

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
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Part I	Annual Report Identification Information
For calendar plan year 2013 or fiscal plan year beginning <u>01/01/2013</u> and ending <u>12/31/2013</u>	
A This return/report is for:	☐ a multiemployer plan; ☒ a multiple-employer plan; or ☐ a single-employer plan; ☐ a DFE (specify) ____
B This return/report is:	☐ the first return/report; ☐ the final return/report; ☐ an amended return/report; ☐ a short plan year return/report (less than 12 months).
C If the plan is a collectively-bargained plan, check here.	☐
D Check box if filing under:	☒ Form 5558; ☐ automatic extension; ☐ the DFVC program; ☐ special extension (enter description)

Part II	Basic Plan Information—enter all requested information										
1a Name of plan <u>THE DEFINED BENEFIT PENSION PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">1b Three-digit plan number (PN) ▶</td> <td style="width: 20%; text-align: center;"><u>333</u></td> </tr> <tr> <td colspan="2">1c Effective date of plan <u>11/01/1945</u></td> </tr> <tr> <td colspan="2">2b Employer Identification Number (EIN) <u>34-4427947</u></td> </tr> <tr> <td colspan="2">2c Sponsor's telephone number <u>419-248-2424</u></td> </tr> <tr> <td colspan="2">2d Business code (see instructions) <u>813000</u></td> </tr> </table>	1b Three-digit plan number (PN) ▶	<u>333</u>	1c Effective date of plan <u>11/01/1945</u>		2b Employer Identification Number (EIN) <u>34-4427947</u>		2c Sponsor's telephone number <u>419-248-2424</u>		2d Business code (see instructions) <u>813000</u>	
1b Three-digit plan number (PN) ▶	<u>333</u>										
1c Effective date of plan <u>11/01/1945</u>											
2b Employer Identification Number (EIN) <u>34-4427947</u>											
2c Sponsor's telephone number <u>419-248-2424</u>											
2d Business code (see instructions) <u>813000</u>											
2a Plan sponsor's name and address; include room or suite number (employer, if for a single-employer plan) <u>UNITED WAY OF GREATER TOLEDO</u> <u>424 JACKSON ST</u> <u>TOLEDO, OH 43604</u>											

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.	10/09/2014	KATHLEEN DOTY
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE
Preparer's name (including firm name, if applicable) and address; include room or suite number. (optional)			Preparer's telephone number (optional)

3a Plan administrator's name and address ☒ Same as Plan Sponsor Name ☐ Same as Plan Sponsor Address		3b Administrator's EIN	
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:		3c Administrator's telephone number	
a Sponsor's name		4b EIN	
5 Total number of participants at the beginning of the plan year		4c PN	
6 Number of participants as of the end of the plan year (welfare plans complete only lines 6a , 6b , 6c , and 6d).		5 1517	
a Active participants		6a 227	
b Retired or separated participants receiving benefits		6b 475	
c Other retired or separated participants entitled to future benefits		6c 755	
d Subtotal. Add lines 6a , 6b , and 6c		6d 1457	
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits		6e 44	
f Total. Add lines 6d and 6e		6f 1501	
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)		6g	
h Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested		6h 0	
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)		7	
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 1A			
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)		9b Plan benefit arrangement (check all that apply)	
(1) ☐ Insurance		(1) ☐ Insurance	
(2) ☐ Code section 412(e)(3) insurance contracts		(2) ☐ Code section 412(e)(3) insurance contracts	
(3) ☒ Trust		(3) ☒ Trust	
(4) ☐ General assets of the sponsor		(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		b General Schedules	
(1) ☒ R (Retirement Plan Information)		(1) ☒ H (Financial Information)	
(2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary		(2) ☐ I (Financial Information – Small Plan)	
(3) ☒ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary		(3) ☐ 0 A (Insurance Information)	
		(4) ☒ C (Service Provider Information)	
		(5) ☐ D (DFE/Participating Plan Information)	
		(6) ☐ G (Financial Transaction Schedules)	

SCHEDULE SB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500 or 5500-SF.	OMB No. 1210-0110 2013 This Form is Open to Public Inspection
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For calendar plan year 2013 or fiscal plan year beginning 01/01/2013 and ending 12/31/2013

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

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

A Name of plan <u>THE DEFINED BENEFIT PENSION PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES</u>	B Three-digit plan number (PN) ▶ <u>333</u>
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF <u>UNITED WAY OF GREATER TOLEDO</u>	D Employer Identification Number (EIN) <u>34-4427947</u>
E Type of plan: ☐ Single ☐ Multiple-A ☒ Multiple-B	F Prior year plan size: ☐ 100 or fewer ☐ 101-500 ☒ More than 500

Part I	Basic Information
1 Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2013</u>	
2 Assets:	
a Market value	2a <u>35354122</u>
b Actuarial value	2b <u>36241946</u>
3 Funding target/participant count breakdown:	
a For retired participants and beneficiaries receiving payment.....	3a <u>460</u> <u>19603953</u>
b For terminated vested participants.....	3b <u>821</u> <u>18054757</u>
c For active participants:	
(1) Non-vested benefits	3c(1) <u>0</u>
(2) Vested benefits	3c(2) <u>7935813</u>
(3) Total active.....	3c(3) <u>236</u> <u>7935813</u>
d Total.....	3d <u>1517</u> <u>45594523</u>
4 If the plan is in at-risk status, check the box and complete lines (a) and (b)..... ☐	
a Funding target disregarding prescribed at-risk assumptions	4a
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor.....	4b
5 Effective interest rate	5 <u>4.91</u> %
6 Target normal cost	6 <u>350000</u>

Statement by Enrolled Actuary

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

SIGN HERE		<u>08/04/2014</u>
	Signature of actuary	Date
<u>AMY L. KENNEDY</u>		<u>14-07365</u>
	Type or print name of actuary	Most recent enrollment number
<u>FINDLEY DAVIES, INC.</u>		<u>419-255-1360</u>
	Firm name	Telephone number (including area code)
<u>ONE SEAGATE, SUITE 2050</u> <u>TOLEDO, OH 43604</u>		
	Address of the firm	

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

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

Schedule SB (Form 5500) 2013
v. 130118

Part II Beginning of Year Carryover and Prefunding Balances		
	(a) Carryover balance	(b) Prefunding balance
7 Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	0
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9 Amount remaining (line 7 minus line 8)	0	0
10 Interest on line 9 using prior year's actual return of _____%		
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year)		0
b Interest on (a) using prior year's effective interest rate of <u>5.50</u> % except as otherwise provided (see instructions)		0
c Total available at beginning of current plan year to add to prefunding balance		0
d Portion of (c) to be added to prefunding balance		0
12 Other reductions in balances due to elections or deemed elections	0	0
13 Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	0

Part III Funding Percentages		
14 Funding target attainment percentage	14	79.48 %
15 Adjusted funding target attainment percentage	15	%
16 Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	82.45 %
17 If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

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

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

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

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

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

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment.	☐ Yes ☐ No
25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment.	☐ Yes ☐ No
26 Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment.	☐ Yes ☐ No
27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment.	27 1

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

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

Part VIII Minimum Required Contribution For Current Year

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

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

41 If an election was made to use PRA 2010 funding relief for this plan:			
a Schedule elected	☐ 2 plus 7 years ☐ 15 years		
b Eligible plan year(s) for which the election in line 41a was made	☐ 2008 ☐ 2009 ☐ 2010 ☐ 2011		
42 Amount of acceleration adjustment	42		
43 Excess installment acceleration amount to be carried over to future plan years	43		

SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		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 DEFINED BENEFIT PENSION PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES	B Three-digit plan number (PN) ▶ 333
C Plan sponsor's name as shown on line 2a of Form 5500 UNITED WAY OF GREATER TOLEDO	D Employer Identification Number (EIN) 34-4427947

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

- a** Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions)..... ☐ Yes ☒ No
- b** If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

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

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

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

FINDLEY DAVIES, INC.

31-1213174

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
11 17 50	NONE	207560	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

MORGAN STANLEY

26-4310632

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
19 27 33 49 50 71 72 99	NONE	175677	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☒ No ☐

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

WILMINGTON TRUST RISC

51-0099033

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
21 50 59 60 62 64 65	TRUSTEE	39108	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☒ No ☐

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

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

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

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

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

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

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

Part I Service Provider Information (continued)

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

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

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2013 This Form is Open to Public Inspection
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For calendar plan year 2013 or fiscal plan year beginning <u>01/01/2013</u> and ending <u>12/31/2013</u>		
A Name of plan <u>THE DEFINED BENEFIT PENSION PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES</u>	B Three-digit plan number (PN) ►	<u>333</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>UNITED WAY OF GREATER TOLEDO</u>	D Employer Identification Number (EIN) <u>34-4427947</u>	

Part I	Asset and Liability Statement		
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	209761	306109
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions.....	1b(1)	150392	198559
(2) Participant contributions.....	1b(2)		
(3) Other.....	1b(3)	103156	105191
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit).....	1c(1)	3625538	960757
(2) U.S. Government securities	1c(2)	1363832	686939
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	1537363	4462872
(B) All other.....	1c(3)(B)	6570147	3796012
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	11555	9263
(B) Common.....	1c(4)(B)	8999235	11908640
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property).....	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans.....	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities.....	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds).....	1c(13)	8786540	8970506
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other.....	1c(15)	4146983	5063468

1d Employer-related investments:

		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	35504502	36468316

Liabilities

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

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	35504502	36468316
---	-----------	----------	----------

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)	967608	
(B) Participants	2a(1)(B)		
(C) Others (including rollovers)	2a(1)(C)		
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		967608
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	64	
(B) U.S. Government securities	2b(1)(B)	29763	
(C) Corporate debt instruments	2b(1)(C)	321766	
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)	124853	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		476446
(2) Dividends: (A) Preferred stock	2b(2)(A)	710	
(B) Common stock	2b(2)(B)	200284	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	308786	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		509780
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	12786624	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	12417248	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		369376
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	1558512	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		1558512

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts.....	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts.....	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds).....	2b(10)		-472961
c Other income.....	2c		15772
d Total income. Add all income amounts in column (b) and enter total.....	2d		3424533

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	1891353	
(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)		1891353
f Corrective distributions (see instructions).....	2f		
g Certain deemed distributions of participant loans (see instructions).....	2g		
h Interest expense.....	2h		
i Administrative expenses: (1) Professional fees.....	2i(1)	251267	
(2) Contract administrator fees.....	2i(2)		
(3) Investment advisory and management fees.....	2i(3)	159906	
(4) Other.....	2i(4)	158193	
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		569366
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		2460719

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d.....	2k		963814
l Transfers of assets:			
(1) To this plan.....	2l(1)		
(2) From this plan.....	2l(2)		

Part III Accountant's Opinion

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

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

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

b Did the accountant perform a limited scope audit pursuant to 29 CFR 2520.103-8 and/or 103-12(d)?

☒ Yes ☐ No

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

(1) Name: REHMANN ROBSON LLC

(2) EIN: 38-3635706

d The opinion of an independent qualified public accountant is **not attached** because:

(1) ☐ This form is filed for a CCT, PSA, or MTIA. (2) ☐ It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

Part IV Compliance Questions

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

During the plan year:

- a** Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.).....
- b** Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.).....

	Yes	No	Amount
4a		X	
4b		X	

	Yes	No	Amount
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		X	
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.)		X	
4d		X	
e Was this plan covered by a fidelity bond?	X		500000
4e	X		500000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
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?		X	
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?		X	
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.)	X		
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.)	X		
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?		X	
4k		X	
l Has the plan failed to provide any benefit when due under the plan?		X	
4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)			
4m			
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			
4n			

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

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

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

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 DEFINED BENEFIT PENSION PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES		B Three-digit plan number (PN) ▶ 333
C Plan sponsor's name as shown on line 2a of Form 5500 UNITED WAY OF GREATER TOLEDO		D Employer Identification Number (EIN) 34-4427947
Part I 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): 13-1614399		
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 2
Part II Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part)		
4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)?..... ☐ Yes ☒ No ☐ N/A		
If the plan is a defined benefit plan, go to line 8.		
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____		
If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.		
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived).....		6a
b Enter the amount contributed by the employer to the plan for this plan year.....		6b
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount)		6c
If you completed line 6c, skip lines 8 and 9.		
7 Will the minimum funding amount reported on line 6c be met by the funding deadline?..... ☐ Yes ☐ No ☐ N/A		
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change?..... ☐ Yes ☐ No ☒ N/A		
Part III Amendments		
9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box..... ☐ Increase ☐ Decrease ☐ Both ☒ No		
Part IV ESOPs (see instructions). If this is not a plan described under Section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.		
10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ☐ Yes ☐ No		
11 a Does the ESOP hold any preferred stock? ☐ Yes ☐ No		
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.)..... ☐ Yes ☐ No		
12 Does the ESOP hold any stock that is not readily tradable on an established securities market?..... ☐ Yes ☐ No		
For Paperwork Reduction Act Notice and OMB Control Numbers, see the instructions for Form 5500.		
Schedule R (Form 5500) 2013 v. 130118		

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: 47.5% Investment-Grade Debt: 29.4% High-Yield Debt: 6.1% Real Estate: 0.0% Other: 17.0%

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 Defined
Benefit Pension
Plan of
United Way of
Greater Toledo
and
Affiliated
Agencies



Years Ended
December 31,
2013 and 2012

Financial
Statements
and
Supplementary
Information

THE DEFINED BENEFIT PENSION PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

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

INDEPENDENT AUDITORS' REPORT

September 15, 2014

Plan Administrator
The Defined Benefit Pension Plan of United Way of
Greater Toledo and Affiliated Agencies
Toledo, Ohio

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of *The Defined Benefit Pension Plan of United Way of Greater Toledo and Affiliated Agencies* (the "Plan"), which comprise the statements of net assets available for benefits as of December 31, 2013 and 2012, 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

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

Independent Auditors' Responsibility

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

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the Plan Administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to information summarized in Note 2, which was certified by Wilmington Trust, the trustee of the Plan beginning on April 4, 2012, and Mutual of America Life Insurance Company, the trustee of the Plan through April 3, 2012, except for comparing such information with the related information included in the financial statements. We have been informed by the Plan Administrator that Wilmington Trust held the Plan's investment assets and executed investment transactions from April 4, 2012 to December 31, 2013, and that Mutual of America Life Insurance Company held the Plan's investment assets and executed investment transactions from January 1, 2012 through April 3, 2012. The Plan Administrator has obtained certifications from the trustees as of and for the years ended December 31, 2013 and 2012, that the information provided to the Plan Administrator by the trustees is complete and accurate.

Disclaimer of Opinion

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

Other Matter – Supplemental Schedules

The supplemental schedules of assets (held at end of year) and of reportable transactions as of and for the year ended December 31, 2013, are required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 and are presented for the purpose of additional analysis and are not a required part of the financial statements. Because of the significance of the matter described in the *Basis for Disclaimer of Opinion* paragraph, we do not express an opinion on these supplemental schedules.

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

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

Rehmann Johnson LLC

THE DEFINED BENEFIT PENSION PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

ASSETS	December 31	
	2013	2012
Investments at fair value		
Common and preferred stocks	\$ 11,917,903	\$ 9,010,790
Mutual funds	7,273,358	6,621,778
Interest-bearing cash	73,834	3,102,254
Exchange traded funds	1,697,148	2,164,762
Corporate bonds	8,258,884	8,107,510
Government and agency securities	686,939	1,363,832
Commercial mortgage and asset backed securities	1,370,452	971,799
Hedge funds	3,693,016	3,175,184
Money market fund	886,923	523,284
Total investments at fair value	35,858,457	35,041,193
Other assets		
Investment income receivable	105,191	103,156
Noninterest-bearing cash	306,109	209,761
Employers' contributions receivable	212,799	157,240
Total other assets	624,099	470,157
Net assets available for benefits	\$ 36,482,556	\$ 35,511,350

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

THE DEFINED BENEFIT PENSION PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

	Year Ended December 31	
	2013	2012
Additions to net assets attributed to		
Investment income		
Investment income - dividends and interest	\$ 986,226	\$ 520,893
Net appreciation in fair value of investments	1,454,927	3,187,836
Total investment income	2,441,153	3,708,729
Employers' contributions	975,000	1,300,000
Other income	15,772	103,532
Total additions	3,431,925	5,112,261
Deductions from assets attributed to		
Benefits paid to participants	1,891,353	1,752,022
Administrative expenses	569,366	461,470
Total deductions	2,460,719	2,213,492
Net increase	971,206	2,898,769
Net assets available for benefits		
Beginning of year	35,511,350	32,612,581
End of year	\$ 36,482,556	\$ 35,511,350

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

THE DEFINED BENEFIT PENSION PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

NOTES TO FINANCIAL STATEMENTS

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

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

Description of the Plan

General

The Plan is a defined benefit, noncontributory plan which provides pension, death and disability benefits to employees of the Plan Sponsor, the *United Way of Greater Toledo* and thirty-two affiliated non-profit agencies (collectively, the "Participating Employers") who are 21 years old and have completed one year of service. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA").

In September 2003, the Board of Trustees (the "Board") of the Plan Sponsor approved an amendment to the Plan which provided that benefit accrual service ceased to accrue for any participant as of December 31, 2003, and that final average earnings will not include any compensation earned by any participant after that date. As such, the Plan covers substantially all eligible employees of the Participating Employers hired before December 31, 2003. The frozen Plan and corresponding trust will remain in existence as long as necessary to pay accumulated Plan benefits.

Funding Policy

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

Pension Benefits

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

THE DEFINED BENEFIT PENSION PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

NOTES TO FINANCIAL STATEMENTS

Vesting

All participants in the Plan are fully vested.

