

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 WESTERN & SOUTHERN AFFILIATED COMPANIES RETIREMENT PLAN</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>006</u></td> </tr> <tr> <td colspan="2">1c Effective date of plan <u>01/01/1992</u></td> </tr> </table>	1b Three-digit plan number (PN) ▶	<u>006</u>	1c Effective date of plan <u>01/01/1992</u>					
1b Three-digit plan number (PN) ▶	<u>006</u>								
1c Effective date of plan <u>01/01/1992</u>									
2a Plan sponsor's name and address; include room or suite number (employer, if for a single-employer plan) <u>THE WESTERN & SOUTHERN LIFE INSURANCE COMPANY</u> <u>400 BROADWAY</u> <u>CINCINNATI, OH 45202</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="2">2b Employer Identification Number (EIN) <u>31-0487145</u></td> </tr> <tr> <td colspan="2">2c Sponsor's telephone number <u>513-629-1800</u></td> </tr> <tr> <td colspan="2">2d Business code (see instructions) <u>524140</u></td> </tr> <tr> <td colspan="2" style="height: 40px;"></td> </tr> </table>	2b Employer Identification Number (EIN) <u>31-0487145</u>		2c Sponsor's telephone number <u>513-629-1800</u>		2d Business code (see instructions) <u>524140</u>			
2b Employer Identification Number (EIN) <u>31-0487145</u>									
2c Sponsor's telephone number <u>513-629-1800</u>									
2d Business code (see instructions) <u>524140</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. Signature of plan administrator	10/12/2014 Date	STEPHEN G. HUSSEY Enter name of individual signing as plan administrator
SIGN HERE	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE	Signature of DFE	Date	Enter name of individual signing as DFE
Preparer's name (including firm name, if applicable) and address; include room or suite number. (optional)			Preparer's telephone number (optional)

3a Plan administrator's name and address ☒ Same as Plan Sponsor Name ☐ Same as Plan Sponsor Address	3b Administrator's EIN 3c Administrator's telephone number
4 If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN and the plan number from the last return/report: a Sponsor's name	4b EIN 4c PN
5 Total number of participants at the beginning of the plan year	5 490
6 Number of participants as of the end of the plan year (welfare plans complete only lines 6a , 6b , 6c , and 6d).	
a Active participants	6a 279
b Retired or separated participants receiving benefits	6b 9
c Other retired or separated participants entitled to future benefits.....	6c 172
d Subtotal. Add lines 6a , 6b , and 6c	6d 460
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits	6e 0
f Total. Add lines 6d and 6e	6f 460
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	6g 460
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: 2E 3H	

b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:

9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)	
a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☐ 0 A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☐ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)

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 <u>THE WESTERN & SOUTHERN AFFILIATED COMPANIES RETIREMENT PLAN</u>	B Three-digit plan number (PN) ▶ <u>006</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>THE WESTERN & SOUTHERN LIFE INSURANCE COMPANY</u>	D Employer Identification Number (EIN) <u>31-0487145</u>

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
FIFTH THIRD BANK RETIREMENT SERVICE 38 FOUNTAIN SQUARE PLAZA
CINCINNATI, OH 45263

(b) Enter name and EIN or address of person who provided you disclosure 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)

(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 ☐

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 WESTERN & SOUTHERN AFFILIATED COMPANIES RETIREMENT PLAN</u>	B Three-digit plan number (PN) ►	<u>006</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>THE WESTERN & SOUTHERN LIFE INSURANCE COMPANY</u>	D Employer Identification Number (EIN) <u>31-0487145</u>	

Part I	Asset and Liability Statement		(a) Beginning of Year	(b) End of Year
1	Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.			
	Assets			
a	Total noninterest-bearing cash	1a	-348	0
b	Receivables (less allowance for doubtful accounts):			
	(1) Employer contributions	1b(1)		
	(2) Participant contributions	1b(2)		
	(3) Other	1b(3)	23198	26055
c	General investments:			
	(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	406052	531163
	(2) U.S. Government securities	1c(2)	2791361	2198962
	(3) Corporate debt instruments (other than employer securities):			
	(A) Preferred	1c(3)(A)	1479286	1465174
	(B) All other	1c(3)(B)		
	(4) Corporate stocks (other than employer securities):			
	(A) Preferred	1c(4)(A)		
	(B) Common	1c(4)(B)	3605458	3721995
	(5) Partnership/joint venture interests	1c(5)	0	547418
	(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)	5508114	7133091
	(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
	(15) Other	1c(15)		

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	13813121	15623858

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	13813121	15623858
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Part II Income and Expense Statement

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

Income

		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)		
(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)		0
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	70	
(B) U.S. Government securities	2b(1)(B)	54879	
(C) Corporate debt instruments	2b(1)(C)	38371	
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)	35574	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		128894
(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)	40225	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	153766	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		193991
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	23270453	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	23073268	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		197185
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	700664	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		700664

		(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)		1457395
c Other income.....	2c		1902
d Total income. Add all income amounts in column (b) and enter total.....	2d		2680031

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	869294	
(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)		869294
f Corrective distributions (see instructions).....	2f		
g Certain deemed distributions of participant loans (see instructions).....	2g		
h Interest expense.....	2h		
i Administrative expenses: (1) Professional fees.....	2i(1)		
(2) Contract administrator fees.....	2i(2)		
(3) Investment advisory and management fees.....	2i(3)		
(4) Other.....	2i(4)		
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		0
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		869294

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d.....	2k		1810737
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: ERNST & YOUNG

(2) EIN: 34-6565596

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		10000000
4e	X		10000000
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.)		X	
4m		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			
4n			

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 <u>THE WESTERN & SOUTHERN AFFILIATED COMPANIES RETIREMENT PLAN</u>	B Three-digit plan number (PN) ▶ <u>006</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>THE WESTERN & SOUTHERN LIFE INSURANCE COMPANY</u>	D Employer Identification Number (EIN) <u>31-0487145</u>

Part I	Distributions
---------------	----------------------

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

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1	<u>0</u>
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): <u>20-3691658</u>		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year.....	3	

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

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: 0.0% Investment-Grade Debt: _____% High-Yield Debt: _____% Real Estate: _____% Other: _____%

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

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

FINANCIAL STATEMENTS AND
SUPPLEMENTAL SCHEDULES

Western & Southern Affiliated Companies
Retirement Plan
December 31, 2013 and 2012, and
Year Ended December 31, 2013
With Report of Independent Auditors

Ernst & Young LLP



Building a better
working world

Western & Southern Affiliated Companies
Retirement Plan

Financial Statements and Supplemental Schedules

December 31, 2013 and 2012, and Year Ended December 31, 2013

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Report of Independent Auditors

The Benefits Committee
The Western and Southern Life Insurance Company

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of the Western & Southern Affiliated Companies Retirement Plan, which comprise the statements of net assets available for benefits as of December 31, 2013 and 2012, and the related statement of changes in net assets available for benefits for the year ended December 31, 2013, 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 conformity with U.S. generally accepted accounting principles; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free of material misstatement, whether due to fraud or error.

Auditor's Responsibility

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

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the certified investment information described in Note 4, except for comparing such information with the related information included in the financial statements. We have been informed by the plan administrator that the entity that certified the investment information meets the requirements of 29 CFR 2520.103-8. The plan administrator has obtained certifications as of December 31, 2013 and 2012, and for the year ended December 31, 2013, stating that the investment information provided to the plan administrator is complete and accurate.

Disclaimer of Opinion on Financial Statements

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.

Disclaimer of Opinion on Supplemental Schedules

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

Report on Compliance of Form and Content With Department of Labor's Rules and Regulations

The form and content of the information included in the financial statements and supplemental schedules, other than that derived from the certified investment information, have been audited by us in accordance with auditing standards generally accepted in the United States 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.

Ernst & Young LLP

October 3, 2014

Western & Southern Affiliated Companies
Retirement Plan

Statements of Net Assets Available for Benefits

	December 31	
	2013	2012
Assets		
Cash (overdraft)	\$ —	\$ (348)
Investments, at fair value	15,597,803	13,790,271
Total investments	15,597,803	13,789,923
Receivables:		
Interest income	26,055	23,198
Total receivables	26,055	23,198
Net assets available for benefits	<u>\$ 15,623,858</u>	<u>\$ 13,813,121</u>

See accompanying notes.

Western & Southern Affiliated Companies
Retirement Plan

Statement of Changes in Net Assets Available for Benefits

Year Ended December 31, 2013

Additions

Interest income	\$ 128,894
Dividends	193,991
Net realized and unrealized appreciation in fair value of investments	2,355,244
Net transfers/other additions	1,902
Total additions	<u>2,680,031</u>

Deductions

Participants' benefits	<u>869,294</u>
Total deductions	<u>869,294</u>

Net increase in net assets available for benefits	1,810,737
Net assets available for benefits, beginning of year	<u>13,813,121</u>
Net assets available for benefits, end of year	<u><u>\$ 15,623,858</u></u>

See accompanying notes.

