sales	-	9,655	9,579	9,655	76
PNC Investment Contract Fund Y	34 Purchases	$5,416,453	$ -	$ -	$5,416,453	$ -
	53 Sales	-	1,044,124	1,040,635	1,044,124	3,489
PNC Investment Contract Fund	5 Purchases	$ 88,084	$ -	$ -	$ 88,084	$ -
	5 Sales	-	4,967,240	4,468,032	4,967,240	499,208

See independent auditors' report

THE OHIO AUTO CLUB EMPLOYEE SAVINGS PLAN
FINANCIAL STATEMENTS AND SUPPLEMENTARY INFORMATION
Years Ended December 31, 2013 and 2012

THE OHIO AUTO CLUB EMPLOYEE SAVINGS PLAN
Years Ended December 31, 2013 and 2012

FINANCIAL STATEMENTS AND SUPPLEMENTAL SCHEDULES

FINANCIAL STATEMENTS

Independent Auditors' Report ..... 1 – 2

Statements of Net Assets Available for Benefits 3

Statements of Changes in Net Assets Available for Benefits 4

Notes to Financial Statements ..... 5 - 12

SUPPLEMENTARY INFORMATION

Schedule of Assets (Held at Year End) 13

Reportable Transactions 14

125 West Mulberry Street
Lancaster, Ohio 43130

www.JCCcpa.com

740.653.9581 tel
614.837.2921 tel
740.653.0983 fax

Jeanette R. Addington, MBA, CPA, CGFM
Brian D. Long, CPA
Keith A. Lewis, CPA

INDEPENDENT AUDITORS' REPORT

To the Trustees
The Ohio Auto Club
Employee Savings Plan
Worthington, Ohio

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of The Ohio Auto Club Employee Savings Plan, which comprise the statements of net assets available for benefits as of December 31, 2013 and 2012, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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

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 6, which was certified by PNC Bank, the trustee of the Plan, except for comparing the information with the related information included in the financial statements and supplemental schedules. We have been informed by the plan administrator that the trustee holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained a certification from the trustee as of and for the years ended December 31, 2013 and 2012, that the information provided to the plan administrator by the trustee is complete and accurate.

Disclaimer of Opinion

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

Other Matter

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

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

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

JC & Co.
Lancaster, Ohio
July 28, 2014

THE OHIO AUTO CLUB
EMPLOYEE SAVINGS PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
December 31, 2013 and 2012

ASSETS	2013	2012
Investments (at market value)		
Mutual funds	$ 17,950,369	$ 14,235,243
Common/collective trusts	4,499,326	5,058,464
Annuity contract	2,381,214	1,884,313
	24,830,909	21,178,020
Participant notes receivable	135,785	127,851
NET ASSETS AT FAIR VALUE	24,966,694	21,305,871
Adjustment from fair value to contract value for fully benefit-responsive investment contract	(84,392)	(186,889)
NET ASSETS AVAILABLE FOR BENEFITS	$ 24,882,302	$ 21,118,982

See notes to financial statements

THE OHIO AUTO CLUB
EMPLOYEE SAVINGS PLAN
STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
Years Ended December 31, 2013 and 2012

	2013	2012
ADDITIONS		
Net appreciation in fair value of investments	$ 2,495,535	$ 1,033,061
Net gain on disposition of investments	570,923	715,574
Interest	5,111	5,187
Dividends	803,034	411,232
	3,874,603	2,165,054
Contributions		
Participants	924,447	899,955
Employer	1,304,009	1,249,317
Rollovers	77,801	13,849
	2,306,257	2,163,121
TOTAL ADDITIONS	6,180,860	4,328,175
DEDUCTIONS		
Benefits paid	2,415,406	1,118,686
Administrative expenses	2,134	23,718
	2,417,540	1,142,404
INCREASE IN NET ASSETS AVAILABLE FOR BENEFITS	3,763,320	3,185,771
NET ASSETS AVAILABLE FOR BENEFITS AT BEGINNING OF YEAR	21,118,982	17,933,211
NET ASSETS AVAILABLE FOR BENEFITS AT END OF YEAR	$ 24,882,302	$ 21,118,982

See notes to financial statements

1. DESCRIPTION OF THE PLAN

The following description of The Ohio Auto Club Employee Savings Plan (the "Plan") provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan covering all full-time employees of The Ohio Auto Club (the "Company") who have one year of service and are age twenty-one or older. It is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Contributions

Participants may contribute the maximum amount allowed by law of their pretax annual compensation, as defined by the Plan. The maximum salary deferral permitted by the Internal Revenue Code (the "IRC") for 2013 is $17,500 and $17,000 for 2012. Participants may also contribute amounts representing distributions from other qualified defined benefit or contribution plans.