Administrative Expenses

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

Summary of Significant Accounting Policies

Basis of Accounting

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

Use of Estimates

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

Investment Valuation and Income Recognition

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

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

Management fees and operating expenses charged to the Plan for investments in mutual funds, exchange traded funds, hedge funds and, prior to April 4, 2012, separate accounts are deducted from income earned on a daily basis and are not separately reflected. Consequently, management fees and operating expenses are reflected as a reduction of net appreciation or an addition to net depreciation in fair value of investments.

Contributions

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

THE DEFINED BENEFIT PENSION PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

NOTES TO FINANCIAL STATEMENTS

Payment of Benefits

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

Subsequent Events

In preparing these financial statements, Plan management has evaluated, for potential recognition or disclosure, significant events or transactions that occurred during the period subsequent to December 31, 2013, the most recent statement of net assets available for benefits presented herein, through September 15, 2014, the date these financial statements were available to be issued. No such significant events or transactions were identified.

2. ACTUARIAL PRESENT VALUE OF ACCUMULATED PLAN BENEFITS

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

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

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

The actuarial present value of accumulated plan benefits is as follows as of the valuation dates of January 1:

	2014	2013
Vested benefits		
Participants currently receiving payments	\$ 16,433,719	\$ 15,195,080
Other participants	<u>17,204,592</u>	<u>17,662,160</u>
Total actuarial present value of accumulated plan benefits	<u>\$33,638,311</u>	<u>\$ 32,857,240</u>

THE DEFINED BENEFIT PENSION PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

NOTES TO FINANCIAL STATEMENTS

Changes in the actuarial present value of accumulated plan benefits are as follows for the valuation years ended January 1:

	2014	2013
Actuarial present value of accumulated plan benefits at beginning of year	\$ 32,857,240	\$ 31,974,446
Change attributable to		
Decrease in the discount period	2,554,376	2,488,168
Benefits paid to participants	(1,891,353)	(1,752,022)
Benefits accumulated (including gains and losses)	<u>118,048</u>	<u>146,648</u>
Net change	<u>781,071</u>	<u>882,794</u>
Actuarial present value of accumulated plan benefits at end of year	<u>\$ 33,638,311</u>	<u>\$ 32,857,240</u>

The significant actuarial assumptions used in calculating accumulated plan benefits are as follows as of January 1, 2014:

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

All actuarial methods and assumptions used as of January 1, 2014 were consistent with those used as of January 1, 2013. These actuarial assumptions are based on the presumption that the Plan will continue. If the Plan were to terminate, different actuarial assumptions and other factors might be applicable in determining the actuarial present value of accumulated plan benefits.

3. INVESTMENTS

The Plan Administrator has elected the method of compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, the Plan trustees, Wilmington Trust, from April 4, 2012 through December 31, 2013 and Mutual of America Life Insurance Company ("Mutual of America"), from January 1, 2012 through April 3, 2012, have certified the completeness and accuracy of all investment information reflected in (1) the accompanying statements of net assets available for benefits as of December 31, 2013 and 2012, (2) the supplemental schedules of assets (held at end of year) and reportable transactions as of and for the year ended December 31, 2013, (3) the related investment activity reflected in the statements of changes in net assets available for benefits during 2013 and 2012, and (4) information summarized below. Wilmington Trust has also certified the completeness and accuracy of the noninterest-bearing cash and related activity as of December 31, 2013 and 2012 and for the period from April 4, 2012 to December 31, 2013.

THE DEFINED BENEFIT PENSION PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

NOTES TO FINANCIAL STATEMENTS

There were no investments which represented 5% or more of the Plan's net assets at December 31, 2013. The only investment representing 5% or more of the Plan's net assets available for benefits at December 31, 2012 was the Morgan Stanley Bank Deposit Program, which had a balance of \$3,102,254.

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

	2013	2012
Common and preferred stocks	\$ 2,337,738	\$ 253,586
Mutual funds	(319,634)	(11,563)
Exchange traded funds	(153,327)	80,600
Corporate bonds	(504,952)	154,108
Government and agency securities	(83,400)	232,480
Commercial mortgage and asset backed securities	(56,031)	41,955
Hedge funds	234,533	(79,109)
Separate accounts	-	2,515,779
Total	<u>\$ 1,454,927</u>	<u>\$ 3,187,836</u>

4. FAIR VALUE MEASUREMENTS

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

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

Level 2: Inputs to the valuation methodology include:

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

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

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

THE DEFINED BENEFIT PENSION PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

NOTES TO FINANCIAL STATEMENTS

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

The following is a description of the valuation methodologies used for assets measured at fair value. For financial assets recorded at fair value, the description includes an indication of the level of the fair value hierarchy in which the assets are classified. There have been no changes in the methodologies used at December 31, 2013 and 2012.

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

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

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

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

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

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

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

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

THE DEFINED BENEFIT PENSION PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

NOTES TO FINANCIAL STATEMENTS

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

2013	Level 1	Level 2	Level 3	Total
Common and preferred stocks				
Basic materials	\$ 1,107,847	\$ -	\$ -	\$ 1,107,847
Consumer goods	1,071,948	-	-	1,071,948
Financial	2,734,373	-	-	2,734,373
Healthcare	1,276,626	-	-	1,276,626
Industrial goods	917,479	-	-	917,479
Services	1,845,651	-	-	1,845,651
Technology	1,554,835	-	-	1,554,835
Other	1,409,144	-	-	1,409,144
Total common and preferred stocks	11,917,903	-	-	11,917,903
Mutual funds				
Fixed income	3,698,515	-	-	3,698,515
International	1,614,278	-	-	1,614,278
Other	1,960,565	-	-	1,960,565
Total mutual funds	7,273,358	-	-	7,273,358
Interest-bearing cash	-	73,834	-	73,834
Exchange traded fund	1,697,148	-	-	1,697,148
Corporate bonds				
A	-	4,548,595	-	4,548,595
AA	-	1,724,217	-	1,724,217
AAA	-	82,846	-	82,846
BB	-	69,966	-	69,966
BBB	-	1,833,260	-	1,833,260
Total corporate bonds	-	8,258,884	-	8,258,884
Government and agency securities	-	686,939	-	686,939
Commercial mortgage and asset backed securities	-	1,370,452	-	1,370,452
Hedge funds	-	3,693,016	-	3,693,016
Money market fund	-	886,923	-	886,923
Total investments at fair value	\$ 20,888,409	\$ 14,970,048	\$ -	\$ 35,858,457

THE DEFINED BENEFIT PENSION PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

NOTES TO FINANCIAL STATEMENTS

2012	Level 1	Level 2	Level 3	Total
Common and preferred stocks				
Basic materials	\$ 1,191,062	\$ -	\$ -	\$ 1,191,062
Consumer goods	759,251	-	-	759,251
Financial	2,199,140	-	-	2,199,140
Healthcare	875,292	-	-	875,292
Industrial goods	593,494	-	-	593,494
Services	1,440,651	-	-	1,440,651
Technology	1,324,220	-	-	1,324,220
Other	<u>627,680</u>	<u>-</u>	<u>-</u>	<u>627,680</u>
Total common and preferred stocks	9,010,790	-	-	9,010,790
Mutual funds				
Fixed income	4,064,129	-	-	4,064,129
International	1,443,343	-	-	1,443,343
Other	<u>1,114,306</u>	<u>-</u>	<u>-</u>	<u>1,114,306</u>
Total mutual funds	6,621,778	-	-	6,621,778
Interest-bearing cash	-	3,102,254	-	3,102,254
Exchange traded funds	2,164,762	-	-	2,164,762
Corporate bonds				
A	-	4,920,172	-	4,920,172
AA	-	944,053	-	944,053
AAA	-	95,954	-	95,954
BB	-	171,635	-	171,635
BBB	<u>-</u>	<u>1,975,696</u>	<u>-</u>	<u>1,975,696</u>
Total corporate bonds	-	8,107,510	-	8,107,510
Government and agency securities	-	1,363,832	-	1,363,832
Commercial mortgage and asset backed securities	-	971,799	-	971,799
Hedge funds	-	3,175,184	-	3,175,184
Money market fund	<u>-</u>	<u>523,284</u>	<u>-</u>	<u>523,284</u>
Total investments at fair value	<u>\$ 17,797,330</u>	<u>\$ 17,243,863</u>	<u>\$ -</u>	<u>\$ 35,041,193</u>

THE DEFINED BENEFIT PENSION PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

NOTES TO FINANCIAL STATEMENTS

The following table sets forth a summary of changes in the fair value of the guaranteed interest account, the Plan's Level 3 asset, for the year ended December 31, 2012:

Balance, beginning of year	\$ 1,698,595
Purchases	77,591
Sales	(1,782,608)
Interest credited	<u>6,422</u>
Balance, end of year	<u>\$ -</u>

The following tables set forth additional disclosures for the fair value measurement of investments in certain entities that calculate net asset value per share (or its equivalent) as of December 31:

Investment Type	2013			
	Fair Value	Unfunded Commitments	Redemption Frequency	Redemption Notice Period

Hedge funds				
ACL Alternative Fund	\$ 873,089	\$ -	Daily	Daily
Ironwood Institutional Multi-Strategy Fund LLC	1,383,912	-	Semi-annual	95 days
Private Advisors Hedged Equity Fund Ltd Series 0712	1,436,015	-	Quarterly	65 days

Investment Type	2012			
	Fair Value	Unfunded Commitments	Redemption Frequency	Redemption Notice Period

Hedge funds				
ACL Alternative Fund	\$ 880,251	\$ -	Daily	Daily
Ironwood Institutional Multi-Strategy Fund LLC	1,247,610	-	Semi-annual	95 days
Private Advisors Hedged Equity Fund Ltd Series 0712	1,047,323	-	Quarterly	65 days

The following is a description of the investment strategies for the Plan's Level 2 investments measured at fair value using net asset value at December 31, 2013 or 2012:

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

THE DEFINED BENEFIT PENSION PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

NOTES TO FINANCIAL STATEMENTS

5. RELATED PARTY AND PARTY-IN-INTEREST TRANSACTIONS

Certain Plan investments are managed by Morgan Stanley Smith Barney and, prior to April 4, 2012, were managed by Mutual of America Life Insurance Company, Inc. Morgan Stanley Smith Barney is the custodian and investment advisor of the Plan and Mutual of America Life Insurance Company, Inc. was trustee of the Plan through April 3, 2012 and, therefore, these transactions qualify as party-in-interest. Fees paid by the Plan to Wilmington Trust and other parties-in-interest for administrative services amounted to \$413,483 in 2013 and \$325,924 in 2012.

6. INCOME TAX STATUS

The Internal Revenue Service has determined and informed the Company by a letter dated January 15, 2014, that the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code ("IRC"). Although the Plan has been amended since receiving the determination letter, the Plan Administrator and the Plan's legal counsel believe that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC.

The Plan Administrator has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2013, there are no uncertain positions taken or expected to be taken that would require recognition of a liability or asset or disclosure in the financial statements. The Plan may be subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan Administrator believes the Plan is no longer subject to income tax examinations for years prior to 2010.

7. PLAN TERMINATION

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

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

THE DEFINED BENEFIT PENSION PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

NOTES TO FINANCIAL STATEMENTS

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

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

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

8. RISKS AND UNCERTAINTIES

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

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

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

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

	2013	2012
Net assets available for benefits reported in these financial statements	\$ 36,482,556	\$ 35,511,350
Difference in employers' contributions receivable	(14,240)	(6,847)
Net assets available for benefits reported on Schedule H of Forms 5500	<u>\$36,468,316</u>	<u>\$35,504,503</u>

THE DEFINED BENEFIT PENSION PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

■ NOTES TO FINANCIAL STATEMENTS

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

	2013	2012
Change in net assets available for benefits reported in these financial statements	\$ 971,206	\$ 2,898,769
Difference in employers' contributions recorded	<u>(7,393)</u>	<u>(6,847)</u>
Change in net assets available for benefits reported on Schedule H of Forms 5500	<u>\$ 963,813</u>	<u>\$ 2,891,922</u>

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SUPPLEMENTARY INFORMATION

THE DEFINED BENEFIT PENSION PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

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

DECEMBER 31, 2013

PLAN #333

EIN 34-4427947

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Common and preferred stocks			
	Abb Ltd Spons ADR	1,025 shares	\$ 25,667	\$ 27,224
	Abbott Laboratories	1,850 shares	61,936	70,910
	Accenture PLC	939 shares	61,481	77,205
	Ace Ltd Ord Shs	341 shares	27,081	35,304
	Activision Blizzard Inc	1,788 shares	31,310	31,880
	Adobe Systems Inc.	260 shares	14,192	15,569
	Aetna Inc	389 shares	15,855	26,681
	Affiliated Managers Group	65 shares	7,886	14,097
	Aia Group Ltd Spon ADR	2,673 shares	42,528	53,861
	Air Liquide Adr France Adr	2,150 shares	52,349	60,995
	Akorn Inc	248 shares	6,371	6,106
	Akzo Nobel Sponsored ADR NV	2,910 shares	57,786	75,282
	Albemarle Corp	133 shares	8,194	8,431
	Alexandria Real Estate	549 shares	38,544	34,927
	Alexion Pharmaceutical	209 shares	20,301	27,773
	Allergan Inc	255 shares	24,127	28,325
	Alliance Data Sys Corp	70 shares	10,515	18,405
	Allianz SE - ADR	3,756 shares	47,805	68,096
	Allstate Corp	539 shares	20,781	29,397
	Altisource Residential Corp CL B WI	230 shares	6,356	6,925
	Amazon Com Inc	154 shares	38,885	61,414
	Amdocs Ltd	840 shares	31,180	34,642
	American Electric Power Co	625 shares	24,969	29,212
	American Homes 4 Rent- A	385 shares	6,431	6,237
	American International Group	535 shares	21,433	27,312
	American Tower REIT Inc	173 shares	12,944	13,809
	Ametek Inc New	2,206 shares	96,321	116,190
	Amreit Inc-Class B	1,170 shares	19,961	19,656
	Anadarko Pete Corp.	525 shares	46,711	41,643
	Anheuser Busch Inbev	404 shares	33,988	43,010
	AOL Inc	251 shares	9,294	11,702
	Aon PLC	1,265 shares	95,161	106,121
	Apartment Investment & Management Co. CI A	740 shares	19,081	19,173
	Apple Inc	106 shares	50,564	59,468
	Archer Daniels Midland	674 shares	19,920	29,252
	Arm Holdings Plc Spon ADR	1,175 shares	42,863	64,309
	Ashland Inc.	138 shares	9,348	13,392
	Associated Estate Realty	1,200 shares	19,188	19,260

(Continued)

THE DEFINED BENEFIT PENSION PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

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

DECEMBER 31, 2013

PLAN #333

EIN 34-4427947

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Assured Guranty Ltd	815 shares	\$ 14,834	\$ 19,226
	Atlas Copco Ab-Spons ADR	1,149 shares	28,627	31,988
	Autoliv Inc.	182 shares	11,469	16,708
	Automatic Data Processing	1,077 shares	64,544	87,021
	Autonation	199 shares	6,964	9,888
	Avalonbay Communities Inc.	230 shares	31,691	27,193
	Aviva PLC ADR	2,590 shares	28,257	39,238
	Axa Sa ADR	830 shares	17,570	23,149
	B/E Aerospace Inc	110 shares	7,300	9,573
	Baidu Inc	290 shares	28,823	51,585
	Balfour Beatty Plc-Spon ADR	2,175 shares	16,204	20,880
	Banco Bilbao Vizcaya ADR	4,720 shares	45,679	58,481
	Bankunited Inc	620 shares	19,073	20,410
	Barclays Plc ADR	2,460 shares	40,505	44,600
	Baxter Intl Inc	432 shares	26,911	30,046
	Bayer Ag Sponsored ADR	265 shares	23,984	37,630
	Bb&t Corp	920 shares	32,063	34,334
	Bg Group Plc New	3,315 shares	61,494	71,902
	Biogen Idec Inc	154 shares	25,631	43,054
	Biomarin Pharmaceutical	355 shares	23,299	24,974
	BMW Un-sponsored ADR	1,200 shares	39,626	47,316
	Bnp Paribas ADR	1,165 shares	29,822	45,668
	Boeing Company	172 shares	13,166	23,476
	Boston Properties Inc.	280 shares	29,288	28,104
	Brandywine Realty Trust Sbi	1,600 shares	18,353	22,544
	Bristol-Myers Squibb Co	705 shares	32,862	37,471
	British American Tobacco	500 shares	52,724	53,710
	Brookdale Senior Living Inc	998 shares	19,405	27,126
	Bunge Limited Com	516 shares	37,308	42,369
	Camden Ppty Tr	442 shares	28,843	25,141
	Canadian Natl Ry Co	686 shares	30,858	39,116
	Canadian Pacific Railway	116 shares	14,005	17,553
	Capital One Financial Corp Com	865 shares	49,159	66,268
	Carnival Corp.	810 shares	28,311	32,538
	Carnival PLC ADR	573 shares	22,050	23,751
	Carrizo Oil & Gas Inc	200 shares	8,387	8,954
	Caseys General Stores	172 shares	10,034	12,083
	CBL & Associates Prop 7.375%	390 shares	9,846	9,263
	CBL & Associates Properties	1,026 shares	20,105	18,427

(Continued)

THE DEFINED BENEFIT PENSION PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