Western & Southern Affiliated Companies Retirement Plan

Notes to Financial Statements

December 31, 2013

1. Description of the Plan

The Western & Southern Affiliated Companies Retirement Plan (the Plan) is a defined contribution plan, established on January 1, 1992, to provide eligible participants with additional income after retirement. Eligible participants include employees of certain subsidiaries (Participating Companies) of The Western and Southern Life Insurance Company (the Sponsor) who are over 21 years old with more than 1,000 hours of service during a 12-month period and who are not active participants of The Western and Southern Life Insurance Company Pension Plan. Under the Plan prior to September 22, 2010, each participant was provided with an allocation of a Participating Company's contribution. Each plan year, a Participating Company contributed to the trust an amount determined by resolution of the Board of Directors of each Participating Company. On September 22, 2010, the Sponsor adopted a plan amendment that results in the Plan no longer accepting new participants. The Plan will continue to operate on behalf of participants in the Plan as of December 31, 2010. Specifically, plan participants will continue to receive appreciation or depreciation on their individual account values based on the performance of the underlying investments. All amounts in participant accounts are nonparticipant directed. The Plan is subject to provisions of the Employee Retirement Income Security Act of 1974 (ERISA). A more complete description of the Plan's provisions is contained in the plan document and Summary Plan Description. Copies of these documents are available from the Sponsor.

Contributions

Prior to September 22, 2010, each Participating Company contributed to the Plan based on a percentage of eligible employees' compensation. The contribution percentages were determined by resolution of the Board of Directors of the Participating Companies. Subsequent to September 22, 2010, all employer contributions are discretionary. Forfeiture balances of terminated participants' nonvested accounts are used to offset employer discretionary contributions in accordance with plan provisions. There were no contributions or forfeitures for 2013 or 2012.

Priority of Distributions Upon Termination

Although it has not expressed intent to do so, the Sponsor may terminate the Plan at any time. If the Plan is terminated, the assets of the Plan will be distributed, net of any administrative costs, to each of the participants based on their vested share of the related assets.

Western & Southern Affiliated Companies
Retirement Plan

Notes to Financial Statements (continued)

1. Description of the Plan (continued)

Vesting Provisions

Participants employed by a Participating Company become fully vested after five years of service.

2. Summary of Significant Accounting Policies

Basis of Presentation

The following describes the significant accounting policies followed in the preparation of these financial statements, which have been prepared on the accrual basis of accounting.

Investments

The Plan's investments consist primarily of money market funds, mutual funds, debt securities, U.S. government securities, partnerships/joint venture, and common stocks. All investments are stated at fair value.

Fair value is defined as the price that would be received to sell an asset or transfer a liability in an orderly transaction between market participants at the measurement date. The Plan's financial assets and liabilities carried at fair value have been classified, for disclosure purposes, based on the following hierarchy that prioritizes inputs to valuation techniques used to measure fair value into three levels.

- 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

Western & Southern Affiliated Companies
Retirement Plan

Notes to Financial Statements (continued)

2. Summary of Significant Accounting Policies (continued)

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

The following is a description of the valuation techniques and inputs used for each major class of the Plan's assets measured at fair value. There have been no changes in the methodologies used in 2013 and 2012:

U.S. government securities: U.S. government securities are valued at the closing price reported in the active market in which the individual securities are traded.

Corporate debt securities: The fair values of debt securities have been determined through inputs from third-party pricing services utilizing market observable inputs. This includes basing value on yields currently available on comparable securities of issuers with similar credit ratings.

Common stocks: The fair values of actively traded equity securities have been determined utilizing publicly quoted prices obtained from third-party pricing services.

Mutual funds: The mutual funds are valued at the net asset value (NAV) of shares held by the Plan at year end.

Money market fund: The fair value of the money market funds has been determined utilizing publicly quoted prices obtained from third-party pricing services.

Western & Southern Affiliated Companies
Retirement Plan

Notes to Financial Statements (continued)

2. Summary of Significant Accounting Policies (continued)

Partnerships/joint venture: The fair value of the partnership investment has been determined using the NAV of the fund, as determined by the partnerships/joint venture management. NAV is used as a practical expedient in determining the fair value of the Plan's interests in the fund. The Sponsor validates the fair value assessment based on the fund's audited financial statements, when they become available, by reconciling the audited numbers to the Plan's accounting records.

Assets measured at fair value on a recurring basis at December 31, 2013, are outlined below:

		Fair Value Hierarchy Level		
	Total	Level 1	Level 2	Level 3
Assets:				
U.S. government securities	\$ 2,198,962	\$ 2,198,962	\$ —	\$ —
Corporate debt securities	1,465,174	—	1,465,174	—
Common stock:				
Focused equity strategy	2,525,086	2,525,086	—	—
Small cap growth strategy	1,196,697	1,196,697	—	—
Large cap core strategy	212	212	—	—
Total common stock	3,721,995	3,721,995	—	—
Mutual funds:				
International stock fund	2,027,653	2,027,653	—	—
Large cap growth stock fund	2,312,055	2,312,055	—	—
Small cap growth stock fund	761,793	761,793	—	—
Large cap core stock fund	2,031,590	2,031,590	—	—
Total mutual funds	7,133,091	7,133,091	—	—
Money market fund	531,163	531,163	—	—
Partnerships/joint venture ^(a)	547,418	—	547,418	—
Total assets	\$ 15,597,803	\$ 13,585,211	\$ 2,012,592	\$ —

Western & Southern Affiliated Companies
Retirement Plan

Notes to Financial Statements (continued)

2. Summary of Significant Accounting Policies (continued)

Assets measured at fair value on a recurring basis at December 31, 2012, are outlined below:

	Fair Value Hierarchy Level			
	Total	Level 1	Level 2	Level 3
Assets:				
U.S. government securities	\$ 2,791,361	\$ 2,791,361	\$ —	\$ —
Corporate debt securities	1,479,286	—	1,479,286	—
Common stock:				
Focused equity strategy	1,866,886	1,866,886	—	—
Small cap growth strategy	1,738,440	1,738,440	—	—
Large cap core strategy	132	132	—	—
Total common stock	3,605,458	3,605,458	—	—
Mutual funds:				
International stock fund	1,745,244	1,745,244	—	—
Large cap growth stock fund	1,854,727	1,854,727	—	—
Small cap growth stock fund	9,054	9,054	—	—
Large cap core stock fund	1,566,510	1,566,510	—	—
Total mutual funds	5,175,535	5,175,535	—	—
Money market fund	406,052	406,052	—	—
Partnerships/joint venture ^(a)	332,579	—	332,579	—
Total assets	<u>\$ 13,790,271</u>	<u>\$ 11,978,406</u>	<u>\$ 1,811,865</u>	<u>\$ —</u>

^(a)This private fund invests primarily in domestic fixed income securities. The Plan has the right to redeem its limited partnership investment at its net asset value. The Plan has no future funding commitments associated with this investment.

Net Realized and Unrealized Appreciation (Depreciation) on Investments

The Plan presents in the statement of changes in net assets available for benefits the net realized and unrealized appreciation (depreciation) in the value of its investments, which consists of the realized gains or losses and the unrealized appreciation or depreciation on those investments.

Western & Southern Affiliated Companies
Retirement Plan

Notes to Financial Statements (continued)

2. Summary of Significant Accounting Policies (continued)

Administrative Expenses

All administrative expenses of the Plan are paid by the Sponsor.

Payment of Benefits

Benefits are recorded when paid.

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States requires management to make estimates and assumptions that affect the amounts reported in the financial statements and accompanying notes and supplemental schedules. Actual results could differ from these estimates.

Subsequent Events

Management has evaluated subsequent events through October 3, 2014, the date the financial statements were available to be issued.

3. Income Tax Status

The Plan has received a determination letter from the Internal Revenue Service (IRS) dated September 20, 2012, stating that the Plan is qualified under Section 401(a) of the Internal Revenue Code (the Code) and, therefore, the related trust is exempt from taxation. Once qualified, the Plan is required to operate in conformity with the Code to maintain its qualification. The plan administrator believes the Plan is being operated in compliance with the applicable requirements of the Code and, therefore, believes that the Plan is qualified and the related trust is tax exempt.

Accounting principles generally accepted in the United States require plan management to evaluate uncertain tax positions taken by the Plan. The financial statement effects of a tax position are recognized when the position is more likely than not, based on the technical merits, to be sustained upon examination by the IRS. The plan administrator has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2013, there are no

Western & Southern Affiliated Companies
Retirement Plan

Notes to Financial Statements (continued)

3. Income Tax Status (continued)

uncertain positions taken or expected to be taken. The Plan has recognized no interest or penalties related to uncertain tax positions. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The plan administrator believes the Plan is no longer subject to income tax examinations for years prior to 2010.

