

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). <p style="text-align: center;">▶ Complete all entries in accordance with the instructions to the Form 5500.</p>	OMB Nos. 1210-0110 1210-0089 <div style="text-align: center; font-size: 1.2em; font-weight: bold;">2013</div> <div style="text-align: center; font-weight: bold;">This Form is Open to Public Inspection</div>
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Part I	Annual Report Identification Information
For calendar plan year 2013 or fiscal plan year beginning 01/01/2013 and ending 12/31/2013	
A This return/report is for:	☐ a multiemployer plan; ☐ a multiple-employer plan; or ☒ 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 WESTERN & SOUTHERN FINANCIAL GROUP PENSION PLAN	1b Three-digit plan number (PN) ▶ 004 1c Effective date of plan 01/01/1938	
2a Plan sponsor's name and address; include room or suite number (employer, if for a single-employer plan) THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY 400 BROADWAY CINCINNATI, OH 45202	2b Employer Identification Number (EIN) 31-0487145 2c Sponsor's telephone number 513-629-1800 2d Business code (see instructions) 524140	

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	10/14/2014	STEPHEN HUSSEY
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	10/14/2014	STEPHEN HUSSEY
	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 THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY 400 BROADWAY CINCINNATI, OH 45202		3b Administrator's EIN 31-0487145
		3c Administrator's telephone number 513-629-1800
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	10117
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	2626
b Retired or separated participants receiving benefits	6b	4085
c Other retired or separated participants entitled to future benefits	6c	2377
d Subtotal. Add lines 6a , 6b , and 6c	6d	9088
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits	6e	1085
f Total. Add lines 6d and 6e	6f	10173
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	6g	
h Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested	6h	297
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7	
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 1A 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) ☒ <u>1</u> A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☐ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)	

SCHEDULE A (Form 5500) Department of the Treasury Internal Revenue Service <hr/> Department of Labor Employee Benefits Security Administration <hr/> Pension Benefit Guaranty Corporation	Insurance Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ► File as an attachment to Form 5500. ► Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	OMB No. 1210-0110
		2013
		This Form is Open to Public Inspection

For calendar plan year 2013 or fiscal plan year beginning 01/01/2013 and ending 12/31/2013		
A Name of plan WESTERN & SOUTHERN FINANCIAL GROUP PENSION PLAN	B Three-digit plan number (PN) ►	004
C Plan sponsor's name as shown on line 2a of Form 5500 THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY	D Employer Identification Number (EIN) 31-0487145	

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

(a) Name of insurance carrier

THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
31-0487145	70483	PENSION	10173	01/01/2013	12/31/2013

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information

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

4 Current value of plan's interest under this contract in the general account at year end	4	0
5 Current value of plan's interest under this contract in separate accounts at year end	5	886779549

6 Contracts With Allocated Funds:**a** State the basis of premium rates ▶

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

e Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity
(3) ☐ other (specify) ▶

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ☐**7 Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)**

a Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee
(3) ☐ guaranteed investment (4) ☐ other ▶

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

Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

- a** ☐ Health (other than dental or vision)
 b ☐ Dental
 c ☐ Vision
 d ☐ Life insurance
e ☐ Temporary disability (accident and sickness)
 f ☐ Long-term disability
 g ☐ Supplemental unemployment
 h ☐ Prescription drug
i ☐ Stop loss (large deductible)
 j ☐ HMO contract
 k ☐ PPO contract
 l ☐ Indemnity contract
m ☐ Other (specify) ▶

9 Experience-rated contracts:

a Premiums: (1) Amount received.....	9a(1)		
(2) Increase (decrease) in amount due but unpaid.....	9a(2)		
(3) Increase (decrease) in unearned premium reserve	9a(3)		
(4) Earned ((1) + (2) - (3)).....		9a(4)	0
b Benefit charges (1) Claims paid.....	9b(1)		
(2) Increase (decrease) in claim reserves.....	9b(2)		
(3) Incurred claims (add (1) and (2)).....		9b(3)	0
(4) Claims charged		9b(4)	
c Remainder of premium: (1) Retention charges (on an accrual basis) --			
(A) Commissions	9c(1)(A)		
(B) Administrative service or other fees.....	9c(1)(B)		
(C) Other specific acquisition costs	9c(1)(C)		
(D) Other expenses.....	9c(1)(D)		
(E) Taxes	9c(1)(E)		
(F) Charges for risks or other contingencies.....	9c(1)(F)		
(G) Other retention charges	9c(1)(G)		
(H) Total retention		9c(1)(H)	0
(2) Dividends or retroactive rate refunds. (These amounts were ☐ paid in cash, or ☐ credited.).....		9c(2)	
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement		9d(1)	
(2) Claim reserves		9d(2)	
(3) Other reserves.....		9d(3)	
e Dividends or retroactive rate refunds due. (Do not include amount entered in line 9c(2).).....		9e	

10 Nonexperience-rated contracts:

a Total premiums or subscription charges paid to carrier	10a	
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount.....	10b	

Specify nature of costs ▶

Part IV Provision of Information

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

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

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

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

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

A Name of plan <u>WESTERN & SOUTHERN FINANCIAL GROUP PENSION PLAN</u>	B Three-digit plan number (PN) ▶ <u>004</u>
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF <u>THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY</u>	D Employer Identification Number (EIN) <u>31-0487145</u>
E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B	F Prior year plan size: ☐ 100 or fewer ☐ 101-500 ☒ More than 500

Part I	Basic Information
1 Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2013</u>	
2 Assets:	
a Market value	2a <u>788319273</u>
b Actuarial value	2b <u>768266326</u>
3 Funding target/participant count breakdown:	
a For retired participants and beneficiaries receiving payment.....	3a <u>5041</u> <u>470766501</u>
b For terminated vested participants.....	3b <u>2397</u> <u>59707962</u>
c For active participants:	
(1) Non-vested benefits	3c(1) <u>29768582</u>
(2) Vested benefits	3c(2) <u>149626274</u>
(3) Total active.....	3c(3) <u>2929</u> <u>179394856</u>
d Total.....	3d <u>10367</u> <u>709869319</u>
4 If the plan is in at-risk status, check the box and complete lines (a) and (b)..... ☐	
a Funding target disregarding prescribed at-risk assumptions	4a
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor.....	4b
5 Effective interest rate	5 <u>6.30</u> %
6 Target normal cost	6 <u>11194051</u>

Statement by Enrolled Actuary

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

SIGN HERE		<u>10/14/2014</u>
	Signature of actuary	Date
<u>DONALD BUNGENSTOCK</u>	Type or print name of actuary	<u>14-05702</u>
		Most recent enrollment number
<u>BUCK CONSULTANTS, LLC</u>	Firm name	<u>513-784-0005</u>
		Telephone number (including area code)
<u>720 EAST PETE ROSE WAY</u> <u>CINCINNATI, OH 45202</u>	Address of the firm	

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

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

Schedule SB (Form 5500) 2013
v. 130118

Part II Beginning of Year Carryover and Prefunding Balances		
	(a) Carryover balance	(b) Prefunding balance
7 Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	2663509	23365697
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9 Amount remaining (line 7 minus line 8)	2663509	23365697
10 Interest on line 9 using prior year's actual return of <u>13.66</u> %	363835	3191754
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year)		0
b Interest on (a) using prior year's effective interest rate of <u>6.99</u> % except as otherwise provided (see instructions)		0
c Total available at beginning of current plan year to add to prefunding balance		0
d Portion of (c) to be added to prefunding balance		0
12 Other reductions in balances due to elections or deemed elections	0	0
13 Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	3027344	26557451

Part III Funding Percentages		
14 Funding target attainment percentage	14	104.05 %
15 Adjusted funding target attainment percentage	15	108.22 %
16 Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	112.91 %
17 If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

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

19 Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:		
a Contributions allocated toward unpaid minimum required contributions from prior years.	19a	0
b Contributions made to avoid restrictions adjusted to valuation date	19b	0
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	0
20 Quarterly contributions and liquidity shortfalls:		
a Did the plan have a "funding shortfall" for the prior year? ☐ Yes ☒ No		
b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? ☐ Yes ☐ No		
c If line 20a is "Yes," see instructions and complete the following table as applicable:		
Liquidity shortfall as of end of quarter of this plan year		
(1) 1st	(2) 2nd	(3) 3rd
(4) 4th		

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

21 Discount rate:				
a Segment rates:	1st segment: 4.94%	2nd segment: 6.15%	3rd segment: 6.76 %	☐ N/A, full yield curve used
b Applicable month (enter code).....				21b 4
22 Weighted average retirement age				22 63
23 Mortality table(s) (see instructions) ☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute				

Part VI Miscellaneous Items

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

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

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

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):			
a Target normal cost (line 6).....	31a	11194051	
b Excess assets, if applicable, but not greater than line 31a	31b	11194051	
32 Amortization installments:	Outstanding Balance		
a Net shortfall amortization installment.....	0	0	
b Waiver amortization installment	0	0	
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	33		
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)...	34	0	
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement.....	0	0	0
36 Additional cash requirement (line 34 minus line 35).....	36	0	
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c).....	37	0	
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	0	
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	0	
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	39	0	
40 Unpaid minimum required contributions for all years	40	0	

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

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

SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ► File as an attachment to Form 5500.	OMB No. 1210-0110
		2013
		This Form is Open to Public Inspection.

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

A Name of plan <u>WESTERN & SOUTHERN FINANCIAL GROUP PENSION PLAN</u>	B Three-digit plan number (PN) <u>004</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>THE WESTERN AND 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
<u>TOUCHSTONE ADVISORS, INC</u>
<u>31-1394672</u>

(b) Enter name and EIN or address of person who provided you disclosure on eligible indirect compensation
<u>FORT WASHINGTON INVESTMENT ADVISORS</u>
<u>31-1301863</u>

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

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

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)

THE WESTERN AND SOUTHERN LIFE INSUR

31-0487145

(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?
10 14 15 29 35 36 38	PLAN SPONSOR	720681	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

BUCK CONSULTANTS

13-3954297

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
11 17	NONE	68977	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
For calendar plan year 2013 or fiscal plan year beginning 01/01/2013 and ending 12/31/2013		
A Name of plan WESTERN & SOUTHERN FINANCIAL GROUP PENSION PLAN		B Three-digit plan number (PN) ► 004
C Plan sponsor's name as shown on line 2a of Form 5500 THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY		D Employer Identification Number (EIN) 31-0487145

Part I Asset and Liability Statement			
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.			
Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a	1650973	1239413
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions.....	1b(1)		
(2) Participant contributions.....	1b(2)		
(3) Other.....	1b(3)	1795193	1789470
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit).....	1c(1)		
(2) U.S. Government securities	1c(2)	20272203	15498214
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other.....	1c(3)(B)	138157245	122106445
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	0	1911022
(B) Common.....	1c(4)(B)	283318185	357489598
(5) Partnership/joint venture interests	1c(5)	184006762	188829739
(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)	155499423	193607463
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other.....	1c(15)	20436858	68058320

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	805136842	950529684

Liabilities

g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j	14898489	63750135
k Total liabilities (add all amounts in lines 1g through 1j)	1k	14898489	63750135

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	790238353	886779549
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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)		
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)	21578174	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		21578174
(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)		
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		0
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		0
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	125848361	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		125848361

		(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)		
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total	2d		147426535

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)		
(2) To insurance carriers for the provision of benefits	2e(2)	49650598	
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		49650598
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)	68977	
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)		
(4) Other	2i(4)	1165764	
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		1234741
j Total expenses. Add all expense amounts in column (b) and enter total	2j		50885339

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		96541196
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.)	4c		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	4d		X	
e Was this plan covered by a fidelity bond?	4e	X		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?	4f		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	4g		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	4h		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	4i	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked, and see instructions for format requirements.)	4j	X		
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	4k		X	
l Has the plan failed to provide any benefit when due under the plan?	4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	4m		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	4n			

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

A Name of plan <u>WESTERN & SOUTHERN FINANCIAL GROUP PENSION PLAN</u>	B Three-digit plan number (PN) ▶ <u>004</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>THE WESTERN AND 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>31-0487145</u>		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year.....	3	<u>3</u>

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

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)?.....	☐ Yes	☒ No	☐ N/A
If the plan is a defined benefit plan, go to line 8.			
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.			
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived).....	6a		
b Enter the amount contributed by the employer to the plan for this plan year.....	6b		
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount)	6c		
If you completed line 6c, skip lines 8 and 9.			
7 Will the minimum funding amount reported on line 6c be met by the funding deadline?.....	☐ Yes	☐ No	☐ N/A
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change?.....	☐ Yes	☐ No	☒ N/A

Part III	Amendments
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9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box.....	☐ Increase	☐ Decrease	☐ Both	☒ No
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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: 62.0% Investment-Grade Debt: 27.0% High-Yield Debt: 9.0% Real Estate: 1.0% Other: 1.0%

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

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

**AUDITED FINANCIAL STATEMENTS AND
SUPPLEMENTAL SCHEDULES**

**Western & Southern Financial Group Pension Plan
(Formerly The Western and Southern Life Insurance Company
Pension Plan)
Years Ended December 31, 2013 and 2012
With Report of Independent Auditors**

Ernst & Young LLP



Western & Southern Financial Group Pension Plan
(Formerly The Western and Southern Life Insurance Company Pension Plan)

Audited Financial Statements and Supplemental Schedules

Years Ended December 31, 2013 and 2012

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Report of Independent Auditors

**The Benefits Committee
The Western and Southern Life Insurance Company**

We have audited the accompanying financial statements of Western & Southern Financial Group Pension Plan (formerly The Western and Southern Life Insurance Company Pension Plan), which comprise the statements of net assets available for benefits as of December 31, 2013 and 2012, and the related statements of changes in net assets available for benefits for the years ended December 31, 2013 and 2012, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in 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 our audits. We conducted our audits in accordance with auditing standards generally accepted in the United States. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial status of Western & Southern Financial Group Pension Plan (formerly The Western and Southern Life Insurance Company Pension Plan) at December 31, 2013 and 2012, and the changes in its financial status for the years ended December 31, 2013 and 2012, in conformity with U.S. generally accepted accounting principles.

Supplemental Schedules

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. 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. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States. In our opinion, the information is fairly stated in all material respects in relation to the financial statements as a whole.

Ernst & Young LLP

October 3, 2014

Western & Southern Financial Group Pension Plan
(Formerly The Western and Southern Life Insurance Company Pension Plan)

Statements of Net Assets Available for Benefits

	December 31	
	2013	2012
Assets		
Deposit administration contract:		
Non-pooled separate account	\$ 886,779,549	\$ 790,238,353
Net assets available for benefits	<u>\$ 886,779,549</u>	<u>\$ 790,238,353</u>

See accompanying notes.

Western & Southern Financial Group Pension Plan
(Formerly The Western and Southern Life Insurance Company Pension Plan)

Statements of Changes in Net Assets Available for Benefits

	Year Ended December 31	
	2013	2012
Additions		
Dividend and interest income	\$ 21,578,174	\$ 20,239,183
Net realized and unrealized appreciation in fair value of the deposit administration contract	125,260,653	77,084,947
Total additions	<u>146,838,827</u>	<u>97,324,130</u>
Deductions		
Benefits paid directly to participants	49,650,598	46,324,554
Administrative expenses	647,033	804,693
Total deductions	<u>50,297,631</u>	<u>47,129,247</u>
Net change in net assets available for benefits	96,541,196	50,194,883
Net assets available for benefits, beginning of year	790,238,353	740,043,470
Net assets available for benefits, end of year	<u><u>\$ 886,779,549</u></u>	<u><u>\$ 790,238,353</u></u>

See accompanying notes.

Western & Southern Financial Group Pension Plan
(Formerly The Western and Southern Life Insurance Company Pension Plan)

Notes to Financial Statements

December 31, 2013

1. Description of the Plan

Western & Southern Financial Group Pension Plan (formerly The Western and Southern Life Insurance Company Pension Plan) (the Plan) is a noncontributory defined benefit plan that covers substantially all employees and provides for retirement benefits that are integrated with Social Security payments. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). Information about the Plan Agreement, the vesting and benefit provisions, and the Pension Benefit Guaranty Corporation's (PBGC) benefit guarantee is contained in the plan document and the Summary Plan Description. Copies of these documents are available from The Western and Southern Life Insurance Company (the Company), the Plan's sponsor.

Eligibility and Vesting

An eligible employee becomes a participant in the Plan immediately after attaining 1,000 hours of service in the consecutive 12-month period from hire date and after attaining age 21. Active participants become fully vested at 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.

Payment of Benefits

Benefits are recorded when paid.

Deposit Administration Contract

The Plan's assets are managed under the terms of a deposit administration contract with the Company, which provides for a non-pooled separate account. The separate account is maintained exclusively for the Plan. Earnings on separate account assets are credited to the Plan. All benefit payments are made directly by the Plan.

Western & Southern Financial Group Pension Plan
(Formerly The Western and Southern Life Insurance Company Pension Plan)

Notes to Financial Statements (continued)

2. Summary of Significant Accounting Policies (continued)

Non-Pooled Separate Account

The Plan's deposit administration contract with the Company is valued as follows:

The investments in the non-pooled separate account are held at the fair value. The other assets and other liabilities in the non-pooled separate account primarily consist of accrued investment income, receivables for securities sold, payable for securities purchased, collateral held under securities lending arrangements, and a liability to return collateral under securities lending arrangements. The other assets and liabilities are carried at the historical cost basis which approximates fair value due to their short-term duration.