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

DECEMBER 31, 2013

PLAN #333

EIN 34-4427947

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	CBRE Group Inc	568 shares	\$ 10,537	\$ 14,938
	Celgene Corp	148 shares	17,400	25,007
	CenturyLink Inc	1,050 shares	38,040	33,442
	Chevron Corp	282 shares	30,867	35,225
	Chipotle Mexican Grill - CI A	32 shares	9,319	17,049
	Ciena Corp	188 shares	4,282	4,499
	Cintas Corp	495 shares	19,464	29,497
	Cisco Systems Inc	940 shares	18,710	21,084
	CNO Financial Group Inc	855 shares	7,223	15,125
	Cnooc Ltd Spd Adr	242 shares	46,440	45,414
	Cochlear Ltd ADR	700 shares	23,120	18,452
	Comcast Corp CI A	721 shares	30,497	37,467
	Conagra Foods Inc	1,025 shares	31,377	34,543
	Concho Resources Inc	128 shares	14,405	13,824
	Conocophillips	413 shares	23,835	29,178
	Costco Wholesale Corp-New	212 shares	20,734	25,232
	Credit Agri SA ADR	1,770 shares	10,819	11,363
	Crown Holdings Inc	580 shares	21,364	25,851
	CSL Ltd Unspn ADR	1,141 shares	28,162	35,109
	Cullen Frost Bankers	132 shares	7,511	9,825
	Cvs Caremark Corp	935 shares	46,409	66,918
	Daimler Ag- Spn ADR	570 shares	40,030	49,784
	Dana Holding Corp	362 shares	8,307	7,102
	Danaher Corp Del	421 shares	23,799	32,501
	Darling International Inc	1,100 shares	18,361	22,968
	Dassault Sys S.A.-ADR	541 shares	58,014	67,246
	Dbx Group Hldgs Ltd. Spon Adr	534 shares	28,236	28,980
	Diageo Plc Sposored Adr New	68 shares	8,321	9,005
	Digital Realty Trust Inc	502 shares	33,534	24,658
	Dillards Department Store	77 shares	5,807	7,485
	Discovery Communications CL A	249 shares	19,522	22,515
	Disney Walt Co	419 shares	21,697	32,012
	Dolby Laboratories Inc A	235 shares	8,792	9,062
	Douglas Emmett Inc - W/I	960 shares	21,825	22,358
	Dover Corp	322 shares	21,098	31,086
	Dow Chemical Corp	755 shares	22,879	33,522
	Dunkin' Brands Group Inc	335 shares	10,911	16,147
	Eastgroup Properties	486 shares	25,097	28,154
	Ebay Inc	120 shares	6,218	6,584

(Continued)

THE DEFINED BENEFIT PENSION PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

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

DECEMBER 31, 2013

PLAN #333

EIN 34-4427947

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Eli Lilly & Company	550 shares	\$ 25,555	\$ 28,050
	Emc Corp(mass)com	7,175 shares	177,673	180,451
	Enersys Inc	133 shares	4,672	9,322
	Enscoc PLC	450 shares	26,337	25,731
	Entegris Inc	708 shares	6,234	8,206
	Entergy Corp	410 shares	26,606	25,941
	EPR Properties	610 shares	27,922	29,988
	Equity Lifestyle Properties REIT	405 shares	14,828	14,673
	Equity One	460 shares	10,675	10,322
	Essex Property Trust Inc	170 shares	25,397	24,397
	Estee Lauder Cos Cl A	300 shares	18,447	22,596
	Evercore Partners Inc Cl A	140 shares	5,805	8,369
	Expedia Inc	280 shares	11,917	19,505
	Express Scripts Holding Co	660 shares	41,959	46,358
	Exxon-Mobil Corporation	300 shares	25,889	30,360
	F5 Networks Inc.	77 shares	6,321	6,996
	Facebook Inc-A	560 shares	15,695	30,603
	Fanuc Ltd Unsp ADR	2,040 shares	56,987	62,648
	Federal Realty Invnt Tr	280 shares	28,209	28,395
	Fei Co.	120 shares	6,007	10,723
	Fifth Third Bancorp	1,222 shares	18,624	25,699
	Finisar Corp	185 shares	4,255	4,425
	First Republic Bank/San Fran	220 shares	8,696	11,517
	Fleetcor Technologies Inc	157 shares	6,384	18,396
	Fluor Corp	545 shares	32,700	43,758
	Fmc Techs Inc.	160 shares	8,194	8,354
	Ford Motor Co New	2,860 shares	37,283	44,130
	Forest Oil Corp	1,655 shares	10,297	5,975
	Freeport-Mcmoran Copper & Gold Cl B	740 shares	24,867	27,928
	Fresenius Med Care Ag	1,100 shares	36,970	39,138
	Gartner Inc	226 shares	9,987	16,057
	General Dynamics Corp	333 shares	23,721	31,818
	Genomic Health Inc	140 shares	4,618	4,098
	Gentex Corp	215 shares	6,373	7,091
	Genworth Financial Inc Cl A	2,040 shares	11,871	31,681
	Gilead Sciences Inc	360 shares	15,612	27,036
	Givaudan Unspn ADR	1,075 shares	29,275	30,766
	GNC Holdings Inc-Cl A	184 shares	10,330	10,755
	Goldman Sachs Group Inc	290 shares	38,350	51,405

(Continued)

THE DEFINED BENEFIT PENSION PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

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

DECEMBER 31, 2013

PLAN #333

EIN 34-4427947

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Google Inc Cl A	87 shares	\$ 63,368	\$ 97,502
	Halliburton Company	610 shares	19,860	30,957
	Hanger Inc	116 shares	3,059	4,563
	Hartford Financial Services Group	712 shares	14,641	25,796
	HCP Inc	549 shares	23,106	19,940
	Health Care Reit Inc	510 shares	28,848	27,321
	Heartland Payment Systems	230 shares	6,824	11,463
	Helmerich & Payne	150 shares	7,830	12,612
	Hertz Global Holdings Inc	1,055 shares	17,496	30,194
	Hilshire Brands Co	570 shares	16,361	19,061
	Hilton Worldwide Holdings In	1,450 shares	31,600	32,262
	Hitachi Ltd Adr	435 shares	26,646	33,238
	Honeywell International	369 shares	22,656	33,716
	Hong Kon Exchanges & Clearing ADR	1,406 shares	22,479	23,466
	Hospitality Pptys Tr	1,585 shares	41,066	42,843
	Host Hotels & Resorts Inc	2,375 shares	39,421	46,170
	Hsbc Hldgs PLC	915 shares	47,137	50,444
	IAC/InteractiveCorp	295 shares	14,279	20,252
	Icici Bank Ltd - Spon Adr	986 shares	35,701	36,650
	Illumina Inc	205 shares	12,792	22,671
	Imperial Oil Ltd	1,785 shares	76,229	78,951
	Incyte Corporation	92 shares	1,745	4,658
	Informatica	174 shares	7,598	7,221
	Ingredion Inc	290 shares	15,402	19,853
	Intel Corporation	1,057 shares	24,646	27,434
	Interactive Brokers Growth A	188 shares	4,258	4,576
	International Consolidated Airlines Group SA	1,254 shares	28,215	42,072
	International Game Technology	573 shares	10,238	10,406
	Interxion Holding N.V Shs	166 shares	3,760	3,919
	Iron Mountain Inc	655 shares	19,432	19,879
	Isis Pharmaceuticals	219 shares	8,495	8,725
	ITAU Unibanco Banco Multi ADR	3,480 shares	50,496	47,224
	Janus Capital Group Inc	724 shares	6,076	8,956
	Jazz Pharmaceuticals PLC	92 shares	6,816	11,643
	JGC Corp-Unsponsored ADR	1,005 shares	74,140	78,490
	Johnson & Johnson	325 shares	22,217	29,767
	JPMorgan Chase & Co	685 shares	30,178	40,059
	Kapstone Paper And Packaging	220 shares	4,260	12,289
	Kbc Groep Nv-Unsp Adr	795 shares	18,609	22,554

(Continued)

THE DEFINED BENEFIT PENSION PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

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

DECEMBER 31, 2013

PLAN #333

EIN 34-4427947

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	KBR Inc	987 shares	\$ 29,090	\$ 31,475
	KDDI Corp Un-sponsored ADR	3,710 shares	47,648	57,282
	Keryx Biopharmaceuticals	326 shares	4,322	4,222
	Keycorp	1,660 shares	13,557	22,277
	Kimberly Clark	261 shares	21,478	27,264
	Kla-Tencor Corp	280 shares	14,252	18,049
	Kohl's Corp	460 shares	23,395	26,105
	Korea Elec Pwr Co Sponsored ADR	1,390 shares	21,610	23,088
	L Oreal Co ADR	1,489 shares	41,632	52,338
	Lexington Realty Trust	2,347 shares	22,325	23,963
	Linde AG Sponsored ADR	960 shares	18,326	20,163
	LinkedIn Corp - A	148 shares	20,490	32,091
	Live Nation Entertainment Inc	1,015 shares	11,987	20,056
	Lloyds TSB Group Plc ADR	8,575 shares	37,240	45,619
	LTC Properties Inc	516 shares	16,669	18,261
	Luxottica Group S P A ADR	365 shares	18,632	19,681
	LVMH Moët Hennessy ADR	643 shares	21,730	23,534
	Manhattan Assoc. Inc.	38 shares	4,142	4,464
	ManpowerGroup	193 shares	8,361	16,571
	Marathon Oil Corp	842 shares	25,251	29,723
	Marketaxess Holdings Inc	63 shares	4,189	4,216
	Mastercard Inc A	140 shares	69,508	116,964
	McKesson HBC Inc	78 shares	8,753	12,589
	Mead Johnson Nutrition Co A	188 shares	14,460	15,747
	Meadwestvaco Corp	595 shares	16,607	21,973
	Medivation Inc	67 shares	4,275	4,276
	Mercadolibre Inc	140 shares	13,189	15,091
	Merck & Company Inc	1,715 shares	77,390	85,836
	MetLife Inc	1,305 shares	44,694	70,366
	Michael Kors Holdings Ltd Shs	390 shares	21,960	31,664
	Micron Tech. Inc.	910 shares	13,653	19,792
	Microsoft Corporation	838 shares	23,533	31,350
	Mitsubishi Estate Unsp ADR (MITEY)	1,040 shares	30,873	31,346
	Mondelez International Inc	650 shares	18,274	22,945
	Monmouth Real Estate Investment Corp	890 shares	9,052	8,090
	Monotaro Co Ltd - Unsp ADR	420 shares	9,650	8,660
	Monsanto Company	336 shares	32,542	39,161
	Morgan Stanley	440 shares	9,582	13,798
	Motorola Solutions Inc	1,195 shares	69,151	80,662

(Continued)

THE DEFINED BENEFIT PENSION PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

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

DECEMBER 31, 2013

PLAN #333

EIN 34-4427947

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Mtn Group Ltd - Spons ADR	1,012 shares	\$ 18,867	\$ 21,252
	Murphy Oil Corp	426 shares	20,538	27,639
	National Oilwell Varco Inc	777 shares	54,564	61,795
	National Retail Properties Inc	660 shares	19,275	20,018
	Nestle SA Sponsored ADR Registered (NSRGY)	1,018 shares	65,931	74,915
	Netflix Inc	54 shares	13,467	19,881
	Neustar Inc-Class A	129 shares	6,333	6,432
	Nielsen Holdings B V	1,985 shares	72,459	91,092
	Nike Inc.	370 shares	19,242	29,097
	Nikon Corp Plc-Unspon ADR	1,940 shares	36,830	37,326
	Noble Energy Inc	122 shares	8,241	8,309
	Nokian Tyres OYJ ADR	1,258 shares	26,772	30,167
	Nordson Corp	152 shares	8,258	11,294
	Norfolk Southern Co.	409 shares	26,677	37,967
	Novartis Ag Sponsored ADR	1,230 shares	85,628	98,867
	Novo-Nordisk As	285 shares	47,021	52,657
	Nucor Inc	386 shares	15,808	20,605
	NXP Semiconductors Nv	307 shares	7,488	14,100
	O Reilly Automotive Inc	31 shares	4,121	3,990
	Oao Gazprom ADR Reg S	2,052 shares	19,493	17,750
	Oil States International Inc	122 shares	9,048	12,410
	Old Dominion Freight Line	123 shares	6,349	6,521
	Omega Healthcare Invs	487 shares	11,132	14,513
	Oneok Inc	275 shares	11,841	17,099
	Oracle Corp	683 shares	21,046	26,132
	Owens III Inc	1,046 shares	22,945	37,426
	Parexel Intl Corp	102 shares	3,118	4,608
	Perrigo Co PLC	118 shares	13,899	18,108
	Petroleo Brasileiro Spon ADR	984 shares	16,040	13,559
	Petsmart Inc.	223 shares	13,450	16,223
	Peugeot Citroen S A Sponsored ADR	775 shares	12,111	10,191
	Polaris Inds Inc.	122 shares	9,649	17,768
	Postnl N V Sponsored ADR	3,325 shares	13,642	18,952
	Precision Castparts	110 shares	19,564	29,623
	Priceline Group Inc/The	42 shares	28,777	48,821
	Procter & Gamble Co	391 shares	25,844	31,831
	Progressive Corp	2,753 shares	71,528	75,074
	Public Service Enterprise Group Inc.	825 shares	25,656	26,433
	Public Storage	427 shares	60,788	64,272

(Continued)

THE DEFINED BENEFIT PENSION PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

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

DECEMBER 31, 2013

PLAN #333

EIN 34-4427947

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Questar Corp	565 shares	\$ 12,464	\$ 12,989
	Ralph Lauren Corp	50 shares	7,827	8,829
	Realty Income Corp	620 shares	24,361	23,145
	Red Hat Inc	310 shares	15,584	17,372
	Redwood Trust Inc	860 shares	13,255	16,658
	Reed Elsevier NV Spd ADR	1,650 shares	53,412	70,406
	Regions Finl Corp Com	3,196 shares	24,227	31,608
	Rexam PLC	645 shares	24,165	28,515
	Rio Tinto PLC ADR	385 shares	18,172	21,726
	Robert Half Intl Inc	311 shares	9,222	13,059
	Roche Hldg Ltd -Spons ADR	1,525 shares	75,609	107,055
	Rolls Royce Group Plc Sponsored ADR	244 shares	22,031	25,871
	Rovi Corp	246 shares	6,171	4,844
	Royal Dutch Shell PLC - ADR A	680 shares	46,000	48,464
	Ryanair Hldgs Plc Sponsored ADR	226 shares	12,317	10,606
	Salesforce.Com Inc	525 shares	20,945	28,975
	Salix Pharmaceuticals	87 shares	5,922	7,825
	Sally Beauty Co Inc	160 shares	4,188	4,837
	Sanofi - Aventis Sa ADR	1,315 shares	68,626	70,523
	Sap Aktiengesellschaft ADR	1,229 shares	87,242	107,095
	Sasol Ltd Spons ADR	348 shares	15,528	17,209
	Sba Communications Crp	270 shares	14,625	24,257
	Schlumberger Ltd	590 shares	47,089	53,165
	Schneider Elect Sa ADR	2,888 shares	39,237	50,684
	Scripps Networks Inter A	1,025 shares	71,417	88,570
	Seniors Housing Properties Trust	886 shares	19,390	19,696
	Shin Etsu Chemical Un-sponsored ADR	2695 shares	45,155	39,347
	Siemens A G ADR	485 shares	51,558	67,177
	Signet Jewelers Ltd ADR	257 shares	12,210	20,226
	Silgan Holding Inc	237 shares	10,340	11,381
	Silver Bay Realty Trust Corp	270 shares	4,224	4,317
	Simon Ppty Group Inc	545 shares	81,779	82,927
	Sk Telecom Ltd Spon ADR	1,615 shares	35,192	39,761
	Slm Corporation	565 shares	8,902	14,848
	Smucker J. M. Co. New	226 shares	23,903	23,418
	Sonova Holding-Unspon ADR	806 shares	17,054	21,681
	Splunk Inc	241 shares	8,162	16,549
	Sprouts Farmers Markets Inc	90 shares	4,259	3,459
	St. Jude Medical	555 shares	21,693	34,382

(Continued)

THE DEFINED BENEFIT PENSION PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

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

DECEMBER 31, 2013

PLAN #333

EIN 34-4427947

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Stanley Black and Decker Inc	2,270 shares	\$ 169,856	\$ 183,166
	Staples Inc	1145 shares	15,000	18,194
	Starbucks Corp.	275 shares	16,184	21,557
	Starwood Hotels & Resorts	1,434 shares	81,744	113,931
	State Street Corp	418 shares	19,829	30,677
	Sumitomo Mitsui Fin Unspd Adr	2,735 shares	25,642	28,690
	Superior Energy Services	1,145 shares	26,479	30,468
	Svenska Handelsb-A-Unsp Adr	884 shares	16,331	21,817
	Swatch Group Ag/The-Unsp ADR	886 shares	22,067	29,415
	Symantec Corp	1,980 shares	40,555	46,688
	Sysmex Corp-Unspon Adr	1,296 shares	33,667	38,473
	T Rowe Price & Assoc Inc	1,144 shares	74,093	95,833
	Tableau Software Inc-CI A	32 shares	2,031	2,206
	Taiwan Semiconductor	3,063 shares	49,919	53,419
	Tanger Factory Outlet Centrs	883 shares	27,627	28,274
	Target Corp	685 shares	42,107	43,340
	Technip Sa Adr	1,575 shares	43,391	38,052
	Tesco Plc Spd Adr	3,125 shares	52,906	52,625
	Tesla Motors Inc	86 shares	13,458	12,937
	The Geo Group Inc	500 shares	16,990	16,110
	Tibco Software Inc	524 shares	16,456	11,780
	Tidewater Inc.	172 shares	8,983	10,194
	Tjx Companies	450 shares	19,573	28,679
	Total Fina Elf Sa Adr	665 shares	35,171	40,745
	Total System Services Inc	496 shares	11,670	16,507
	Towers Watson & Co	96 shares	5,627	12,251
	Toyota Motor Corp. Sp Adr Rep2com	370 shares	47,488	45,110
	Travelers Cos Inc	198 shares	13,558	17,927
	Tripadvisor Inc	130 shares	9,977	10,768
	Turkiye Garanti Bankasi ADR	8,034 shares	34,806	25,789
	Twenty-First Century Fox Inc A	2,435 shares	78,809	85,639
	Twitter Inc	146 shares	6,315	9,293
	Tyco International LTD	2,425 shares	86,748	99,522
	UBS AG	2,850 shares	54,709	54,863
	Under Armour Inc - CI A	186 shares	14,928	16,238
	Unicharm Corp-Spn ADR	3,896 shares	43,610	44,103
	Unilever N V - Ny Shares	545 shares	20,481	21,925
	Unilever Plc Spon Adr New	529 shares	19,728	21,795
	Union Pacific Corp.	98 shares	12,552	16,464