4. Investments

The fair values of individual investments that represent 5% or more of the Plan's net assets available for benefits are as follows:

	December 31	
	2013	2012
ISHARES DJ US Russell 1000 Growth Fund	\$ 2,312,055	\$ 1,854,727
SPDR Trust Series 1	2,031,590	1,566,510
ISHARES DJ US MSCI EAFE	1,152,942	1,360,944

All investment information included in the accompanying financial statements and supplemental schedules, including investments held and interest income receivable at December 31, 2013 and 2012, and the net realized and unrealized appreciation in the fair value of investments and interest income and dividends for the year ended December 31, 2013, was obtained or derived from information supplied to the plan administrator and certified as complete and accurate by Fifth Third Bank, the custodian.

	December 31	
	2013	2012
Investments at fair value:		
U.S. government securities	\$ 2,198,962	\$ 2,791,361
Corporate debt securities	1,465,174	1,479,286
Common stocks	3,721,995	3,605,458
Mutual funds	7,133,091	5,175,535
Money market funds	531,163	406,052
Partnerships/joint ventures	547,418	332,579
Total	<u>\$ 15,597,803</u>	<u>\$ 13,790,271</u>

Western & Southern Affiliated Companies
Retirement Plan

Notes to Financial Statements (continued)

4. Investments (continued)

During 2013, the Plan's investments, including investments bought, sold, and held during the year, appreciated (depreciated) in fair value as follows:

	Net Realized and Unrealized Appreciation (Depreciation) in Fair Value of Investments
U.S. government securities	\$ (133,342)
Corporate debt securities	(90,116)
Common stocks	1,121,307
Mutual funds	1,417,431
Partnerships/joint ventures	39,964
Total	<u>\$ 2,355,244</u>

5. Risks and Uncertainties

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

Supplemental Schedules

Western & Southern Affiliated Companies
Retirement Plan

EIN #31-0487145 Plan #006

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2013

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including			Cost	Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares		
U.S. government securities					
FGLMC # G06031 03/01/40 5.500	3/1/2040	5.50 %	13,624	\$ 14,808	\$ 14,848
FGLMC # A95946 01/01/41 4.000	1/1/2041	4.00	21,673	22,277	22,277
FGLMC # B11645 01/01/19 5.500	1/1/2019	5.50	4,642	4,691	5,025
FNMA #357711 02/01/20 4.500	2/1/2020	4.50	3,749	3,739	3,995
FHR K501 A2 11/25/16 1.655	11/25/2016	1.66	45,000	45,120	45,626
FNMA # 535751 12/01/30 7.500	12/1/2030	7.50	620	633	738
FNMA # AI0805 07/01/41 4.500	7/1/2041	4.50	24,615	25,886	26,092
FNMA AI2999 06/01/26 3.500	6/1/2026	3.50	22,494	23,653	23,534
FNMA AI6697 09/01/26 3.000	9/1/2026	3.00	15,899	16,547	16,235
FNMA AJ5457 11/01/41 4.000	11/1/2041	4.00	39,110	41,219	40,315
FN AL0054 02/01/41 4.500	2/1/2041	4.50	25,182	26,700	26,689
FN AL3318 03/01/43 3.500	3/1/2043	3.50	46,516	47,677	46,314
FNMA AU3789 POOL # AU3789 08/01/28 2.500	8/1/2028	2.50	39,017	38,923	38,659
FNMA # 697068 05/01/18 4.500	5/1/2018	4.50	6,239	6,310	6,640
FNMA # 899079 03/01/37 5.000	3/1/2037	5.00	14,410	15,452	15,618
FNMA # 931995 09/01/39 5.000	9/1/2039	5.00	47,819	50,147	52,021
FNMA # 961812 02/01/38 5.000	2/1/2038	5.00	49,353	51,870	53,979
FNMA # 974403 04/01/23 4.500	4/1/2023	4.50	14,150	14,398	15,385
FNMA # 995220 11/01/23 6.000	11/1/2023	6.00	17,209	17,855	18,748
FN AB5910 08/01/32 3.000	8/1/2032	3.00	91,285	90,678	90,108

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Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (continued)

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including			Cost	Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares		
U.S. government securities (continued)					
FNMA # MA0885 10/01/31 3.500	10/1/2031	3.50 %	34,355	\$ 34,931	\$ 35,599
FNMA # MA0471 07/01/40 5.500	7/1/2040	5.50	76,190	81,374	83,931
FNMA # MA0519 09/01/40 5.500	9/1/2040	5.50	55,363	59,131	62,155
FN MA1175 09/01/42 3.000	9/1/2042	3.00	42,852	41,586	40,726
FN MA1543 08/01/33 3.500	8/1/2033	3.50	83,082	84,994	84,600
FNMA # AD3795 04/01/40 4.500	4/1/2040	4.50	17,847	18,763	18,909
FNMA # AD4038 04/01/40 4.500	4/1/2040	4.50	68,952	70,302	73,281
FNMA # AE0831 09/01/39 6.000	9/1/2039	6.00	7,739	8,526	8,571
FNMA # AE2498 09/01/40 4.500	9/1/2040	4.50	77,441	78,912	82,445
G2 MA1157 07/20/43 3.500	7/20/2043	3.50	49,003	49,854	49,513
GN AD1745 02/20/43 3.000	2/20/2043	3.00	48,048	47,020	46,521
G2SF 5305 02/20/42 4.000	2/20/2042	4.00	31,353	33,928	32,642
G2SF 4883 12/20/40 4.500	12/20/2040	4.50	35,864	38,307	38,501
G2SF 4853 11/20/40 4.000	11/20/2040	4.00	31,757	33,232	33,078
G2 # 8580 01/20/25 2.000	1/20/2025	2.00	714	725	739
GNMA # 434792 07/15/30 8.000	7/15/2030	8.00	142	143	148
GNMA 748495 08/15/40 4.000	8/15/2040	4.00	26,909	29,123	27,999
GNMA - CMO 2003-11 GJ 10/17/29 4.000	10/17/2029	4.00	1,003	1,002	1,055
U S TREASURY 11/30/15 0.250	11/30/2015	0.25	100,000	99,766	99,801
U S TREASURY 02/15/15 0.250	2/15/2015	0.25	45,000	44,984	45,032

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Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (continued)

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including			Cost	Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares		
U.S. government securities (continued)					
U S TREASURY 03/31/17 1.000	3/31/2017	1.00 %	35,000	\$ 35,501	\$ 35,077
U S TREASURY 08/31/19 1.000	8/31/2019	1.00	60,000	59,647	56,695
U S TREASURY 06/30/15 0.375	6/30/2015	0.38	130,000	130,038	130,269
U S TREASURY TII 07/15/23 0.375	7/15/2023	0.38	295,000	285,633	285,156
U S TREASURY 11/15/23 2.750	11/15/2023	2.75	270,000	267,097	263,672
Total U.S. government securities				2,193,101	2,198,962
Corporate debt securities					
AT&T Inc 02/01/18 5.500	2/1/2018	5.50 %	35,000	\$ 36,801	\$ 39,382
Air Lease Corp 04/01/17 5.625	4/1/2017	5.63	20,000	21,328	22,025
Apple Inc 05/03/23 2.400	5/3/2023	2.40	25,000	24,968	22,442
BP Capital Markets 09/26/23 3.994	9/26/2023	3.99	20,000	20,000	20,172
BACM 2006-2 A3 05/10/45 5.706	5/10/2045	5.71	43,108	43,628	43,347
BACM 2006-6 A3 10/10/45 5.369	10/10/2045	5.37	50,000	51,036	51,091
BACM 2007-2 AAB 04/10/49 5.573	4/10/2049	5.57	40,523	41,662	42,490
Bank of America Corp 05/13/21 5.000	5/13/2021	5.00	20,000	19,931	21,828
Barrick Gold Corp 04/01/22 3.850	4/1/2022	3.85	15,000	14,992	13,490
Boston Properties LP 05/15/21 4.125	5/15/2021	4.13	15,000	15,529	15,304
Brandywine Oper Partners 11/01/14 5.400	11/1/2014	5.40	15,000	14,888	15,545
BSKYB Finance UK 10/15/15 5.625	10/15/2015	5.63	25,000	25,370	26,999

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Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (continued)

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including			Cost	Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares		
Corporate debt securities (continued)					
Burlington North Santa Fe 05/01/40 5.750	5/1/2040	5.75 %	10,000	\$ 10,150	\$ 10,938
Burlington North Santa Fe 01/15/15 4.875	1/15/2015	4.88	20,000	19,777	20,851
CVS Corp 12/05/18 2.250	12/5/2018	2.25	20,000	19,978	19,983
California St 04/01/16 5.950	4/1/2016	5.95	15,000	15,026	16,608
Canadian Natl Resources 03/15/38 6.250	3/15/2038	6.25	15,000	18,168	16,757
Cargill Inc 03/01/17 1.900	3/1/2017	1.90	25,000	25,408	25,040
Citigroup 03/01/23 3.375	3/1/2023	3.38	30,000	29,933	28,470
Corp Andina De Fomento 06/15/22 4.375	6/15/2022	4.38	20,000	21,801	19,775
DCP Midstream LLC 03/15/20 5.350	3/15/2020	5.35	20,000	21,973	20,881
DirecTV Hlds/FN 03/15/17 2.400	3/15/2017	2.40	15,000	14,990	15,265
Disney 12/01/42 3.700	12/1/2042	3.70	15,000	14,894	12,479
Dominion Resources 06/15/35 5.950	6/15/2035	5.95	25,000	30,554	27,515
Domtar Corp 06/01/17 10.750	6/1/2017	10.75	15,000	18,603	18,715
Enterprise Products Oper 09/01/20 5.200	9/1/2020	5.20	50,000	49,338	55,554
Enterprise Products Oper 02/01/16 3.200	2/1/2016	3.20	15,000	14,993	15,646
FEDEX Corp 01/15/14 7.375	1/15/2014	7.38	25,000	25,000	25,057
Gen Elec Cap Corp 01/07/21 4.625	1/7/2021	4.63	10,000	11,351	10,891
General Motors Co10/02/18 3.500	10/2/2018	3.50	15,000	15,000	15,338
Goldman Sachs Group Inc 01/22/18 2.375	1/22/2018	2.38	20,000	19,993	20,067
Health Care Reit 04/15/20 6.125	4/15/2020	6.13	5,000	5,286	5,621