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. The Company's policy is to recognize transfers in and transfers out of levels at the beginning of the reporting period.

- Level 1 – Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.
- Level 2 – Inputs to the valuation methodology include:
 - Quoted prices for similar assets or liabilities in active markets
 - Quoted prices for identical or similar assets or liabilities in inactive markets
 - Inputs other than quoted prices that are observable for the asset or liability
 - Inputs that are derived principally from or corroborated by observable market data by correlation or other means

Western & Southern Financial Group Pension Plan
(Formerly The Western and Southern Life Insurance Company Pension Plan)

Notes to Financial Statements (continued)

2. Summary of Significant Accounting Policies (continued)

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 generally have been no changes in the methodologies used in 2013 and 2012:

Debt securities: The fair values of U.S. Treasury securities and obligations of U.S. government corporations and agencies have been determined utilizing inputs from publicly quoted prices obtained from third-party pricing services. The fair values of all other debt securities have been determined through inputs from third-party pricing services utilizing market observable inputs. Less liquid private placement securities and auction rate securities trading in less liquid or illiquid markets with limited or no pricing information are valued using either broker quotes or by discounting the expected cash flows using current market-consistent rates applicable to the yield, credit quality, and maturity of each security.

Equity securities: The fair values of actively traded equity securities have been determined utilizing publicly quoted prices obtained from third-party pricing services. The fair values of certain equity securities for which no publicly quoted prices are available have been determined through the use of third-party pricing services utilizing market observable inputs. Actively traded mutual funds are valued using the net asset values of the funds.

Western & Southern Financial Group Pension Plan
(Formerly The Western and Southern Life Insurance Company Pension Plan)

Notes to Financial Statements (continued)

2. Summary of Significant Accounting Policies (continued)

Partnerships/joint ventures: The fair values of private equity investments in Level 2 and Level 3 have been determined using available sales prices, the net asset values of the funds or internal valuation methodologies appropriate for the specific assets. The net asset values of the funds are used as practical expedients in determining the fair value of the Plan's interests in the funds. The Sponsor validates the fair value assessment based on the funds' audited financial statements, when they become available, by reconciling the audited numbers to the Plan's accounting records. The Plan invests in private equity funds that primarily make direct and indirect venture capital and buyout investments. The fair value of the real estate partnership investment has been determined utilizing internal valuation methodologies appropriate for the asset. The unfunded commitment to private equity funds was \$29,895,976 and \$27,326,736 at December 31, 2013 and 2012, respectively.

Group annuity contract: The group annuity contract is valued at the cash surrender value which approximates the present value of estimated cash flows.

Collateral held under securities lending arrangements: Collateral held under securities lending arrangements is primarily invested in cash equivalents which are valued at the net asset value of the shares held by the Plan at year-end.

Western & Southern Financial Group Pension Plan
(Formerly The Western and Southern Life Insurance Company Pension Plan)

Notes to Financial Statements (continued)

2. Summary of Significant Accounting Policies (continued)

Assets measured at fair value on a recurring basis are outlined below:

At December 31, 2013:

		Fair Value Hierarchy Level		
	Total	Level 1	Level 2	Level 3
Investments				
Debt securities:				
U.S. Treasury securities and obligations of U.S. government corporations and agencies	\$ 15,498,214	\$ 15,498,214	\$ –	\$ –
Asset-backed securities	8,543,693	–	3,696,271	4,847,422
Corporate debt securities	87,856,840	–	84,447,662	3,409,178
Residential mortgage-backed securities	17,510,930	–	17,510,930	–
Commercial mortgage-backed securities	8,194,982	–	8,194,982	–
	137,604,659	15,498,214	113,849,845	8,256,600
Preferred stocks	1,911,022	–	1,911,022	–
Common stocks:				
Focused equity strategy	217,796,988	217,796,988	–	–
Large cap core strategy	53,944,079	53,944,079	–	–
Small cap growth strategy	46,833,293	46,833,293	–	–
Dividend income strategy	38,915,238	38,915,238	–	–
	357,489,598	357,489,598	–	–
Mutual funds:				
International stock fund	63,689,303	63,689,303	–	–
Core fixed income fund	28,633,962	28,633,962	–	–
Money market fund	34,438,828	34,438,828	–	–
Large cap growth stocks fund	65,784,327	65,784,327	–	–
Small cap growth fund	1,061,043	1,061,043	–	–
	193,607,463	193,607,463	–	–
Partnerships/joint ventures:				
Underlying characteristics of bonds ^(a)	132,823,579	–	132,823,579	–
Underlying characteristics of equity ^(b)	47,042,608	–	–	47,042,608
Underlying characteristics of real estate	8,963,552	–	–	8,963,552
	188,829,739	–	132,823,579	56,006,160
Group annuity contract	5,549,211	–	–	5,549,211
Net other assets	1,787,857	–	1,787,857	–
Total investments	\$ 886,779,549	\$ 566,595,275	\$ 250,372,303	\$ 69,811,971
Collateral held under securities lending arrangements – cash equivalents				
	\$ 62,509,109	\$ 62,509,109	\$ –	\$ –

Western & Southern Financial Group Pension Plan
(Formerly The Western and Southern Life Insurance Company Pension Plan)

Notes to Financial Statements (continued)

2. Summary of Significant Accounting Policies (continued)

At December 31, 2012:

	Fair Value Hierarchy Level			
	Total	Level 1	Level 2	Level 3
Investments				
Debt securities:				
U.S. Treasury securities and obligations of U.S. government corporations and agencies	\$ 20,272,203	\$ 20,272,203	\$ —	\$ —
Asset-backed securities	7,502,206	—	7,502,206	—
Corporate debt securities	99,142,098	—	99,142,098	—
Residential mortgage-backed securities	18,822,436	—	18,822,436	—
Commercial mortgage-backed securities	12,690,505	—	12,690,505	—
	158,429,448	20,272,203	138,157,245	—
Common stocks:				
Focused equity strategy	165,892,400	165,892,400	—	—
Large cap core strategy	37,844,835	37,844,835	—	—
Small cap growth strategy	48,749,295	48,749,295	—	—
Dividend income strategy	30,831,655	30,831,655	—	—
	283,318,185	283,318,185	—	—
Mutual funds:				
International stock fund	56,080,104	56,080,104	—	—
Core fixed income fund	29,272,801	29,272,801	—	—
Money market fund	10,694,029	10,694,029	—	—
Large cap growth stocks fund	58,940,674	58,940,674	—	—
Small cap growth fund	511,815	511,815	—	—
	155,499,423	155,499,423	—	—
Partnerships/joint ventures:				
Underlying characteristics of bonds ^(a)	127,138,403	—	127,138,403	—
Underlying characteristics of equity ^(b)	49,974,129	—	—	49,974,129
Underlying characteristics of real estate	6,894,230	—	—	6,894,230
	184,006,762	—	127,138,403	56,868,359
Group annuity contract	7,715,001	—	—	7,715,001
Net other assets	1,269,534	—	1,269,534	—
Total investments	\$ 790,238,353	\$ 459,089,811	\$ 266,565,182	\$ 64,583,360
Collateral held under securities lending arrangements – cash equivalents				
	\$ 12,721,857	\$ 12,721,857	\$ —	\$ —

^(a)These private funds invest primarily in domestic fixed income securities. The Plan has the right to redeem its limited partnership investments at their net asset values. The Plan has no future funding commitments associated with the investments.

^(b)The partnerships with the underlying characteristics of equity primarily make direct and indirect venture capital and buyout investments. The Plan does not have the right to redeem its limited partnership investment at its net asset value. Instead, the Plan receives distributions as the underlying assets of the fund are liquidated. It is estimated that the underlying assets of the partnerships will be liquidated over approximately 1 to 14 years.

Western & Southern Financial Group Pension Plan
(Formerly The Western and Southern Life Insurance Company Pension Plan)

Notes to Financial Statements (continued)

2. Summary of Significant Accounting Policies (continued)

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

	Partnerships/ Joint Ventures	Debt Securities	Group Annuity Contract
Balance, beginning of year	\$ 56,868,359	\$ —	\$ 7,715,001
Realized gains (losses)	—	—	—
Unrealized gains (losses)**	8,392,955	96,658	—
Purchases, sales, issuances, and settlements (net)	(9,255,154)	(11,428)	(2,165,790)
Transfer in (out) of Level 3*	—	8,171,370	—
Balance, end of year	<u>\$ 56,006,160</u>	<u>\$ 8,256,600</u>	<u>\$ 5,549,211</u>

* Transfers into Level 3 are due to the price source changing from a third-party pricing service utilizing market observable inputs to broker quotes utilizing significant unobservable inputs.

** Included in changes in net assets related to positions still held.

The gross purchases, issuances, sales, and settlements included in the reconciliation for all assets measured at fair value on a recurring basis using significant unobservable inputs (Level 3) for the year ended December 31, 2013, is as follows:

	Purchases	Issuances	Sales	Settlements	Purchases, Issuances, Sales, and Settlements
Assets:					
Debt securities	\$ —	\$ —	\$ —	\$ (11,428)	\$ (11,428)
Partnerships/joint ventures	4,512,882	—	—	(13,768,036)	(9,255,154)
Group annuity contract	—	295,503	(66,570)	(2,394,723)	(2,165,790)
Total	<u>\$ 4,521,882</u>	<u>\$ 295,503</u>	<u>\$ (66,570)</u>	<u>\$ (16,174,187)</u>	<u>\$ (11,432,372)</u>

Western & Southern Financial Group Pension Plan
(Formerly The Western and Southern Life Insurance Company Pension Plan)

Notes to Financial Statements (continued)

2. Summary of Significant Accounting Policies (continued)

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

	Partnerships/ Joint Ventures	Residential Mortgage- Backed Securities	Group Annuity Contract
Balance, beginning of year	\$ 60,531,414	\$ 4,367,586	\$ 7,746,878
Realized gains (losses)	—	—	—
Unrealized gains (losses)	4,971,707	—	—
Purchases, sales, issuances, and settlements (net)	(8,634,762)	—	(31,877)
Transfer in (out) of Level 3*	—	(4,367,586)	—
Balance, end of year	<u>\$ 56,868,359</u>	<u>\$ —</u>	<u>\$ 7,715,001</u>

* Transfers out of Level 3 are due to the price source changing to a third-party pricing service utilizing market observable inputs.

The gross purchases, issuances, sales, and settlements included in the reconciliation for all assets measured at fair value on a recurring basis using significant unobservable inputs (Level 3) for the year ended December 31, 2012, is as follows:

	Purchases	Issuances	Sales	Settlements	Purchases, Issuances, Sales, and Settlements
Assets:					
Partnerships/joint ventures	\$ 10,988,060	\$ —	\$ —	\$ (19,622,822)	\$ (8,634,762)
Group annuity contract	—	2,353,188	(113,748)	(2,271,317)	(31,877)
Total	<u>\$ 10,988,060</u>	<u>\$ 2,353,188</u>	<u>\$ (113,748)</u>	<u>\$ (21,894,139)</u>	<u>\$ (8,666,639)</u>

The Plan did not have any assets measured at fair value on a nonrecurring basis as of December 31, 2013 or 2012.

Western & Southern Financial Group Pension Plan
(Formerly The Western and Southern Life Insurance Company Pension Plan)

Notes to Financial Statements (continued)

2. Summary of Significant Accounting Policies (continued)

The net appreciation (depreciation) in the fair value of the deposit administration contract presented in the statement of changes in net assets available for benefits consists of realized gains or losses and the net unrealized appreciation or depreciation on the separate account.

The non-pooled separate account loaned \$60,999,312 and \$12,430,910 of various U.S. government securities, corporate debt securities, and common stocks as part of a securities lending program as of December 31, 2013 and 2012, respectively. During 2013, the program changed administrators from The Bank of New York Mellon (Trustee) to The Deutsche Bank (Trustee). The following presents the breakout by investment classification of the fair value of the securities on loan:

	December 31	
	2013	2012
U.S. government securities	\$ 1,969,333	\$ 3,445,083
Corporate debt	3,061,789	490,997
Common stocks	55,968,190	8,494,830
Total loaned securities	<u>\$ 60,999,312</u>	<u>\$ 12,430,910</u>

The non-pooled separate account requires collateral in the amount of 102% of fair value of the applicable securities loaned. The non-pooled separate account monitors the fair value of the underlying securities as compared with the related receivable or payable, including accrued interest, and requests additional collateral as necessary. The non-pooled separate account maintains effective control over all loaned securities, and therefore, continues to report such securities as invested assets. The non-pooled separate account records an offsetting liability for the obligation to return the collateral. The Plan had \$62,509,109 and \$12,721,857 of collateral held in overnight repurchase agreements as of December 31, 2013 and 2012, respectively.

The non-pooled separate account contains \$1,241,026 and \$2,176,632 of other liabilities at December 31, 2013 and 2012, respectively. The other liabilities consist primarily of amounts payable for securities purchased and other transfers to general account.

Western & Southern Financial Group Pension Plan
(Formerly The Western and Southern Life Insurance Company Pension Plan)

Notes to Financial Statements (continued)

2. Summary of Significant Accounting Policies (continued)

The following presents the underlying net assets and the net realized and unrealized appreciation (depreciation) in fair value of the non-pooled separate account as of and for the year ended December 31, 2013:

	Fair Value	Net Realized and Unrealized Appreciation (Depreciation) in Fair Value
Investments		
Bonds:		
U.S. government securities	\$ 15,498,214	\$ (887,100)
Corporate debt and mortgage-backed securities	122,106,445	(6,338,631)
Common stocks	357,489,598	104,070,773
Preferred stocks	1,911,022	(4,288)
Mutual funds	193,607,463	14,642,828
Partnerships/joint ventures	188,829,739	13,216,938
Group annuity contract	5,549,211	—
	<u>884,991,692</u>	<u>124,700,520</u>
Other assets		
Cash	1,239,413	386
Accrued income	1,784,060	—
Receivable for securities sold and matured	5,410	—
Collateral held under securities lending arrangements	62,509,109	—
Total other assets	<u>65,537,992</u>	<u>386</u>
Liabilities		
Obligation to return collateral under securities lending arrangements	62,509,109	—
Payables for securities purchased and other liabilities	1,241,026	559,747
Total liabilities	<u>63,750,135</u>	<u>559,747</u>
Net non-pooled separate account assets	<u>\$ 886,779,549</u>	<u>\$ 125,260,653</u>

Western & Southern Financial Group Pension Plan
(Formerly The Western and Southern Life Insurance Company Pension Plan)

Notes to Financial Statements (continued)

2. Summary of Significant Accounting Policies (continued)

The following presents the underlying net assets and the net realized and unrealized appreciation (depreciation) in fair value of the non-pooled separate account as of and for the year ended December 31, 2012:

	Fair Value	Net Realized and Unrealized Appreciation (Depreciation) in Fair Value
Investments		
Bonds:		
U.S. government securities	\$ 20,272,203	\$ 163,509
Corporate debt and mortgage-backed securities	138,157,245	5,263,284
Common stocks	283,318,185	45,803,689
Mutual funds	155,499,423	7,360,261
Partnerships/joint ventures	184,006,762	18,494,204
Group annuity contract	7,715,001	—
Total investments	<u>788,968,819</u>	<u>77,084,947</u>
Other assets		
Cash	1,650,973	—
Accrued income	1,608,113	—
Receivable for securities sold and matured	187,080	—
Collateral held under securities lending arrangements	12,721,857	—
Total other assets	<u>16,168,023</u>	<u>—</u>
Liabilities		
Obligation to return collateral under securities lending arrangements	12,721,857	—
Payables for securities purchased and other liabilities	2,176,632	—
Total liabilities	<u>14,898,489</u>	<u>—</u>
Net non-pooled separate account assets	<u><u>\$ 790,238,353</u></u>	<u><u>\$ 77,084,947</u></u>

Western & Southern Financial Group Pension Plan
(Formerly The Western and Southern Life Insurance Company Pension Plan)

Notes to Financial Statements (continued)

2. Summary of Significant Accounting Policies (continued)

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
Touchstone Large Cap Growth Fund*	\$ 65,784,327	\$ 58,940,674
Fort Washington Active Fixed Fund LLC*	63,796,991	64,343,496
Fort Washington High Yield LLC II*	59,858,356	55,785,033
First Eagle Overseas Fund	45,421,031	40,597,411

*Party in interest

At December 31, 2013 and 2012, the non-pooled separate account owned \$128,857,117 and \$98,907,504, respectively, of mutual funds administered by Touchstone Advisors, Inc., a wholly owned subsidiary of the Company, which represents 14.53% and 12.51% of the net assets available for benefits, respectively. At December 31, 2013 and 2012, the non-pooled separate account's investment in partnerships and joint ventures with underlying characteristics of bonds administered by Fort Washington Investment Advisors was \$132,823,581 and \$127,138,402, respectively, which represents 14.98% and 16.09% of the net assets available for benefits. At December 31, 2013 and 2012, the non-pooled separate account owned \$31,801,235 and \$30,709,960, respectively, of partnerships and joint ventures with underlying characteristics of equity administered by Fort Washington Investment Advisors, which represents 3.59% and 3.89% of the net assets available for benefits, respectively. Fort Washington Investment Advisors is a wholly owned subsidiary of the Company.

Actuarial Present Value of Accumulated Benefits

Accumulated benefits are those estimated future periodic payments attributable under the Plan's provisions for services rendered by employees to the valuation date. Accumulated benefits include benefits expected to be paid to retired or terminated employees or their beneficiaries and presently active employees or their beneficiaries. The accumulated benefits for active employees are based on retirement credits, which they have accumulated as of the valuation date.