(Continued)

THE DEFINED BENEFIT PENSION PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

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

DECEMBER 31, 2013

PLAN #333

EIN 34-4427947

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	United Rentals Inc	267 shares	\$ 10,617	\$ 20,813
	United Technologies Corp.	216 shares	18,242	24,581
	United Therapeutics Del	46 shares	2,641	5,202
	Unitedhealth Group Inc	470 shares	27,868	35,391
	Universal Health Services	204 shares	7,996	16,577
	V.F. Corp.	472 shares	19,177	29,424
	Valero Energy Corp New	970 shares	32,320	48,888
	Valmont Industries	66 shares	7,975	9,842
	Vantiv Inc - CI A	1,140 shares	31,312	37,175
	Ventas Inc	433 shares	25,892	24,802
	Verisk Analytics Inc CL A	473 shares	22,416	31,086
	Vertex Pharmaceuticals	242 shares	13,047	17,981
	Visa Inc Class A Shares	161 shares	22,478	35,851
	Visteon Corp Com	137 shares	10,327	11,219
	VMWare Inc Class A	240 shares	19,879	21,530
	Vodafone Group Plc ADR	1,310 shares	39,372	51,496
	Vornado Realty Trust Com	190 shares	17,027	16,870
	Wabtec	200 shares	7,957	14,854
	Weingarten Realty Invs	785 shares	20,753	21,525
	Weyerhaeuser Co	1,000 shares	29,666	31,570
	Whiting Petroleum Corp	206 shares	9,970	12,745
	Whole Foods Market Inc.	418 shares	19,315	24,173
	Williams Co.	485 shares	15,727	18,706
	Williams Sonoma Inc	213 shares	9,342	12,414
	Willis Group Holdings	580 shares	20,739	25,990
	WisdomTree Investments Inc	371 shares	6,442	6,570
	Workday Inc-Class A	164 shares	10,493	13,638
	WPP PLC ADR	621 shares	45,785	71,328
	WPX Energy Inc	1,025 shares	16,953	20,890
	Wuxi Pharmatech Inc ADR	192 shares	5,848	7,369
	Wyndham Worldwide Corp	174 shares	8,334	12,822
	Wynn Resorts Ltd	520 shares	64,020	100,989
	Xinyi Glass Holdi Unsp ADR	610 shares	8,230	12,231
	XL Group PLC	357 shares	7,933	11,367
	Xylem	681 shares	18,030	23,563
	Yue Yuen Industrial Unsp ADR	580 shares	8,039	9,750
	Zurich Insurance Group AG	1,120 shares	29,911	32,670

Total common and preferred stocks

9,874,373

11,917,903
(Continued)

THE DEFINED BENEFIT PENSION PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

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

DECEMBER 31, 2013

PLAN #333

EIN 34-4427947

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Mutual Funds			
	Eaton Vance Floating Rate I	151,470 shares	\$ 1,382,389	\$ 1,392,006
	Eaton Vance Inc Boston In	131,694 shares	779,875	798,067
	Pimco All Asset P	108,557 shares	1,350,065	1,313,536
	Pimco Commodity RR Strategy P	103,752 shares	596,573	568,560
	Prudential Short-Term Corporate Bond Z	104,789 shares	1,211,465	1,190,407
	Templeton Global Bond Fd - Ad	30,291 shares	404,130	396,505
	Virtus Emerging Markets Opportunity I	169,034 shares	1,653,940	1,614,277
	Total mutual funds		7,378,437	7,273,358
	Interest-bearing cash			
*	Morgan Stanley Bank Deposit Program	73,834 shares	73,834	73,834
	Exchange traded fund			
	Vanguard FTSE Emerging Market	41,253 shares	1,734,343	1,697,148
	Corporate bonds			
	America Movil Sab De Cv	\$80,000; maturity date 09/08/2016; 2.37% interest	81,387	82,334
	Amgen Inc	\$100,000; maturity date 10/01/2041; 4.95% interest	101,910	95,006
	AOL Time Warner Inc	\$55,000; maturity date 05/01/2032; 7.70% interest	76,013	70,618
	AT&T Inc	\$90,000; maturity date 05/15/2016; 2.95% interest	105,991	96,798
	AT&T Inc	\$105,000; maturity date 12/01/2022; 2.62% interest	96,773	93,847
	Bank Of America Corp	\$95,000; maturity date 07/01/2020; 5.62% interest	109,565	108,558
	Bank of America Corp	\$100,000; maturity date 05/01/2018; 5.65% interest	110,908	113,194
	Bank Of New York Mellon	\$45,000; maturity date 01/15/2019; 2.10% interest	45,161	44,937
	Bear Stearns Co	\$50,000; maturity date 02/01/2018; 7.25% interest	60,211	60,087
	Berkshire Hathaway Fin	\$100,000; maturity date 01/15/2021; 4.25% interest	109,564	105,399
	Berkshire Hathaway Inc	\$65,000; maturity date 02/11/2023; 3.00% interest	64,561	62,603
	BHP Billiton Fin USA Ltd	\$75,000; maturity date 11/21/2021; 3.25% interest	74,105	74,555
	BNP Paribas	\$105,000; maturity date 12/12/2018; 2.40% interest	105,108	105,067
	BP Capital Markets PLC	\$45,000; maturity date 05/06/2022; 3.24% interest	34,902	33,969
	BP Capital Markets PLC	\$35,000; maturity date 05/10/2018; 1.37% interest	46,067	43,447
	Caterpillar Financial Se	\$85,000; maturity date 04/01/2016; 2.65% interest	90,024	88,217
	Celgene Corp	\$100,000; maturity date 10/15/2020; 3.95% interest	106,246	103,574
	Cisco Systems Inc	\$60,000; maturity date 02/15/2019; 4.95% interest	72,172	67,800
	Citigroup Inc	\$80,000; maturity date 11/21/2017; 6.12% interest	50,381	50,508
	Citigroup Inc	\$35,000; maturity date 07/15/2039; 8.12% interest	91,638	92,217
	Citigroup Inc	\$48,000; maturity date 05/19/2015; 4.75% interest	45,538	49,094

(Continued)

THE DEFINED BENEFIT PENSION PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

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

DECEMBER 31, 2013

PLAN #333

EIN 34-4427947

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Coca-Cola Co/The	\$60,000; maturity date 04/01/2018; 1.15% interest	\$ 59,892	\$ 58,290
	Comcast Corp	\$90,000; maturity date 01/15/2033; 4.25% interest	89,340	82,876
	Conoco Inc	\$80,000; maturity date 04/15/2029; 6.95% interest	102,149	101,223
	CR Bard Inc	\$45,000; maturity date 01/15/2021; 4.40% interest	51,551	46,975
	Directv Holdings/Fing	\$90,000; maturity date 03/15/2017; 2.40% interest	90,195	91,810
	Dun & Bradstreet Corp	\$100,000; maturity date 11/15/2015; 2.87% interest	102,536	102,551
	Ebay Inc	\$95,000; maturity date 07/15/2022; 2.60% interest	96,446	87,374
	Electricite De France	\$90,000; maturity date 01/27/2040; 5.60% interest	106,800	93,240
	Energy Transfer Partners	\$50,000; maturity date 02/01/2042; 6.50% interest	55,300	53,738
	Exelon Generation Co LLC	\$95,000; maturity date 10/01/2039; 6.25% interest	108,683	96,272
	FMR LLC	\$50,000; maturity date 12/14/2040; 6.50% interest	59,581	57,409
	France Telecom	\$70,000; maturity date 03/01/2031; 8.50% interest	104,980	96,841
	Franklin Resources Inc	\$100,000; maturity date 09/15/2022; 2.80% interest	100,712	93,030
	Freeport-Mcmoran C & G	\$85,000; maturity date 03/15/2018; 2.37% interest	85,597	84,793
	General Dynamics Corp	\$50,000; maturity date 07/15/2016; 2.25% interest	52,683	51,676
	General Elec Cap Corp	\$95,000; maturity date 08/07/2019; 6.00% interest	110,455	111,901
	General Elec Cap Corp	\$75,000; maturity date 09/16/2020; 4.37% interest	83,018	81,284
	Goldman Sachs Group Inc	\$100,000; maturity date 05/03/2015; 3.30% interest	100,171	103,145
	Goldman Sachs Group Inc	\$35,000; maturity date 08/01/2015; 3.70% interest	35,068	36,489
	Goldman Sachs Group Inc	\$65,000; maturity date 07/27/2021; 5.25% interest	75,238	71,243
	Goldman Sachs Group Inc	\$80,000; maturity date 04/01/2018; 6.15% interest	85,510	91,624
	Goldman Sachs Group Inc	\$80,000; maturity date 09/01/2017; 6.25% interest	91,986	91,589
	Hasbro Inc	\$45,000; maturity date 03/15/2040; 6.35% interest	49,628	47,401
	HSBC Bank USA	\$80,000; maturity date 11/01/2034; 5.87% interest	83,042	87,947
	IBM Corp	\$100,000; maturity date 01/05/2016; 2.00% interest	99,459	93,773
	IBM Corp	\$100,000; maturity date 05/15/2020; 1.62% interest	104,434	102,636
	Intel Corp	\$190,000; maturity date 10/01/2016; 1.95% interest	199,675	195,968
	Johnson & Johnson	\$70,000; maturity date 07/15/2038; 5.85% interest	97,976	82,846
	Johnson (S.C.) & Son Inc	\$110,000; maturity date 09/01/2040; 4.80% interest	126,379	105,291
	JP Morgan Chase & Co	\$75,000; maturity date 01/15/2018; 6.00% interest	84,440	86,361
	JPMorgan Chase & Co	\$110,000; maturity date 08/15/2021; 4.35% interest	104,470	103,878
	JPMorgan Chase & Co	\$90,000; maturity date 10/15/2020; 4.25% interest	94,159	95,404
	JPMorgan Chase & Co	\$75,000; maturity date 08/16/2043; 5.62% interest	116,487	115,931
	JPMorgan Chase & Co	\$100,000; maturity date 06/24/2015; 3.40% interest	74,432	79,258
	Lowe's Companies Inc	\$85,000; maturity date 11/15/2041; 5.12% interest	96,819	87,419
	Lyondellbasell Ind Nv	\$45,000; maturity date 04/15/2019; 5.00% interest	49,911	49,747
	Macys Retail Hldgs Inc	\$35,000; maturity date 07/15/2024; 6.65% interest	43,408	40,442
	Medtronic Inc	\$70,000; maturity date 04/01/2023; 2.75% interest	74,935	73,931
	Medtronic Inc	\$75,000; maturity date 04/01/2018; 1.37% interest	69,885	64,609

(Continued)

THE DEFINED BENEFIT PENSION PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

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

DECEMBER 31, 2013

PLAN #333

EIN 34-4427947

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Met Life Glob Funding I	\$100,000; maturity date 01/10/2023; 3.00% interest	\$ 102,470	\$ 93,169
	Metlife Inc	\$40,000; maturity date 11/13/2043; 4.87% interest	39,906	39,258
	Nike Inc	\$45,000; maturity date 05/01/2023; 2.25% interest	45,036	40,236
	Northern Trust Corp	\$60,000; maturity date 10/30/2025; 3.95% interest	59,520	58,469
	Northrop Grumman Corp	\$40,000; maturity date 08/01/2023; 3.25% interest	39,785	37,310
	Nyse Euronext	\$55,000; maturity date 10/05/2017; 2.00% interest	55,282	55,071
	Oglethorpe Power Corp	\$35,000; maturity date 03/15/2019; 6.10% interest	41,400	40,669
	Omnicom Group Inc	\$100,000; maturity date 05/01/2022; 3.62% interest	104,679	96,882
	Oneok Inc	\$75,000; maturity date 02/01/2022; 4.25% interest	79,706	69,966
	Pacificorp	\$80,000; maturity date 10/15/2037; 6.25% interest	106,162	95,382
	Pepsi Bottling Group Inc	\$55,000; maturity date 03/01/2029; 7.00% interest	75,761	69,257
	PPG Industries Inc	\$80,000; maturity date 08/15/2022; 2.70% interest	79,986	72,998
	Protective Life Corp	\$45,000; maturity date 10/15/2039; 8.45% interest	55,291	57,709
	Raytheon Company	\$50,000; maturity date 12/15/2041; 4.70% interest	53,147	48,524
	Siemens Financeiereingsmat	\$30,000; maturity date 08/17/2026; 6.12% interest	37,989	34,727
	South Carolina Elec&Gas	\$85,000; maturity date 02/01/2041; 5.45% interest	108,875	92,709
	Statoil Asa	\$75,000; maturity date 01/15/2028; 6.80% interest	100,285	94,476
	Statoil Asa	\$90,000; maturity date 08/17/2017; 3.12% interest	102,959	92,398
	Statoilhydro ASA	\$90,000; maturity date 04/15/2019; 5.25% interest	109,551	102,438
	Sunoco Logistics Partner	\$75,000; maturity date 02/15/2022; 4.65% interest	76,639	76,031
	Teva Pharm Fin IV Bv	\$100,000; maturity date 11/10/2021; 3.65% interest	109,412	98,082
	Teva Pharma Fin II/III	\$65,000; maturity date 06/15/2015; 3.00% interest	69,093	67,082
	Thermo Fisher Scientific	\$100,000; maturity date 03/01/2016; 3.20% interest	106,897	104,549
	Time Warner Cable Inc	\$70,000; maturity date 04/01/2019; 8.25% interest	81,586	82,005
	TJX Cos Inc	\$45,000; maturity date 05/15/2023; 2.50% interest	42,931	40,738
	Toyota Motor Credit Corp	\$70,000; maturity date 01/12/2022; 3.30% interest	75,144	70,020
	Toyota Motor Credit Corp	\$30,000; maturity date 09/15/2021; 3.40% interest	30,497	30,455
	Trans-Canada Pipelines	\$65,000; maturity date 01/15/2039; 7.62% interest	99,102	86,759
	United Parcels Services	\$80,000; maturity date 01/15/2038; 6.20% interest	108,604	97,238
	United Technologies Corp	\$55,000; maturity date 06/01/2022; 3.10% interest	57,759	54,071
	Unitedhealth Group Inc	\$100,000; maturity date 10/15/2017; 1.40% interest	100,600	98,737
	US Bancorp	\$65,000; maturity date 11/15/2018; 1.95% interest	64,919	64,652
	Valley National Bancorp	\$20,000; maturity date 09/27/2023; 5.12% interest	19,950	19,726
	Verizon Communications	\$100,000; maturity date 11/01/2016; 2.00% interest	97,769	102,553
	Verizon Communications	\$85,000; maturity date 02/15/2016; 5.55% interest	82,563	92,958
	Verizon Communications	\$65,000; maturity date 04/01/2019; 6.35% interest	104,433	76,400
	Verizon Communications	\$210,000; maturity date 09/15/2033; 6.40% interest	224,593	242,737
	Walt Disney Company/The	\$75,000; maturity date 03/01/2032; 7.00% interest	104,982	95,964
	Watson Pharmaceuticals I	\$65,000; maturity date 10/01/2017; 1.87% interest	64,702	64,322

(Continued)

THE DEFINED BENEFIT PENSION PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