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Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (continued)

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including			Cost	Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares		
Corporate debt securities (continued)					
Home Depot 04/01/41 5.950	4/1/2041	5.95 %	15,000	\$ 14,930	\$ 17,358
JP Morgan Chase & Co 05/15/38 6.400	5/15/2038	6.40	20,000	18,611	23,796
JP Morgan Chase & Co 10/15/20 4.250	10/15/2020	4.25	10,000	10,887	10,588
JPMCC 2007-LDPX A2 01/15/49 5.434	1/15/2049	5.43	41,631	43,118	42,936
Jobsohio Beverage SYS 01/01/35 4.532	1/1/2035	4.53	25,000	25,000	22,982
Kraft Foods Group Inc-W/I 01/26/39 6.875	1/26/2039	6.88	15,000	20,010	18,212
Lyondellbasell Ind NV 11/15/21 6.000	11/15/2021	6.00	15,000	17,006	17,229
Morgan Stanley 02/25/23 3.750	2/25/2023	3.75	20,000	19,932	19,431
Meag Txb Plt 04/01/57 6.655	4/1/2057	6.66	25,000	25,117	26,123
News America Inc 03/01/19 6.900	3/1/2019	6.90	25,000	24,989	29,975
Norfolk Southern Corp 04/01/18 5.750	4/1/2018	5.75	15,000	14,892	17,082
Omnicom Group Inc 08/15/20 4.450	8/15/2020	4.45	15,000	15,669	15,902
Ontario Province of 06/29/22 2.450	6/29/2022	2.45	20,000	20,183	18,467
Ppl Energy Supply LLC 05/01/18 6.500	5/1/2018	6.50	20,000	20,695	22,238
PepsiAmericas Inc 02/15/14 4.375	2/15/2014	4.38	25,000	24,993	25,115
Phillips 66 04/01/22 4.300	4/1/2022	4.30	15,000	14,969	15,222
Plains E&P Company 02/15/23 6.875	2/15/2023	6.88	25,000	27,858	27,875
Republic Services Inc 06/01/22 3.550	6/1/2022	3.55	10,000	10,478	9,628
Rogers Wireless Inc 03/15/15 7.500	3/15/2015	7.50	20,000	20,278	21,613
Simon Property Group Inc 12/01/21 4.125	12/1/2021	4.13	20,000	21,997	20,662

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Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (continued)

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including			Cost	Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares		
Corporate debt securities (continued)					
TIAA 12/16/39 6.850	12/16/2039	6.85 %	15,000	\$ 14,981	\$ 18,458
Thermo Fisher Scientific 02/01/19 2.400	2/1/2019	2.40	25,000	24,949	24,754
Time Warner Cable Inc 02/15/21 4.125	2/15/2021	4.13	15,000	14,746	14,199
United Technologies 07/15/38 6.125	7/15/2038	6.13	30,000	29,658	35,654
Ventas Realty LP/CAP CRP 09/26/16 1.550	9/26/2016	1.55	15,000	14,988	15,105
Verizon Communications 09/15/23 5.150	9/15/2023	5.15	60,000	59,805	64,320
Viacom 04/30/16 6.250	4/30/2016	6.25	20,000	19,760	22,300
WEA FIN LLC / WCI FIN LLC 10/01/16 5.700	10/1/2016	5.70	15,000	15,048	16,744
WBCMT 2007-C34 APB 05/15/46 5.617	5/15/2046	5.62	36,474	37,246	37,323
Wal-Mart Stores 04/15/38 6.200	4/15/2038	6.20	15,000	14,785	17,971
Western Mass El Co 09/15/21 3.500	9/15/2021	3.50	25,000	26,979	24,706
Xstrata Finance Canada 01/15/17 3.600	1/15/2017	3.60	15,000	14,992	15,641
Total Corporate debt securities				1,431,900	1,465,174
Common stocks					
AGCO Corp			896	\$ 46,869	\$ 53,034
Abbott Laboratories			2,078	72,018	79,650
Acorda Therapeutics Inc			407	9,880	11,884
Aegerion Pharm Inc			155	12,027	10,999
Agrium Inc			633	55,265	57,907

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Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (continued)

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including			Cost	Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares		
Common stocks (continued)					
Alliant Techsystems			605	\$ 43,506	\$ 73,616
Apple Inc			109	62,937	61,151
Applied Industrial Tech			295	10,361	14,482
Applied Optoelectronics			571	5,984	8,571
Arctic Cat Inc			300	13,277	17,094
Aspen Technology Inc			410	6,208	17,138
Astronics Corp			164	5,880	8,364
Astronics Corp			28	1,200	1,411
Avnet Inc			1,460	51,605	64,401
Axiall Corp			264	12,957	12,524
Bank of America Corp			8,491	111,700	132,205
Bank of New York Mellon			4,081	98,726	142,590
Belden Inc			70	2,265	4,932
Bio-Rad Laboratories Inc			402	47,030	49,691
Biomarin Pharmaceutical Inc			340	6,891	23,919
Blackbaud Inc			400	10,550	15,060
Bloomin' Brands Inc			573	12,754	13,758
Bonanza Creek Ener Inc			190	8,643	8,259
Bright Horizon Family			319	10,711	11,720
CME Group Inc			517	29,381	40,564

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Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (continued)

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including			Cost	Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares		
Common stocks (continued)					
CVS/Caremark Corp			789	\$ 42,815	\$ 56,469
Cabelas Inc			210	13,045	13,999
Cadence Design Systems			990	9,627	13,880
Carbo Ceramics Inc			75	9,143	8,740
Carnival Corp			1,766	56,673	70,940
Chemtura Corp			490	8,973	13,681
Cinemark Holdings Inc			363	9,777	12,099
Commvault Systems Inc			124	9,617	9,283
Darling International			590	7,831	12,319
Delek US Hldgs Inc			155	4,817	5,334
Devon Energy Corp			803	52,240	49,682
Dexcom Inc			540	6,583	19,121
8X8 Inc New			1,256	8,849	12,748
Emcor Group Inc			288	9,688	12,223
Endologix Inc			1,050	14,932	18,312
Enersys Inc			150	5,195	10,514
Epam Systems Inc			358	8,470	12,509
Esterline Technologies			882	54,942	89,929
Euronet Worldwide Inc			174	7,896	8,326
FEI Co			141	6,163	12,600

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Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (continued)

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including			Cost	Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares		
Common stocks (continued)					
Fluidigm Corp			615	\$ 8,250	\$ 23,542
Forum Energy Tech			280	8,375	7,913
Foundation Medicine Inc			273	8,536	6,503
Francescas Holdings Corp			275	7,157	5,060
Fuller H B Co			340	13,864	17,694
Generac Holdings Inc			315	13,305	17,842
Genomic Health Inc			454	6,967	13,289
Goldman Sachs Group Inc			696	93,526	123,373
Google Inc			90	55,261	100,864
Hain Celestial Group			215	16,838	19,518
Halliburton Co			828	22,830	42,021
Heartland Payment SYS			263	9,788	13,108
Helix Energy Solutions			352	7,940	8,159
HHGregg Inc			771	10,589	10,771
Immunogen Inc			640	11,439	9,389
Imperva Inc			229	9,612	11,022
Insulet Corp			440	6,828	16,324
International Speedway			1,491	33,670	52,856
Interpublic Group of COS			12	174	212
Joy Global Inc			990	48,920	57,905

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Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (continued)

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including			Cost	Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares		
Common stocks (continued)					
J2 Global Inc			310	\$ 7,129	\$ 15,503
KDDI Corp-Unsponsored Adr			6,063	51,287	93,613
Kennametal Inc			1,167	42,621	60,766
Kythera BioPharm Inc			310	11,748	11,579
LSB Industries Inc			513	12,677	21,043
La Z Boy Inc			537	11,886	16,647
Lancaster Colony Corp			168	11,334	14,809
Lindsay Corp			120	9,507	9,930
Lumber Liquidators Hlkdgs			150	15,350	15,434
MRC Global Inc			360	11,147	11,614
Magnachip Semiconduct			407	7,866	7,937
Maximus Inc			378	5,620	16,628
Medivation Inc			330	18,973	21,061
Microsoft Corp			1,620	49,560	60,604
Microsemi Corp			685	9,979	17,091
Middleby Corp			33	3,032	7,911
Mondelez International			3,437	91,865	121,326
NPS Pharmaceuticals Inc			654	5,606	19,855
National Oilwell Varco			723	49,837	57,500
Nxstage Medical Inc			914	13,166	9,140