Western & Southern Financial Group Pension Plan
(Formerly The Western and Southern Life Insurance Company Pension Plan)

Notes to Financial Statements (continued)

2. Summary of Significant Accounting Policies (continued)

Benefits payable under all circumstances – retirement, death, disability, and termination of employment – are included, to the extent they are deemed attributable to employee service rendered to the valuation date.

The actuarial present value of accumulated benefits, determined by an independent actuary, is the amount which results from applying actuarial assumptions to adjust accumulated benefits to reflect the time value of money (through discounts for interest) and the probability of payment (by means of decrements for death, disability, withdrawal, and retirement) between the valuation date and the expected date of payment. The significant actuarial assumptions used in the valuations were:

Life expectancy of participants	IRS Static Mortality Table for 2013 and 2012
Retirement age assumption	Company experience rate which averages age 60
Assumed rate of return on investments	7.50% in 2013 (7.50% in 2012)

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

Administrative Expenses

All administrative expenses are allocated costs of services provided or paid by the Company.

Use of Estimates

The preparation of financial statements in conformity with generally accepted accounting principles 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 those estimates.

Subsequent Events

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

Western & Southern Financial Group Pension Plan
(Formerly The Western and Southern Life Insurance Company Pension Plan)

Notes to Financial Statements (continued)

3. Funding Policy

The Company contributes amounts necessary on an actuarial basis to provide the Plan with assets sufficient to meet the future benefit obligations of the Plan. The contributions are designed to fund the Plan's normal service costs on a current basis and to fund accrued benefit costs arising from qualifying service before the establishment of the Plan. Earnings on investments of the Plan serve to reduce future contributions and to provide benefits under the Plan. The Plan has met the ERISA minimum funding requirements.

The required employer contribution is calculated based on data at the end of the plan year. No pension contribution was required in 2013 or 2012.

4. Accumulated Benefits

A comparison of the actuarial present value of accumulated benefits is presented below as of the most recent valuation dates for which complete data is available:

	December 31	
	2013	2012
Actuarial present value of accumulated benefits:		
Vested benefits:		
Active participants	\$ 135,419,268	\$ 129,948,849
Retired participants currently receiving payments	429,920,054	422,945,049
Terminated participants	52,570,385	53,032,325
Nonvested benefits	26,806,901	26,063,142
	<u>\$ 644,716,608</u>	<u>\$ 631,989,365</u>

Western & Southern Financial Group Pension Plan
(Formerly The Western and Southern Life Insurance Company Pension Plan)

Notes to Financial Statements (continued)

4. Accumulated Benefits (continued)

A comparison of the change in the actuarial present value of accumulated benefits is presented below as of the most recent valuation dates for which complete data is available:

	December 31	
	2013	2012
Change in the actuarial present value of accumulated benefits:		
Actuarial present value of accumulated benefits, beginning of year	\$ 631,989,365	\$ 605,965,265
Change in actuarial assumptions ^(a)	1,048,020	1,029,873
Interest accumulated	45,568,852	43,564,572
Benefits accumulated	15,760,969	27,754,209
Benefits paid during year	(49,650,598)	(46,324,554)
Actuarial present value of accumulated benefits, end of year	<u>\$ 644,716,608</u>	<u>\$ 631,989,365</u>

^(a) Each year the mortality assumption is updated to match the table required by the IRS for funding purposes. The only change in assumptions for the years ended December 31, 2013 and 2012, is the mortality table change.

5. Termination Priorities

In the event the Plan terminates, all benefits accrued by participants, retired or former participants, and beneficiaries to the extent then funded, will be nonforfeitable. Upon any such termination of the Plan, the Trustee first shall allocate the assets of the Plan among the current, retired, and former participants and their beneficiaries, in the order prescribed under Title IV of ERISA. Whether a particular participant's accumulated benefits will be paid depends on both the priority of those benefits and the level of benefits guaranteed by the Pension Benefit Guaranty Corporation (PBGC) at that time. Some benefits may be fully or partially provided for by the then existing assets of the Plan and the PBGC's benefit guarantee, while other benefits may not be provided for at all.

Western & Southern Financial Group Pension Plan
(Formerly The Western and Southern Life Insurance Company Pension Plan)

Notes to Financial Statements (continued)

6. 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 qualified status. 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 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.

7. 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 the amounts reported in the statements of net assets available for benefits.

Plan contributions are made and the actuarial present value of accumulated benefits is reported based on certain assumptions pertaining to interest rates, inflation rates, and employee demographics, all of which are subject to change. Due to uncertainties inherent in the estimation and assumption processes, it is at least reasonably possible that changes in these estimates and assumptions in the near term could materially affect the amounts reported and disclosed in the financial statements.

Supplemental Schedules

Western & Southern Financial Group Pension Plan
(Formerly The Western and Southern Life Insurance Company Pension Plan)

EIN #31-0487145 Plan #004

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

December 31, 2013

Description of Investment Including					
Identity of Issuer, Borrower, Lessor, or Similar Party	Maturity Date	Rate of Interest	Par Value/ Shares	Cost	Current Value
United States government securities					
G2 MA1157	07/20/2043	3.50 %	475,332 \$	483,650 \$	480,272
GN AD1745	02/20/2043	3.00	470,872	460,719	455,906
G2SF 5305	02/20/2042	4.00	62,706	67,968	65,284
G2SF 4883	12/20/2040	4.50	388,522	415,233	417,098
G2SF 4853	11/20/2040	4.00	558,919	585,118	582,166
GNSF 736696	05/15/2040	4.50	219,048	242,117	234,249
GNMA 748495	08/15/2040	4.00	26,909	29,179	27,999
U.S. Treasury	02/15/2042	3.13	245,000	243,785	210,356
U.S. Treasury	05/15/2042	3.00	85,000	86,673	70,975
U.S. Treasury	09/30/2017	0.63	5,000,000	4,992,383	4,894,920
U.S. Treasury	06/30/2015	0.38	2,525,000	2,529,040	2,530,227
U.S. Treasury	07/15/2023	0.38	2,730,000	2,644,293	2,638,905
U.S. Treasury	09/15/2016	0.88	805,000	809,843	809,780
U.S. Treasury	11/15/2023	2.75	2,130,000	2,107,036	2,080,077
				15,697,037	15,498,214
Corporate debt securities					
AT&T	11/15/2031	8.00 %	2,700,000 \$	2,489,373 \$	3,584,579
AT&T Inc	02/15/2039	6.55	160,000	181,254	180,032
Air Lease Corp	03/15/2035	5.65	275,000	294,594	302,844

Western & Southern Financial Group Pension Plan
(Formerly The Western and Southern Life Insurance Company Pension Plan)

EIN #31-0487145 Plan #004

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

Identity of Issuer, Borrower, Lessor, or Similar Party	Description of Investment Including				Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares	Cost	
Corporate debt securities (continued)					
Alabama Power Co	03/24/2017	2.38 %	3,000,000	\$ 2,717,160	\$ 3,137,439
American Express	03/24/2017	2.38	125,000	124,661	128,439
Anheuser-Busch	01/15/2039	8.20	110,000	109,705	160,396
Apple Inc	05/03/2018	1.00	125,000	120,519	120,810
Astrazeneca Plc	09/18/2019	1.95	4,000,000	3,995,040	3,884,063
BP Capital Markets	09/26/2023	3.99	210,000	210,000	211,808
Bank of America Corp	05/13/2021	5.00	150,000	149,348	163,708
Barrick Gold Corp	04/01/2022	3.85	125,000	124,924	112,420
Boston Properties LP	05/15/2021	4.13	120,000	124,291	122,432
Brandywine Oper Partners	11/01/2014	5.40	140,000	132,756	145,083
Burlington North Santa Fe	05/01/2040	5.75	160,000	159,461	175,005
Cms Energy Corp	06/15/2019	8.75	140,000	163,195	176,990
Cnooc Finance	05/21/2033	5.50	1,000,000	877,130	1,018,100
Cnooc Finance 2012	05/02/2022	3.88	205,000	218,069	197,187
CVS Corp	12/05/2018	2.25	200,000	199,774	199,835
California St	04/01/2016	5.95	120,000	120,607	132,865
Canadian Natl Resources	03/15/2038	6.25	125,000	151,919	139,638
Cargill Inc	03/01/2017	1.90	230,000	234,805	230,366
Caterpillar Inc	08/15/2042	3.80	4,628,000	4,686,164	3,877,038
Caterpillar Finance Serv Corp	04/15/2018	5.45	190,000	189,527	215,872

Western & Southern Financial Group Pension Plan
(Formerly The Western and Southern Life Insurance Company Pension Plan)

EIN #31-0487145 Plan #004

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

Description of Investment Including					
Identity of Issuer, Borrower, Lessor, or Similar Party	Maturity Date	Rate of Interest	Par Value/ Shares	Cost	Current Value
Corporate debt securities (continued)					
Centerpoint Energy	02/01/2017	5.95 %	130,000	\$ 127,915	\$ 145,716
Cintas Corp No 2	08/15/2036	6.15	3,000,000	2,980,560	3,376,953
Citigroup	03/01/2023	3.38	270,000	269,360	256,230
Comcast Corp	07/15/2042	4.65	125,000	120,470	115,912
Corp Andina De Fomento	06/15/2022	4.38	170,000	186,725	168,089
DCP Midstream LLC	03/15/2020	5.35	170,000	188,960	177,485
Detroit Edison	08/01/2014	5.40	3,000,000	3,011,580	3,079,476
Directv Hlds/Fn	03/15/2017	2.40	120,000	119,878	122,124
Disney	12/01/2042	3.70	115,000	114,174	95,671
Dominion Resources	06/15/2035	5.95	150,000	184,163	165,088
Domtar Corp	06/01/2017	10.75	130,000	169,029	162,200
Duke Energy Indiana Inc	07/15/2020	3.75	3,000,000	2,884,470	3,106,179
El Paso Natural Gas	04/15/2017	5.95	175,000	193,575	194,508
Enterprise Products Oper	02/01/2016	3.20	130,000	129,871	135,600
Fpl Group Capital Inc	10/01/2066	6.35	170,000	172,844	170,000
Ford Motor Credit CO LLC	01/16/2018	2.38	205,000	204,264	206,950
Orange SA	03/01/2031	8.50	5,000,000	4,714,450	6,887,044
Gen Elec Cap Corp	01/07/2021	4.63	240,000	275,196	261,384
General Motors CO	10/02/2018	3.50	135,000	135,000	138,038

Western & Southern Financial Group Pension Plan
(Formerly The Western and Southern Life Insurance Company Pension Plan)

EIN #31-0487145 Plan #004

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

Identity of Issuer, Borrower, Lessor, or Similar Party	Description of Investment Including				Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares	Cost	
Corporate debt securities (continued)					
Goldman Sachs Group	01/22/2018	2.38 %	160,000 \$	159,933 \$	160,537
Gulf Power Co	06/15/2017	5.90	3,000,000	2,998,620	3,335,343
Health Care Reit	04/15/2020	6.13	120,000	119,156	134,912
Home Depot	04/01/2041	5.95	120,000	119,434	138,860
Hsbc Bank Plc	08/12/2020	4.13	100,000	111,131	105,683
Hutchison Whampoa Intl	11/24/2033	7.45	1,000,000	1,152,640	1,259,640
IBM	02/06/2017	1.25	475,000	472,896	473,598
JP Morgan Chase & Co	10/15/2020	4.25	240,000	248,207	254,101
Johnson & Johnson	12/05/2043	4.50	4,000,000	3,988,240	3,955,527
Key Bank Na	03/03/2016	5.45	2,000,000	1,984,160	2,176,404
Kraft Foods Inc	02/09/2016	4.13	155,000	154,470	164,316
Kraft Foods Inc	01/26/2039	6.88	120,000	160,855	145,693
Lyondellbasell Ind NV	11/15/2021	6.00	150,000	170,625	172,291
M&T Bank	12/28/2020	5.59	3,000,000	2,977,830	3,059,175
Morgan Stanley	02/25/2023	3.75	110,000	109,601	106,869
Morgan Stanley	04/01/2014	4.75	2,000,000	1,851,020	2,015,900
News America Inc	03/01/2019	6.90	125,000	124,940	149,877
Norfolk Southern Corp	04/01/2018	5.75	120,000	118,316	136,658
Northern States Pwr	09/01/2038	6.38	610,000	840,659	736,103

Western & Southern Financial Group Pension Plan
(Formerly The Western and Southern Life Insurance Company Pension Plan)

EIN #31-0487145 Plan #004

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

Identity of Issuer, Borrower, Lessor, or Similar Party	Description of Investment Including				Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares	Cost	
Corporate debt securities (continued)					
Oklahoma Gas & Electric	08/01/2034	6.50 %	3,500,000 \$	2,560,950 \$	3,710,172
Old Dominion Electric	12/01/2028	5.68	1,249,976	1,249,976	1,362,863
Omnicom Group INC	08/15/2020	4.45	140,000	146,434	148,416
Ontario Province OF	06/29/2022	2.45	205,000	207,050	189,285
Oracle Corporation	07/15/2020	3.88	100,000	112,383	105,421
PNC Funding Corp	02/01/2017	5.63	2,000,000	1,990,980	2,219,274
PNC Bank NA	11/01/2022	2.70	250,000	222,168	226,259
Prime Property Funding	04/15/2017	5.70	1,000,000	996,220	1,082,222
Ppl Energy Supply LLC	05/01/2018	6.50	120,000	127,247	133,429
Penn-Amer Water Co	11/01/2017	7.08	3,000,000	3,373,110	3,409,178
Phillips 66	04/01/2022	4.30	180,000	184,079	182,660
Plains E&P Company	02/15/2023	6.88	190,000	211,850	211,850
Plains All Amer Pipeline	01/15/2037	6.65	150,000	146,367	174,798
Republic Services Inc	06/01/2022	3.55	200,000	210,622	192,563
Rochester Gas & Electric	12/15/2033	8.00	3,000,000	3,000,000	3,606,051
Simon Property Group INC	12/01/2021	4.13	170,000	188,795	175,628
Suncor Energy Inc	12/01/2034	5.95	1,000,000	961,440	1,085,719
Target Corp	01/15/2038	7.00	2,000,000	2,033,580	2,500,816
Thermo Fisher Scientific	02/01/2019	2.40	200,000	199,592	198,029

Western & Southern Financial Group Pension Plan
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EIN #31-0487145 Plan #004

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

Identity of Issuer, Borrower, Lessor, or Similar Party	Description of Investment Including				Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares	Cost	
Corporate debt securities (continued)					
TIAA		0.00 %		\$	\$ 1,622,936
Time Warner Cable Inc	02/15/2021	4.13	135,000		131,929
Ventas Realty LP/CAP CRP	09/26/2016	1.55	155,000		154,861
Verizon Communications	04/01/2037	6.25	165,000		163,632
Cbs Corp	04/30/2016	6.25	130,000		125,637
Virginia Electric & Power	11/15/2038	8.88	5,000,000		5,131,993
Wea Fin Llc / Wci Fin LLC	10/01/2016	5.70	220,000		222,110
Xstrata Finance Canada	01/15/2017	3.60	125,000		124,899
					77,620,333
Commercial mortgage-backed securities					
BACM 2006-2 A3	05/10/2045	5.71 %	254,335	\$	272,834
BACM 2006-6 A3	10/10/2045	5.37	380,000		398,926
BACM 2007-2 AAB	04/10/2049	5.58	320,807		346,722
CSMC 2007-C2 A2	01/15/2049	5.45	215,276		216,083
FHR K501 A2	11/25/2016	1.66	380,000		381,898
FUCMT 1999-C1 F	10/15/2035	5.35	242,732		246,107
GS MORTGAGE SECURITIES 2006-GG8 AAB	11/10/2039	5.54	192,963		201,707
HILT 2013 HLF AFL	11/05/2030	1.17	310,000		310,000
IPMCC 2007-LDPX A2	01/15/2049	5.43	360,801		375,642
					87,856,840
					255,748
					388,295
					336,380
					214,845
					385,285
					250,045
					196,102
					310,310
					372,109

Western & Southern Financial Group Pension Plan
(Formerly The Western and Southern Life Insurance Company Pension Plan)

EIN #31-0487145 Plan #004

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

Description of Investment Including					
Identity of Issuer, Borrower, Lessor, or Similar Party	Maturity Date	Rate of Interest	Par Value/ Shares	Cost	Current Value
Commercial mortgage-backed securities (continued)					
MSC 2005-HQ6 A4A	08/13/2042	4.99 %	5,000,000	\$ 4,915,625	\$ 5,224,605
WBCMT 2007-C34 APB	05/15/2046	5.62	255,316	276,577	261,258
				7,942,121	8,194,982
Residential mortgage-backed securities					
CWALT 2005-46CB A14	10/25/2035	5.50 %	1,808,807	\$ 1,745,075	\$ 1,616,677
CWL 2007-S1 A5	11/25/2036	6.02	475,002	190,290	345,132
CWL 2007-S2 A5F	05/25/2037	6.00	2,295,287	972,575	1,808,918
DBALT 2005-3 4A4	06/25/2035	5.25	246,987	234,059	246,314
FGLMC #A56988	02/01/2037	5.50	113,930	121,621	124,170
FGLMC #G03781	01/01/2038	6.00	65,850	71,674	72,582
FGLMC # G06031	03/01/2040	5.50	159,851	174,138	174,218
FGLMC # A95946	01/01/2041	4.00	284,461	292,684	292,386
FGLMC #A96485	01/01/2041	4.50	442,056	450,690	469,366
FNMA # 255805	08/01/2020	4.50	39,616	38,398	42,215
FHR 3763 JM	12/15/2038	4.00	1,000,000	983,594	1,023,915
FNCL AH2666	01/01/2026	4.00	56,603	60,574	60,019
FNCL AH3493	02/01/2026	4.00	91,251	98,066	96,758
FNMA # A10805	07/01/2041	4.50	218,460	230,066	231,569
FNMA A12999	06/01/2026	3.50	108,722	114,787	113,749
FNMA A16697	09/01/2026	3.00	82,971	86,653	84,727