The Company provides a matching contribution at a level established annually by the Company. For 2013 and 2012, the Company matched 100% of the first 4% of base compensation that a participant contributed to the plan along with a Safe-Harbor contribution of 4% to all eligible employees.

Participant Accounts

Each participant's account is credited with the participant's salary deferral and allocation of the Company's contributions and 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 immediately vested in their contributions plus actual earnings thereon. Vesting in the Company's matching and discretionary contribution portion of their account is based upon years of continuous service. A participant is 100% vested after two years of continuous service.

Investment Options

Upon enrollment in the Plan, a participant may direct employee contributions and employer matching and discretionary contributions in any increment in any of the following options:

American Beacon Small Cap. Value Fund	**American Washington Mutual Inv. Fund R4**
American Beacon Large Cap. Value Fund	**Baron Small Cap Fund**
American Century Aggressive Fund	**Dreyfus Midcap Index Fund**
American Century Conservative Fund	**Federated Total Return Bond Fund**
American Century Equity Growth Fund	**Fidelity Advisor High Income Fund**
American Century Moderate Fund A	**T. Rowe Price Growth Stock Advantage**
American EuroPacific Growth Fund R4	**PNC Investment Contract Fund**
American New Perspective Fund R4	**Clearcourse Variable Annuity**

Participants may change their investment options upon 30 days notice to the Company.

Participant Notes Receivable

Participants may borrow from their fund accounts. The Company has the sole right to approve or disapprove a participant's application for a loan, provided that loans are made available to all participants on a reasonably equivalent basis. No loan shall exceed the lesser of $50,000 or one-half of the fair value of a participant's vested account balance. If the participant's vested account balance is $20,000 or less, the maximum loan shall not exceed the lesser of $10,000 or 100% of the participant's vested account balance. Any loan shall bear interest at a rate reasonable at the time of application, considering the purpose of the loan and the rate being charged by

1. DESCRIPTION OF THE PLAN – CONTINUED

representative commercial banks in the local area for a similar loan. The term of such loan shall not exceed sixty months, unless the loan is to be used by the participant to purchase the participant's principal residence. The term for such loans shall be determined by the Company considering the maturity dates quoted by representative commercial banks in the local area for similar loans. Principal and interest is paid ratably through bi-weekly payroll deductions.

Payment of Benefits
Upon termination of service, due to death, disability, or retirement, a participant receives a lump-sum amount equal to the value of his or her account. For termination of service due to other reasons, a participant may receive the value of the vested interest in his or her account as a lump sum distribution.

Forfeited Accounts
At December 31, 2013 and 2012, forfeited non-vested accounts totaled $4,652 and $79, respectively. Forfeitures are used to offset administrative expenses.

2. SUMMARY OF ACCOUNTING POLICIES

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

Valuation of Investments
Investments are stated at fair value based on quoted prices in active markets. Shares of mutual funds are valued at quoted market prices, which represent the net asset value of shares held by the Plan at year-end. The common/collective trust investment is valued at fair value with an adjustment to contract price. The annuity contract is based on the fair value of the underlying securities of the contract less service fees.

Purchases and sales are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date.

Administrative Expenses
Administrative expenses charged to the Plan are primarily borne by the Company. Minor expenses were paid by the Plan in 2013 and 2012.

Estimates
The preparation of financial statements requires management to make estimates and assumptions that affect reported amounts of assets and liabilities at the date of the financial statements, and the reported amounts of investment income and expenses during the reporting period. Actual results could differ from those estimates.

Payment of Benefits
Benefits are recorded when paid.

3. PLAN TERMINATION

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

4. INVESTMENTS

The Plan's investments are held in a bank-administered trust fund. The Plan's investments (including investments bought and sold as well as held during the year) appreciated (depreciated) in fair value during the years ended December 31, 2013 and 2012. The following reflects both the appreciation (depreciation) in value and realized gains on dispositions.