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Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (continued)

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including			Cost	Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares		
Common stocks (continued)					
Old Dominion Freight			172	\$ 4,840	\$ 9,119
Old National Bancorp			795	9,758	12,219
Oracle Corp			1,831	55,333	70,054
Orange Sa-Spons Adr			5,162	72,593	63,751
Owens & Minor Inc			2,036	58,645	74,436
PTC Inc			395	6,098	13,979
Papa Johns International			410	10,220	18,614
Photronics Inc			622	4,915	5,617
Pool Corp			278	13,673	16,163
Portfolio Recovery Assoc			74	568	3,910
Power Integrations Inc			167	6,104	9,322
Pricesmart Inc			140	9,506	16,176
RF Micordeices Inc			1,075	5,860	5,547
Raven Industries Inc			357	9,567	14,687
SAIA Inc			375	11,547	12,019
Salix Pharmaceuticals			140	4,199	12,592
Scquest Inc New			350	7,924	9,968
Skyworks Solutions Inc			286	1,518	8,168
Spectranetics Corp			999	5,918	24,975
Sykes Enterprises Inc			560	8,780	12,214

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Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (continued)

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including			Cost	Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares		
Common stocks (continued)					
Synaptics Inc			163	\$ 5,155	\$ 8,445
Synnex Corp			148	4,966	9,975
Sysco Corp			2,230	65,777	80,503
Tenneco Inc			340	13,031	19,234
Tesco Plc Receipts			3,893	61,921	65,558
Texas Capital Bancshares			235	10,962	14,617
Texas Roadhouse Inc			555	8,579	15,429
Thoratec Corp			425	14,528	15,555
TREX Inc			75	2,542	5,965
Triangle Pete Corp			660	6,504	5,491
Triumph Group Inc			125	7,890	9,509
Trueblue Inc			125	3,236	3,223
II VI Inc			3,044	47,858	53,514
Universal Forest Prods			1,714	54,651	89,368
Vail Resorts Inc			142	10,578	10,683
Veracyte Inc			715	9,276	10,368
Virtusa Corp			490	3,878	18,664
Watta Water Tech Inc			185	8,378	11,446
Web.com Group Inc			485	9,763	15,418
Wellpoint Inc			755	43,803	69,754

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Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (continued)

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including			Cost	Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares		
Common stocks (continued)					
World Fuel SVCS Corp			1,181	\$ 43,423	\$ 50,972
Wright Medical Group Inc			305	6,236	9,367
Yelp Inc			190	11,023	13,101
Energy XXI (Bermuda) LTD			320	8,572	8,659
Helen of Troy LTD			1,089	45,406	53,775
Mellanox Technologies LTD			139	5,432	5,556
Interxion Holding NV			364	6,420	8,594
Royal Caribbean Cruises			1,281	35,777	60,745
Total Common stocks				2,793,085	3,721,995
Mutual funds					
HARBOR INTERNATIONAL FD-INS			6,317	\$ 400,000	\$ 448,579
ISHARES DJ US MSCI EAFE			17,185	857,135	1,152,942
ISHARES DJ US RUSSELL 1000 GROWTH FUND			26,900	1,463,183	2,312,055
ISHARES DJ US RUSSELL 2000 GROWTH FUND			447	51,755	60,573
ISHARES DJ US RUSSELL 2000			3,200	295,763	369,152
ROYCE TOTAL RETURN FUND-INV			20,162	293,357	332,068
SPDR Trust Series 1			11,000	1,070,321	2,031,590
Vanguard Ftse All-World Ex-U-Closed End Fund			8,400	340,449	426,132
Total Mutual funds				4,771,963	7,133,091

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Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (continued)

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including			Cost	Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares		
Partnerships/Joint Ventures					
Fort Washington High Yield LLC *			1,678	\$ 382,078	\$ 547,418
Money market funds					
Fidelity US Treas Money MKT			531,037	531,037	531,163
Total investments				\$ 12,103,164	\$ 15,597,803

* Party-in-interest

Western & Southern Affiliated Companies
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Schedule H, Line 4j – Schedule of Reportable Transactions

Year Ended December 31, 2013

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Asset	Purchase Price	Selling Price	Cost of Asset	Current Value of Asset on Transaction Date	Gain (Loss)
Category (iii) – Series of transactions in excess of 5% of plan assets						
Fidelity Us Treas Money Mkt	Money Market Fund	\$ 1,877,536	\$ –	\$ 1,877,536	\$ 1,877,536	\$ –
Fidelity Us Treas Money Mkt	Money Market Fund	–	1,594,460	1,594,460	1,594,460	–
U S TREASURY 02/15/23 2.000	U.S. government security	1,021,164	–	1,021,164	1,021,164	–
U S TREASURY 02/15/23 2.000	U.S. government security	–	1,021,931	1,022,689	1,021,931	758
U S TREASURY 02/28/15 0.250	U.S. government security	760,129	–	760,129	760,129	–
U S TREASURY 02/28/15 0.250	U.S. government security	–	760,322	760,516	760,322	195
U S TREASURY 05/15/23 1.750	U.S. government security	3,248,318	–	3,248,318	3,248,318	–
U S TREASURY 05/15/23 1.750	U.S. government security	–	3,223,352	3,197,743	3,223,352	(25,609)
U S TREASURY 06/30/15 0.375	U.S. government security	1,076,209	–	1,076,209	1,076,209	–
U S TREASURY 06/30/15 0.375	U.S. government security	–	945,125	944,107	945,125	(1,018)
U S TREASURY 08/15/23 2.500	U.S. government security	2,494,719	–	2,494,719	2,494,719	–
U S TREASURY 08/15/23 2.500	U.S. government security	–	2,496,172	2,497,301	2,496,172	1,129

Western & Southern Affiliated Companies
Retirement Plan

EIN #31-0487145 Plan #006

Schedule H, Line 4j – Schedule of Reportable Transactions (continued)

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Asset	Purchase Price	Selling Price	Cost of Asset	Current Value of Asset on Transaction Date	Gain (Loss)
Category (iii) – Series of transactions in excess of 5% of plan assets (continued)						
U S TREASURY 11/15/22 1.625	U.S. government security	\$ 1,585,330	\$ –	\$ 1,585,330	\$ 1,585,330	\$ –
U S TREASURY 11/15/22 1.625	U.S. government security	–	2,239,637	2,219,992	2,239,637	(19,645)
U S TREASURY 11/15/23 2.750	U.S. government security	579,893	–	579,893	579,893	–
U S TREASURY 11/15/23 2.750	U.S. government security	–	308,552	304,294	308,552	(4,258)
U S TREASURY 11/15/42 2.750	U.S. government security	630,436	–	630,436	630,436	–
U S TREASURY 11/15/42 2.750	U.S. government security	–	633,644	636,838	633,644	3,194
U S TREASURY 12/31/14 0.125	U.S. government security	1,037,632	–	1,037,632	1,037,632	–
U S TREASURY 12/31/14 0.125	U.S. government security	–	1,037,639	1,037,533	1,037,639	(106)
U S TREASURY TII 01/15/23 0.125	U.S. government security	1,257,478	–	1,257,478	1,257,478	–
U S TREASURY TII 01/15/23 0.125	U.S. government security	–	1,222,871	1,188,249	1,222,871	(34,623)
U S TREASURY TII 07/15/23 0.375	U.S. government security	920,687	–	920,687	920,687	–
U S TREASURY TII 07/15/23 0.375	U.S. government security	–	637,033	638,872	637,033	1,839

There were no category (i), (ii) or (iv) reportable transactions during 2013.