Western & Southern Financial Group Pension Plan
(Formerly The Western and Southern Life Insurance Company Pension Plan)

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

Description of Investment Including					
Identity of Issuer, Borrower, Lessor, or Similar Party	Maturity Date	Rate of Interest	Par Value/ Shares	Cost	Current Value
Residential mortgage-backed securities (continued)					
FNMA AJ5457	11/01/2041	4.00 %	508,434	\$ 536,080	\$ 524,097
FN AL0054	02/01/2041	4.50	594,288	630,596	629,852
FN AL2663	01/01/2026	4.00	141,938	150,277	150,469
FN AL3318	03/01/2043	3.50	423,293	433,941	421,456
FNMA AU3789 POOL # AU3789	08/01/2028	2.50	351,151	350,300	347,934
FNR 2004-23 Z	04/25/2034	4.50	1,411,519	1,389,441	1,506,162
FNMA # 733735	09/01/2033	5.50	715,653	710,733	788,548
FNMA # 889734	06/01/2037	5.50	65,231	67,148	71,666
FNMA # 899079	03/01/2037	5.00	130,249	139,977	141,166
FNMA # 933806	05/01/2038	5.00	55,407	59,580	60,183
FNMA # 933427	03/01/2038	5.00	1,014,736	1,026,707	1,099,794
FNMA # 974401	04/01/2023	4.50	25,072	25,601	27,140
FNMA # 974403	04/01/2023	4.50	41,833	42,748	45,487
FNMA # 984256	06/01/2023	5.00	69,181	71,267	74,164
FNMA # 995472	11/01/2023	5.00	48,446	49,953	52,250
FNMA # 995220	11/01/2023	6.00	50,766	53,106	55,307
FNMA #AB1149	06/01/2040	5.00	241,506	252,902	263,315
FN CN #AB1800	11/01/2040	4.00	163,478	161,881	168,628
FN AB5910	08/01/2032	3.00	813,262	807,798	802,778
FN AB5989	08/01/2027	2.50	115,550	119,919	114,755

Western & Southern Financial Group Pension Plan
(Formerly The Western and Southern Life Insurance Company Pension Plan)

EIN #31-0487145 Plan #004

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

Identity of Issuer, Borrower, Lessor, or Similar Party	Description of Investment Including				Par Value/ Shares	Cost	Current Value
	Maturity Date	Rate of Interest					
Residential mortgage-backed securities (continued)							
FNMA # MA0885	10/01/2031	3.50 %			336,187	\$ 341,913	\$ 348,363
FN MA1175	09/01/2042	3.00			445,666	432,366	423,553
FN MA1543	08/01/2033	3.50			610,894	625,212	622,056
FNMA # AD3795	04/01/2040	4.50			267,703	281,883	283,628
FNMA # AE0831	09/01/2039	6.00			97,291	107,461	107,753
FHASI 2005-FA6 A5	09/25/2035	5.50			1,367,519	1,159,775	1,200,880
RAST 2006-A1 1A3	04/25/2036	6.00			228,530	229,601	188,296
SASC 2005-17 5A1	10/25/2035	5.50			118,819	117,816	106,831
TBW 2006-5 A5A	11/25/2036	6.25			91,511	90,933	233
WMALT 2005-9 2A4	11/25/2035	5.50			97,551	98,145	81,471
						16,430,004	17,510,930
Asset-backed securities							
Brazos	06/25/2029	1.67 %			5,000,000	\$ 4,203,125	\$ 4,847,423
CCART 2013-AA A3	04/16/2018	0.91			310,000	309,964	310,628
FIAOT 2013-3A A3	10/15/2019	1.44			440,000	439,948	438,731
JOBSONIO BEVERAGE SYS	01/01/2035	4.53			200,000	200,000	183,856
MVCOT 2009-2A A	07/20/2031	4.81			232,713	240,385	239,426
Meag Txb Plt	04/01/2057	6.66			2,200,000	2,200,996	2,298,780
SDART 2013-5 A3	02/15/2018	0.82			225,000	224,997	224,849
						7,819,415	8,543,693

Western & Southern Financial Group Pension Plan
(Formerly The Western and Southern Life Insurance Company Pension Plan)

EIN #31-0487145 Plan #004

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

Identity of Issuer, Borrower, Lessor, or Similar Party	Description of Investment Including			Par Value/ Shares	Cost	Current Value
	Maturity Date	Rate of Interest				
Common stocks						
Agco Corp			80,213	\$	4,144,597	\$ 4,747,807
Abbott Labs			193,116		6,655,151	7,402,136
Acorda Therapeutics Inc			14,869		376,055	434,175
Aegerioin Pharmaceuticals Inc			6,505		478,683	461,595
AGRIUM INC			66,749		5,788,812	6,106,199
Alliant Techsystems Inc			39,996		2,326,890	4,866,713
Allstate Corporation			18,006		496,524	982,047
AL TERA CORP			11,600		381,974	377,116
Apple Inc			9,854		5,640,650	5,528,291
Applied Industrial Tech Inc			11,575		372,853	568,217
Applied Optoelectronics Inc			21,679		226,762	325,402
Arctic Cat Inc			11,570		506,256	659,259
Aspen Technology Inc			15,515		236,951	648,527
Astronics Corp			6,725		239,047	342,975
Astronics Corp			1,132		48,254	57,449
Avnet Inc			133,318		4,653,464	5,880,657
Axiall Corp			10,964		511,212	520,132
BP P.L.C.			21,900		914,568	1,064,559

Western & Southern Financial Group Pension Plan
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Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (continued)

Identity of Issuer, Borrower, Lessor, or Similar Party	Description of Investment Including			Par Value/ Shares	Cost	Current Value
	Maturity Date	Rate of Interest				
Common stocks (continued)						
Bank Of America Corp			\$	727,971	\$ 9,372,291	\$ 11,334,508
Bank of NY Mellon Corp				307,676	7,315,295	10,750,199
Baxter Intl Inc				11,800	819,041	820,690
Belden Cdt Inc				4,080	132,703	287,436
Bio-Rad Laboratories Inc				31,381	3,689,320	3,879,005
Biomarin Pharmaceutical Inc				13,475	261,699	947,966
Blackbaud Inc				15,355	414,719	578,116
Blackrock Inc				4,081	741,928	1,291,514
Bloomin' Brands Inc				21,743	470,108	522,049
Bonanza Creek Energy Inc				7,890	359,313	342,978
Bright Horizons Family Sol				13,489	448,212	495,586
Brookfield Asset Manage-CI A				26,623	1,000,303	1,033,771
CME Group Inc				55,599	3,147,738	4,362,298
CVS Corp				64,093	3,440,487	4,587,136
Cabela's Inc				8,126	488,156	541,679
Cadence Design Sys Inc				38,931	369,790	545,813
Camden Property Trust				4,483	264,184	254,993
Carbo Ceramics Inc				3,135	381,942	365,322
Carnival Cruise				176,370	5,671,412	7,084,783

Western & Southern Financial Group Pension Plan
(Formerly The Western and Southern Life Insurance Company Pension Plan)

EIN #31-0487145 Plan #004

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

Identity of Issuer, Borrower, Lessor, or Similar Party	Description of Investment Including				Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares	Cost	
Common stocks (continued)					
Centerpoint Energy		27,000	\$	654,134	\$ 625,860
Chemtura Corp		23,183		425,819	647,269
Chevron Corporation		2,510		265,074	313,524
Cincinnati Financial		255,000		1,838,593	13,354,350
Cinemark Holdings Inc		13,906		377,085	463,487
Cintas Corp		681,150		2,722,031	40,589,734
Citrix Systems Inc		3,800		216,302	240,350
Commvault Systems Inc		4,684		349,028	350,644
Darling International Inc		22,517		316,602	470,155
Delek US Holdings Inc		6,245		194,075	214,890
Denbury Resources Inc		43,900		706,924	721,277
Deutsche Telekom Ag-Spon Adr		31,989		365,570	552,130
Devon Energy Corporation		64,660		4,258,674	4,000,514
Dexcom Inc		21,015		197,706	744,141
Duke Energy Corp		5,271		341,462	363,752
8X8 Inc		48,231		337,790	489,545
Emcor Group Inc		11,645		388,948	494,214
Endologix Inc		41,330		581,963	720,795
Energys		5,565		194,407	390,051

Western & Southern Financial Group Pension Plan
(Formerly The Western and Southern Life Insurance Company Pension Plan)

EIN #31-0487145 Plan #004

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

Identity of Issuer, Borrower, Lessor, or Similar Party	Description of Investment Including				Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares	Cost	
Common stocks (continued)					
EPAM Systems Inc		13,748	\$	324,566	\$ 480,355
Esterline Technologies Corp		61,992		3,623,451	6,320,704
Euronet Worldwide Inc		6,687		303,558	319,973
Exxon Mobil Corp		14,040		1,106,227	1,420,848
Fei Company		5,276		232,559	471,463
Fluidigm Corp		22,840		310,434	874,315
Forum Energy Technologies Inc		10,115		305,743	285,850
Foundation Medicine Inc		11,030		344,781	262,735
Framcesas Holdings Corp		11,277		290,257	207,497
H.B. Fuller Co.		14,210		572,887	739,488
Generac Holdings Inc		11,900		500,958	674,016
General Dynamics Corp		11,900		782,851	1,137,045
General Electric Co		93,080		1,942,759	2,609,032
Genomic Health Inc		18,007		322,288	527,065
Glaxosmithkline Plc-Adr		20,594		939,012	1,099,514
Goldman Sachs Group Inc		62,094		8,511,557	11,006,782
Google Inc-CI A		7,951		4,872,987	8,910,765
Hain Celestial Group Inc		8,430		660,093	765,275
Halliburton Company		74,533		2,055,016	3,782,550

Western & Southern Financial Group Pension Plan
(Formerly The Western and Southern Life Insurance Company Pension Plan)

EIN #31-0487145 Plan #004

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

Identity of Issuer, Borrower, Lessor, or Similar Party	Description of Investment Including			Par Value/ Shares	Cost	Current Value
	Maturity Date	Rate of Interest				
Common stocks (continued)						
Heartland Payment Systems Inc			10,177	\$	372,585	\$ 507,222
Helix Energy Solutions Group			13,723		310,306	318,099
HH Gregg Inc			29,541		390,620	412,688
Immunogen Inc			25,175		449,956	369,317
Imperva Inc			8,831		370,309	425,036
Insulet Corp			16,877		266,356	626,137
Intl Speedway Corp-Cl A			132,965		3,169,034	4,713,609
Joy Global Inc			88,011		4,350,990	5,147,763
J2 Global Inc			11,668		313,250	583,517
Kddi Corp-Unsponsored Adr			563,066		4,743,924	8,693,739
Kellogg Co			11,290		569,306	689,480
Kennametal Inc			105,775		3,835,979	5,507,704
Kimberly Clark			9,826		725,580	1,026,424
Kythera Biopharmaceuticals Inc			12,655		479,708	472,664
Lsb Industries Inc			20,455		537,484	839,064
La-Z-Boy Inc			20,661		457,318	640,491
Lancaster Colony Corp			6,555		451,229	577,823
Lindsay Corp			4,560		363,348	377,340
Lumber Liquidators Holdings			5,690		584,245	585,444

Western & Southern Financial Group Pension Plan
(Formerly The Western and Southern Life Insurance Company Pension Plan)

EIN #31-0487145 Plan #004

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

Identity of Issuer, Borrower, Lessor, or Similar Party	Description of Investment Including			Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares	
Common stocks (continued)				
MRC Global Inc			14,585 \$	470,512
Magnachip Semiconduct			15,537	302,972
Maximus Inc			14,408	633,808
Mcdonalds			17,349	1,683,373
Medivation Inc			13,610	868,590
Merck & Co Inc			28,589	1,430,879
Microsoft Corp			142,171	5,318,617
Microsemi Corp			26,219	654,164
Middleby Corp			815	195,372
Mondelez International Inc			342,313	12,083,649
NPS Pharmaceuticals Inc			24,463	742,697
National Oilwell Varco Inc			65,392	5,200,626
Newmont Mining Corp			4,000	92,120
Nisource Inc			21,178	696,333
Novartis Ag-Adr			16,518	1,327,717
Nxstage Medical Inc			35,884	358,840
Occidental Petroleum Corp			11,100	1,055,610
Old Dominion Freight Line			5,875	311,493
Old National Bancorp			31,585	485,461

Western & Southern Financial Group Pension Plan
(Formerly The Western and Southern Life Insurance Company Pension Plan)

EIN #31-0487145 Plan #004

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

Identity of Issuer, Borrower, Lessor, or Similar Party	Description of Investment Including			Par Value/ Shares	Cost	Current Value
	Maturity Date	Rate of Interest				
Common stocks (continued)						
Oracle Corporation			169,294	\$	5,116,082	\$ 6,477,188
Orange SA-Spons ADR			497,261		7,190,510	6,141,173
Owens & Minor Inc			180,328		5,187,092	6,592,792
Ppl Corporation			25,423		721,302	764,978
Parametric Technology Corp			15,251		207,329	539,733
Papa John's Intl Inc			16,300		400,677	740,020
Parker Hannifin			9,062		984,482	1,165,736
Photronics Inc			23,690		186,764	213,921
Pool Corp			11,496		564,917	668,377
Portfolio Recovery Associate			2,733		20,965	144,412
Power Integrations Inc			6,687		244,445	373,268
Pricesmart Inc			5,790		388,155	668,977
Procter & Gamble Co			18,304		1,199,741	1,490,129
RF Micro Devices Inc			41,020		223,584	211,663
Raven Industries Inc			13,756		370,489	565,922
Royal Dutch Shell Plc-Adr			17,387		1,249,237	1,305,938
SAIA Inc			15,022		463,064	481,455
Salix Pharmaceuticals Ltd			5,180		159,819	465,889

Western & Southern Financial Group Pension Plan
(Formerly The Western and Southern Life Insurance Company Pension Plan)

EIN #31-0487145 Plan #004

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

Identity of Issuer, Borrower, Lessor, or Similar Party	Description of Investment Including			Par Value/ Shares	Cost	Current Value
	Maturity Date	Rate of Interest				
Common stocks (continued)						
Sciquest Inc			13,425	\$	303,986	\$ 382,344
Senior Housing Props Tr			8,200		182,461	182,286
Skyworks Solutions Inc			11,042		65,555	315,360
Spectranetics Corp			39,029		199,375	975,725
Stanley Black & Decker Inc			24,400		1,969,885	1,968,836
Sykes Enterprises Inc			21,865		344,566	476,876
Symantec Corp			4,000		86,767	94,320
Synaptics Inc			6,397		207,526	331,429
Synnex Corp			5,555		187,812	374,407
Sysco Corp			241,401		7,114,068	8,714,576
Telus Corporation			24,584		688,344	846,673
Tenneco Inc			13,880		519,085	785,192
Tesco Plc			458,556		7,292,018	7,722,083
Teva Pharmaceutical-SP ADR			4,000		158,493	160,320
Texas Capital Bancshares Inc			9,800		452,554	609,560
Texas Roadhouse Inc			21,530		340,201	598,534
Thoratec Corp			15,955		542,106	583,953
Time Warner Cable Inc			11,587		472,823	1,570,039
Trex Company Inc			2,075		70,246	165,025

Western & Southern Financial Group Pension Plan
(Formerly The Western and Southern Life Insurance Company Pension Plan)

EIN #31-0487145 Plan #004

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

Identity of Issuer, Borrower, Lessor, or Similar Party	Description of Investment Including			Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares	
Common stocks (continued)				
Triangle Petroleum Corp		25,555	\$ 251,820	\$ 212,618
Triumph Group Inc		5,450	343,580	414,582
Trueblue Inc		4,865	125,938	125,420
II-VI INC		188,634	2,937,600	3,316,186
United Utilities Group-Adr		20,530	388,890	461,309
Universal Forest Products		144,829	4,535,895	7,551,384
Vail Resorts Inc		5,576	415,374	419,482
Veracyte Inc		27,555	357,459	399,548
Virtusa Corp		18,640	155,072	709,998
Vodafone Group Plc		7,314	200,472	287,513
Walgreen Co		12,700	459,420	729,488
Watts Water		7,605	340,705	470,521
Web.Com Group Inc		18,380	369,583	584,300
Well Point Health Networks		53,502	2,968,084	4,943,050
World Fuel Services Corp		78,039	2,903,342	3,368,163
Wright Medical Group Inc		11,975	247,238	367,752
Yelp Inc		8,395	494,151	578,835
Energy Xxi Bermuda		12,255	318,177	331,620
Enesco Intl Ltd		13,000	773,365	743,340

Western & Southern Financial Group Pension Plan
(Formerly The Western and Southern Life Insurance Company Pension Plan)