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

DECEMBER 31, 2013

PLAN #333

EIN 34-4427947

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Wellpoint Inc	\$110,000; maturity date 02/15/2017; 2.37% interest	\$ 114,687	\$ 111,692
	Wellpoint Inc	\$100,000; maturity date 01/15/2023; 3.30% interest	100,211	94,440
	Wells Fargo & Company	\$70,000; maturity date 02/13/2023; 3.45% interest	70,301	66,181
	Wyeth	\$75,000; maturity date 02/01/2024; 6.45% interest	101,569	89,800
	Total corporate bonds		8,602,388	8,258,884
	Government and agency securities			
	US Treasury Note	\$105,000; maturity date 05/15/2023; 1.75% interest	98,072	94,451
	US Treasury Note/Bond	\$100,000; maturity date 11/15/2042; 2.75% interest	97,277	78,625
	US Treasury Note/Bond	\$325,000; maturity date 05/15/2043; 2.88% interest	274,008	262,082
	US Treasury Note/Bond	\$115,000; maturity date 08/15/2023; 2.50% interest	112,990	110,202
	US Treasury Note/Bond	\$145,000; maturity date 11/15/2023; 2.75% interest	144,169	141,579
	Total government and agency securities		726,516	686,939
	Commercial mortgage and asset backed securities			
	Americredit Automobile Receiva 2013-1 D	\$80,000; maturity date 12/25/2065; 4.48% interest	79,195	79,443
	Avis Budget Rental Car Funding 2012-2A C	\$70,000; maturity date 05/21/2018; 4.00% interest	69,999	65,800
	Avis Budget Rental Car Funding 2013-1A B	\$70,000; maturity date 09/20/2019; 2.62% interest	69,994	68,839
	Cal Funding Ii Ltd 2012-1A A	\$44,167; maturity date 10/25/2027; 3.47% interest	43,904	43,572
	Capital Auto Receivables Asset 2013-4 D	\$70,000; maturity date 05/20/2019; 3.22% interest	69,980	69,340
	CGRBS Coml Mtg Tr 2013-Vno5Th 20350315 Flt	\$70,000; maturity date 03/15/2035; 3.70% interest	69,797	63,413
	CGRBS Coml Mtg Tr 2013-VNO5th 20350315Flt	\$70,000; maturity date 03/15/2035; 3.70% interest	67,271	59,975
	Comm Mortgage Trust 2012-Cr4 D	\$50,000; maturity date 10/15/2045; 4.58% interest	48,484	44,220
	Comm Mortgage Trust 2013-Lc6 Am	\$80,000; maturity date 01/10/2046; 3.28% interest	81,062	75,463
	Dbubs Mortgage Trust 2011-Lc1A C	\$50,000; maturity date 11/10/2046; 5.56% interest	57,951	53,942
	Dbubs Mortgage Trust 2011-Lc2A D	\$60,000; maturity date 07/10/2044; 5.44% interest	60,698	59,247
	Extended Stay America Trust 2013-Esh7 D7	\$70,000; maturity date 12/05/2031; 5.05% interest	73,413	70,249
	Fremf Mortgage Trust 2013-K712 B	\$60,000; maturity date 05/25/2045; 3.37% interest	61,223	57,276
	Madison Ave Tr 2013-650M 20321015 Flt	\$50,000; maturity date 10/15/2032; 4.17% interest	48,366	48,621
	MVW Owner Trust 2013-1A B	\$63,574; maturity date 04/20/2030; 2.74% interest	63,565	63,844
	Sierra Receivables Funding Co 2013-1A B	\$42,279; maturity date 11/20/2029; 2.39% interest	41,890	42,362
	Sierra Receivables Funding Co 2013-2A B	\$68,976; maturity date 11/20/2025; 2.92% interest	68,968	68,956
	SLM Student Loan Trust 2013-A B	\$70,000; maturity date 03/15/2047; 2.50% interest	65,625	64,230
	SLM Student Loan Trust 2013-B A2A	\$200,000; maturity date 05/15/2030; 1.00% interest	199,965	192,875
	Springleaf Mortgage Loan Trust 2013-2A M2	\$80,000; maturity date 12/25/2065; 4.48% interest	76,425	78,785
	Total commercial mortgage and asset backed securities		1,417,775	1,370,452

(Continued)

THE DEFINED BENEFIT PENSION PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

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

DECEMBER 31, 2013

PLAN #333

EIN 34-4427947

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Hedge funds			
	ACL Alternative Fund	3,741 units	\$ 1,000,000	\$ 873,089
	Ironwood Institutional Multi-Strategy Fund LLC	1,266 units	1,337,592	1,383,912
	Private Advisors Hedged Equity Fund Ltd Series 0712	1,257 units	<u>1,200,000</u>	<u>1,436,015</u>
	Total hedge funds		3,537,592	3,693,016
	Money market fund			
*	Morgan Stanley Dean Witter Liquid Asset Fd	886,923 shares	<u>886,923</u>	<u>886,923</u>
	Total investments		<u>\$ 34,232,181</u>	<u>\$ 35,858,457</u>

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

The above information has been certified by Wilmington Trust, trustee of the Plan, as complete and accurate.

THE DEFINED BENEFIT PENSION PLAN OF UNITED WAY OF GREATER AFFILIATED AGENCIES

SCHEDULE H, LINE 4j - SCHEDULE OF REPORTABLE TRANSACTIONS

YEAR ENDED DECEMBER 31, 2013

PLAN #333

EIN 34-4427947

(a) Identity of Party Involved	(b) Description of Asset (Including Interest Rate and Maturity in Case of a Loan)	(c) Purchase Price	(d) Selling Price	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
c) A series of transactions with respect to securities of the same issue which amount in the aggregate to more than 5% of the current value of Plan assets:						
Morgan Stanley Smith Barney	Morgan Stanley Bank Deposit Program					
	39 purchases	\$ 152,888	\$ -	\$ 152,888	\$ 152,888	\$ -
	57 sales	-	3,181,308	3,181,308	3,181,308	-

There were no reportable transactions under categories a), b) or d) during 2013.

The above information has been certified by Wilmington Trust, trustee of the Plan, as complete and accurate.

Schedule SB, Line 26 - Schedule of Active Participant Data

January 1, 2013 Valuation
Retirement Plan for the Employees of United Way of Greater Toledo & Affiliated Agencies
(EIN: 34-4427947; PN: 333)

Attained Age	Years of Credited Service									
	Under 1	1 to 4	5 to 9	10 to 14	15 to 19	20 to 24	25 to 29	30 to 34	35 to 39	40 & up
Under 25	-	-	-	-	-	-	-	-	-	-
25 to 29	-	-	-	-	-	-	-	-	-	-
30 to 34	2 (*)	4 (*)	-	-	-	-	-	-	-	-
35 to 39	1 (*)	13 (*)	4 (*)	-	-	-	-	-	-	-
40 to 44	2 (*)	16 (*)	12 (*)	1 (*)	-	-	-	-	-	-
45 to 49	7 (*)	14 (*)	11 (*)	4 (*)	1 (*)	-	-	-	-	-
50 to 54	2 (*)	11 (*)	8 (*)	7 (*)	3 (*)	-	-	-	-	-
55 to 59	2 (*)	12 (*)	10 (*)	7 (*)	4 (*)	7 (*)	-	-	-	-
60 to 64	3 (*)	15 (*)	14 (*)	5 (*)	5 (*)	3 (*)	4 (*)	-	-	-
65 to 69	-	4 (*)	5 (*)	3 (*)	3 (*)	-	-	1 (*)	-	-
70 & up	1 (*)	2 (*)	3 (*)	-	-	-	-	-	-	-

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

APPENDIX B

STATEMENT OF ACTUARIAL ASSUMPTIONS AND METHODS

<i>Interest Rates</i>	Funding: 24-month segment rates averaged through the end of August 2012 and published in September 2012: <table> <tr> <td>a. First Rate, Years 1-5</td><td>1.75%</td></tr> <tr> <td>b. Second Rate, Years 5-20</td><td>4.62%</td></tr> <tr> <td>c. Third Rate, Years 20+</td><td>5.72%</td></tr> <tr> <td>d. Effective Interest Rate using the above rates</td><td>4.91%</td></tr> </table>	a. First Rate, Years 1-5	1.75%	b. Second Rate, Years 5-20	4.62%	c. Third Rate, Years 20+	5.72%	d. Effective Interest Rate using the above rates	4.91%
a. First Rate, Years 1-5	1.75%								
b. Second Rate, Years 5-20	4.62%								
c. Third Rate, Years 20+	5.72%								
d. Effective Interest Rate using the above rates	4.91%								
<i>Salary Scale</i>	None								
<i>Mortality</i>	RP-2000 Static Non-Generational Mortality Table as described in Regulation 1.430 (n)(3) projected by scale AA to between 7 and 15 years beyond the year of the obligation (male and female) with different rates for annuitant/non-annuitant.								
<i>Rates of Retirement</i>	100% at 65. Weighted Average Retirement Age is 65. This is the average retirement age for someone eligible to retire at all ages using the assumed retirement rates and no other decrements.								
<i>Rates of Disability</i>	None								
<i>Rates of Turnover</i>	All actives are assumed to work until Normal Retirement.								
<i>Assumptions Made In Valuing Spouse's Benefit</i>	Eighty percent of the employees included in the valuation are assumed to be married. The wife is assumed to be three years younger than the husband.								
<i>Optional Form Election</i>	All employees are assumed to elect the life annuity benefit.								
<i>Annual Increases to Maximum Benefits and Plan Compensation Limits</i>	0.00%								
<i>Annual Increases to Social Security</i>	0.00%								

APPENDIX B (Continued)

Provision for Expenses

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

Asset Method

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

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

Funding Method

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

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

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

Employees Valued

Only participants as of the valuation date were valued.

APPENDIX B (Continued)

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

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

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

***Justification for
Changing the
Current Liability
Assumptions***

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

THE DEFINED BENEFIT PENSION PLAN OF UNITED WAY OF GREATER AFFILIATED AGENCIES

SCHEDULE H, LINE 4j - SCHEDULE OF REPORTABLE TRANSACTIONS

YEAR ENDED DECEMBER 31, 2013

PLAN #333

EIN 34-4427947

(a) Identity of Party Involved	(b) Description of Asset (Including Interest Rate and Maturity in Case of a Loan)	(c) Purchase Price	(d) Selling Price	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
c) A series of transactions with respect to securities of the same issue which amount in the aggregate to more than 5% of the current value of Plan assets:						
Morgan Stanley Smith Barney	Morgan Stanley Bank Deposit Program					
	39 purchases	\$ 152,888	\$ -	\$ 152,888	\$ 152,888	\$ -
	57 sales	-	3,181,308	3,181,308	3,181,308	-

There were no reportable transactions under categories a), b) or d) during 2013.

The above information has been certified by Wilmington Trust, trustee of the Plan, as complete and accurate.

SCHEDULE SB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500 or 5500-SF.	OMB No. 1210-0110 2013 This Form is Open to Public Inspection
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For calendar plan year 2013 or fiscal plan year beginning 01/01/2013 and ending 12/31/2013

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

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

A Name of plan DEFINED BENEFIT PENSION PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">B Three-digit plan number (PN) ►</td> <td style="width: 40%; text-align: center;">333</td> </tr> </table>	B Three-digit plan number (PN) ►	333
B Three-digit plan number (PN) ►	333		
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF UNITED WAY OF GREATER TOLEDO	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>D Employer Identification Number (EIN) 34-4427947</td> </tr> </table>	D Employer Identification Number (EIN) 34-4427947	
D Employer Identification Number (EIN) 34-4427947			
E Type of plan: ☐ Single ☐ Multiple-A ☒ Multiple-B			
F Prior year plan size: ☐ 100 or fewer ☐ 101-500 ☒ More than 500			

Part I Basic Information			
1 Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2013</u>			
2 Assets:			
a Market value	2a	35354122	
b Actuarial value	2b	36241946	
3 Funding target/participant count breakdown:		(1) Number of participants	(2) Funding Target
a For retired participants and beneficiaries receiving payment	3a	460	19603953
b For terminated vested participants	3b	821	18054757
c For active participants:			
(1) Non-vested benefits	3c(1)		0
(2) Vested benefits	3c(2)		7935813
(3) Total active	3c(3)	236	7935813
d Total	3d	1517	45594523
4 If the plan is in at-risk status, check the box and complete lines (a) and (b). ☐			
a Funding target disregarding prescribed at-risk assumptions	4a		
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b		
5 Effective interest rate	5	4.91%	
6 Target normal cost	6	350000	

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

SIGN HERE		<u>08/04/2014</u> Date
<u>AMY L. KENNEDY</u> Type or print name of actuary		<u>1407365</u> Most recent enrollment number
<u>FINDLEY DAVIES, INC.</u> Firm name		<u>419-255-1360</u> Telephone number (including area code)
<u>ONE SEAGATE, SUITE 2050</u> <u>TOLEDO OH 43604</u> Address of the firm		

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

Part II Beginning of Year Carryover Prefunding Balances

Part II Beginning of Year Carryover Retaining Balances		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	0
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9	Amount remaining (line 7 minus line 8)	0	0
10	Interest on line 9 using prior year's actual return of _____ %.....		
11	Prior year's excess contributions to be added to prefunding balance:		
a	Present value of excess contributions (line 38a from prior year)		0
b	Interest on (a) using prior year's effective interest rate of <u>5.50</u> % except as otherwise provided (see Instructions).....		0
c	Total available at beginning of current plan year to add to prefunding balance		0
d	Portion of (c) to be added to prefunding balance		0
12	Other reductions in balances due to elections or deemed elections	0	0
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	

Part III	Funding Percentages
-----------------	----------------------------

14	Funding target attainment percentage.....	14	79.48 %
15	Adjusted funding target attainment percentage	15	%
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement.....	16	82.45 %
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage.....	17	%

Part IV Contributions and liquidity shortfalls

18 Contributions made to the plan for the plan year by employer(s) and employees:

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
			Totals ►	18(b)	0 18(c)

19 Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:

a Contributions allocated toward unpaid minimum required contributions from prior years.	19a	0
b Contributions made to avoid restrictions adjusted to valuation date	19b	0
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	0

20 Quarterly contributions and liquidity shortfalls:

a Did the plan have a "funding shortfall" for the prior year? ☐ Yes ☐ No

b If 20a is "Yes," were required quarterly installments for the current year made in a timely manner? ☐ Yes ☐ No

C If 20a is "Yes," see instructions and complete the following table as applicable:

Liquidity shortfall as of end of quarter of this plan year

(1) 1st	(2) 2nd	(3) 3rd	(4) 4th
---------	---------	---------	---------

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

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

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment.		☐ Yes ☐ No
25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment.		☐ Yes ☐ No
26 Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment.		☐ Yes ☐ No
27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment.....	27	1

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

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

Part VIII Minimum Required Contribution For Current Year

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

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

41 If an election was made to use PRA 2010 funding relief for this plan:			
a Schedule elected		☐ 2 plus 7 years ☐ 15 years	
b Eligible plan year(s) for which the election in line 41a was made		☐ 2008 ☐ 2009 ☐ 2010 ☐ 2011	
42 Amount of acceleration adjustment		42	
43 Excess installment acceleration amount to be carried over to future plan years		43	

Schedule SB, line 22 – Description of Weighted Average Retirement Age
Employee Benefits Plan of United Way of Greater Toledo
January 1, 2013 Valuation
EIN/PN: 34-4427947 / 333

Rates of Retirement

100% at 65.

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

Schedule SB, line 27 – Actuarial Information Based on Pre-PPA Rules
Employee Benefits Plan of United Way of Greater Toledo
January 1, 2013
EIN/PN: 34-4427947 / 333

SCHEDULE B ATTACHMENTS FOR 2013 BASED ON PRE-PPA FUNDING RULES

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

Since this plan meets the definition of an ECP, pre-PPA funding rules have been used to determine minimum funding requirements for 2013. 2013 Schedule B is shown as an attachment to the 2013 Schedule SB. This Schedule B displays the Funding Standard Account under the pre-PPA provisions.

In accordance with the instructions for the 2013 Schedule SB only portions of the Schedule SB have been completed. In particular, Part VIII of the Schedule SB, which determines the minimum required contribution under PPA rules, has not been completed. This information can now be found in the Schedule B attachments for 2013.

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

2013

Pension Benefit Guaranty Corporation

Actuarial Information

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

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

Official Use Only

OMB No. 1210-0110

2007 2013

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

For calendar plan year ~~2007~~ or fiscal plan year beginning 01/01/2013, and ending 12/31/2013,

▶ Round off amounts to nearest dollar.

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

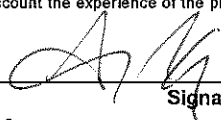
A Name of plan Defined Benefit Pension Plan of United Way of Greater Toledo	B Three-digit plan number... ▶ 333
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-EZ. United Way of Greater Toledo	D Employer Identification Number 34-4427947
E Type of plan: (1) ☐ Multiemployer (2) ☐ Single-employer (3) ☒ Multiple-employer	F ☐ 100 or fewer participants in prior plan year

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

1a Enter the actuarial valuation date: Month 1 Day 1 Year 2, 013	
b Assets:	
(1) Current value of assets	b(1) 35,354,122
(2) Actuarial value of assets for funding standard account	b(2) 36,241,946
c (1) Accrued liability for plans using immediate gain methods	c(1) 32,857,240 +
(2) Information for plans using spread gain methods:	
(a) Unfunded liability for methods with bases	c(2)(a)
(b) Accrued liability under entry age normal method	c(2)(b)
(c) Normal cost under entry age normal method	c(2)(c)

Statement by Enrolled Actuary (see instructions before signing):

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

**SIGN
HERE**


Signature of actuary

AKC

8/4/2014

Date

Amy L. Kennedy

Type or print name of actuary

G 14-07365

Most recent enrollment number

Findley Davies, Inc.