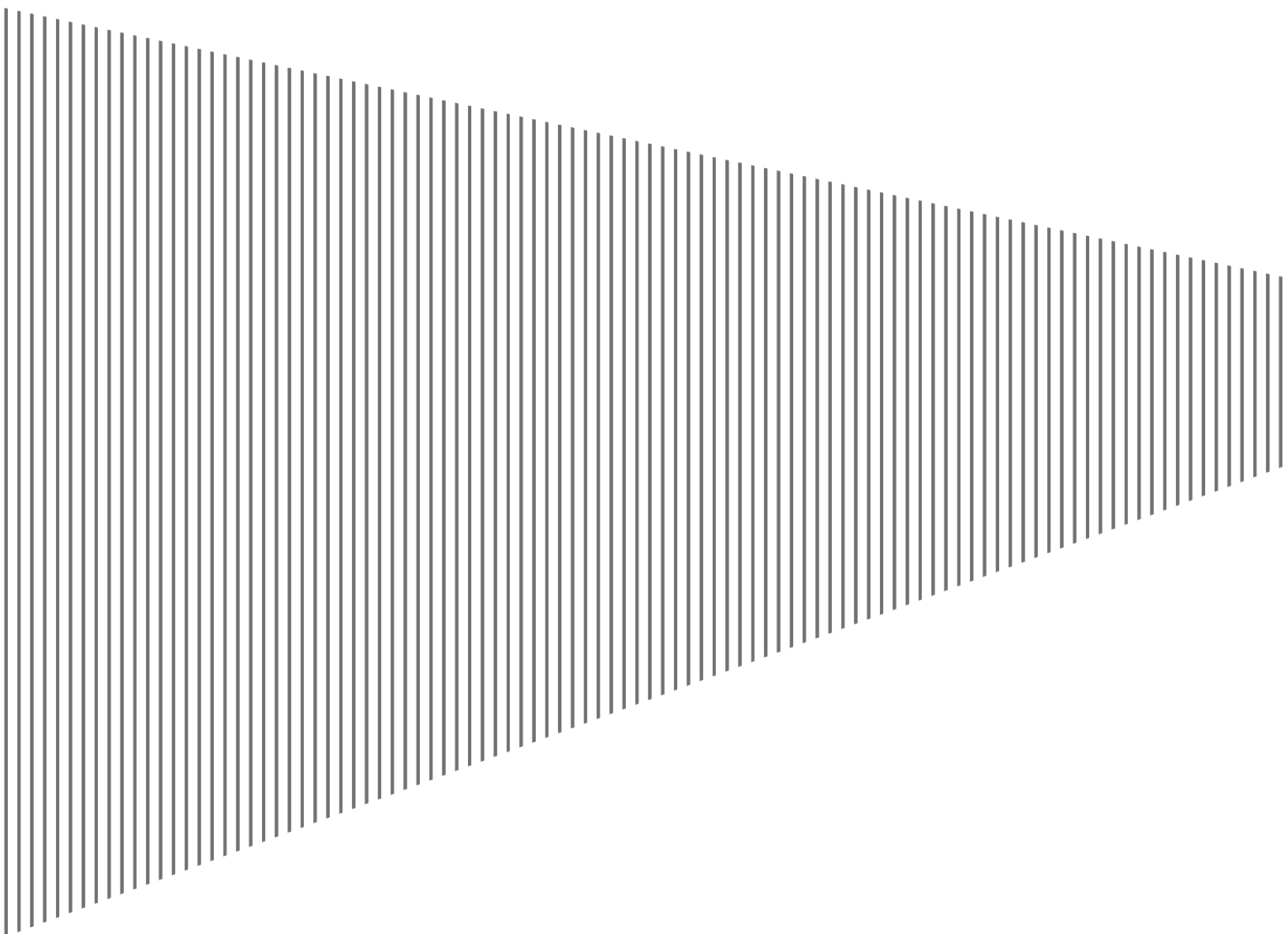
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Western & Southern Affiliated Companies
Retirement Plan

EIN #31-0487145 Plan #006

Schedule H, Line 4j – Schedule of Reportable Transactions

Year Ended December 31, 2013

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Asset	Purchase Price	Selling Price	Cost of Asset	Current Value of Asset on Transaction Date	Gain / (Loss)
Category (iii) – Series of transactions in excess of 5% of plan assets						
Fidelity Us Treas Money Mkt	Money Market Fund	1,877,536		1,877,536	1,877,536	
Fidelity Us Treas Money Mkt	Money Market Fund		1,594,460	1,594,460	1,594,460	-
U S TREASURY 02/15/23 2.000	U.S. government security	1,021,164		1,021,164	1,021,164	
U S TREASURY 02/15/23 2.000	U.S. government security		1,021,931	1,022,689	1,021,931	758
U S TREASURY 02/28/15 0.250	U.S. government security	760,129		760,129	760,129	
U S TREASURY 02/28/15 0.250	U.S. government security		760,322	760,516	760,322	195
U S TREASURY 05/15/23 1.750	U.S. government security	3,248,318		3,248,318	3,248,318	
U S TREASURY 05/15/23 1.750	U.S. government security		3,223,352	3,197,743	3,223,352	(25,609)
U S TREASURY 06/30/15 0.375	U.S. government security	1,076,209		1,076,209	1,076,209	
U S TREASURY 06/30/15 0.375	U.S. government security		945,125	944,107	945,125	(1,018)
U S TREASURY 08/15/23 2.500	U.S. government security	2,494,719		2,494,719	2,494,719	
U S TREASURY 08/15/23 2.500	U.S. government security		2,496,172	2,497,301	2,496,172	1,129
U S TREASURY 11/15/22 1.625	U.S. government security	1,585,330		1,585,330	1,585,330	
U S TREASURY 11/15/22 1.625	U.S. government security		2,239,637	2,219,992	2,239,637	(19,645)
U S TREASURY 11/15/23 2.750	U.S. government security	579,893		579,893	579,893	
U S TREASURY 11/15/23 2.750	U.S. government security		308,552	304,294	308,552	(4,258)
U S TREASURY 11/15/42 2.750	U.S. government security	630,436		630,436	630,436	
U S TREASURY 11/15/42 2.750	U.S. government security		633,644	636,838	633,644	3,194
U S TREASURY 12/31/14 0.125	U.S. government security	1,037,632		1,037,632	1,037,632	
U S TREASURY 12/31/14 0.125	U.S. government security		1,037,639	1,037,533	1,037,639	(106)
U S TREASURY TII 01/15/23 0.125	U.S. government security	1,257,478		1,257,478	1,257,478	
U S TREASURY TII 01/15/23 0.125	U.S. government security		1,222,871	1,188,249	1,222,871	(34,623)
U S TREASURY TII 07/15/23 0.375	U.S. government security	920,687		920,687	920,687	
U S TREASURY TII 07/15/23 0.375	U.S. government security		637,033	638,872	637,033	1,839

There were no category (i), (ii) or (iv) reportable transactions during 2013.

Western & Southern Affiliated Companies
Retirement Plan

EIN #31-0487145 Plan #006

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2013

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including			Cost	Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares		
U.S. government securities:					
FGLMC # G06031 03/01/40 5.500	3/1/2040	5.50	13,624	\$ 14,808	\$ 14,848
FGLMC # A95946 01/01/41 4.000	1/1/2041	4.00	21,673	22,277	22,277
FGLMC # B11645 01/01/19 5.500	1/1/2019	5.50	4,642	4,691	5,025
FNMA #357711 02/01/20 4.500	2/1/2020	4.50	3,749	3,739	3,995
FHR K501 A2 11/25/16 1.655	11/25/2016	1.66	45,000	45,120	45,626
FNMA # 535751 12/01/30 7.500	12/1/2030	7.50	620	633	738
FNMA # AI0805 07/01/41 4.500	7/1/2041	4.50	24,615	25,886	26,092
FNMA AI2999 06/01/26 3.500	6/1/2026	3.50	22,494	23,653	23,534
FNMA AI6697 09/01/26 3.000	9/1/2026	3.00	15,899	16,547	16,235
FNMA AJ5457 11/01/41 4.000	11/1/2041	4.00	39,110	41,219	40,315
FN AL0054 02/01/41 4.500	2/1/2041	4.50	25,182	26,700	26,689
FN AL3318 03/01/43 3.500	3/1/2043	3.50	46,516	47,677	46,314
FNMA AU3789 POOL # AU3789 08/01/28 2.500	8/1/2028	2.50	39,017	38,923	38,659
FNMA # 697068 05/01/18 4.500	5/1/2018	4.50	6,239	6,310	6,640
FNMA # 899079 03/01/37 5.000	3/1/2037	5.00	14,410	15,452	15,618
FNMA # 931995 09/01/39 5.000	9/1/2039	5.00	47,819	50,147	52,021
FNMA # 961812 02/01/38 5.000	2/1/2038	5.00	49,353	51,870	53,979
FNMA # 974403 04/01/23 4.500	4/1/2023	4.50	14,150	14,398	15,385
FNMA # 995220 11/01/23 6.000	11/1/2023	6.00	17,209	17,855	18,748
FN AB5910 08/01/32 3.000	8/1/2032	3.00	91,285	90,678	90,108
U.S. government securities (continued):					
FNMA # MA0885 10/01/31 3.500	10/1/2031	3.50	34,355	\$ 34,931	\$ 35,599
FNMA # MA0471 07/01/40 5.500	7/1/2040	5.50	76,190	81,374	83,931
FNMA # MA0519 09/01/40 5.500	9/1/2040	5.50	55,363	59,131	62,155
FN MA1175 09/01/42 3.000	9/1/2042	3.00	42,852	41,586	40,726
FN MA1543 08/01/33 3.500	8/1/2033	3.50	83,082	84,994	84,600
FNMA # AD3795 04/01/40 4.500	4/1/2040	4.50	17,847	18,763	18,909
FNMA # AD4038 04/01/40 4.500	4/1/2040	4.50	68,952	70,302	73,281
FNMA # AE0831 09/01/39 6.000	9/1/2039	6.00	7,739	8,526	8,571
FNMA # AE2498 09/01/40 4.500	9/1/2040	4.50	77,441	78,912	82,445
G2 MA1157 07/20/43 3.500	7/20/2043	3.50	49,003	49,854	49,513
GN AD1745 02/20/43 3.000	2/20/2043	3.00	48,048	47,020	46,521
G2SF 5305 02/20/42 4.000	2/20/2042	4.00	31,353	33,928	32,642
G2SF 4883 12/20/40 4.500	12/20/2040	4.50	35,864	38,307	38,501
G2SF 4853 11/20/40 4.000	11/20/2040	4.00	31,757	33,232	33,078
G2 # 8580 01/20/25 2.000	1/20/2025	2.00	714	725	739
GNMA # 434792 07/15/30 8.000	7/15/2030	8.00	142	143	148
GNMA 748495 08/15/40 4.000	8/15/2040	4.00	26,909	29,123	27,999
GNMA - CMO 2003-11 GJ 10/17/29 4.000	10/17/2029	4.00	1,003	1,002	1,055
U S TREASURY 11/30/15 0.250	11/30/2015	0.25	100,000	99,766	99,801
U S TREASURY 02/15/15 0.250	2/15/2015	0.25	45,000	44,984	45,032
U S TREASURY 03/31/17 1.000	3/31/2017	1.00	35,000	35,501	35,077
U S TREASURY 08/31/19 1.000	8/31/2019	1.00	60,000	\$ 59,647	\$ 56,695
U S TREASURY 06/30/15 0.375	6/30/2015	0.38	130,000	130,038	130,269
U S TREASURY TII 07/15/23 0.375	7/15/2023	0.38	295,000	285,633	285,156
U S TREASURY 11/15/23 2.750	11/15/2023	2.75	270,000	267,097	263,672
Total U.S. government securities				\$ 2,193,101	\$ 2,198,962