4. INVESTMENTS – CONTINUED

	2013	2012
American Beacon Small Cap Value	$ 177,633	$ 66,495
American Beacon Large Cap Value	121,861	53,417
American Century Aggressive Fund	82,848	109,632
American Century Conservative Fund	14,139	15,222
American Century Equity Growth Fund	254,850	106,333
American Century Moderate Fund	34,219	45,240
American Century EuroPacific Growth Fund R4	93,753	-
American New Perspective Fund R3	-	174,098
American New Perspective Fund R4	425,309	102,724
American Washington Mutual Fund R4	137,652	37,562
Baron Small Cap Fund	164,607	58,860
Dreyfus Midcap Index Fund	159,093	(6,635)
Federated Kaufman	-	74,991
Federated Total Return Bond Fund	(77,926)	16,177
Fidelity Adviser Dividend International	20,300	90,616
Fidelity Adviser High Income	63,100	136,231
Janus Growth and Income Fund Class S	-	188,819
Third Avenue Value Fund	-	49,715
T. Rowe Price Growth Stock Advantage	983,899	14,790
T. Rowe Price Growth Stock Fund	-	157,244
Clearcourse	360,642	196,783
PNC Investment Contract Fund	50,479	60,321
NET APPRECIATION (DEPRECIATION) AND GAIN ON DISPOSITION	$ 3,066,458	$ 1,748,635

The following table represents the fair value of those investments that represent 5 percent or more of the Plan's net assets available for benefits as of January 1, 2013 and 2012:

	2013	2012
American Century Aggressive Fund	$ 1,535,513	$ 1,325,388
American Century Equity Growth Fund	1,376,450	905,307
American New Perspective Fund R4	2,668,735	2,075,926
Federated Total Return Bond Fund	1,451,873	1,486,982
Fidelity Adviser High Income	1,662,209	1,534,531
T. Rowe Price Growth Stock Advantage	3,531,551	2,569,952
Clearcourse Group Variable Annuity	2,381,214	1,884,313
PNC Investment Contract Fund	4,414,934	4,871,574

5. INCOME TAX STATUS

The Plan is designed to constitute a qualified trust under Section 401(a) of the IRC and is exempt from federal income taxes under Section 501(a) of the IRC.

The Plan obtained its latest determination letter February 26, 2004, in which the Internal Revenue Service stated that the Plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code. A letter regarding the form of the Plan being acceptable, as obtained from the IRS for the prototype plan on which the Plan is based, was dated March 31, 2008. The Plan was amended as of February 9, 2010.

5. INCOME TAX STATUS – CONTINUED

Accounting principles generally accepted in the United States of America require plan management to evaluate the tax positions taken by the Plan and recognize a tax liability (or asset) if the organization has taken an uncertain position that more likely than not would not be sustained upon examination by the Internal Revenue Service. 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 2010.

6. TRUSTEE CERTIFICATION

PNC Bank, the trustee of the Plan, has certified with respect to the investment assets, transactions and income, that the information provided is a complete and accurate accounting of the financial condition of the Plan. This information was not audited for these financial statements, as allowed by D.O.L. Reg. 2520.103-8.

7. FAIR VALUE MEASUREMENTS

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

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

Level 2 – Inputs to the valuation methodology include:

- **quoted prices for similar assets or liabilities in active markets;**
- **quoted prices for identical or similar assets or liabilities in inactive markets;**
- **inputs other than quoted prices that are observable for the asset or liability;**
- **inputs that are derived principally from or corroborated by observable market data by correlation or other means.**

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

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

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

The following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2013 or 2012.

Mutual Funds – Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are registered with the Securities and Exchange Commission. These funds are required to publish their daily net asset values (NAV) and to transact at that price.

Group Annuity Contract– Carrying amounts are the fair values using a trade date basis.

Common/Collective Trust –Valued at fair value of underlying assets of the fund.