Firm name

(419) 255-1360

Telephone number (including area code)

One Seagate, Suite 2050, Toledo, OH 43604

Address of the firm

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

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

v10.1

Schedule B (Form 5500) 2007

0 8 0 7 3 5 0 1 0 0



2013 Schedule SB, Line 27 - Actuarial Information Based on Pre-PPA Funding Rules

Schedule B (Form 5500) 2007- 13

Page 2

Official Use Only

1d Information on current liabilities of the plan:

(1) Amount excluded from current liability attributable to pre-participation service (see instructions) ..	d(1)	0
(2) "RPA '94" information:		
(a) Current liability	d(2)(a)	37,144,757
(b) Expected increase in current liability due to benefits accruing during the plan year	d(2)(b)	0
(c) Current liability computed at highest allowable interest rate (see instructions)	d(2)(c)	37,144,757
(d) Expected release from "RPA '94" current liability for the plan year	d(2)(d)	2,233,718
(3) Expected plan disbursements for the plan year	d(3)	2,233,718

2 Operational information as of beginning of this plan year:

a Current value of the assets (see instructions)		2a	35,203,729	
b "RPA '94" current liability:	(1) No. of Persons	(2) Vested Benefits	(3) Total Benefits	
	(1) For retired participants and beneficiaries receiving payments	460	16,526,759	16,529,759
	(2) For terminated vested participants	821	14,293,920	14,293,920
	(3) For active participants	236	6,324,078	6,324,078
	(4) Total	1517	37,144,757	37,144,757
c If the percentage resulting from dividing line 2a by line 2b(4), column (3) is less than 70%, enter such percentage		2c	%	

3 Contributions made to the plan for the plan year by employer(s) and employees:

(a) Month-Day-Year	(b) Amount paid by employer	(c) Amount paid by employees	(a) Month-Day-Year	(b) Amount paid by employer	(c) Amount paid by employees
	967,608				
3 Totals ▶ (b)				967,608	(c)

4 Quarterly contributions and liquidity shortfall(s):

a Plans other than multiemployer plans, enter funded current liability percentage for preceding year (see instructions)	4a	89.20 %
--	-----------	---------

b If line 4a is less than 100%, see instructions, and complete the following table as applicable:

Liquidity shortfall as of end of Quarter of this plan year			
(1) 1st	(2) 2nd	(3) 3rd	(4) 4th
0.00	0.00	0.00	0.00

0 8 0 7 3 5 0 2 0 P



2013 Schedule SB, Line 27 - Actuarial Information Based on Pre-PPA Funding Rules

Schedule B (Form 5500) 2007 13

Page 3

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

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

i Has a change been made in funding method for this plan year? ☐ Yes ☒ No

j If line i is "Yes," was the change made pursuant to Revenue Procedure 2000-40? ☐ Yes ☐ No

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

6 Checklist of certain actuarial assumptions:

a	Interest rates for "RPA '94" current liability	6a	6.76 %	☐ N/A
b	Weighted average retirement age	6b	65	☐ N/A
c	Rates specified in insurance or annuity contracts ... ☐ N/A	6c	☐ Yes ☒ No ☐ Yes ☒ No	☐ N/A
d	Mortality table code for valuation purposes:			
	(1) Males	d(1)	A	
	(2) Females	d(2)	A	
e	Valuation liability interest rate	6e	8.00 %	☐ N/A
f	Expense loading	6f	100.00 %	☐ N/A
g	Annual withdrawal rates:			
	(1) Age 25	g(1)	0.00 %	
	(2) Age 40	g(2)	0.00 %	
	(3) Age 55	g(3)	0.00 %	
h	Salary scale	6h	0.00 %	☐ N/A
i	Estimated investment return on actuarial value of assets for year ending on the valuation date	6i	7.1 %	
j	Estimated investment return on current value of assets for year ending on the valuation date ..	6j	10.2 %	

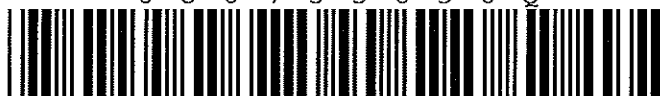
7 New amortization bases established in the current plan year:

(1) Type of Base	(2) Initial Balance	(3) Amortization Charge/Credit

8 Miscellaneous information:

a If a waiver of a funding deficiency or an extension of an amortization period has been approved for this plan year, enter the date of the ruling letter granting the approval Month Day Year

0 8 0 7 3 5 0 3 0 0



2013 Schedule SB, Line 27 - Actuarial Information Based on Pre-PPA Funding Rules

Schedule B (Form 5500) 2007 13

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8b If one or more alternative methods or rules (as listed in the instructions) were used for this plan year, enter the appropriate code in accordance with the instructions ▶ _____

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

9 Funding standard account statement for this plan year:

Charges to funding standard account:

a Prior year funding deficiency, if any	9a	0
b Employer's normal cost for plan year as of valuation date	9b	350,000
c Amortization charges as of valuation date:		
(1) All bases except funding waivers	▶ (\$ 0)	c(1) 0
(2) Funding waivers	▶ (\$ 0)	c(2) 0
d Interest as applicable on lines 9a, 9b, and 9c	9d	28,000
e Additional interest charge due to late quarterly contributions, if applicable	9e	0
f Adjusted additional funding charge from Part II, line 12q, if applicable ☐ N/A	9f	0
g Total charges. Add lines 9a through 9f	9g	378,000

Credits to funding standard account:

h Prior year credit balance, if any	9h	2,887,756
i Employer contributions. Total from column (b) of line 3	9i	967,608
j Amortization credits as of valuation date	▶ (\$ 0)	9j 0
k Interest as applicable to end of plan year on lines 9h, 9i, and 9j	9k	250,022
l Full funding limitation (FFL) and credits:		
(1) ERISA FFL (accrued liability FFL)	l(1) 800,144	
(2) "RPA '94" override (90% current liability FFL)	l(2) 0	
(3) FFL credit	l(3)	0
m (1) Waived funding deficiency	m(1)	0
(2) Other credits	m(2)	0
n Total credits. Add lines 9h through 9k, 9l(3), 9m(1), and 9m(2)	9n	4,105,386
o Credit balance: If line 9n is greater than line 9g, enter the difference	9o	3,727,386
p Funding deficiency: If line 9g is greater than line 9n, enter the difference	9p	0

Reconciliation account:

q Current year's accumulated reconciliation account:		
(1) Due to additional funding charges as of the beginning of the plan year	q(1)	0
(2) Due to additional interest charges as of the beginning of the plan year	q(2)	0
(3) Due to waived funding deficiencies:		
(a) Reconciliation outstanding balance as of valuation date	q(3)(a)	0
(b) Reconciliation amount. Line 9c(2) balance minus line 9q(3)(a)	q(3)(b)	0
(4) Total as of valuation date	▶ q(4)	0

10 Contribution necessary to avoid an accumulated funding deficiency. Enter the amount in line 9p or the amount required under the alternative funding standard account if applicable **10** 0

11 Has a change been made in the actuarial assumptions for the current plan year? If "Yes," see instructions ☒ Yes ☐ No

0 8 0 7 3 5 0 4 0 R



Part II Additional Information for Certain Plans Other Than Multiemployer PlansPlease see **Who Must File** in the Schedule B instructions to determine if you must complete Part II.**12 Additional required funding charge (see instructions):**

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

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

If line 12a is less than 80%, go to line 12b.

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

and enter -0-. Otherwise, go to line 12b

- b**
- "RPA '94" current liability. Enter line 1d(2)(a).

- c**
- Adjusted value of assets (see instructions)

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

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

- f**
- Liability attributable to any unpredictable contingent event benefit

- g**
- Outstanding balance of unfunded old liability

- h**
- Unfunded new liability. Subtract the total of lines 12f and 12g from line 12e. Enter -0- if negative

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

- j**
- Unfunded old liability amount

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

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

- m**
- Unpredictable contingent event amount:

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

- (2) Unfunded current liability percentage. Subtract the percentage

on line 12d from 100%

- (3) Enter the product of lines 12m(1) and 12m(2)

- (4) Ammortization of all unpredictable contingent event liabilities

- (5) "RPA '94" additional amount (see instructions)

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

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

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

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

- q**
- Adjusted additional funding charge. (.0% of line 12p)

12a	97.60 %
12b	
12c	
12d	%
12e	
12f	
12g	
12h	
12i	
12j	
12k	
12l	
m(1)	0
m(2)	0 %
m(3)	
m(4)	
m(5)	
m(6)	
12n	
12o	
12p	
12q	0

0 8 0 7 3 5 0 5 0 S



Schedule B, Line 3 – Contributions Made to Plan
Employee Benefits Plan of United Way of Greater Toledo
January 1, 2013 Valuation
EIN/PN: 34-4427947 / 333

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

(a) Date	(b) Amount Paid by Employer	(c) Amount Paid by Employees	Interest (8.00%) on (b) to End of Plan Year
4/05/2013	\$ 1,892.25	\$ 0.00	\$ 111.00
6/07/2013	4,576.67	0.00	204.00
6/19/2013	14,010.25	0.00	588.00
6/24/2013	31,425.67	0.00	1,285.00
7/01/2013	139,575.50	0.00	5,491.00
7/05/2013	56,799.25	0.00	2,185.00
7/18/2013	83,339.25	0.00	2,969.00
9/19/2013	9,026.25	0.00	198.00
10/03/2013	260,100.75	0.00	4,927.00
10/18/2013	25,316.25	0.00	398.00
10/25/2013	5,656.25	0.00	80.00
10/28/2013	16,337.25	0.00	222.00
11/21/2013	2,597.00	0.00	22.00
12/18/2013	111,967.50	0.00	307.00
12/20/2013	6,429.00	0.00	15.00
1/09/2014	165,517.00	0.00	0.00
1/21/2014	10,051.00	0.00	0.00
1/31/2014	2,220.25	0.00	0.00
2/10/2014	3,059.25	0.00	0.00
3/10/2014	15,114.50	0.00	0.00
3/12/2014	<u>2,597.00</u>	<u>0.00</u>	<u>0.00</u>
TOTAL	\$ 967,608.09	\$ 0.00	\$ 19,002.00

THE DEFINED BENEFIT PENSION PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

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

DECEMBER 31, 2013

PLAN #333

EIN 34-4427947

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Common and preferred stocks			
	Abb Ltd Spons ADR	1,025 shares	\$ 25,667	\$ 27,224
	Abbott Laboratories	1,850 shares	61,936	70,910
	Accenture PLC	939 shares	61,481	77,205
	Ace Ltd Ord Shs	341 shares	27,081	35,304
	Activision Blizzard Inc	1,788 shares	31,310	31,880
	Adobe Systems Inc.	260 shares	14,192	15,569
	Aetna Inc	389 shares	15,855	26,681
	Affiliated Managers Group	65 shares	7,886	14,097
	Aia Group Ltd Spon ADR	2,673 shares	42,528	53,861
	Air Liquide ADR France ADR	2,150 shares	52,349	60,995
	Akorn Inc	248 shares	6,371	6,106
	Akzo Nobel Sponsored ADR NV	2,910 shares	57,786	75,282
	Albemarle Corp	133 shares	8,194	8,431
	Alexandria Real Estate	549 shares	38,544	34,927
	Alexion Pharmaceutical	209 shares	20,301	27,773
	Allergan Inc	255 shares	24,127	28,325
	Alliance Data Sys Corp	70 shares	10,515	18,405
	Allianz SE - ADR	3,756 shares	47,805	68,096
	Allstate Corp	539 shares	20,781	29,397
	Altisource Residential Corp CL B WI	230 shares	6,356	6,925
	Amazon Com Inc	154 shares	38,885	61,414
	Amdocs Ltd	840 shares	31,180	34,642
	American Electric Power Co	625 shares	24,969	29,212
	American Homes 4 Rent- A	385 shares	6,431	6,237
	American International Group	535 shares	21,433	27,312
	American Tower REIT Inc	173 shares	12,944	13,809
	Ametek Inc New	2,206 shares	96,321	116,190
	Amreit Inc-Class B	1,170 shares	19,961	19,656
	Anadarko Pete Corp.	525 shares	46,711	41,643
	Anheuser Busch Inbev	404 shares	33,988	43,010
	AOL Inc	251 shares	9,294	11,702
	Aon PLC	1,265 shares	95,161	106,121
	Apartment Investment & Management Co. CL A	740 shares	19,081	19,173
	Apple Inc	106 shares	50,564	59,468
	Archer Daniels Midland	674 shares	19,920	29,252
	Arm Holdings PLC Spon ADR	1,175 shares	42,863	64,309
	Ashland Inc.	138 shares	9,348	13,392
	Associated Estate Realty	1,200 shares	19,188	19,260

(Continued)

THE DEFINED BENEFIT PENSION PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

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

DECEMBER 31, 2013

PLAN #333

EIN 34-4427947

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Assured Guranty Ltd	815 shares	\$ 14,834	\$ 19,226
	Atlas Copco Ab-Spons ADR	1,149 shares	28,627	31,988
	Autoliv Inc.	182 shares	11,469	16,708
	Automatic Data Processing	1,077 shares	64,544	87,021
	Autonation	199 shares	6,964	9,888
	Avalonbay Communities Inc.	230 shares	31,691	27,193
	Aviva PLC ADR	2,590 shares	28,257	39,238
	Axa Sa ADR	830 shares	17,570	23,149
	B/E Aerospace Inc	110 shares	7,300	9,573
	Baidu Inc	290 shares	28,823	51,585
	Balfour Beatty Plc-Spon ADR	2,175 shares	16,204	20,880
	Banco Bilbao Vizcaya ADR	4,720 shares	45,679	58,481
	Bankunited Inc	620 shares	19,073	20,410
	Barclays Plc ADR	2,460 shares	40,505	44,600
	Baxter Intl Inc	432 shares	26,911	30,046
	Bayer Ag Sponsored ADR	265 shares	23,984	37,630
	Bb&t Corp	920 shares	32,063	34,334
	Bg Group Plc New	3,315 shares	61,494	71,902
	Biogen Idec Inc	154 shares	25,631	43,054
	Biomarin Pharmaceutical	355 shares	23,299	24,974
	BMW Un-sponsored ADR	1,200 shares	39,626	47,316
	Bnp Paribas ADR	1,165 shares	29,822	45,668
	Boeing Company	172 shares	13,166	23,476
	Boston Properties Inc.	280 shares	29,288	28,104
	Brandywine Realty Trust Sbi	1,600 shares	18,353	22,544
	Bristol-Myers Squibb Co	705 shares	32,862	37,471
	British American Tobacco	500 shares	52,724	53,710
	Brookdale Senior Living Inc	998 shares	19,405	27,126
	Bunge Limited Com	516 shares	37,308	42,369
	Camden Ppty Tr	442 shares	28,843	25,141
	Canadian Natl Ry Co	686 shares	30,858	39,116
	Canadian Pacific Railway	116 shares	14,005	17,553
	Capital One Financial Corp Com	865 shares	49,159	66,268
	Carnival Corp.	810 shares	28,311	32,538
	Carnival PLC ADR	573 shares	22,050	23,751
	Carrizo Oil & Gas Inc	200 shares	8,387	8,954
	Caseys General Stores	172 shares	10,034	12,083
	CBL & Associates Prop 7.375%	390 shares	9,846	9,263
	CBL & Associates Properties	1,026 shares	20,105	18,427

(Continued)

THE DEFINED BENEFIT PENSION PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

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

DECEMBER 31, 2013

PLAN #333

EIN 34-4427947

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	CBRE Group Inc	568 shares	\$ 10,537	\$ 14,938
	Celgene Corp	148 shares	17,400	25,007
	CenturyLink Inc	1,050 shares	38,040	33,442
	Chevron Corp	282 shares	30,867	35,225
	Chipotle Mexican Grill - CL A	32 shares	9,319	17,049
	Ciena Corp	188 shares	4,282	4,499
	Cintas Corp	495 shares	19,464	29,497
	Cisco Systems Inc	940 shares	18,710	21,084
	CNO Financial Group Inc	855 shares	7,223	15,125
	Cnooc Ltd Spd Adr	242 shares	46,440	45,414
	Cochlear Ltd ADR	700 shares	23,120	18,452
	Comcast Corp CL A	721 shares	30,497	37,467
	Conagra Foods Inc	1,025 shares	31,377	34,543
	Concho Resources Inc	128 shares	14,405	13,824
	Conocophillips	413 shares	23,835	29,178
	Costco Wholesale Corp-New	212 shares	20,734	25,232
	Credit Agri SA ADR	1,770 shares	10,819	11,363
	Crown Holdings Inc	580 shares	21,364	25,851
	CSL Ltd Unspn ADR	1,141 shares	28,162	35,109
	Cullen Frost Bankers	132 shares	7,511	9,825
	Cvs Caremark Corp	935 shares	46,409	66,918
	Daimler Ag- Spn ADR	570 shares	40,030	49,784
	Dana Holding Corp	362 shares	8,307	7,102
	Danaher Corp Del	421 shares	23,799	32,501
	Darling International Inc	1,100 shares	18,361	22,968
	Dassault Sys S.A.-ADR	541 shares	58,014	67,246
	Dbx Group Hldgs Ltd. Spon Adr	534 shares	28,236	28,980
	Diageo Plc Sposored Adr New	68 shares	8,321	9,005
	Digital Realty Trust Inc	502 shares	33,534	24,658
	Dillards Department Store	77 shares	5,807	7,485
	Discovery Communications CL A	249 shares	19,522	22,515
	Disney Walt Co	419 shares	21,697	32,012
	Dolby Laboratories Inc A	235 shares	8,792	9,062
	Douglas Emmett Inc - W/I	960 shares	21,825	22,358
	Dover Corp	322 shares	21,098	31,086
	Dow Chemical Corp	755 shares	22,879	33,522
	Dunkin' Brands Group Inc	335 shares	10,911	16,147
	Eastgroup Properties	486 shares	25,097	28,154
	Ebay Inc	120 shares	6,218	6,584

(Continued)

THE DEFINED BENEFIT PENSION PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