Western & Southern Affiliated Companies
Retirement Plan

EIN #31-0487145 Plan #006

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2013

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including			Cost	Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares		
Corporate debt securities:					
AT&T Inc 02/01/18 5.500	2/1/2018	5.50	35,000	\$ 36,801	\$ 39,382
Air Lease Corp 04/01/17 5.625	4/1/2017	5.63	20,000	21,328	22,025
Apple Inc 05/03/23 2.400	5/3/2023	2.40	25,000	24,968	22,442
BP Ccapital Markets 09/26/23 3.994	9/26/2023	3.99	20,000	20,000	20,172
BACM 2006-2 A3 05/10/45 5.706	5/10/2045	5.71	43,108	43,628	43,347
BACM 2006-6 A3 10/10/45 5.369	10/10/2045	5.37	50,000	51,036	51,091
BACM 2007-2 AAB 04/10/49 5.573	4/10/2049	5.57	40,523	41,662	42,490
Bank of America Corp 05/13/21 5.000	5/13/2021	5.00	20,000	19,931	21,828
Barrick Gold Corp 04/01/22 3.850	4/1/2022	3.85	15,000	14,992	13,490
Boston Properties LP 05/15/21 4.125	5/15/2021	4.13	15,000	15,529	15,304
Brandywine Oper Partners 11/01/14 5.400	11/1/2014	5.40	15,000	14,888	15,545
BSKYB Finance UK 10/15/15 5.625	10/15/2015	5.63	25,000	25,370	26,999
Burlington North Santa Fe 05/01/40 5.750	5/1/2040	5.75	10,000	10,150	10,938
Burlington North Santa Fe 01/15/15 4.875	1/15/2015	4.88	20,000	19,777	20,851
CVS Corp 12/05/18 2.250	12/5/2018	2.25	20,000	19,978	19,983
Corporate debt securities (continued):					
California St 04/01/16 5.950	4/1/2016	5.95	15,000	\$ 15,026	\$ 16,608
Canadian Natl Resources 03/15/38 6.250	3/15/2038	6.25	15,000	18,168	16,757
Cargill Inc 03/01/17 1.900	3/1/2017	1.90	25,000	25,408	25,040
Citigroup 03/01/23 3.375	3/1/2023	3.38	30,000	29,933	28,470
Corp Andina De Fomento 06/15/22 4.375	6/15/2022	4.38	20,000	21,801	19,775
DCP Midstream LLC 03/15/20 5.350	3/15/2020	5.35	20,000	21,973	20,881
DirecTV Hlds/FN 03/15/17 2.400	3/15/2017	2.40	15,000	14,990	15,265
Disney 12/01/42 3.700	12/1/2042	3.70	15,000	14,894	12,479
Dominion Resources 06/15/35 5.950	6/15/2035	5.95	25,000	30,554	27,515
Domtar Corp 06/01/17 10.750	6/1/2017	10.75	15,000	18,603	18,715
Enterprise Products Oper 09/01/20 5.200	9/1/2020	5.20	50,000	49,338	55,554
Enterprise Products Oper 02/01/16 3.200	2/1/2016	3.20	15,000	14,993	15,646
FEDEX Corp 01/15/14 7.375	1/15/2014	7.38	25,000	25,000	25,057
Gen Elec Cap Corp 01/07/21 4.625	1/7/2021	4.63	10,000	11,351	10,891
General Motors Co10/02/18 3.500	10/2/2018	3.50	15,000	15,000	15,338
Goldman Sachs Group Inc 01/22/18 2.375	1/22/2018	2.38	20,000	19,993	20,067
Health Care Reit 04/15/20 6.125	4/15/2020	6.13	5,000	5,286	5,621
Home Depot 04/01/41 5.950	4/1/2041	5.95	15,000	14,930	17,358
JP Morgan Chase & Co 05/15/38 6.400	5/15/2038	6.40	20,000	18,611	23,796
JP Morgan Chase & Co 10/15/20 4.250	10/15/2020	4.25	10,000	10,887	10,588
JPMCC 2007-LDPX A2 01/15/49 5.434	1/15/2049	5.43	41,631	43,118	42,936
Corporate debt securities (continued):					
Jobsohio Beverage SYS 01/01/35 4.532	1/1/2035	4.53	25,000	\$ 25,000	\$ 22,982
Kraft Foods Group Inc-W/I 01/26/39 6.875	1/26/2039	6.88	15,000	20,010	18,212
Lyondellbasell Ind NV 11/15/21 6.000	11/15/2021	6.00	15,000	17,006	17,229
Morgan Stanley 02/25/23 3.750	2/25/2023	3.75	20,000	19,932	19,431
Meag Txb Plt 04/01/57 6.655	4/1/2057	6.66	25,000	25,117	26,123
News America Inc 03/01/19 6.900	3/1/2019	6.90	25,000	24,989	29,975
Norfolk Southern Corp 04/01/18 5.750	4/1/2018	5.75	15,000	14,892	17,082
Omnicom Group Inc 08/15/20 4.450	8/15/2020	4.45	15,000	15,669	15,902

Western & Southern Affiliated Companies
Retirement Plan

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Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2013

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including			Cost	Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares		
Ontario Province of 06/29/22 2.450	6/29/2022	2.45	20,000	20,183	18,467
Ppl Energy Supply LLC 05/01/18 6.500	5/1/2018	6.50	20,000	20,695	22,238
PepsiAmericas Inc 02/15/14 4.375	2/15/2014	4.38	25,000	24,993	25,115
Phillips 66 04/01/22 4.300	4/1/2022	4.30	15,000	14,969	15,222
Pplains E&P Company 02/15/23 6.875	2/15/2023	6.88	25,000	27,858	27,875
Republic Services Inc 06/01/22 3.550	6/1/2022	3.55	10,000	10,478	9,628
Rogers Wireless Inc 03/15/15 7.500	3/15/2015	7.50	20,000	20,278	21,613
Simon Property Group Inc 12/01/21 4.125	12/1/2021	4.13	20,000	21,997	20,662
TIAA 12/16/39 6.850	12/16/2039	6.85	15,000	14,981	18,458
Thermo Fisher Scientific 02/01/19 2.400	2/1/2019	2.40	25,000	24,949	24,754
Time Warner Cable Inc 02/15/21 4.125	2/15/2021	4.13	15,000	14,746	14,199
United Technologies 07/15/38 6.125	7/15/2038	6.13	30,000	29,658	35,654
Ventas Realty LP/CAP CRP 09/26/16 1.550	9/26/2016	1.55	15,000	14,988	15,105
Corporate debt securities (continued):					
Verizon Communications 09/15/23 5.150	9/15/2023	5.15	60,000	\$ 59,805	\$ 64,320
Viacom 04/30/16 6.250	4/30/2016	6.25	20,000	19,760	22,300
WEA FIN LLC / WCI FIN LLC 10/01/16 5.700	10/1/2016	5.70	15,000	15,048	16,744
WBCMT 2007-C34 APB 05/15/46 5.617	5/15/2046	5.62	36,474	37,246	37,323
Wal-Mart Stores 04/15/38 6.200	4/15/2038	6.20	15,000	14,785	17,971
Western Mass El Co 09/15/21 3.500	9/15/2021	3.50	25,000	26,979	24,706
Xstrata Finance Canada 01/15/17 3.600	1/15/2017	3.60	15,000	14,992	15,641
Total Corporate debt securities				\$ 1,431,900	\$ 1,465,174
Common stocks:					
AGCO Corp			896	\$ 46,869	\$ 53,034
Abbott Laboratories			2,078	72,018	79,650
Acorda Therapeutics Inc			407	9,880	11,884
Aegerion Pharm Inc			155	12,027	10,999
Agrium Inc			633	55,265	57,907
Alliant Techsystems			605	43,506	73,616
Apple Inc			109	62,937	61,151
Applied Industrial Tech			295	10,361	14,482
Applied Optoelectronics			571	5,984	8,571
Arctic Cat Inc			300	13,277	17,094
Aspen Technology Inc			410	6,208	17,138
Common stocks (continued):					
Astronics Corp			164	\$ 5,880	\$ 8,364
Astronics Corp			28	1,200	1,411
Avnet Inc			1,460	51,605	64,401
Axiall Corp			264	12,957	12,524
Bank of America Corp			8,491	111,700	132,205
Bank of New York Mellon			4,081	98,726	142,590
Belden Inc			70	2,265	4,932
Bio-Rad Laboratories Inc			402	47,030	49,691
Biomarin Pharmaceutical			340	6,891	23,919
Blackbaud Inc			400	10,550	15,060
Bloomin' Brands Inc			573	12,754	13,758
Bonanza Creek Ener Inc			190	8,643	8,259

