

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6047(e), 6057(b), and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 2013 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2013 or fiscal plan year beginning <u>01/01/2013</u> and ending <u>12/31/2013</u>	
A This return/report is for:	☐ a multiemployer plan; ☐ a multiple-employer plan; or ☒ a single-employer plan; ☐ a DFE (specify) ____
B This return/report is:	☐ the first return/report; ☐ the final return/report; ☐ an amended return/report; ☐ a short plan year return/report (less than 12 months).
C If the plan is a collectively-bargained plan, check here.	☐
D Check box if filing under:	☒ Form 5558; ☐ automatic extension; ☐ the DFVC program; ☐ special extension (enter description)

Part II	Basic Plan Information—enter all requested information										
1a Name of plan <u>EMPLOYEES' RETIREMENT PLAN OF MEDCENTRAL HEALTH SYSTEM</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">1b Three-digit plan number (PN) ▶</td> <td style="width: 20%; text-align: center;"><u>002</u></td> </tr> <tr> <td colspan="2">1c Effective date of plan <u>07/01/1965</u></td> </tr> <tr> <td colspan="2">2b Employer Identification Number (EIN) <u>34-0714456</u></td> </tr> <tr> <td colspan="2">2c Sponsor's telephone number <u>419-526-8000</u></td> </tr> <tr> <td colspan="2">2d Business code (see instructions) <u>622000</u></td> </tr> </table>	1b Three-digit plan number (PN) ▶	<u>002</u>	1c Effective date of plan <u>07/01/1965</u>		2b Employer Identification Number (EIN) <u>34-0714456</u>		2c Sponsor's telephone number <u>419-526-8000</u>		2d Business code (see instructions) <u>622000</u>	
1b Three-digit plan number (PN) ▶	<u>002</u>										
1c Effective date of plan <u>07/01/1965</u>											
2b Employer Identification Number (EIN) <u>34-0714456</u>											
2c Sponsor's telephone number <u>419-526-8000</u>											
2d Business code (see instructions) <u>622000</u>											
2a Plan sponsor's name and address; include room or suite number (employer, if for a single-employer plan) <u>MEDCENTRAL HEALTH SYSTEM</u> <u>335 GLESSNER AVE</u> <u>MANSFIELD, OH 44903-2224</u>											

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	10/10/2014	RICHARD HOBACK
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE
Preparer's name (including firm name, if applicable) and address; include room or suite number. (optional)			Preparer's telephone number (optional)

3a Plan administrator's name and address ☒ Same as Plan Sponsor Name ☐ Same as Plan Sponsor Address		3b Administrator's EIN
		3c Administrator's telephone number
4 If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN and the plan number from the last return/report: a Sponsor's name		4b EIN 4c PN
5 Total number of participants at the beginning of the plan year		5 3583
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 2058
b Retired or separated participants receiving benefits		6b 513
c Other retired or separated participants entitled to future benefits.....		6c 1053
d Subtotal. Add lines 6a , 6b , and 6c		6d 3624
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits		6e
f Total. Add lines 6d and 6e		6f 3624
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
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 1C		
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) ☐ A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☐ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)

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

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

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

A Name of plan <u>EMPLOYEES' RETIREMENT PLAN OF MEDCENTRAL HEALTH SYSTEM</u>	B Three-digit plan number (PN) ▶ <u>002</u>
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF <u>MEDCENTRAL HEALTH SYSTEM</u>	D Employer Identification Number (EIN) <u>34-0714456</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>73686393</u>
b Actuarial value	2b <u>75520960</u>
3 Funding target/participant count breakdown:	
a For retired participants and beneficiaries receiving payment.....	3a <u>484</u> <u>12569848</u>
b For terminated vested participants.....	3b <u>994</u> <u>15151423</u>
c For active participants:	
(1) Non-vested benefits	3c(1) <u>609254</u>
(2) Vested benefits	3c(2) <u>40683409</u>
(3) Total active.....	3c(3) <u>2105</u> <u>41292663</u>
d Total.....	3d <u>3583</u> <u>69013934</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>625.00</u> %
6 Target normal cost	6 <u>2908828</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>10/01/2014</u>
	Signature of actuary	Date
<u>RACHEL A. BATTAH</u>		<u>14-06672</u>
	Type or print name of actuary	Most recent enrollment number
<u>MERCER</u>		<u>614-227-5542</u>
	Firm name	Telephone number (including area code)
<u>325 JOHN H. MCCONNELL BLVD, STE 350</u> <u>COLUMBUS, OH 43215-7644</u>		
	Address of the firm	