EIN #31-0487145 Plan #004

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

Identity of Issuer, Borrower, Lessor, or Similar Party	Description of Investment Including				Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares	Cost	
Common stocks (continued)					
Helen of Troy Ltd			84,108 \$	3,509,993 \$	4,153,253
Transocean Ltd			15,700	849,565	775,894
Mellanox Technologies Ltd			5,552	216,789	221,913
Interxion Holding Nv			13,893	248,013	328,014
Royal Caribbean Cruises Ltd			106,682	3,009,963	5,058,860
				237,814,900	357,489,598
Preferred stocks					
Gen El Capital Corp			31,131 \$	600,934 \$	604,564
Gen El Capital Corp			64,421	1,314,376	1,306,458
				1,915,310	1,911,022
Mutual funds					
Ishares Dj Us			272,295 \$	16,052,681 \$	18,268,272
Ishares Dj Us			7,830	1,001,497	1,061,043
First Eagle Overseas Fund			1,932,810	40,831,861	45,421,031
Touchstone Vst Bond 816 Tbn d*			2,761,231	28,465,340	28,633,962
Touchstone Institutional Money Market*			34,438,828	34,438,828	34,438,828
Touchstone Large Cap Growth Fund Class I *			2,069,991	46,660,620	65,784,327
				167,450,827	193,607,463

Western & Southern Financial Group Pension Plan
(Formerly The Western and Southern Life Insurance Company Pension Plan)

EIN #31-0487145 Plan #004

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

Identity of Issuer, Borrower, Lessor, or Similar Party	Description of Investment Including			Par Value/ Shares	Cost	Current Value
	Maturity Date	Rate of Interest				
Partnerships/joint ventures						
Abry Broadcast Partners II			\$	–	\$	1,250
Limited Partnership Interest						
Abry Broadcast Partners III				127,371		236,469
Limited Partnership Interest						
Bank Fund VIII Trust				2,056,541		2,869,434
Limited Partnership Interest						
Carlyle Riverstone III				1,151,349		1,202,188
Limited Partnership Interest						
Carlyle Riverstone Fund I				1,805,819		338,246
Limited Partnership Interest						
Compass Partners European				786,810		–
Limited Partnership Interest						
European Strategic Partners I						
Limited Partnership Interest				1,672,225		1,800,382
Ft. Washington High Yield LLC*						
Limited Partnership Interest				3,527,225		9,168,232
Ft. Washington High Yield LLC II*						
Limited Partnership Interest				36,535,188		59,858,356
Ft. Washington Private Equity II*						
Limited Partnership Interest				2,099,753		2,594,651

Western & Southern Financial Group Pension Plan
(Formerly The Western and Southern Life Insurance Company Pension Plan)

EIN #31-0487145 Plan #004

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

Identity of Issuer, Borrower, Lessor, or Similar Party	Description of Investment Including			Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares	
Partnerships/joint ventures (continued)				
Ft. Washington Private Equity III*				
Limited Partnership Interest			\$ 4,379,773	\$ 4,770,755
Ft. Washington Private Equity VII*				
Limited Partnership Interest			2,285,924	2,552,543
Ft. Washington Private Equity V*				
Limited Partnership Interest			6,908,272	9,851,774
Ft. Washington Private Equity VI*				
Limited Partnership Interest			8,535,048	12,031,512
Ft Washington Active Fixed Fund LLC*				
Limited Partnership Interest			43,815,644	63,796,991
Lexington Capital II				
Limited Partnership Interest			46,193	53,389
Landmark Equity Partners III				
Limited Partnership Interest			26,677	26,677
Landmark Equity Partners IV				
Limited Partnership Interest			11,791	11,791
Energy Fund XVA				
Limited Partnership Interest			2,799,273	3,724,142
Royalty Opportunity				
Limited Partnership Interest			2,463,815	2,584,388

Western & Southern Financial Group Pension Plan
(Formerly The Western and Southern Life Insurance Company Pension Plan)

EIN #31-0487145 Plan #004

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

Identity of Issuer, Borrower, Lessor, or Similar Party	Description of Investment Including			Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares	
Partnerships/joint ventures (continued)				
Nycap Mezzanne Offshore Parteners III				
Limited Partnership Interest				
Ft Myers Trust				
Limited Partnership Interest				
		\$	2,327,433	\$ 2,393,017
			10,403,533	8,963,552
			133,765,657	188,829,739
		4.86 %		5,549,211
Group Annuity Contract				\$ 884,991,692
Total investments				

*Party in interest

Western & Southern Financial Group Pension Plan
(Formerly The Western and Southern Life Insurance Company Pension Plan)

EIN #31-0487145 Plan #004

Schedule H, Line 4j – Schedule of Reportable Transactions

Year Ended December 31, 2013

Identity of Issuer, 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						
Touchstone Institutional Money Market*	Mutual Fund	\$ 166,848,150	\$ –	\$ 166,848,150	\$ 166,848,150	\$ –
Touchstone Institutional Money Market*	Mutual Fund	–	143,103,351	143,103,351	143,103,351	–
U.S. Treasury Note 1.75% due 5/15/2023	US Government Security	27,906,414	–	27,906,414	27,906,414	–
U.S. Treasury Note 1.75% due 5/15/2023	US Government Security	–	27,765,366	27,910,883	27,765,366	(145,517)
U.S. Treasury Note 2.5% due 8/15/2023	US Government Security	22,542,469	–	22,542,469	22,542,469	–
U.S. Treasury Note 2.5% due 8/15/2023	US Government Security	–	22,556,779	22,545,133	22,556,779	11,646

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

*Party in interest

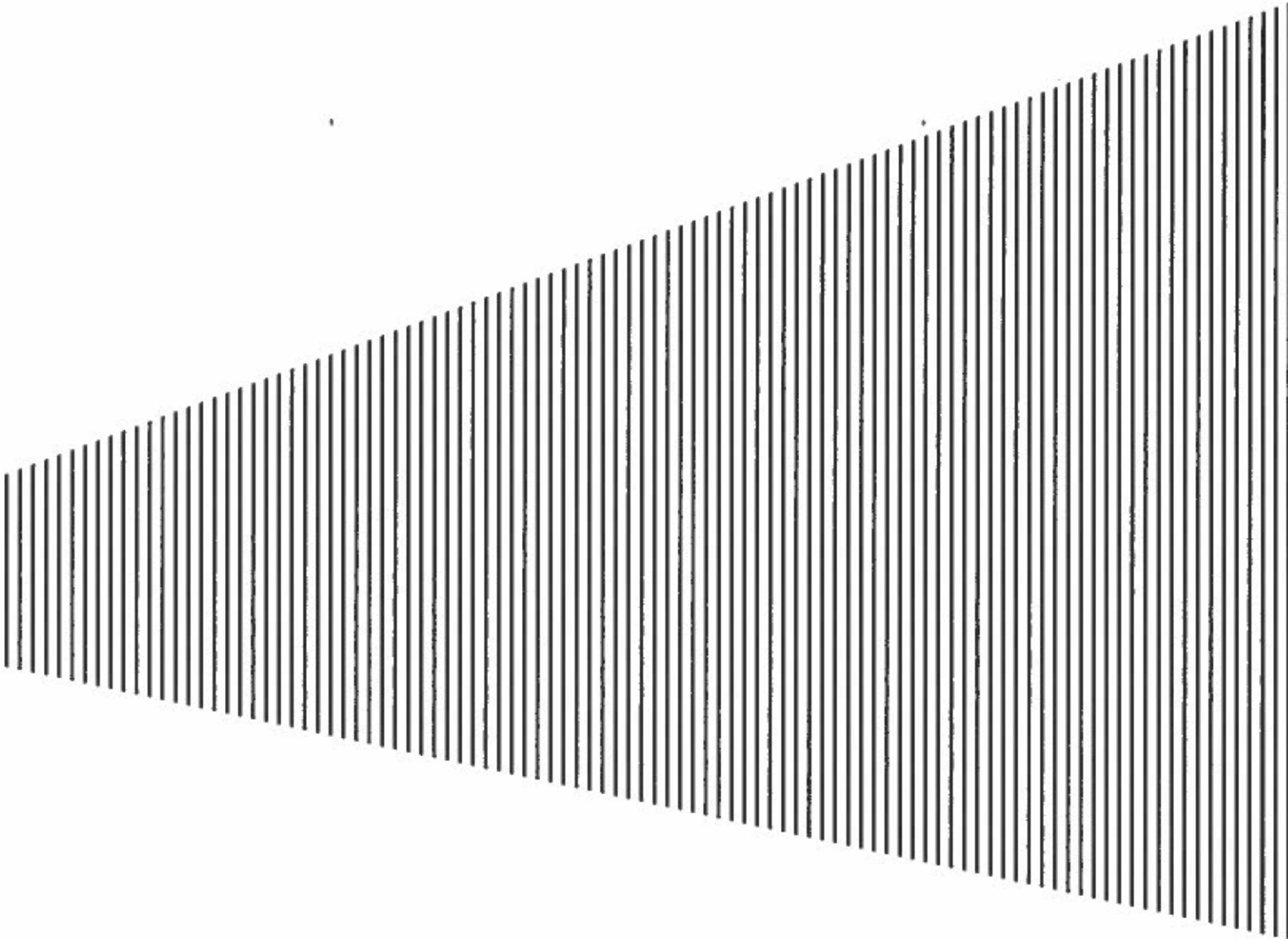
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THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY PENSION PLAN

EIN/PN: 31-0487145 / 004

PLAN YEAR: JANUARY 1, 2013 TO DECEMBER 31, 2013

SCHEDULE SB, LINE 26—SCHEDULE OF ACTIVE PARTICIPANT DATA

Attained Age	Years of Credited Service										
		Under 1	1 to 4	5 to 9	10 to 14	15 to 19	20 to 24	25 to 29	30 to 34	35 to 39	40 & up
Under 25	<i>Number</i>	0	60	2	0	0	0	0	0	0	0
	<i>Avg. Comp.</i>	N/A	\$40,374	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
25 to 29	<i>Number</i>	0	216	52	2	0	0	0	0	0	0
	<i>Avg. Comp.</i>	N/A	\$46,318	\$53,995	N/A	N/A	N/A	N/A	N/A	N/A	N/A
30 to 34	<i>Number</i>	0	168	97	19	1	0	0	0	0	0
	<i>Avg. Comp.</i>	N/A	\$53,316	\$62,072	N/A	N/A	N/A	N/A	N/A	N/A	N/A
35 to 39	<i>Number</i>	0	152	65	50	17	0	0	0	0	0
	<i>Avg. Comp.</i>	N/A	\$66,092	\$64,541	\$72,254	N/A	N/A	N/A	N/A	N/A	N/A
40 to 44	<i>Number</i>	0	162	54	41	29	25	13	0	0	0
	<i>Avg. Comp.</i>	N/A	\$68,918	\$71,763	\$82,134	\$72,821	\$52,631	N/A	N/A	N/A	N/A
45 to 49	<i>Number</i>	0	153	79	53	23	19	51	11	0	0
	<i>Avg. Comp.</i>	N/A	\$75,672	\$74,313	\$77,836	\$94,501	N/A	\$72,334	N/A	N/A	N/A
50 to 54	<i>Number</i>	0	179	69	52	34	25	58	101	31	0
	<i>Avg. Comp.</i>	N/A	\$68,393	\$64,990	\$71,445	\$80,530	\$69,601	\$81,229	\$62,090	\$60,895	N/A
55 to 59	<i>Number</i>	0	163	62	51	40	12	15	13	39	2
	<i>Avg. Comp.</i>	N/A	\$68,199	\$66,729	\$71,803	\$85,651	N/A	N/A	N/A	\$63,627	N/A
60 to 64	<i>Number</i>	0	98	40	41	20	16	3	11	8	23
	<i>Avg. Comp.</i>	N/A	\$60,152	\$55,280	\$58,812	\$54,132	N/A	N/A	N/A	N/A	\$86,368
65 to 69	<i>Number</i>	0	33	13	12	14	5	1	1	3	5
	<i>Avg. Comp.</i>	N/A	\$55,086	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
70 & up	<i>Number</i>	0	12	4	2	1	0	0	2	0	1
	<i>Avg. Comp.</i>	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Total	<i>Number</i>	0	1,396	537	323	179	102	141	139	81	31

Average compensation is not shown for cells with less than 20 participants.

THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY PENSION PLAN

EIN/PN: 31-0487145 / 004

PLAN YEAR: JANUARY 1, 2013 TO DECEMBER 31, 2013

SCHEDULE SB, PART V—STATEMENT OF ACTUARIAL ASSUMPTIONS

Prescribed Funding Assumptions and Methods

Funding interest rates

Current Year:	Segment Rates with four-month lookback:	
	First Segment Rate	1.75%
	Second Segment Rate	4.62%
	Third Segment Rate	5.72%

In accordance with MAP-21, the first, second and third Segment Rates are constrained to a 85%-115% Corridor around the average Segment Rates for the 25-year period ending September 30, 2012, or **4.94%**, **6.15%** and **6.76%**, respectively, for minimum funding and benefit restrictions but not maximum tax-deductible purposes.

Effective Interest Rate	6.30%
(Based on MAP-21 rates)	

Prior Year:	Segment Rates with four-month lookback, constrained by MAP-21:	
	First Segment Rate	5.54%
	Second Segment Rate	6.85%
	Third Segment Rate	7.52%
	Effective Interest Rate	6.99%

Mortality

Mortality tables mandated by PPA as specified in IRS Regulation 1.430(h)(3)-1, applied on a static basis, projected 7 years from the valuation date for annuitants and 15 years for non-annuitants.

Actuarial cost method

The Funding Target is the present value of accrued benefits based on compensation and service to date. The Target Normal Cost is the present value of benefits expected to be accrued during the current plan year, reflecting the effect of expected compensation increases during the year and including expected plan administrative expenses to be paid from plan assets during the year.

THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY PENSION PLAN

EIN/PN: 31-0487145 / 004

PLAN YEAR: JANUARY 1, 2013 TO DECEMBER 31, 2013

SCHEDULE SB, PART V—STATEMENT OF ACTUARIAL ASSUMPTIONS

Non-Prescribed Funding Assumptions and Methods

	Home Office/ District Office			Field Employees			Lafayette Life Employees	
Salary Increase	3.75%			3.75%			3.75%	
Social Security Wage Base Increase	3.75%			3.75%			3.75%	
Withdrawal	Years of Service	Male	Female	Years of Service	Male	Female	N/A	
	1	15.4%	22.0%	1	59.3%	56.8%		
	2	13.3	19.0	2	45.1	50.6		
	3	11.2	16.0	3	29.2	35.5		
				4	24.5	24.4		
				5	21.0	21.0		
—Thereafter	Age	Male	Female	Age	Male	Female	Age	Unisex
	25	7.5%	7.5%	25	13.8%	16.7%	25	5.3%
	30	6.9	6.9	30	13.5	16.4	30	4.8
	35	5.8	5.8	35	13.1	15.9	35	4.5
	40	4.8	4.8	40	11.9	15.4	40	3.8
	45	3.8	3.8	45	8.9	14.9	45	3.2
	50	2.1	2.1	50	6.1	14.4	50	1.5
	55	0.0	0.0	55	4.1	10.9	55	0.3
	60	0.0	0.0	60	2.0	5.5	60	0.0
	64	0.0	0.0	64	0.4	1.1	64	0.0
Retirement Rates	Age	Rate		Age	Rate		Age	Rate
	55	10%		55	20%		55	10%
	56-59	5		56-59	15		56-59	5
	60-61	10		60-61	20		60-61	10
	62	20		62-64	50		62	20
	63-64	10		65	100		63-64	10
	65-69	50					65-69	50
	70	100					70	100

Disability rates

No decrement for disability is assumed for this valuation.

Expenses

Expected plan administrative and investment related expenses of \$1,000,000 were added to the Target Normal Cost.

THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY PENSION PLAN

EIN/PN: 31-0487145 / 004

PLAN YEAR: JANUARY 1, 2013 TO DECEMBER 31, 2013

SCHEDULE SB, PART V—STATEMENT OF ACTUARIAL ASSUMPTIONS

Non-Prescribed Funding Assumptions and Methods (continued)

Frequency of optional payment forms

Retirement—Home Office/District Office/Field Office

35% elect a single life annuity

10% elect an immediate life annuity with 10 years certain

35% elect Joint and 50% Survivor annuity

10% elect Joint and 75% Survivor Annuity

10% elect Joint and 2/3 Survivor Annuity with 10 years certain

Retirement—Lafayette Life Employees

All employees elect an immediate single life annuity.

Terminations—All Employees

All employees elect a deferred to age 65 single life annuity.

Marital percentage

Home Office/District Office and Field Employees—80% of participants are assumed to be married. Husbands are assumed to be 2 years older than their wives.

Lafayette Life Employees—100% of participants are assumed to be married. Husbands are assumed to be 3 years older than their wives.

Asset valuation method

The Actuarial Value of Assets is Market Value as of the valuation date, including discounted receivable contributions, reduced by 2/3 and 1/3 of the of the gain/(loss) in each of the prior 2 years, respectively. The gain/(loss) for each period is determined as the actual return on Market Value during the period less the expected return on Market Value based on an assumed earnings rate chosen by the actuary but required by PPA to be not greater than the applicable third segment rate. The resulting value is constrained to be within a corridor of 90% to 110% of Market Value, including discounted receivable contributions.