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

DECEMBER 31, 2013

PLAN #333

EIN 34-4427947

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Eli Lilly & Company	550 shares	\$ 25,555	\$ 28,050
	Emc Corp(mass)com	7,175 shares	177,673	180,451
	Enersys Inc	133 shares	4,672	9,322
	Ensc0 PLC	450 shares	26,337	25,731
	Entegris Inc	708 shares	6,234	8,206
	Entergy Corp	410 shares	26,606	25,941
	EPR Properties	610 shares	27,922	29,988
	Equity Lifestyle Properties REIT	405 shares	14,828	14,673
	Equity One	460 shares	10,675	10,322
	Essex Property Trust Inc	170 shares	25,397	24,397
	Estee Lauder Cos Cl A	300 shares	18,447	22,596
	Evercore Partners Inc Cl A	140 shares	5,805	8,369
	Expedia Inc	280 shares	11,917	19,505
	Express Scripts Holding Co	660 shares	41,959	46,358
	Exxon-Mobil Corporation	300 shares	25,889	30,360
	F5 Networks Inc.	77 shares	6,321	6,996
	Facebook Inc-A	560 shares	15,695	30,603
	Fanuc Ltd Unsp ADR	2,040 shares	56,987	62,648
	Federal Realty Invt Tr	280 shares	28,209	28,395
	Fei Co.	120 shares	6,007	10,723
	Fifth Third Bancorp	1,222 shares	18,624	25,699
	Finisar Corp	185 shares	4,255	4,425
	First Republic Bank/San Fran	220 shares	8,696	11,517
	Fleetcor Technologies Inc	157 shares	6,384	18,396
	Fluor Corp	545 shares	32,700	43,758
	Fmc Techs Inc.	160 shares	8,194	8,354
	Ford Motor Co New	2,860 shares	37,283	44,130
	Forest Oil Corp	1,655 shares	10,297	5,975
	Freeport-Mcmoran Copper & Gold Cl B	740 shares	24,867	27,928
	Fresenius Med Care Ag	1,100 shares	36,970	39,138
	Gartner Inc	226 shares	9,987	16,057
	General Dynamics Corp	333 shares	23,721	31,818
	Genomic Health Inc	140 shares	4,618	4,098
	Gentex Corp	215 shares	6,373	7,091
	Genworth Financial Inc Cl A	2,040 shares	11,871	31,681
	Gilead Sciences Inc	360 shares	15,612	27,036
	Givaudan Unsp0n ADR	1,075 shares	29,275	30,766
	GNC Holdings Inc-Cl A	184 shares	10,330	10,755
	Goldman Sachs Group Inc	290 shares	38,350	51,405

(Continued)

THE DEFINED BENEFIT PENSION PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

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

DECEMBER 31, 2013

PLAN #333

EIN 34-4427947

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Google Inc Cl A	87 shares	\$ 63,368	\$ 97,502
	Halliburton Company	610 shares	19,860	30,957
	Hanger Inc	116 shares	3,059	4,563
	Hartford Financial Services Group	712 shares	14,641	25,796
	HCP Inc	549 shares	23,106	19,940
	Health Care Reit Inc	510 shares	28,848	27,321
	Heartland Payment Systems	230 shares	6,824	11,463
	Helmerich & Payne	150 shares	7,830	12,612
	Hertz Global Holdings Inc	1,055 shares	17,496	30,194
	Hilshire Brands Co	570 shares	16,361	19,061
	Hilton Worldwide Holdings In	1,450 shares	31,600	32,262
	Hitachi Ltd Adr	435 shares	26,646	33,238
	Honeywell International	369 shares	22,656	33,716
	Hong Kon Exchanges & Clearing ADR	1,406 shares	22,479	23,466
	Hospitality Pptys Tr	1,585 shares	41,066	42,843
	Host Hotels & Resorts Inc	2,375 shares	39,421	46,170
	Hsbc Hldgs PLC	915 shares	47,137	50,444
	IAC/InteractiveCorp	295 shares	14,279	20,252
	Icici Bank Ltd - Spon Adr	986 shares	35,701	36,650
	Illumina Inc	205 shares	12,792	22,671
	Imperial Oil Ltd	1,785 shares	76,229	78,951
	Incyte Corporation	92 shares	1,745	4,658
	Informatica	174 shares	7,598	7,221
	Ingredion Inc	290 shares	15,402	19,853
	Intel Corporation	1,057 shares	24,646	27,434
	Interactive Brokers Growth A	188 shares	4,258	4,576
	International Consolidated Airlines Group SA	1,254 shares	28,215	42,072
	International Game Technology	573 shares	10,238	10,406
	Interxion Holding N.V Shs	166 shares	3,760	3,919
	Iron Mountain Inc	655 shares	19,432	19,879
	Isis Pharmaceuticals	219 shares	8,495	8,725
	ITAU Unibanco Banco Multi ADR	3,480 shares	50,496	47,224
	Janus Capital Group Inc	724 shares	6,076	8,956
	Jazz Pharmaceuticals PLC	92 shares	6,816	11,643
	JGC Corp-Unsponsored ADR	1,005 shares	74,140	78,490
	Johnson & Johnson	325 shares	22,217	29,767
	JPMorgan Chase & Co	685 shares	30,178	40,059
	Kapstone Paper And Packaging	220 shares	4,260	12,289
	Kbc Groep Nv-Unsp Adr	795 shares	18,609	22,554

(Continued)

THE DEFINED BENEFIT PENSION PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

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

DECEMBER 31, 2013

PLAN #333

EIN 34-4427947

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	KBR Inc	987 shares	\$ 29,090	\$ 31,475
	KDDI Corp Un-sponsored ADR	3,710 shares	47,648	57,282
	Keryx Biopharmaceuticals	326 shares	4,322	4,222
	Keycorp	1,660 shares	13,557	22,277
	Kimberly Clark	261 shares	21,478	27,264
	Kla-Tencor Corp	280 shares	14,252	18,049
	Kohl's Corp	460 shares	23,395	26,105
	Korea Elec Pwr Co Sponsored ADR	1,390 shares	21,610	23,088
	L Oreal Co ADR	1,489 shares	41,632	52,338
	Lexington Realty Trust	2,347 shares	22,325	23,963
	Linde AG Sponsored ADR	960 shares	18,326	20,163
	LinkedIn Corp - A	148 shares	20,490	32,091
	Live Nation Entertainment Inc	1,015 shares	11,987	20,056
	Lloyds TSB Group Plc ADR	8,575 shares	37,240	45,619
	LTC Properties Inc	516 shares	16,669	18,261
	Luxottica Group S P A ADR	365 shares	18,632	19,681
	LVMH Moët Hennessy ADR	643 shares	21,730	23,534
	Manhattan Assoc. Inc.	38 shares	4,142	4,464
	ManpowerGroup	193 shares	8,361	16,571
	Marathon Oil Corp	842 shares	25,251	29,723
	Marketaxess Holdings Inc	63 shares	4,189	4,216
	Mastercard Inc A	140 shares	69,508	116,964
	Mckesson HBC Inc	78 shares	8,753	12,589
	Mead Johnson Nutrition Co A	188 shares	14,460	15,747
	Meadwestvaco Corp	595 shares	16,607	21,973
	Medivation Inc	67 shares	4,275	4,276
	Mercadolibre Inc	140 shares	13,189	15,091
	Merck & Company Inc	1,715 shares	77,390	85,836
	MetLife Inc	1,305 shares	44,694	70,366
	Michael Kors Holdings Ltd Shs	390 shares	21,960	31,664
	Micron Tech. Inc.	910 shares	13,653	19,792
	Microsoft Corporation	838 shares	23,533	31,350
	Mitsubishi Estate Unsp ADR (MITEY)	1,040 shares	30,873	31,346
	Mondelez International Inc	650 shares	18,274	22,945
	Monmouth Real Estate Investment Corp	890 shares	9,052	8,090
	Monotaro Co Ltd - Unsp ADR	420 shares	9,650	8,660
	Monsanto Company	336 shares	32,542	39,161
	Morgan Stanley	440 shares	9,582	13,798
	Motorola Solutions Inc	1,195 shares	69,151	80,662

(Continued)

THE DEFINED BENEFIT PENSION PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

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

DECEMBER 31, 2013

PLAN #333

EIN 34-4427947

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Mtn Group Ltd - Spons ADR	1,012 shares	\$ 18,867	\$ 21,252
	Murphy Oil Corp	426 shares	20,538	27,639
	National Oilwell Varco Inc	777 shares	54,564	61,795
	National Retail Properties Inc	660 shares	19,275	20,018
	Nestle SA Sponsored ADR Registered (NSRGY)	1,018 shares	65,931	74,915
	Netflix Inc	54 shares	13,467	19,881
	Neustar Inc-Class A	129 shares	6,333	6,432
	Nielsen Holdings B V	1,985 shares	72,459	91,092
	Nike Inc.	370 shares	19,242	29,097
	Nikon Corp Plc-Unspon ADR	1,940 shares	36,830	37,326
	Noble Energy Inc	122 shares	8,241	8,309
	Nokian Tyres OYJ ADR	1,258 shares	26,772	30,167
	Nordson Corp	152 shares	8,258	11,294
	Norfolk Southern Co.	409 shares	26,677	37,967
	Novartis Ag Sponsored ADR	1,230 shares	85,628	98,867
	Novo-Nordisk As	285 shares	47,021	52,657
	Nucor Inc	386 shares	15,808	20,605
	NXP Semiconductors Nv	307 shares	7,488	14,100
	O Reilly Automotive Inc	31 shares	4,121	3,990
	Oao Gazprom ADR Reg S	2,052 shares	19,493	17,750
	Oil States International Inc	122 shares	9,048	12,410
	Old Dominion Freight Line	123 shares	6,349	6,521
	Omega Healthcare Invs	487 shares	11,132	14,513
	Oneok Inc	275 shares	11,841	17,099
	Oracle Corp	683 shares	21,046	26,132
	Owens Ill Inc	1,046 shares	22,945	37,426
	Parexel Intl Corp	102 shares	3,118	4,608
	Perrigo Co PLC	118 shares	13,899	18,108
	Petroleo Brasileiro Spon ADR	984 shares	16,040	13,559
	Petsmart Inc.	223 shares	13,450	16,223
	Peugeot Citroen S A Sponsored ADR	775 shares	12,111	10,191
	Polaris Inds Inc.	122 shares	9,649	17,768
	Postnl N V Sponsored ADR	3,325 shares	13,642	18,952
	Precision Castparts	110 shares	19,564	29,623
	Priceline Group Inc/The	42 shares	28,777	48,821
	Procter & Gamble Co	391 shares	25,844	31,831
	Progressive Corp	2,753 shares	71,528	75,074
	Public Service Enterprise Group Inc.	825 shares	25,656	26,433
	Public Storage	427 shares	60,788	64,272

(Continued)

THE DEFINED BENEFIT PENSION PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

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

DECEMBER 31, 2013

PLAN #333

EIN 34-4427947

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Questar Corp	565 shares	\$ 12,464	\$ 12,989
	Ralph Lauren Corp	50 shares	7,827	8,829
	Realty Income Corp	620 shares	24,361	23,145
	Red Hat Inc	310 shares	15,584	17,372
	Redwood Trust Inc	860 shares	13,255	16,658
	Reed Elsevier NV Spd ADR	1,650 shares	53,412	70,406
	Regions Finl Corp Com	3,196 shares	24,227	31,608
	Rexam PLC	645 shares	24,165	28,515
	Rio Tinto PLC ADR	385 shares	18,172	21,726
	Robert Half Intl Inc	311 shares	9,222	13,059
	Roche Hldg Ltd -Spons ADR	1,525 shares	75,609	107,055
	Rolls Royce Group Plc Sponsored ADR	244 shares	22,031	25,871
	Rovi Corp	246 shares	6,171	4,844
	Royal Dutch Shell PLC - ADR A	680 shares	46,000	48,464
	Ryanair Hldgs Plc Sponsored ADR	226 shares	12,317	10,606
	Salesforce.Com Inc	525 shares	20,945	28,975
	Salix Pharmaceuticals	87 shares	5,922	7,825
	Sally Beauty Co Inc	160 shares	4,188	4,837
	Sanofi - Aventis Sa ADR	1,315 shares	68,626	70,523
	Sap Aktiengesellschaft ADR	1,229 shares	87,242	107,095
	Sasol Ltd Spons ADR	348 shares	15,528	17,209
	Sba Communications Crp	270 shares	14,625	24,257
	Schlumberger Ltd	590 shares	47,089	53,165
	Schneider Elect Sa ADR	2,888 shares	39,237	50,684
	Scripps Networks Inter A	1,025 shares	71,417	88,570
	Seniors Housing Properties Trust	886 shares	19,390	19,696
	Shin Etsu Chemical Un-sponsored ADR	2695 shares	45,155	39,347
	Siemens A G ADR	485 shares	51,558	67,177
	Signet Jewelers Ltd ADR	257 shares	12,210	20,226
	Silgan Holding Inc	237 shares	10,340	11,381
	Silver Bay Realty Trust Corp	270 shares	4,224	4,317
	Simon Ppty Group Inc	545 shares	81,779	82,927
	Sk Telecom Ltd Spon ADR	1,615 shares	35,192	39,761
	Slm Corporation	565 shares	8,902	14,848
	Smucker J. M. Co. New	226 shares	23,903	23,418
	Sonova Holding-Unspon ADR	806 shares	17,054	21,681
	Splunk Inc	241 shares	8,162	16,549
	Sprouts Farmers Markets Inc	90 shares	4,259	3,459
	St. Jude Medical	555 shares	21,693	34,382

(Continued)

THE DEFINED BENEFIT PENSION PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

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

DECEMBER 31, 2013

PLAN #333

EIN 34-4427947

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Stanley Black and Decker Inc	2,270 shares	\$ 169,856	\$ 183,166
	Staples Inc	1145 shares	15,000	18,194
	Starbucks Corp.	275 shares	16,184	21,557
	Starwood Hotels & Resorts	1,434 shares	81,744	113,931
	State Street Corp	418 shares	19,829	30,677
	Sumitomo Mitsui Fin Unspd ADR	2,735 shares	25,642	28,690
	Superior Energy Services	1,145 shares	26,479	30,468
	Svenska Handelsb-A-Unspd ADR	884 shares	16,331	21,817
	Swatch Group Ag/The-Unspd ADR	886 shares	22,067	29,415
	Symantec Corp	1,980 shares	40,555	46,688
	Sysmex Corp-Unspd ADR	1,296 shares	33,667	38,473
	T Rowe Price & Assoc Inc	1,144 shares	74,093	95,833
	Tableau Software Inc-CL A	32 shares	2,031	2,206
	Taiwan Semiconductor	3,063 shares	49,919	53,419
	Tanger Factory Outlet Centrs	883 shares	27,627	28,274
	Target Corp	685 shares	42,107	43,340
	Technip SA ADR	1,575 shares	43,391	38,052
	Tesco PLC Spd ADR	3,125 shares	52,906	52,625
	Tesla Motors Inc	86 shares	13,458	12,937
	The Geo Group Inc	500 shares	16,990	16,110
	Tibco Software Inc	524 shares	16,456	11,780
	Tidewater Inc.	172 shares	8,983	10,194
	Tjx Companies	450 shares	19,573	28,679
	Total Fina Elf SA ADR	665 shares	35,171	40,745
	Total System Services Inc	496 shares	11,670	16,507
	Towers Watson & Co	96 shares	5,627	12,251
	Toyota Motor Corp. Sp ADR Rep2com	370 shares	47,488	45,110
	Travelers Cos Inc	198 shares	13,558	17,927
	Tripadvisor Inc	130 shares	9,977	10,768
	Turkiye Garanti Bankasi ADR	8,034 shares	34,806	25,789
	Twenty-First Century Fox Inc A	2,435 shares	78,809	85,639
	Twitter Inc	146 shares	6,315	9,293
	Tyco International LTD	2,425 shares	86,748	99,522
	UBS AG	2,850 shares	54,709	54,863
	Under Armour Inc - CL A	186 shares	14,928	16,238
	Unicharm Corp-Spn ADR	3,896 shares	43,610	44,103
	Unilever NV - NY Shares	545 shares	20,481	21,925
	Unilever PLC Spn ADR New	529 shares	19,728	21,795
	Union Pacific Corp.	98 shares	12,552	16,464

(Continued)

THE DEFINED BENEFIT PENSION PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

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

DECEMBER 31, 2013

PLAN #333

EIN 34-4427947

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	United Rentals Inc	267 shares	\$ 10,617	\$ 20,813
	United Technologies Corp.	216 shares	18,242	24,581
	United Therapeutics Del	46 shares	2,641	5,202
	Unitedhealth Group Inc	470 shares	27,868	35,391
	Universal Health Services	204 shares	7,996	16,577
	V.F. Corp.	472 shares	19,177	29,424
	Valero Energy Corp New	970 shares	32,320	48,888
	Valmont Industries	66 shares	7,975	9,842
	Vantiv Inc - CL A	1,140 shares	31,312	37,175
	Ventas Inc	433 shares	25,892	24,802
	Verisk Analytics Inc CL A	473 shares	22,416	31,086
	Vertex Pharmaceuticals	242 shares	13,047	17,981
	Visa Inc Class A Shares	161 shares	22,478	35,851
	Visteon Corp Com	137 shares	10,327	11,219
	VMWare Inc Class A	240 shares	19,879	21,530
	Vodafone Group Plc ADR	1,310 shares	39,372	51,496
	Vornado Realty Trust Com	190 shares	17,027	16,870
	Wabtec	200 shares	7,957	14,854
	Weingarten Realty Invs	785 shares	20,753	21,525
	Weyerhaeuser Co	1,000 shares	29,666	31,570
	Whiting Petroleum Corp	206 shares	9,970	12,745
	Whole Foods Market Inc.	418 shares	19,315	24,173
	Williams Co.	485 shares	15,727	18,706
	Williams Sonoma Inc	213 shares	9,342	12,414
	Willis Group Holdings	580 shares	20,739	25,990
	WisdomTree Investments Inc	371 shares	6,442	6,570
	Workday Inc-Class A	164 shares	10,493	13,638
	WPP PLC ADR	621 shares	45,785	71,328
	WPX Energy Inc	1,025 shares	16,953	20,890
	Wuxi Pharmatech Inc ADR	192 shares	5,848	7,369
	Wyndham Worldwide Corp	174 shares	8,334	12,822
	Wynn Resorts Ltd	520 shares	64,020	100,989
	Xinyi Glass Holdi Unsp ADR	610 shares	8,230	12,231
	XL Group PLC	357 shares	7,933	11,367
	Xylem	681 shares	18,030	23,563
	Yue Yuen Industrial Unsp ADR	580 shares	8,039	9,750
	Zurich Insurance Group AG	1,120 shares	29,911	32,670