7. FAIR VALUE MEASUREMENTS – CONTINUED

The preceding methods described may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

The following tables set forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2013 and 2012:

Assets at Fair Value as of December 31, 2013

Description	Level 1	Level 2	Level 3	Total
Assets				
Mutual funds				
Large cap.	$ 533,741	$ -	$ -	$ 533,741
Small cap.	1,655,592	-	-	1,655,592
High yield	1,535,513	-	-	1,535,513
Growth	2,593,128	-	-	2,593,128
Growth and income	10,180,522	-	-	10,180,522
Bond	1,451,873	-	-	1,451,873
Common/ collective fund	-	4,499,326	-	4,499,326
Group annuity contract	-	-	2,381,214	2,381,214
	$ 17,950,369	$ 4,499,326	$ 2,381,214	$ 24,830,909

The following table sets forth a summary of changes in the fair value of the Plan's level 3 assets for the year ended December 31, 2013:

	Group Annuity Contract
Beginning Balance	$ 1,884,313
Purchases	348,302
Withdrawals	(213,295)
Realized gain	19,691
Revenue	1,251
Unrealized gain	340,952
Ending Balance	$ 2,381,214

7. FAIR VALUE MEASUREMENTS – CONTINUED

	Assets at Fair Value as of December 31, 2012			
Description	Level 1	Level 2	Level 3	Total
Assets				
Mutual funds				
Large cap.	$ 402,146	$ -	$ -	$ 402,146
Small cap.	1,154,685	-	-	1,154,685
High yield	1,325,388	-	-	1,325,388
Growth	1,903,513	-	-	1,903,513
Growth and income	7,962,529	-	-	7,962,529
Bond	1,486,982	-	-	1,486,982
Common/ collective fund	-	5,058,464	-	5,058,464
Group annuity contract	-	-	1,884,313	1,884,313
	$ 14,235,243	$ 5,058,464	$ 1,884,313	$ 21,178,020

The following table sets forth a summary of changes in the fair value of the Plan's level 3 assets for the year ended December 31, 2012:

	Group Annuity Contract
Beginning Balance	$ 1,712,580
Purchases	183,843
Withdrawals	(211,549)
Realized gain	11,191
Revenue	2,692
Unrealized gain	185,556
Ending Balance	$ 1,884,313

The following table represents the Plan's level 3 financial instruments, the valuation techniques used to measure the fair values of those financial instruments, and the significant unobservable inputs.

Instrument	Fair Value	Principal Vauation Technique	Unobservable Inputs
Group annuity contract	$ 2,381,214	Value of previous valuation period multiplied by a net investment factor	Net Investment Factor

The net investment factor is used to measure the investment performance. The net investment factor for any Valuation Period is determined by (a) divided by (b), minus (c), where:

(a) Is the value of the assets at the end of the preceding Valuation Period; plus the investment income and capital gains, realized or unrealized, credited to those assets at the end of the Valuation Period for which the net investment factor is being determined; minus the capital losses, realized or unrealized, charged against those assets during the Valuation Period; minus any amount charged against the account for taxes. This includes any amount set aside during the Valuation Period as a provision for taxes attributable to the operation or maintenance of the contract;

(b) Is the value of the assets at the end of the preceding Valuation Period; and

(c) Is a daily factor for the Valuation Period representing the asset charge deducted from the Subaccount adjusted for the number of days in the Valuation Period. The rates for this charge are shown in the contract.

7. FAIR VALUE MEASUREMENTS – CONTINUED

The following table summarizes investments measured at fair value based on Net Asset Value per share as of December 31, 2013 and 2012, respectively.

December 31, 2013	Fair Value	Unfunded Commitments	Redemption Frequency	Redemption Notice Period
Common/collective fund - PNC Investment Contract Fund	$ 4,499,326	N/A	Daily	30 days or 12 months under certain circumstances.

December 31, 2012	Fair Value	Unfunded Commitments	Redemption Frequency	Redemption Notice Period
Common/collective fund - PNC Investment Contract Fund	$ 5,058,464	N/A	Daily	30 days or 12 months under certain circumstances.

8. FULLY BENEFIT-RESPONSIVE CONTRACT

The PNC Investment Contract Fund (the "Fund") is a common trust fund administered by PNC Bank N.A. for its customers in conformity with the rules and regulations of the Office of the Comptroller of the Currency as they apply to collective investments of fiduciary funds held by national banks and in compliance with the Employee Retirement Income Security Act of 1974. The Fund's investors consist solely of defined contribution plans. The investment objectives of the Fund are to maximize current income, while maintaining principal and to provide for withdrawals of certain participant-initiated transactions under a plan without penalty or adjustment.

The Fund invests primarily in Synthetic Guaranteed Investment Contracts insured by wrap contract agreements. The Fund also invests in a money market account.