The expected return on plan assets is 8.00% per annum, limited by PPA to the applicable Third Segment Rate as follows:

2012 measurement period: 7.52%

2011 measurement period: 6.57%

Western & Southern Financial Group Pension Plan
(Formerly The Western and Southern Life Insurance Company Pension Plan)

EIN #31-0487145 Plan #004

Schedule H, Line 4j – Schedule of Reportable Transactions

Year Ended December 31, 2013

Identity of Issuer, 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						
Touchstone Institutional Money Market*	Mutual Fund	\$ 166,848,150	\$ –	\$ 166,848,150	\$ 166,848,150	\$ –
Touchstone Institutional Money Market*	Mutual Fund	–	143,103,351	143,103,351	143,103,351	–
U.S. Treasury Note 1.75% due 5/15/2023	US Government Security	27,906,414	–	27,906,414	27,906,414	–
U.S. Treasury Note 1.75% due 5/15/2023	US Government Security	–	27,765,366	27,910,883	27,765,366	(145,517)
U.S. Treasury Note 2.5% due 8/15/2023	US Government Security	22,542,469	–	22,542,469	22,542,469	–
U.S. Treasury Note 2.5% due 8/15/2023	US Government Security	–	22,556,779	22,545,133	22,556,779	11,646

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

*Party in interest

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

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

A Name of plan WESTERN & SOUTHERN FINANCIAL GROUP PENSION PLAN	B Three-digit plan number (PN) ▶	004
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY	D Employer Identification Number (EIN) 31-0487145	
E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B ☐ Other		
F Prior year plan size: ☐ 100 or fewer ☐ 101-500 ☒ More than 500		

Part I Basic Information			
1 Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2013</u>			
2 Assets:			
a Market value	2a	788319273	
b Actuarial value	2b	768266326	
3 Funding target/participant count breakdown:			
	(1) Number of participants	(2) Funding Target	
a For retired participants and beneficiaries receiving payment	3a	5041	470766501
b For terminated vested participants	3b	2397	59707962
c For active participants:			
(1) Non-vested benefits	3c(1)		29768582
(2) Vested benefits	3c(2)		149626274
(3) Total active	3c(3)	2929	179394856
d Total	3d	10367	709869319
4 If the plan is in at-risk status, check the box and complete lines (a) and (b)..... ☐			
a Funding target disregarding prescribed at-risk assumptions	4a		
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b		
5 Effective interest rate	5	6.30%	
6 Target normal cost	6	11194051	

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

SIGN HERE	 Signature of actuary	<u>October 14, 2014</u> Date
DONALD BUNGENSTOCK Type or print name of actuary		1405702 Most recent enrollment number
BUCK CONSULTANTS, LLC Firm name		513-784-0005 Telephone number (including area code)
720 EAST PETE ROSE WAY CINCINNATI OH 45202 Address of the firm		

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

For Paperwork Reduction Act Notice and OMB Control Numbers, see the instructions for Form 5500 or 5500-SF. Schedule SB (Form 5500) 2013

Part V Assumptions Used to Determine Funding Target and Target Normal Cost**21** Discount rate:

a Segment rates:

1st segment:
4.94%2nd segment:
6.15%3rd segment:
6.76%☐ N/A, full yield curve used

b Applicable month (enter code)

21b

4

22 Weighted average retirement age**22**

63

23 Mortality table(s) (see instructions)☐

Prescribed - combined

☒

Prescribed - separate

☐

Substitute

Part VI Miscellaneous Items**24** Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment☒

Yes

☐

No

25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment☐

Yes

☒

No

26 Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment☒

Yes

☐

No

27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment**27****Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years****28** Unpaid minimum required contributions for all prior years**28**

0

29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a)**29**

0

30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29)**30**

0

Part VIII Minimum Required Contribution For Current Year**31** Target normal cost and excess assets (see instructions):

a Target normal cost (line 6)

31a

11194051

b Excess assets, if applicable, but not greater than line 31a

31b

11194051

32 Amortization installments:

Outstanding Balance

Installment

a Net shortfall amortization installment

0

0

b Waiver amortization installment

0

0

33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount**33****34** Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)**34**

0

Carryover balance

Prefunding balance

Total balance

35 Balances elected for use to offset funding requirement

0

0

0

36 Additional cash requirement (line 34 minus line 35)**36**

0

37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)**37**

0

38 Present value of excess contributions for current year (see instructions)

a Total (excess, if any, of line 37 over line 36)

38a

0

b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances

38b

0

39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)**39**

0

40 Unpaid minimum required contributions for all years**40**

0

Part IX Pension Funding Relief Under Pension Relief Act of 2010 (See Instructions)**41** If an election was made to use PRA 2010 funding relief for this plan:

a Schedule elected

☐ 2 plus 7 years☐ 15 years

b Eligible plan year(s) for which the election in line 41a was made

☐ 2008☐ 2009☐ 2010☐ 2011**42** Amount of acceleration adjustment**42****43** Excess installment acceleration amount to be carried over to future plan years**43**

THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY PENSION PLAN**EIN/PN: 31-0487145 / 004****PLAN YEAR: JANUARY 1, 2013 TO DECEMBER 31, 2013****SCHEDULE SB, LINE 22—WEIGHTED AVERAGE RETIREMENT AGE**

This table calculates the weighted average retirement age for all active persons in the plan

(1) Age	(2) Expected Active Headcount	(3) Retirement Rate	(4) Expected Retirements (2)*(3)	(5) Weighted Age (1)*(4)
55	1,183.3314	0.0435	51.4746	2,831.1020
56	1,202.9946	0.0454	54.6693	3,061.4790
57	1,217.1465	0.0452	54.9819	3,133.9665
58	1,221.4061	0.0443	54.1139	3,138.6067
59	1,219.0044	0.0445	54.1930	3,197.3875
60	1,183.8732	0.0831	98.3949	5,903.6915
61	1,130.8243	0.0819	92.6454	5,651.3704
62	1,083.6222	0.1666	180.5835	11,196.1764
63	938.2083	0.0914	85.7793	5,404.0941
64	885.0869	0.0902	79.8699	5,111.6728
65	826.4236	0.4790	395.8552	25,730.5874
66	456.2946	0.5571	254.1927	16,776.7161
67	209.4465	0.5106	106.9362	7,164.7281
68	115.6210	0.5202	60.1427	4,089.7040
69	66.9749	0.5359	35.8889	2,476.3316
70	38.7903	1.0000	38.7903	2,715.3184
71	3.0000	1.0000	3.0000	213.0000
72	3.0000	1.0000	3.0000	216.0000
73	0.0000	1.0000	0.0000	0.0000
74	5.0000	1.0000	5.0000	370.0000
75	1.0000	1.0000	1.0000	75.0000
76	2.0000	1.0000	2.0000	152.0000
77	2.0000	1.0000	2.0000	154.0000
78	0.0000	1.0000	0.0000	0.0000
79	1.0000	1.0000	1.0000	79.0000
80	0.0000	1.0000	0.0000	0.0000
81	1.0000	1.0000	1.0000	81.0000
82	0.0000	1.0000	0.0000	0.0000
83	0.0000	1.0000	0.0000	0.0000
84	0.0000	1.0000	0.0000	0.0000
85	0.0000	1.0000	0.0000	0.0000

86	0.0000	1.0000	0.0000	0.0000
87	0.0000	1.0000	0.0000	0.0000
88	0.0000	1.0000	0.0000	0.0000
89	0.0000	1.0000	0.0000	0.0000
90	0.0000	1.0000	0.0000	0.0000
91	0.0000	1.0000	0.0000	0.0000
92	1.0000	1.0000	<u>1.0000</u>	<u>92.0000</u>
Total			1,717.5115	109,014.9324
Weighted Average Retirement Age = 109014.9324 / 1717.5115				63.47
Rounded Weighted Average Retirement Age				63

Note to Column 2: The Expected Active Headcount for each age includes persons who are eligible to retire and persons who are not eligible to retire at each age.

Note to Column 3: At each age, these retirement rates are a weighted average of the rates shown in Attachment to Part V for active participants eligible to retire at the age and zero for all other active participants.

General note: The table presents values rounded to fewer significant digits than used in the calculation.

THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY PENSION PLAN

EIN/PN: 31-0487145 / 004

PLAN YEAR: JANUARY 1, 2013 TO DECEMBER 31, 2013

SCHEDULE SB, PART V—SUMMARY OF PLAN PROVISIONS

Basic Plan Information

1. *Name of Plan:* The Western and Southern Life Insurance Company Pension Plan
2. *Plan Year:* January 1, 2013 to December 31, 2013
3. *Valuation Date:* January 1, 2013

Effective Date

1. *Original Plan:* 1938
2. *Most Recent Restatement of Plan:* January 1, 2001
3. *Most Recent Amendment:* Effective January 1, 2011

Eligibility

An employee who has completed 1,000 hours of service during the first year of employment or during any subsequent anniversary year, attained age 21, and completed one year of employment is eligible on the earlier of January 1 or the first of the month which is six (6) months after all these conditions are satisfied.

Transition Group: Participants in the Plan at December 31, 2010 whose age and service are at least 70. This group continues the formula in effect at December 31, 2010 through December 31, 2015. This group is also eligible for the Social Security Temporary Annuity benefit if they retire on or before December 31, 2012.

Effective January 1, 2011 associates who work at various investment subsidiaries become eligible. They are granted Years of Membership commencing January 1, 2010.

Employee Contributions None.

Definitions for Benefit Computations

1. *Plan Year:* The twelve (12) consecutive month period beginning January 1 and ending on December 31.
2. *Computation Period:* The initial twelve (12) consecutive month period beginning on the Employee's first date of employment and each subsequent 12-month period beginning on the anniversary of the Employee's first date of employment.
3. *Year of Service:* An Employee shall receive one (1) Year of Service for each Computation Period during which he works 1,000 or more Credited Hours.
4. *Years of Membership:* Effective January 1, 2011, an Employee shall receive one (1) Year of Membership for each calendar year during which he works at least 52 times the number of hours in a full-time regular work week. If an Employee completes less hours, a pro rata portion will be credited.
5. *Compensation:* The amount paid to an Employee by a Participating Employer for his services as such, including base salary, commissions, payment for company rule days, overtime and shift differential pay, and legion awards, but excluding pay in lieu of vacation time, moving and expense allowances, accrued credits, Security Plan allowance, any extra compensation for special services, bonuses and the cost to the Participating Employer of other incentive plans or employee benefits. Compensation shall also include Compensation not paid to an employee but credited on behalf of an Employee to a plan that qualifies under Section 125 or Section 401(k) of the Code.

THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY PENSION PLAN

EIN/PN: 31-0487145 / 004

PLAN YEAR: JANUARY 1, 2013 TO DECEMBER 31, 2013

SCHEDULE SB, PART V—SUMMARY OF PLAN PROVISIONS

Normal Retirement

1. *Eligibility:* The first day of the month following the member's 65th birthday.
2. *Benefit through December 31, 2010 and for the Transition Group through December 31, 2015:*
 - (i) 2.2% times his Years of Membership not in excess of thirty (30) years times his Highest Compensation, plus
 - (ii) 1.2% times his Years of Membership in excess of thirty (30) years but not in excess of forty (40) years times his Highest Compensation, plus
 - (iii) 0.6% times his Years of Membership in excess of forty (40) years times Highest Compensation, minus
 - (iv) 1.67% times his Years of Membership not in excess of thirty (30) years times his Social Security Benefit.
3. *Benefit after December 31, 2010:*

Greater of

 - (a)
 - (i) 1.0% times his Years of Membership times his Highest Compensation, plus
 - (ii) 0.5% times his Years of Membership not in excess of thirty (35) years times his Highest Compensation in excess of his Covered Compensation, or
 - (b)
 - (i) His accrued benefit as of December 31, 2010, plus
 - (ii) 1.0% times his Years of Membership after December 31, 2010 times his Highest Compensation, plus
 - (iii) 0.5% times his Years of Membership after December 31, 2010 not in excess of thirty (35) years times his Highest Compensation in excess of his Covered Compensation

For members of the Transition Group, December 31, 2010 is replaced with December 31, 2015 in the (b) part of the formula.

Late Retirement

1. *Eligibility:* The first day of the month subsequent to the member's normal retirement date and following actual termination of employment.
2. *Benefit:* Greater of benefit accrued to date of late retirement or the actuarial increase of the Normal Retirement Benefit

THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY PENSION PLAN

EIN/PN: 31-0487145 / 004

PLAN YEAR: JANUARY 1, 2013 TO DECEMBER 31, 2013

SCHEDULE SB, PART V—SUMMARY OF PLAN PROVISIONS

Early Retirement

1. *Eligibility:* The first day of the month following age 55 and fifteen (15) years of service.
2. *Benefit through December 31, 2010 and for the Transition Group through December 31, 2015:*

Benefit accrued to date of early retirement based on Years of Membership at date of termination and assuming no future earnings for calculation of the Social Security Benefit offset. The benefit may commence immediately but it will be reduced according to the appropriate percentage from the following table interpolated for exact age and Years of Employment between 20 and 25:

Age	15 to 20 Full Years of Employment	25 or More Full Years of Employment
55	50%	75%
56	56	80
57	62	85
58	68	90
59	74	95
60	80	100
61	84	100
62	88	100
63	92	100
64	96	100
65	100	100

3. *Benefit after December 31, 2010:*

Age	Early Retirement Factor
55	50%
56	55
57	60
58	65
59	70
60	75
61	80
62	85
63	90
64	95
65	100

THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY PENSION PLAN

EIN/PN: 31-0487145 / 004

PLAN YEAR: JANUARY 1, 2013 TO DECEMBER 31, 2013

SCHEDULE SB, PART V—SUMMARY OF PLAN PROVISIONS

Termination Benefits

1. Eligibility: Completion of five (5) years of service.
2. Benefit through December 31, 2010 and for the Transition Group: The monthly benefit earned to date of termination with payments commencing at his or her normal retirement date. The benefit is determined based on anticipated Years of Membership at Normal Retirement Date, multiplied by the ratio of Years of Membership prior to termination date to anticipated Years of Membership at Normal Retirement Date. The Social Security Benefit offset assumes level earnings from date of termination until age 65.
3. Benefit after December 31, 2010: The monthly benefit earned to date of termination with payments commencing at his or her normal retirement date. The benefit is based on Years of Membership at date of termination and the benefit formulas described above under Item 3, Normal Retirement.

A participant may elect early commencement at age 55 if he had completed 15 years of service at date of termination. Such benefit is reduced 6% per year before age 65.

Pre-retirement Death Benefits

1. Prior to Earliest Retirement Age
 - a. Eligibility: If a member dies after becoming vested, but before retiring, his surviving spouse is entitled to a pre-retirement death benefit.
 - b. Benefit: A monthly income, payable for life commencing at the Member's earliest retirement date, which is equal to the survivor portion of the Member and Survivor Annuity.
2. After Earliest Retirement Age but before Normal Retirement Age
 - a. Eligibility: If a Member dies after Early Retirement Age, but before retiring, his surviving spouse is entitled to a pre-retirement death benefit.
 - b. Benefit: A monthly income, payable for life commencing at the Member's earliest retirement date, which is equal to the survivor portion of the Member and Survivor Annuity.
3. Subsequent to Normal Retirement Age
 - a. Eligibility: If a Member dies after Normal Retirement Age, but before retiring, his surviving spouse is entitled to a pre-retirement death benefit.
 - b. Benefit: A monthly income, payable for life commencing on the first of the month following the date of death, which is equal to the survivor portion of the Member and Survivor Annuity.

THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY PENSION PLAN

EIN/PN: 31-0487145 / 004

PLAN YEAR: JANUARY 1, 2013 TO DECEMBER 31, 2013

SCHEDULE SB, PART V—SUMMARY OF PLAN PROVISIONS

Form of Benefits

1. Automatic Form for Unmarried Employees: A life annuity.
2. Automatic Form for Married Employees: Member and Survivor Annuity, 50% payable to surviving spouse.
3. Current Options Available:
 - Life Only
 - Life and ten years certain
 - Member and Survivor Annuity with 50% payable to spouse
 - Joint and 50% survivor, with ten years certain
 - Joint and 66-2/3% survivor, with ten years certain
 - Lump Sum -- if value is less than \$3,500
 - A few grandfathered benefits are available at different options than listed above.

4. Grandfathered benefits (except as noted below)

- a) Certain employees who were participants on January 1, 1985 are eligible for death benefit annuities under the prior plan provisions. These benefits have not been valued due to the limited number of employees eligible for such benefits.

b) Columbus Life Insurance Company (CLIC):

Effective July 1, 1996, the CLIC pension plan was merged with this plan. The 63 employees who moved from Columbus to Cincinnati received special grandfathered benefits. As a minimum benefit, they received benefits earned under the CLIC plan accrued through June 30, 1998. A brief description of some of the significant provisions follows.

1. Normal Retirement Benefit

- (i) 2.0% times credited service not in excess of 25, times final average compensation,
plus

- (ii) 1.0% times credited service in excess of 25 times final average compensation,
minus

- (iii) 2.0% times credited service not in excess of 25 times Social Security Benefit.

2. Final Average Earnings

Based on years of service. A five year average if less than 15 years, four year average if between 15 and 25 and a three year average if greater than 25 years of service.

3. Early Retirement

- (i) Eligible at age 55 with 10 years of service
- (ii) Benefit reduced by 3.0% per year for commencement before age 65.

Administration The Plan is administered by The Western and Southern Life Insurance Company.

THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY PENSION PLAN

EIN/PN: 31-0487145 / 004

PLAN YEAR: JANUARY 1, 2013 TO DECEMBER 31, 2013

SCHEDULE SB, PART V—SUMMARY OF PLAN PROVISIONS

Lafayette Life Insurance Company Benefits

Eligibility Requirements Participation in the plan is frozen.