Total common and preferred stocks

9,874,373

11,917,903
(Continued)

THE DEFINED BENEFIT PENSION PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

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

DECEMBER 31, 2013

PLAN #333

EIN 34-4427947

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	Mutual Funds			
	Eaton Vance Floating Rate I	151,470 shares	\$ 1,382,389	\$ 1,392,006
	Eaton Vance Inc Boston In	131,694 shares	779,875	798,067
	Pimco All Asset P	108,557 shares	1,350,065	1,313,536
	Pimco Commodity RR Strategy P	103,752 shares	596,573	568,560
	Prudential Short-Term Corporate Bond Z	104,789 shares	1,211,465	1,190,407
	Templeton Global Bond Fd - Ad	30,291 shares	404,130	396,505
	Virtus Emerging Markets Opportunity I	169,034 shares	1,653,940	1,614,277
	Total mutual funds		7,378,437	7,273,358
	Interest-bearing cash			
*	Morgan Stanley Bank Deposit Program	73,834 shares	73,834	73,834
	Exchange traded fund			
	Vanguard FTSE Emerging Market	41,253 shares	1,734,343	1,697,148
	Corporate bonds			
	America Movil Sab De Cv	\$80,000; maturity date 09/08/2016; 2.37% interest	81,387	82,334
	Amgen Inc	\$100,000; maturity date 10/01/2041; 4.95% interest	101,910	95,006
	AOL Time Warner Inc	\$55,000; maturity date 05/01/2032; 7.70% interest	76,013	70,618
	AT&T Inc	\$90,000; maturity date 05/15/2016; 2.95% interest	105,991	96,798
	AT&T Inc	\$105,000; maturity date 12/01/2022; 2.62% interest	96,773	93,847
	Bank Of America Corp	\$95,000; maturity date 07/01/2020; 5.62% interest	109,565	108,558
	Bank of America Corp	\$100,000; maturity date 05/01/2018; 5.65% interest	110,908	113,194
	Bank Of New York Mellon	\$45,000; maturity date 01/15/2019; 2.10% interest	45,161	44,937
	Bear Stearns Co	\$50,000; maturity date 02/01/2018; 7.25% interest	60,211	60,087
	Berkshire Hathaway Fin	\$100,000; maturity date 01/15/2021; 4.25% interest	109,564	105,399
	Berkshire Hathaway Inc	\$65,000; maturity date 02/11/2023; 3.00% interest	64,561	62,603
	BHP Billiton Fin USA Ltd	\$75,000; maturity date 11/21/2021; 3.25% interest	74,105	74,555
	BNP Paribas	\$105,000; maturity date 12/12/2018; 2.40% interest	105,108	105,067
	BP Capital Markets PLC	\$45,000; maturity date 05/06/2022; 3.24% interest	34,902	33,969
	BP Capital Markets PLC	\$35,000; maturity date 05/10/2018; 1.37% interest	46,067	43,447
	Caterpillar Financial Se	\$85,000; maturity date 04/01/2016; 2.65% interest	90,024	88,217
	Celgene Corp	\$100,000; maturity date 10/15/2020; 3.95% interest	106,246	103,574
	Cisco Systems Inc	\$60,000; maturity date 02/15/2019; 4.95% interest	72,172	67,800
	Citigroup Inc	\$80,000; maturity date 11/21/2017; 6.12% interest	50,381	50,508
	Citigroup Inc	\$35,000; maturity date 07/15/2039; 8.12% interest	91,638	92,217
	Citigroup Inc	\$48,000; maturity date 05/19/2015; 4.75% interest	45,538	49,094

(Continued)

THE DEFINED BENEFIT PENSION PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

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

DECEMBER 31, 2013

PLAN #333

EIN 34-4427947

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Coca-Cola Co/The	\$60,000; maturity date 04/01/2018; 1.15% interest	\$ 59,892	\$ 58,290
	Comcast Corp	\$90,000; maturity date 01/15/2033; 4.25% interest	89,340	82,876
	Conoco Inc	\$80,000; maturity date 04/15/2029; 6.95% interest	102,149	101,223
	CR Bard Inc	\$45,000; maturity date 01/15/2021; 4.40% interest	51,551	46,975
	Directv Holdings/Fing	\$90,000; maturity date 03/15/2017; 2.40% interest	90,195	91,810
	Dun & Bradstreet Corp	\$100,000; maturity date 11/15/2015; 2.87% interest	102,536	102,551
	Ebay Inc	\$95,000; maturity date 07/15/2022; 2.60% interest	96,446	87,374
	Electricite De France	\$90,000; maturity date 01/27/2040; 5.60% interest	106,800	93,240
	Energy Transfer Partners	\$50,000; maturity date 02/01/2042; 6.50% interest	55,300	53,738
	Exelon Generation Co LLC	\$95,000; maturity date 10/01/2039; 6.25% interest	108,683	96,272
	FMR LLC	\$50,000; maturity date 12/14/2040; 6.50% interest	59,581	57,409
	France Telecom	\$70,000; maturity date 03/01/2031; 8.50% interest	104,980	96,841
	Franklin Resources Inc	\$100,000; maturity date 09/15/2022; 2.80% interest	100,712	93,030
	Freeport-Mcmoran C & G	\$85,000; maturity date 03/15/2018; 2.37% interest	85,597	84,793
	General Dynamics Corp	\$50,000; maturity date 07/15/2016; 2.25% interest	52,683	51,676
	General Elec Cap Corp	\$95,000; maturity date 08/07/2019; 6.00% interest	110,455	111,901
	General Elec Cap Corp	\$75,000; maturity date 09/16/2020; 4.37% interest	83,018	81,284
	Goldman Sachs Group Inc	\$100,000; maturity date 05/03/2015; 3.30% interest	100,171	103,145
	Goldman Sachs Group Inc	\$35,000; maturity date 08/01/2015; 3.70% interest	35,068	36,489
	Goldman Sachs Group Inc	\$65,000; maturity date 07/27/2021; 5.25% interest	75,238	71,243
	Goldman Sachs Group Inc	\$80,000; maturity date 04/01/2018; 6.15% interest	85,510	91,624
	Goldman Sachs Group Inc	\$80,000; maturity date 09/01/2017; 6.25% interest	91,986	91,589
	Hasbro Inc	\$45,000; maturity date 03/15/2040; 6.35% interest	49,628	47,401
	HSBC Bank USA	\$80,000; maturity date 11/01/2034; 5.87% interest	83,042	87,947
	IBM Corp	\$100,000; maturity date 01/05/2016; 2.00% interest	99,459	93,773
	IBM Corp	\$100,000; maturity date 05/15/2020; 1.62% interest	104,434	102,636
	Intel Corp	\$190,000; maturity date 10/01/2016; 1.95% interest	199,675	195,968
	Johnson & Johnson	\$70,000; maturity date 07/15/2038; 5.85% interest	97,976	82,846
	Johnson (S.C.) & Son Inc	\$110,000; maturity date 09/01/2040; 4.80% interest	126,379	105,291
	JP Morgan Chase & Co	\$75,000; maturity date 01/15/2018; 6.00% interest	84,440	86,361
	JPMorgan Chase & Co	\$110,000; maturity date 08/15/2021; 4.35% interest	104,470	103,878
	JPMorgan Chase & Co	\$90,000; maturity date 10/15/2020; 4.25% interest	94,159	95,404
	JPMorgan Chase & Co	\$75,000; maturity date 08/16/2043; 5.62% interest	116,487	115,931
	JPMorgan Chase & Co	\$100,000; maturity date 06/24/2015; 3.40% interest	74,432	79,258
	Lowe's Companies Inc	\$85,000; maturity date 11/15/2041; 5.12% interest	96,819	87,419
	Lyondellbasell Ind Nv	\$45,000; maturity date 04/15/2019; 5.00% interest	49,911	49,747
	Macys Retail Hldgs Inc	\$35,000; maturity date 07/15/2024; 6.65% interest	43,408	40,442
	Medtronic Inc	\$70,000; maturity date 04/01/2023; 2.75% interest	74,935	73,931
	Medtronic Inc	\$75,000; maturity date 04/01/2018; 1.37% interest	69,885	64,609

(Continued)

THE DEFINED BENEFIT PENSION PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

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

DECEMBER 31, 2013

PLAN #333

EIN 34-4427947

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Met Life Glob Funding I	\$100,000; maturity date 01/10/2023; 3.00% interest	\$ 102,470	\$ 93,169
	Metlife Inc	\$40,000; maturity date 11/13/2043; 4.87% interest	39,906	39,258
	Nike Inc	\$45,000; maturity date 05/01/2023; 2.25% interest	45,036	40,236
	Northern Trust Corp	\$60,000; maturity date 10/30/2025; 3.95% interest	59,520	58,469
	Northrop Grumman Corp	\$40,000; maturity date 08/01/2023; 3.25% interest	39,785	37,310
	Nyse Euronext	\$55,000; maturity date 10/05/2017; 2.00% interest	55,282	55,071
	Oglethorpe Power Corp	\$35,000; maturity date 03/15/2019; 6.10% interest	41,400	40,669
	Omnicom Group Inc	\$100,000; maturity date 05/01/2022; 3.62% interest	104,679	96,882
	Oneok Inc	\$75,000; maturity date 02/01/2022; 4.25% interest	79,706	69,966
	Pacficorp	\$80,000; maturity date 10/15/2037; 6.25% interest	106,162	95,382
	Pepsi Bottling Group Inc	\$55,000; maturity date 03/01/2029; 7.00% interest	75,761	69,257
	PPG Industries Inc	\$80,000; maturity date 08/15/2022; 2.70% interest	79,986	72,998
	Protective Life Corp	\$45,000; maturity date 10/15/2039; 8.45% interest	55,291	57,709
	Raytheon Company	\$50,000; maturity date 12/15/2041; 4.70% interest	53,147	48,524
	Siemens Financeieeringsmat	\$30,000; maturity date 08/17/2026; 6.12% interest	37,989	34,727
	South Carolina Elec&Gas	\$85,000; maturity date 02/01/2041; 5.45% interest	108,875	92,709
	Statoil Asa	\$75,000; maturity date 01/15/2028; 6.80% interest	100,285	94,476
	Statoil Asa	\$90,000; maturity date 08/17/2017; 3.12% interest	102,959	92,398
	Statoilhydro ASA	\$90,000; maturity date 04/15/2019; 5.25% interest	109,551	102,438
	Sunoco Logistics Partner	\$75,000; maturity date 02/15/2022; 4.65% interest	76,639	76,031
	Teva Pharm Fin IV Bv	\$100,000; maturity date 11/10/2021; 3.65% interest	109,412	98,082
	Teva Pharma Fin II/Iii	\$65,000; maturity date 06/15/2015; 3.00% interest	69,093	67,082
	Thermo Fisher Scientific	\$100,000; maturity date 03/01/2016; 3.20% interest	106,897	104,549
	Time Warner Cable Inc	\$70,000; maturity date 04/01/2019; 8.25% interest	81,586	82,005
	TJX Cos Inc	\$45,000; maturity date 05/15/2023; 2.50% interest	42,931	40,738
	Toyota Motor Credit Corp	\$70,000; maturity date 01/12/2022; 3.30% interest	75,144	70,020
	Toyota Motor Credit Corp	\$30,000; maturity date 09/15/2021; 3.40% interest	30,497	30,455
	Trans-Canada Pipelines	\$65,000; maturity date 01/15/2039; 7.62% interest	99,102	86,759
	United Parcels Services	\$80,000; maturity date 01/15/2038; 6.20% interest	108,604	97,238
	United Technologies Corp	\$55,000; maturity date 06/01/2022; 3.10% interest	57,759	54,071
	Unitedhealth Group Inc	\$100,000; maturity date 10/15/2017; 1.40% interest	100,600	98,737
	US Bancorp	\$65,000; maturity date 11/15/2018; 1.95% interest	64,919	64,652
	Valley National Bancorp	\$20,000; maturity date 09/27/2023; 5.12% interest	19,950	19,726
	Verizon Communications	\$100,000; maturity date 11/01/2016; 2.00% interest	97,769	102,553
	Verizon Communications	\$85,000; maturity date 02/15/2016; 5.55% interest	82,563	92,958
	Verizon Communications	\$65,000; maturity date 04/01/2019; 6.35% interest	104,433	76,400
	Verizon Communications	\$210,000; maturity date 09/15/2033; 6.40% interest	224,593	242,737
	Walt Disney Company/The	\$75,000; maturity date 03/01/2032; 7.00% interest	104,982	95,964
	Watson Pharmaceuticals I	\$65,000; maturity date 10/01/2017; 1.87% interest	64,702	64,322

(Continued)

THE DEFINED BENEFIT PENSION PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

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

DECEMBER 31, 2013

PLAN #333

EIN 34-4427947

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	Wellpoint Inc	\$110,000; maturity date 02/15/2017; 2.37% interest	\$ 114,687	\$ 111,692
	Wellpoint Inc	\$100,000; maturity date 01/15/2023; 3.30% interest	100,211	94,440
	Wells Fargo & Company	\$70,000; maturity date 02/13/2023; 3.45% interest	70,301	66,181
	Wyeth	\$75,000; maturity date 02/01/2024; 6.45% interest	101,569	89,800
	Total corporate bonds		8,602,388	8,258,884
	Government and agency securities			
	US Treasury Note	\$105,000; maturity date 05/15/2023; 1.75% interest	98,072	94,451
	US Treasury Note/Bond	\$100,000; maturity date 11/15/2042; 2.75% interest	97,277	78,625
	US Treasury Note/Bond	\$325,000; maturity date 05/15/2043; 2.88% interest	274,008	262,082
	US Treasury Note/Bond	\$115,000; maturity date 08/15/2023; 2.50% interest	112,990	110,202
	US Treasury Note/Bond	\$145,000; maturity date 11/15/2023; 2.75% interest	144,169	141,579
	Total government and agency securities		726,516	686,939
	Commercial mortgage and asset backed securities			
	Americredit Automobile Receiva 2013-1 D	\$80,000; maturity date 12/25/2065; 4.48% interest	79,195	79,443
	Avis Budget Rental Car Funding 2012-2A C	\$70,000; maturity date 05/21/2018; 4.00% interest	69,999	65,800
	Avis Budget Rental Car Funding 2013-1A B	\$70,000; maturity date 09/20/2019; 2.62% interest	69,994	68,839
	Cal Funding li Ltd 2012-1A A	\$44,167; maturity date 10/25/2027; 3.47% interest	43,904	43,572
	Capital Auto Receivables Asset 2013-4 D	\$70,000; maturity date 05/20/2019; 3.22% interest	69,980	69,340
	CGRBS Coml Mtg Tr 2013-Vno5Th 20350315 Flt	\$70,000; maturity date 03/15/2035; 3.70% interest	69,797	63,413
	CGRBS Coml Mtg Tr 2013-VNO5th 20350315Flt	\$70,000; maturity date 03/15/2035; 3.70% interest	67,271	59,975
	Comm Mortgage Trust 2012-Cr4 D	\$50,000; maturity date 10/15/2045; 4.58% interest	48,484	44,220
	Comm Mortgage Trust 2013-Lc6 Am	\$80,000; maturity date 01/10/2046; 3.28% interest	81,062	75,463
	Dbubs Mortgage Trust 2011-Lc1A C	\$50,000; maturity date 11/10/2046; 5.56% interest	57,951	53,942
	Dbubs Mortgage Trust 2011-Lc2A D	\$60,000; maturity date 07/10/2044; 5.44% interest	60,698	59,247
	Extended Stay America Trust 2013-Esh7 D7	\$70,000; maturity date 12/05/2031; 5.05% interest	73,413	70,249
	Fremf Mortgage Trust 2013-K712 B	\$60,000; maturity date 05/25/2045; 3.37% interest	61,223	57,276
	Madison Ave Tr 2013-650M 20321015 Flt	\$50,000; maturity date 10/15/2032; 4.17% interest	48,366	48,621
	MVW Owner Trust 2013-1A B	\$63,574; maturity date 04/20/2030; 2.74% interest	63,565	63,844
	Sierra Receivables Funding Co 2013-1A B	\$42,279; maturity date 11/20/2029; 2.39% interest	41,890	42,362
	Sierra Receivables Funding Co 2013-2A B	\$68,976; maturity date 11/20/2025; 2.92% interest	68,968	68,956
	SLM Student Loan Trust 2013-A B	\$70,000; maturity date 03/15/2047; 2.50% interest	65,625	64,230
	SLM Student Loan Trust 2013-B A2A	\$200,000; maturity date 05/15/2030; 1.00% interest	199,965	192,875
	Springleaf Mortgage Loan Trust 2013-2A M2	\$80,000; maturity date 12/25/2065; 4.48% interest	76,425	78,785
	Total commercial mortgage and asset backed securities		1,417,775	1,370,452

(Continued)

THE DEFINED BENEFIT PENSION PLAN OF UNITED WAY OF GREATER TOLEDO AND AFFILIATED AGENCIES

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	Hedge funds			
	ACL Alternative Fund	3,741 units	\$ 1,000,000	\$ 873,089
	Ironwood Institutional Multi-Strategy Fund LLC	1,266 units	1,337,592	1,383,912
	Private Advisors Hedged Equity Fund Ltd Series 0712	1,257 units	<u>1,200,000</u>	<u>1,436,015</u>
	Total hedge funds		3,537,592	3,693,016
	Money market fund			
*	Morgan Stanley Dean Witter Liquid Asset Fd	886,923 shares	<u>886,923</u>	<u>886,923</u>
	Total investments		<u>\$ 34,232,181</u>	<u>\$ 35,858,457</u>

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

The above information has been certified by Wilmington Trust, trustee of the Plan, as complete and accurate.