Contract units are redeemed daily based on the net asset value of the Fund which is determined daily. Unit holders have agreed to the payment of redemption over a period of up to twelve months under certain circumstances. Net investment income is reinvested.

Total return for the Fund is the actual rate of investment income credited to a unit holder for the year which amounted to 1.41% and 1.82% for the years ended December 31, 2013 and 2012, respectively. Other significant measures of return were as follows:

	2013	2012
Yield based on underlying investments at December 31	1.70%	2.25%
Yield based on interest rate credited to unitholders	1.41%	1.82%
Net investment income ratio to average net assets	1.63%	2.06%
Expenses (including wrap fees)	0.16%	0.17%

9. PARTY-IN-INTEREST TRANSACTION

The PNC investment Contract Fund is administered by PNC Bank N.A, which is also the trustee of the Plan.

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 statement of net assets available for benefits.

11. SUBSEQUENT EVENTS

Plan management evaluated subsequent events through July 28, 2014, the date that the financial statements were available to be issued.

SUPPLEMENTARY INFORMATION

THE OHIO AUTO CLUB EMPLOYEE SAVINGS PLAN
FORM 5500 PLAN 002
Year Ended December 31, 2013

Schedule H, Part IV, line 4i - Schedule of Assets (Held at Year End)

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Par or Maturity Value	(d) Cost	(e) Current Value
	REGISTERED INVESTMENT COMPANIES			
	American Beacon Small Cap Value	36,152 Shares	$ 681,547	$ 947,902
	American Beacon Large Cap Value	19,580 Shares	502,875	533,741
*	American Century Aggressive Fund	178,964 Shares	1,339,838	1,535,513
	American Century Conservative Fund	82,561 Shares	431,631	484,635
*	American Century Equity Growth Fund	44,748 Shares	1,319,675	1,376,450
	American Century Moderate Fund	105,477 Shares	692,953	758,377
	American EuroPacific Growth Fund	15,194 Shares	640,135	732,043
*	American New Perspective Fund	71,817 Shares	2,177,540	2,668,735
	American Washington Mutual Fund	18,894 Shares	708,074	742,143
	Baron Small Cap Fund	2,342 Shares	476,271	707,687
	Dreyfus Midcap Index Fund	22,245 Shares	677,262	817,510
*	Federated Total Return Bond Fund	133,322 Shares	1,463,794	1,451,873
*	Fidelity Adviser High Income	154,051Shares	1,411,939	1,662,209
*	T. Rowe Price Growth Stock Advantage	68,032 Shares	2,567,171	3,531,551
			15,090,705	17,950,369
	COMMON/COLLECTIVE FUNDS			
*	PNC Investment Contract Fund	1,275,882 Units	4,375,818	4,414,934
	ANNUITY CONTRACT			
*	Clearcourse Group Variable Annuity	205,314 Units	1,765,238	2,381,214
	PARTICIPANT LOANS	4.25% - 9.25%	-	135,785
		TOTAL ASSETS HELD FOR INVESTMENT	$ 21,231,761	$ 24,882,302

*** Investments representing 5% or more of net assets available for benefits at beginning of year.**

See independent auditors' report

THE OHIO AUTO CLUB EMPLOYEE SAVINGS PLAN
FORM 5500 PLAN 002
Year Ended December 31, 2013

Schedule H, Part IV, Line 4j - Schedule of Reportable Transactions

(a) Identity of Party Involved	(b) Description of Asset (Including Interest Rate and Maturity in Case of Loan)	(c) Purchase Price	(d) Selling Price	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
Category (iii) - A series of transactions in a security issue aggregating 5.0% or more of plan assets						
American Centry Equity Growth	30 Purchases	$ 250,579	$ -	$ -	$ 250,579	$ -
	26 Sales	-	1,353,803	1,028,912	1,353,803	324,891
American Centry Equity Growth Inv.	13 Purchases	$1,329,254	$ -	$ -	$1,329,254	$ -
	10 Sales	-	9,655	9,579	9,655	76
PNC Investment Contract Fund Y	34 Purchases	$5,416,453	$ -	$ -	$5,416,453	$ -
	53 Sales	-	1,044,124	1,040,635	1,044,124	3,489
PNC Investment Contract Fund	5 Purchases	$ 88,084	$ -	$ -	$ 88,084	$ -
	5 Sales	-	4,967,240	4,468,032	4,967,240	499,208

See independent auditors' report