Vesting Service One full year granted for each plan year in which a participant completes 1,000 hours.

Average Monthly Earnings

The average of the monthly compensation for the sixty (60) highest consecutive calendar months out of the one hundred twenty (120) calendar months immediately preceding the date of retirement, termination or death. Annual compensation is limited to \$100,000 for Group Regional Directors and Regional Sales Vice Presidents for plan years beginning on or after January 1, 1999.

Normal Form of Payment

A monthly annuity payable for life.

Monthly Accrued Benefit

The monthly benefit payable to a participant at their normal retirement date is equal to:

- 1) Before January 1, 2001
 - a. 2.0% of average monthly earnings multiplied by service (for the first 20 years), plus
 - b. 1.0% of average monthly earnings multiplied by service (for the next 20 years).
- 2) After December 31, 2000
 - a. 2.0% of average monthly earnings multiplied by service (for the first 10 years), plus
 - b. 1.0% of average monthly earnings multiplied by service (for the next 30 years).

Benefits earned to date are not affected by this change.

Normal Retirement The later of age 65 and 5 years of participation.

Early Retirement

Age 55 and 5 years of Vesting Service: the accrued benefit reduced by 5/24 of 1% for each month retirement precedes age 60, payable immediately. If the participant is age 60 with 5 years of Vesting Service, the unreduced accrued benefit payable immediately.

Termination 100% vested after 5 years of Vesting Service.

Pre-Retirement Death

Eligibility:

Death of a participant who has earned the right to a vested benefit.

Amount:

The amount which would be payable if the participant terminated on his/her date of death, elected payment at the earliest eligibility for early retirement in the form of a qualified joint and survivor annuity, and died prior to the first payment.

Western & Southern Financial Group Pension Plan
(Formerly The Western and Southern Life Insurance Company Pension Plan)

EIN #31-0487145 Plan #004

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

December 31, 2013

Description of Investment Including					
Identity of Issuer, Borrower, Lessor, or Similar Party	Maturity Date	Rate of Interest	Par Value/ Shares	Cost	Current Value
United States government securities					
G2 MA1157	07/20/2043	3.50 %	475,332	\$ 483,650	\$ 480,272
GN AD1745	02/20/2043	3.00	470,872	460,719	455,906
G2SF 5305	02/20/2042	4.00	62,706	67,968	65,284
G2SF 4883	12/20/2040	4.50	388,522	415,233	417,098
G2SF 4853	11/20/2040	4.00	558,919	585,118	582,166
GNSF 736696	05/15/2040	4.50	219,048	242,117	234,249
GNMA 748495	08/15/2040	4.00	26,909	29,179	27,999
U.S. Treasury	02/15/2042	3.13	245,000	243,785	210,356
U.S. Treasury	05/15/2042	3.00	85,000	86,673	70,975
U.S. Treasury	09/30/2017	0.63	5,000,000	4,992,383	4,894,920
U.S. Treasury	06/30/2015	0.38	2,525,000	2,529,040	2,530,227
U.S. Treasury	07/15/2023	0.38	2,730,000	2,644,293	2,638,905
U.S. Treasury	09/15/2016	0.88	805,000	809,843	809,780
U.S. Treasury	11/15/2023	2.75	2,130,000	2,107,036	2,080,077
				15,697,037	15,498,214
Corporate debt securities					
AT&T	11/15/2031	8.00 %	2,700,000	\$ 2,489,373	\$ 3,584,579
AT&T Inc	02/15/2039	6.55	160,000	181,254	180,032
Air Lease Corp	03/15/2035	5.65	275,000	294,594	302,844

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

Description of Investment Including					
Identity of Issuer, Borrower, Lessor, or Similar Party	Maturity Date	Rate of Interest	Par Value/ Shares	Cost	Current Value
Corporate debt securities (continued)					
Alabama Power Co	03/24/2017	2.38 %	3,000,000 \$	2,717,160 \$	3,137,439
American Express	03/24/2017	2.38	125,000	124,661	128,439
Anheuser-Busch	01/15/2039	8.20	110,000	109,705	160,396
Apple Inc	05/03/2018	1.00	125,000	120,519	120,810
Astrazeneca Plc	09/18/2019	1.95	4,000,000	3,995,040	3,884,063
BP Capital Markets	09/26/2023	3.99	210,000	210,000	211,808
Bank of America Corp	05/13/2021	5.00	150,000	149,348	163,708
Barrick Gold Corp	04/01/2022	3.85	125,000	124,924	112,420
Boston Properties LP	05/15/2021	4.13	120,000	124,291	122,432
Brandywine Oper Partners	11/01/2014	5.40	140,000	132,756	145,083
Burlington North Santa Fe	05/01/2040	5.75	160,000	159,461	175,005
Cms Energy Corp	06/15/2019	8.75	140,000	163,195	176,990
Cnooc Finance	05/21/2033	5.50	1,000,000	877,130	1,018,100
Cnooc Finance 2012	05/02/2022	3.88	205,000	218,069	197,187
CVS Corp	12/05/2018	2.25	200,000	199,774	199,835
California St	04/01/2016	5.95	120,000	120,607	132,865
Canadian Natl Resources	03/15/2038	6.25	125,000	151,919	139,638
Cargill Inc	03/01/2017	1.90	230,000	234,805	230,366
Caterpillar Inc	08/15/2042	3.80	4,628,000	4,686,164	3,877,038
Caterpillar Finance Serv Corp	04/15/2018	5.45	190,000	189,527	215,872

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Description of Investment Including					
Identity of Issuer, Borrower, Lessor, or Similar Party	Maturity Date	Rate of Interest	Par Value/ Shares	Cost	Current Value
Corporate debt securities (continued)					
Centerpoint Energy	02/01/2017	5.95 %	130,000 \$	127,915 \$	145,716
Cintas Corp No 2	08/15/2036	6.15	3,000,000	2,980,560	3,376,953
Citigroup	03/01/2023	3.38	270,000	269,360	256,230
Comcast Corp	07/15/2042	4.65	125,000	120,470	115,912
Corp Andina De Fomento	06/15/2022	4.38	170,000	186,725	168,089
DCP Midstream LLC	03/15/2020	5.35	170,000	188,960	177,485
Detroit Edison	08/01/2014	5.40	3,000,000	3,011,580	3,079,476
Directv Hlds/Fn	03/15/2017	2.40	120,000	119,878	122,124
Disney	12/01/2042	3.70	115,000	114,174	95,671
Dominion Resources	06/15/2035	5.95	150,000	184,163	165,088
Domtar Corp	06/01/2017	10.75	130,000	169,029	162,200
Duke Energy Indiana Inc	07/15/2020	3.75	3,000,000	2,884,470	3,106,179
El Paso Natural Gas	04/15/2017	5.95	175,000	193,575	194,508
Enterprise Products Oper	02/01/2016	3.20	130,000	129,871	135,600
Fpl Group Capital Inc	10/01/2066	6.35	170,000	172,844	170,000
Ford Motor Credit CO LLC	01/16/2018	2.38	205,000	204,264	206,950
Orange SA	03/01/2031	8.50	5,000,000	4,714,450	6,887,044
Gen Elec Cap Corp	01/07/2021	4.63	240,000	275,196	261,384
General Motors CO	10/02/2018	3.50	135,000	135,000	138,038

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

Description of Investment Including					
Identity of Issuer, Borrower, Lessor, or Similar Party	Maturity Date	Rate of Interest	Par Value/ Shares	Cost	Current Value
Corporate debt securities (continued)					
Goldman Sachs Group	01/22/2018	2.38 %	160,000 \$	159,933 \$	160,537
Gulf Power Co	06/15/2017	5.90	3,000,000	2,998,620	3,335,343
Health Care Reit	04/15/2020	6.13	120,000	119,156	134,912
Home Depot	04/01/2041	5.95	120,000	119,434	138,860
Hsbc Bank Plc	08/12/2020	4.13	100,000	111,131	105,683
Hutchison Whampoa Intl	11/24/2033	7.45	1,000,000	1,152,640	1,259,640
IBM	02/06/2017	1.25	475,000	472,896	473,598
JP Morgan Chase & Co	10/15/2020	4.25	240,000	248,207	254,101
Johnson & Johnson	12/05/2043	4.50	4,000,000	3,988,240	3,955,527
Key Bank Na	03/03/2016	5.45	2,000,000	1,984,160	2,176,404
Kraft Foods Inc	02/09/2016	4.13	155,000	154,470	164,316
Kraft Foods Inc	01/26/2039	6.88	120,000	160,855	145,693
Lyondellbasell Ind NV	11/15/2021	6.00	150,000	170,625	172,291
M&T Bank	12/28/2020	5.59	3,000,000	2,977,830	3,059,175
Morgan Stanley	02/25/2023	3.75	110,000	109,601	106,869
Morgan Stanley	04/01/2014	4.75	2,000,000	1,851,020	2,015,900
News America Inc	03/01/2019	6.90	125,000	124,940	149,877
Norfolk Southern Corp	04/01/2018	5.75	120,000	118,316	136,658
Northern States Pwr	09/01/2038	6.38	610,000	840,659	736,103

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Description of Investment Including					
Identity of Issuer, Borrower, Lessor, or Similar Party	Maturity Date	Rate of Interest	Par Value/ Shares	Cost	Current Value
Corporate debt securities (continued)					
Oklahoma Gas & Electric	08/01/2034	6.50 %	3,500,000 \$	2,560,950 \$	3,710,172
Old Dominion Electric	12/01/2028	5.68	1,249,976	1,249,976	1,362,863
Omnicom Group INC	08/15/2020	4.45	140,000	146,434	148,416
Ontario Province OF	06/29/2022	2.45	205,000	207,050	189,285
Oracle Corporation	07/15/2020	3.88	100,000	112,383	105,421
PNC Funding Corp	02/01/2017	5.63	2,000,000	1,990,980	2,219,274
PNC Bank NA	11/01/2022	2.70	250,000	222,168	226,259
Prime Property Funding	04/15/2017	5.70	1,000,000	996,220	1,082,222
Ppl Energy Supply LLC	05/01/2018	6.50	120,000	127,247	133,429
Penn-Amer Water Co	11/01/2017	7.08	3,000,000	3,373,110	3,409,178
Phillips 66	04/01/2022	4.30	180,000	184,079	182,660
Plains E&P Company	02/15/2023	6.88	190,000	211,850	211,850
Plains All Amer Pipeline	01/15/2037	6.65	150,000	146,367	174,798
Republic Services Inc	06/01/2022	3.55	200,000	210,622	192,563
Rochester Gas & Electric	12/15/2033	8.00	3,000,000	3,000,000	3,606,051
Simon Property Group INC	12/01/2021	4.13	170,000	188,795	175,628
Suncor Energy Inc	12/01/2034	5.95	1,000,000	961,440	1,085,719
Target Corp	01/15/2038	7.00	2,000,000	2,033,580	2,500,816
Thermo Fisher Scientific	02/01/2019	2.40	200,000	199,592	198,029

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Identity of Issuer, Borrower, Lessor, or Similar Party	Description of Investment Including				Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares	Cost	
Corporate debt securities (continued)					
TIAA		0.00 %			
Time Warner Cable Inc	02/15/2021	4.13	135,000	\$ 1,622,936	\$ 1,999,593
Ventas Realty LP/CAP CRP	09/26/2016	1.55	155,000	131,929	127,789
Verizon Communications	04/01/2037	6.25	165,000	154,861	156,089
Cbs Corp	04/30/2016	6.25	130,000	163,632	182,302
Virginia Electric & Power	11/15/2038	8.88	5,000,000	125,637	144,951
Wea Fin Llc / Wei Fin LLC	10/01/2016	5.70	220,000	5,131,993	7,692,475
Xstrata Finance Canada	01/15/2017	3.60	125,000	222,110	245,585
				124,899	130,340
				77,620,333	87,856,840
Commercial mortgage-backed securities					
BACM 2006-2 A3	05/10/2045	5.71 %	254,335	272,834	\$ 255,748
BACM 2006-6 A3	10/10/2045	5.37	380,000	398,926	388,295
BACM 2007-2 AAB	04/10/2049	5.58	320,807	346,722	336,380
CSMC 2007-C2 A2	01/15/2049	5.45	215,276	216,083	214,845
FHR K501 A2	11/25/2016	1.66	380,000	381,898	385,285
FUCMT 1999-C1 F	10/15/2035	5.35	242,732	246,107	250,045
GS MORTGAGE SECURITIES 2006-GG8 AAB	11/10/2039	5.54	192,963	201,707	196,102
HILT 2013 HLF AFL	11/05/2030	1.17	310,000	310,000	310,310
JPMCC 2007-LDPX A2	01/15/2049	5.43	360,801	375,642	372,109

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Description of Investment Including					
Identity of Issuer, Borrower, Lessor, or Similar Party	Maturity Date	Rate of Interest	Par Value/ Shares	Cost	Current Value
Commercial mortgage-backed securities (continued)					
MSC 2005-HQ6 A4A	08/13/2042	4.99 %	5,000,000	\$ 4,915,625	\$ 5,224,605
WBCMT 2007-C34 APB	05/15/2046	5.62	255,316	276,577	261,258
				7,942,121	8,194,982
Residential mortgage-backed securities					
CWALT 2005-46CB A14	10/25/2035	5.50 %	1,808,807	\$ 1,745,075	\$ 1,616,677
CWL 2007-S1 A5	11/25/2036	6.02	475,002	190,290	345,132
CWL 2007-S2 A5F	05/25/2037	6.00	2,295,287	972,575	1,808,918
DBALT 2005-3 4A4	06/25/2035	5.25	246,987	234,059	246,314
FGLMC #A56988	02/01/2037	5.50	113,930	121,621	124,170
FGLMC #G03781	01/01/2038	6.00	65,850	71,674	72,582
FGLMC # G06031	03/01/2040	5.50	159,851	174,138	174,218
FGLMC # A95946	01/01/2041	4.00	284,461	292,684	292,386
FGLMC #A96485	01/01/2041	4.50	442,056	450,690	469,366
FNMA # 255805	08/01/2020	4.50	39,616	38,398	42,215
FHR 3763 JM	12/15/2038	4.00	1,000,000	983,594	1,023,915
FNCL AH2666	01/01/2026	4.00	56,603	60,574	60,019
FNCL AH3493	02/01/2026	4.00	91,251	98,066	96,758
FNMA # A10805	07/01/2041	4.50	218,460	230,066	231,569
FNMA A12999	06/01/2026	3.50	108,722	114,787	113,749
FNMA A16697	09/01/2026	3.00	82,971	86,653	84,727

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Description of Investment Including				
Identity of Issuer, Borrower, Lessor, or Similar Party	Maturity Date	Rate of Interest	Par Value/ Shares	Current Value
Residential mortgage-backed securities (continued)				
FNMA AJ5457	11/01/2041	4.00 %	508,434 \$	524,097
FN AL0054	02/01/2041	4.50	594,288	629,852
FN AL2663	01/01/2026	4.00	141,938	150,469
FN AL3318	03/01/2043	3.50	423,293	421,456
FNMA AU3789 POOL # AU3789	08/01/2028	2.50	351,151	347,934
FN 2004-23 Z	04/25/2034	4.50	1,411,519	1,389,441
FNMA # 733735	09/01/2033	5.50	715,653	710,733
FNMA # 889734	06/01/2037	5.50	65,231	67,148
FNMA # 899079	03/01/2037	5.00	130,249	139,977
FNMA # 933806	05/01/2038	5.00	55,407	59,580
FNMA # 933427	03/01/2038	5.00	1,014,736	1,026,707
FNMA # 974401	04/01/2023	4.50	25,072	25,601
FNMA # 974403	04/01/2023	4.50	41,833	42,748
FNMA # 984256	06/01/2023	5.00	69,181	71,267
FNMA # 995472	11/01/2023	5.00	48,446	49,953
FNMA # 995220	11/01/2023	6.00	50,766	53,106
FNMA #AB1149	06/01/2040	5.00	241,506	252,902
FNMA #AB1800	11/01/2040	4.00	163,478	161,881
FN AB5910	08/01/2032	3.00	813,262	807,798
FN AB5989	08/01/2027	2.50	115,550	119,919
				114,755

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Identity of Issuer, Borrower, Lessor, or Similar Party		Description of Investment Including			Current Value
Maturity Date	Rate of Interest	Par Value/ Shares	Cost		
Residential mortgage-backed securities (continued)					
FNMA # MA0885	10/01/2031	3.50 %	336,187	\$ 341,913	\$ 348,363
FN MA1175	09/01/2042	3.00	445,666	432,366	423,553
FN MA1543	08/01/2033	3.50	610,894	625,212	622,056
FNMA # AD3795	04/01/2040	4.50	267,703	281,883	283,628
FNMA # AE0831	09/01/2039	6.00	97,291	107,461	107,753
FHASI 2005-FA6 A5	09/25/2035	5.50	1,367,519	1,159,775	1,200,880
RAST 2006-A1 1A3	04/25/2036	6.00	228,530	229,601	188,296
SASC 2005-17 5A1	10/25/2035	5.50	118,819	117,816	106,831
TBW 2006-5 A5A	11/25/2036	6.25	91,511	90,933	233
WMALT 2005-9 2A4	11/25/2035	5.50	97,551	98,145	81,471
			16,430,004		17,510,930
Asset-backed securities					
Brazos	06/25/2029	1.67 %	5,000,000	\$ 4,203,125	\$ 4,847,423
CCART 2013-AA A3	04/16/2018	0.91	310,000	309,964	310,628
FIAOT 2013-3A A3	10/15/2019	1.44	440,000	439,948	438,731
JOBSONIO BEVERAGE SYS	01/01/2035	4.53	200,000	200,000	183,856
MVCOT 2009-2A A	07/20/2031	4.81	232,713	240,385	239,426
Meag Txb Plt	04/01/2057	6.66	2,200,000	2,200,996	2,298,780
SDART 2013-5 A3	02/15/2018	0.82	225,000	224,997	224,849
				7,819,415	8,543,693