Western & Southern Affiliated Companies
Retirement Plan

EIN #31-0487145 Plan #006

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2013

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including			Cost	Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares		
Bright Horizon Family			319	10,711	11,720
CME Group Inc			517	29,381	40,564
CVS/Caremark Corp			789	42,815	56,469
Cabelas Inc			210	13,045	13,999
Cadence Design Systems			990	9,627	13,880
Carbo Ceramics Inc			75	9,143	8,740
Carnival Corp			1,766	56,673	70,940
Chemtura Corp			490	8,973	13,681
Cinemark Holdings Inc			363	9,777	12,099
Common stocks (continued):					
Commvault Systems Inc			124	\$ 9,617	\$ 9,283
Darling International			590	7,831	12,319
Delek US Hldgs Inc			155	4,817	5,334
Devon Energy Corp			803	52,240	49,682
Dexcom Inc			540	6,583	19,121
8X8 Inc New			1,256	8,849	12,748
Emcor Group Inc			288	9,688	12,223
Endologix Inc			1,050	14,932	18,312
Enersys Inc			150	5,195	10,514
Epam Systems Inc			358	8,470	12,509
Esterline Technologies			882	54,942	89,929
Euronet Worldwide Inc			174	7,896	8,326
FEI Co			141	6,163	12,600
Fluidigm Corp			615	8,250	23,542
Forum Energy Tech			280	8,375	7,913
Foundation Medicine Inc			273	8,536	6,503
Francescas Holdings Corp			275	7,157	5,060
Fuller H B Co			340	13,864	17,694
Generac Holdings Inc			315	13,305	17,842
Genomic Health Inc			454	6,967	13,289
Goldman Sachs Group Inc			696	93,526	123,373
Common stocks (continued):					
Google Inc			90	\$ 55,261	\$ 100,864
Hain Celestial Group			215	16,838	19,518
Halliburton Co			828	22,830	42,021
Heartland Payment SYS			263	9,788	13,108
Helix Energy Solutions			352	7,940	8,159
HHGregg Inc			771	10,589	10,771
Immunogen Inc			640	11,439	9,389
Imperva Inc			229	9,612	11,022
Insulet Corp			440	6,828	16,324
International Speedway			1,491	33,670	52,856
Interpublic Group of COS			12	174	212
Joy Global Inc			990	48,920	57,905
J2 Global Inc			310	7,129	15,503
KDDI Corp-Unsponsored Adr			6,063	51,287	93,613
Kennametal Inc			1,167	42,621	60,766
Kythera BioPharm Inc			310	11,748	11,579

Western & Southern Affiliated Companies
Retirement Plan

EIN #31-0487145 Plan #006

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2013

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including			Cost	Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares		
LSB Industries Inc			513	12,677	21,043
La Z Boy Inc			537	11,886	16,647
Lancaster Colony Corp			168	11,334	14,809
Lindsay Corp			120	9,507	9,930
Lumber Liquidators Hkdgs			150	15,350	15,434
Common stocks (continued):					
MRC Global Inc			360	\$ 11,147	\$ 11,614
Magnachip Semiconduct			407	7,866	7,937
Maximus Inc			378	5,620	16,628
Medivation Inc			330	18,973	21,061
Microsoft Corp			1,620	49,560	60,604
Microsemi Corp			685	9,979	17,091
Middleby Corp			33	3,032	7,911
Mondelez International			3,437	91,865	121,326
NPS Pharmaceuticals Inc			654	5,606	19,855
National Oilwell Varco			723	49,837	57,500
Nxstage Medical Inc			914	13,166	9,140
Old Dominion Freight			172	4,840	9,119
Old National Bancorp			795	9,758	12,219
Oracle Corp			1,831	55,333	70,054
Orange Sa-Spons Adr			5,162	72,593	63,751
Owens & Minor Inc			2,036	58,645	74,436
PTC Inc			395	6,098	13,979
Papa Johns International			410	10,220	18,614
Photronics Inc			622	4,915	5,617
Pool Corp			278	13,673	16,163
Portfolio Recovery Assoc			74	568	3,910
Common stocks (continued):					
Power Integrations Inc			167	\$ 6,104	\$ 9,322
Pricesmart Inc			140	9,506	16,176
RF Micordeices Inc			1,075	5,860	5,547
Raven Industries Inc			357	9,567	14,687
SAIA Inc			375	11,547	12,019
Salix Pharmaceuticals			140	4,199	12,592
Scquest Inc New			350	7,924	9,968
Skyworks Solutions Inc			286	1,518	8,168
Spectranetics Corp			999	5,918	24,975
Sykes Enterprises Inc			560	8,780	12,214
Synaptics Inc			163	5,155	8,445
Synnex Corp			148	4,966	9,975
Sysco Corp			2,230	65,777	80,503
Tenneco Inc			340	13,031	19,234
Tesco Plc Receipts			3,893	61,921	65,558
Texas Capital Bancshares			235	10,962	14,617
Texas Roadhouse Inc			555	8,579	15,429
Thoratec Corp			425	14,528	15,555
TREX Inc			75	2,542	5,965
Triangle Pete Corp			660	6,504	5,491

Western & Southern Affiliated Companies
Retirement Plan

EIN #31-0487145 Plan #006

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2013

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including			Cost	Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares		
Triumph Group Inc			125	7,890	9,509
Common stocks (continued):					
Trueblue Inc			125	\$ 3,236	\$ 3,223
II VI Inc			3,044	47,858	53,514
Universal Forest Prods			1,714	54,651	89,368
Vail Resorts Inc			142	10,578	10,683
Veracyte Inc			715	9,276	10,368
Virtusa Corp			490	3,878	18,664
Watta Water Tech Inc			185	8,378	11,446
Web.com Group Inc			485	9,763	15,418
Wellpoint Inc			755	43,803	69,754
World Fuel SVCS Corp			1,181	43,423	50,972
Wright Medical Group Inc			305	6,236	9,367
Yelp Inc			190	11,023	13,101
Energy XXI (Bermuda) LTD			320	8,572	8,659
Helen of Troy LTD			1,089	45,406	53,775
MellanoX Technologies LTD			139	5,432	5,556
Interxion Holding NV			364	6,420	8,594
Royal Caribbean Cruises			1,281	35,777	60,745
Total Common stocks				\$ 2,793,085	\$ 3,721,995
Mutual funds:					
HARBOR INTERNATIONAL FD-INS			6,317	\$ 400,000	\$ 448,579
Mutual funds (continued):					
ISHARES DJ US MSCI EAFE			17,185	\$ 857,135	\$ 1,152,942
ISHARES DJ US RUSSELL 1000 GROWTH FUND			26,900	1,463,183	2,312,055
ISHARES DJ US RUSSELL 2000 GROWTH FUND			447	51,755	60,573
ISHARES DJ US RUSSELL 2000			3,200	295,763	369,152
ROYCE TOTAL RETURN FUND-INV			20,162	293,357	332,068
SPDR Trust Series 1			11,000	1,070,321	2,031,590
Vanguard Ftse All-World Ex-U-Closed End Fund			8,400	340,449	426,132
Total Mutual funds				\$ 4,771,963	\$ 7,133,091
Partnerships/Joint Ventures					
*Fort Washington High Yield LLC			1,678	\$ 382,078	\$ 547,418
Money market funds:					
Fidelity US Treas Money MKT			531,037	\$ 531,037	\$ 531,163
Total investments				\$ 11,721,085	\$ 15,597,803

* Party-in-interest