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Identity of Issuer, Borrower, Lessor, or Similar Party	Description of Investment Including			Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares	
Common stocks				
Agco Corp			80,213	\$ 4,144,597
Abbott Labs			193,116	\$ 4,747,807
Acorda Therapeutics Inc			14,869	7,402,136
Aegerioin Pharmaceuticals Inc			6,505	434,175
AGRUM INC			66,749	461,595
Alliant Techsystems Inc			39,996	6,106,199
Allstate Corporation			18,006	4,866,713
ALTERA CORP			496,524	982,047
Apple Inc			11,600	496,524
Applied Industrial Tech Inc			9,854	381,974
Applied Optoelectronics Inc			11,575	377,116
Arctic Cat Inc			21,679	5,528,291
Aspen Technology Inc			11,570	568,217
Astronics Corp			15,515	325,402
Astronics Corp			6,725	342,975
Astronics Corp			239,047	648,527
Avnet Inc			1,132	342,975
Axiall Corp			133,318	57,449
BP P.L.C.			10,964	5,880,657
			21,900	520,132
				1,064,559
				914,568

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Description of Investment Including					
Identity of Issuer, Borrower, Lessor, or Similar Party	Maturity Date	Rate of Interest	Par Value/ Shares	Cost	Current Value
Common stocks (continued)					
Bank Of America Corp			727,971	\$ 9,372,291	\$ 11,334,508
Bank of NY Mellon Corp			307,676	7,315,295	10,750,199
Baxter Intl Inc			11,800	819,041	820,690
Belden Cdt Inc			4,080	132,703	287,436
Bio-Rad Laboratories Inc			31,381	3,689,320	3,879,005
Biomarin Pharmaceutical Inc			13,475	261,699	947,966
Blackbaud Inc			15,355	414,719	578,116
Blackrock Inc			4,081	741,928	1,291,514
Bloomin' Brands Inc			21,743	470,108	522,049
Bonanza Creek Energy Inc			7,890	359,313	342,978
Bright Horizons Family Sol			13,489	448,212	495,586
Brookfield Asset Manage-CI A			26,623	1,000,303	1,033,771
CME Group Inc			55,599	3,147,738	4,362,298
CVS Corp			64,093	3,440,487	4,587,136
Cabela's Inc			8,126	488,156	541,679
Cadence Design Sys Inc			38,931	369,790	545,813
Camden Property Trust			4,483	264,184	254,993
Carbo Ceramics Inc			3,135	381,942	365,322
Carnival Cruise			176,370	5,671,412	7,084,783

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Identity of Issuer, Borrower, Lessor, or Similar Party	Description of Investment Including			Current Value	
	Maturity Date	Rate of Interest	Par Value/ Shares		
Common stocks (continued)					
Centerpoint Energy			27,000	\$	625,860
Chemtura Corp			23,183		647,269
Chevron Corporation			2,510	265,074	313,524
Cincinnati Financial			255,000	1,838,593	13,354,350
Cinemark Holdings Inc			13,906	377,085	463,487
Cintas Corp			681,150	2,722,031	40,589,734
Citrix Systems Inc			3,800	216,302	240,350
Commvault Systems Inc			4,684	349,028	350,644
Darling International Inc			22,517	316,602	470,155
Delek US Holdings Inc			6,245	194,075	214,890
Denbury Resources Inc			43,900	706,924	721,277
Deutsche Telekom Ag-Spon Adr			31,989	365,570	552,130
Devon Energy Corporation			64,660	4,258,674	4,000,514
Dexcom Inc			21,015	197,706	744,141
Duke Energy Corp			5,271	341,462	363,752
8X8 Inc			48,231	337,790	489,545
Emcor Group Inc			11,645	388,948	494,214
Endologix Inc			41,330	581,963	720,795
Energys			5,565	194,407	390,051

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Description of Investment Including					
Identity of Issuer, Borrower, Lessor, or Similar Party	Maturity Date	Rate of Interest	Par Value/ Shares	Cost	Current Value
Common stocks (continued)					
EPAM Systems Inc			13,748	\$ 324,566	\$ 480,355
Esterline Technologies Corp			61,992	3,623,451	6,320,704
Euronet Worldwide Inc			6,687	303,558	319,973
Exxon Mobil Corp			14,040	1,106,227	1,420,848
Fei Company			5,276	232,559	471,463
Fluidigm Corp			22,840	310,434	874,315
Forum Energy Technologies Inc			10,115	305,743	285,850
Foundation Medicine Inc			11,030	344,781	262,735
Francescas Holdings Corp			11,277	290,257	207,497
H.B. Fuller Co.			14,210	572,887	739,488
Generac Holdings Inc			11,900	500,958	674,016
General Dynamics Corp			11,900	782,851	1,137,045
General Electric Co			93,080	1,942,759	2,609,032
Genomic Health Inc			18,007	322,288	527,065
Glaxosmithkline Plc-Adr			20,594	939,012	1,099,514
Goldman Sachs Group Inc			62,094	8,511,557	11,006,782
Google Inc-Cl A			7,951	4,872,987	8,910,765
Hain Celestial Group Inc			8,430	660,093	765,275
Halliburton Company			74,533	2,055,016	3,782,550

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Identity of Issuer, Borrower, Lessor, or Similar Party	Description of Investment Including			Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares	
Common stocks (continued)				
Heartland Payment Systems Inc			10,177	\$ 507,222
Helix Energy Solutions Group			13,723	318,099
HH Gregg Inc			29,541	412,688
Immunogen Inc			25,175	369,317
Imperva Inc			8,831	425,036
Insulet Corp			16,877	626,137
Intl Speedway Corp-Cl A			132,965	4,713,609
Joy Global Inc			88,011	5,147,763
J2 Global Inc			11,668	583,517
Kddi Corp-Unsponsored Adr			563,066	8,693,739
Kellogg Co			11,290	689,480
Kennametal Inc			105,775	5,507,704
Kimberly Clark			9,826	1,026,424
Kythera Biopharmaceuticals Inc			12,655	472,664
Lsb Industries Inc			20,455	839,064
La-Z-Boy Inc			20,661	640,491
Lancaster Colony Corp			6,555	577,823
Lindsay Corp			4,560	377,340
Lumber Liquidators Holdings			5,690	585,444
			372,585	\$
			310,306	
			390,620	
			449,956	
			370,309	
			266,356	
			3,169,034	
			4,350,990	
			313,250	
			4,743,924	
			569,306	
			3,835,979	
			725,580	
			479,708	
			537,484	
			457,318	
			451,229	
			363,348	
			584,245	

Western & Southern Financial Group Pension Plan
(Formerly The Western and Southern Life Insurance Company Pension Plan)

EIN #31-0487145 Plan #004

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

Description of Investment Including					
Identity of Issuer, Borrower, Lessor, or Similar Party	Maturity Date	Rate of Interest	Par Value/ Shares	Cost	Current Value
Common stocks (continued)					
MRC Global Inc			14,585	\$ 451,501	\$ 470,512
Magnachip Semiconduct			15,537	295,945	302,972
Maximus Inc			14,408	215,783	633,808
McDonalds			17,349	1,526,665	1,683,373
Medivation Inc			13,610	782,918	868,590
Merck & Co Inc			28,589	1,104,896	1,430,879
Microsoft Corp			142,171	4,325,452	5,318,617
Microsemi Corp			26,219	381,703	654,164
Middleby Corp			815	74,725	195,372
Mondelez International Inc			342,313	9,439,034	12,083,649
NPS Pharmaceuticals Inc			24,463	206,542	742,697
National Oilwell Varco Inc			65,392	4,497,417	5,200,626
Newmont Mining Corp			4,000	178,439	92,120
Nisource Inc			21,178	496,328	696,333
Novartis Ag-Adr			16,518	931,080	1,327,717
Nxstage Medical Inc			35,884	551,065	358,840
Occidental Petroleum Corp			11,100	1,049,962	1,055,610
Old Dominion Freight Line			5,875	165,510	311,493
Old National Bancorp			31,585	379,880	485,461

Western & Southern Financial Group Pension Plan
(Formerly The Western and Southern Life Insurance Company Pension Plan)

EIN #31-0487145 Plan #004

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

Identity of Issuer, Borrower, Lessor, or Similar Party	Description of Investment Including			Current Value			
	Maturity Date	Rate of Interest	Par Value/ Shares		Cost		
Common stocks (continued)							
Oracle Corporation			169,294	\$	5,116,082	\$	6,477,188
Orange SA-Spons ADR			497,261		7,190,510		6,141,173
Owens & Minor Inc			180,328		5,187,092		6,592,792
Ppl Corporation			25,423		721,302		764,978
Parametric Technology Corp			15,251		207,329		539,733
Papa John's Intl Inc			16,300		400,677		740,020
Parker Hannifin			9,062		984,482		1,165,736
Photonics Inc			23,690		186,764		213,921
Pool Corp			11,496		564,917		668,377
Portfolio Recovery Associate			2,733		20,965		144,412
Power Integrations Inc			6,687		244,445		373,268
Pricesmart Inc			5,790		388,155		668,977
Procter & Gamble Co			18,304		1,199,741		1,490,129
RF Micro Devices Inc			41,020		223,584		211,663
Raven Industries Inc			13,756		370,489		565,922
Royal Dutch Shell Plc-Adr			17,387		1,249,237		1,305,938
SALA Inc			15,022		463,064		481,455
Salix Pharmaceuticals Ltd			5,180		159,819		465,889

Western & Southern Financial Group Pension Plan
(Formerly The Western and Southern Life Insurance Company Pension Plan)

EIN #31-0487145 Plan #004

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

Description of Investment Including					
Identity of Issuer, Borrower, Lessor, or Similar Party	Maturity Date	Rate of Interest	Par Value/ Shares	Cost	Current Value
Common stocks (continued)					
Sciquest Inc			13,425	\$ 303,986	\$ 382,344
Senior Housing Props Tr			8,200	182,461	182,286
Skyworks Solutions Inc			11,042	65,555	315,360
Spectranetics Corp			39,029	199,375	975,725
Stanley Black & Decker Inc			24,400	1,969,885	1,968,836
Sykes Enterprises Inc			21,865	344,566	476,876
Symantec Corp			4,000	86,767	94,320
Synaptics Inc			6,397	207,526	331,429
Synnex Corp			5,555	187,812	374,407
Sysco Corp			241,401	7,114,068	8,714,576
Telus Corporation			24,584	688,344	846,673
Tenneco Inc			13,880	519,085	785,192
Tesco Plc			458,556	7,292,018	7,722,083
Teva Pharmaceutical-SP ADR			4,000	158,493	160,320
Texas Capital Bancshares Inc			9,800	452,554	609,560
Texas Roadhouse Inc			21,530	340,201	598,534
Thoratec Corp			15,955	542,106	583,953
Time Warner Cable Inc			11,587	472,823	1,570,039
Trex Company Inc			2,075	70,246	165,025

Western & Southern Financial Group Pension Plan
(Formerly The Western and Southern Life Insurance Company Pension Plan)

EIN #31-0487145 Plan #004

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

Identity of Issuer, Borrower, Lessor, or Similar Party	Description of Investment Including				Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares	Cost	
Common stocks (continued)					
Triangle Petroleum Corp			25,555 \$	251,820 \$	212,618
Triumph Group Inc			5,450	343,580	414,582
Trueblue Inc			4,865	125,938	125,420
II-VI INC			188,634	2,937,600	3,316,186
United Utilities Group-Adr			20,530	388,890	461,309
Universal Forest Products			144,829	4,535,895	7,551,384
Vail Resorts Inc			5,576	415,374	419,482
Veracyle Inc			27,555	357,459	399,548
Virtusa Corp			18,640	155,072	709,998
Vodafone Group Plc			7,314	200,472	287,513
Walgreen Co			12,700	459,420	729,488
Watts Water			7,605	340,705	470,521
Web.Com Group Inc			18,380	369,583	584,300
Well Point Health Networks			53,502	2,968,084	4,943,050
World Fuel Services Corp			78,039	2,903,342	3,368,163
Wright Medical Group Inc			11,975	247,238	367,752
Yelp Inc			8,395	494,151	578,835
Energy Xxi Bermuda			12,255	318,177	331,620
Enesco Intl Ltd			13,000	773,365	743,340

Western & Southern Financial Group Pension Plan
(Formerly The Western and Southern Life Insurance Company Pension Plan)

EIN #31-0487145 Plan #004

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

Description of Investment Including					
Identity of Issuer, Borrower, Lessor, or Similar Party	Maturity Date	Rate of Interest	Par Value/ Shares	Cost	Current Value
Common stocks (continued)					
Helen of Troy Ltd			84,108	\$ 3,509,993	\$ 4,153,253
Transocean Ltd			15,700	849,565	775,894
Mellanox Technologies Ltd			5,552	216,789	221,913
Interxion Holding Nv			13,893	248,013	328,014
Royal Caribbean Cruises Ltd			106,682	3,009,963	5,058,860
				237,814,900	357,489,598
Preferred stocks					
Gen El Capital Corp			31,131	\$ 600,934	\$ 604,564
Gen El Capital Corp			64,421	1,314,376	1,306,458
				1,915,310	1,911,022
Mutual funds					
Ishares Dj Us			272,295	\$ 16,052,681	\$ 18,268,272
Ishares Dj Us			7,830	1,001,497	1,061,043
First Eagle Overseas Fund			1,932,810	40,831,861	45,421,031
Touchstone Vst Bond 816 Tbond*			2,761,231	28,465,340	28,633,962
Touchstone Institutional Money Market*			34,438,828	34,438,828	34,438,828
Touchstone Large Cap Growth Fund Class J*			2,069,991	46,660,620	65,784,327
				167,450,827	193,607,463

Western & Southern Financial Group Pension Plan
(Formerly The Western and Southern Life Insurance Company Pension Plan)

EIN #31-0487145 Plan #004

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

Identity of Issuer, Borrower, Lessor, or Similar Party	Description of Investment Including				Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares	Cost	
Partnerships/joint ventures					
Abry Broadcast Partners II					
Limited Partnership Interest					\$ 1,250
Abry Broadcast Partners III					
Limited Partnership Interest				127,371	236,469
Bank Fund VIII Trust					
Limited Partnership Interest				2,056,541	2,869,434
Carlyle Riverstone III					
Limited Partnership Interest				1,151,349	1,202,188
Carlyle Riverstone Fund I					
Limited Partnership Interest				1,805,819	338,246
Compass Partners European					
Limited Partnership Interest				786,810	—
European Strategic Partners I					
Limited Partnership Interest				1,672,225	1,800,382
Ft. Washington High Yield LLC*					
Limited Partnership Interest				3,527,225	9,168,232
Ft. Washington High Yield LLC II*					
Limited Partnership Interest				36,535,188	59,858,356
Ft. Washington Private Equity II*					
Limited Partnership Interest				2,099,753	2,594,651

Western & Southern Financial Group Pension Plan
(Formerly The Western and Southern Life Insurance Company Pension Plan)

EIN #31-0487145 Plan #004

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

Description of Investment Including					
Identity of Issuer, Borrower, Lessor, or Similar Party	Maturity Date	Rate of Interest	Par Value/ Shares	Cost	Current Value
Partnerships/joint ventures (continued)					
Ft. Washington Private Equity III*			\$	4,379,773	\$ 4,770,755
Limited Partnership Interest					
Ft. Washington Private Equity VII*				2,285,924	2,552,543
Limited Partnership Interest					
Ft. Washington Private Equity V*				6,908,272	9,851,774
Limited Partnership Interest					
Ft. Washington Private Equity VI*				8,535,048	12,031,512
Limited Partnership Interest					
Ft. Washington Active Fixed Fund LLC*					
Limited Partnership Interest				43,815,644	63,796,991
Lexington Capital II					
Limited Partnership Interest				46,193	53,389
Landmark Equity Partners III					
Limited Partnership Interest				26,677	26,677
Landmark Equity Partners IV					
Limited Partnership Interest				11,791	11,791
Energy Fund XVA					
Limited Partnership Interest				2,799,273	3,724,142
Royalty Opportunity					
Limited Partnership Interest				2,463,815	2,584,388

ETN #31-0487145 Plan #004

Identity of Issuer, Borrower, Lessor, or Similar Party	Description of Investment Including			
	Maturity Date	Rate of Interest	Par Value/ Shares	Current Value

Partnerships/joint ventures (continued)		
Nycap Mezzanine Offshore Partners III		
Limited Partnership Interest	\$ 2,327,433	\$ 2,393,017
Ft Myers Trust		
Limited Partnership Interest	10,403,533	8,963,552
	133,765,657	188,829,739
Group Annuity Contract		5,549,211
Total investments		\$ 884,991,692

***Party in interest**

THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY PENSION PLAN

EIN/PN: 31-0487145 / 004

PLAN YEAR: JANUARY 1, 2013 TO DECEMBER 31, 2013

SCHEDULE SB, LINE 24—CHANGES IN ACTUARIAL ASSUMPTIONS

- The salary increase assumption was changed to 3.75% for all locations in order to better reflect plan experience.
- The social security wage base increase assumption was changed to 3.75% for all locations.