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

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

Schedule SB (Form 5500) 2013
v. 130118

Part II Beginning of Year Carryover and Prefunding Balances		
	(a) Carryover balance	(b) Prefunding balance
7 Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	0
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9 Amount remaining (line 7 minus line 8)		
10 Interest on line 9 using prior year's actual return of <u>6.76</u> %		
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year)		109421
b Interest on (a) using prior year's effective interest rate of <u>5.40</u> % except as otherwise provided (see instructions)		5909
c Total available at beginning of current plan year to add to prefunding balance		115330
d Portion of (c) to be added to prefunding balance		0
12 Other reductions in balances due to elections or deemed elections	0	0
13 Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	0

Part III Funding Percentages		
14 Funding target attainment percentage	14	109.42 %
15 Adjusted funding target attainment percentage	15	109.42 %
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	100.12 %
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
10/21/2013	375000	0			
11/25/2013	375000	0			
12/23/2013	375000	0			
Totals ►			18(b)	1125000	18(c)

19 Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:		
a Contributions allocated toward unpaid minimum required contributions from prior years.	19a	0
b Contributions made to avoid restrictions adjusted to valuation date	19b	0
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	1065773
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	
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a).....	29	
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	2908828	
b Excess assets, if applicable, but not greater than line 31a	31b	2908828	
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		
	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		
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c).....	37	1065773	
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	1065773	
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b		
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>EMPLOYEES' RETIREMENT PLAN OF MEDCENTRAL HEALTH SYSTEM</u>	B Three-digit plan number (PN) ▶ <u>002</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>MEDCENTRAL HEALTH SYSTEM</u>	D Employer Identification Number (EIN) <u>34-0714456</u>

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

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

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

MORGAN STANLEY

(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?
27	NONE	136351	Yes ☐ No ☒	Yes ☐ No ☒		Yes ☐ No ☒

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

WILLIAM M. MERCER, INC.

325 JOHN H. MCCONNELL BLVD, SUITE 3
COLUMBUS, OH 43215

31-1110715

(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?
13	NONE	107593	Yes ☐ No ☒	Yes ☐ No ☒		Yes ☐ No ☒

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

KEYTRUST

4900 TIEDEMAN ROAD
BROOKLYN, OH 44144

34-0797057

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
21 13 99 19 28 10 62	NONE	30005	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
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
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(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

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

a Name: JEFF BLASZKOWSKI	b EIN: 13-2834414
c Position: ENROLLED ACTUARY	
d Address: ONE TOWNE SQUARE, SUITE 1100 SOUTHFIELD, MI 48076	e Telephone: 248-945-5500

Explanation: INTERNAL REASSIGNMENT OF ROLES WITHIN MERCER

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2013 This Form is Open to Public Inspection
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For calendar plan year 2013 or fiscal plan year beginning <u>01/01/2013</u> and ending <u>12/31/2013</u>		
A Name of plan <u>EMPLOYEES' RETIREMENT PLAN OF MEDCENTRAL HEALTH SYSTEM</u>	B Three-digit plan number (PN) ►	<u>002</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>MEDCENTRAL HEALTH SYSTEM</u>	D Employer Identification Number (EIN) <u>34-0714456</u>	

Part I	Asset and Liability Statement			
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.				
	Assets		(a) Beginning of Year	(b) End of Year
a	Total noninterest-bearing cash	1a		
b	Receivables (less allowance for doubtful accounts):			
	(1) Employer contributions	1b(1)	3375000	0
	(2) Participant contributions	1b(2)		
	(3) Other	1b(3)	977149	302072
c	General investments:			
	(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	1445013	1194314
	(2) U.S. Government securities	1c(2)	7131714	7197825
	(3) Corporate debt instruments (other than employer securities):			
	(A) Preferred	1c(3)(A)		
	(B) All other	1c(3)(B)	15698357	24140461
	(4) Corporate stocks (other than employer securities):			
	(A) Preferred	1c(4)(A)		
	(B) Common	1c(4)(B)	16598661	12044745
	(5) Partnership/joint venture interests	1c(5)	8758105	4828949
	(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)	20142945	27428721
	(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
	(15) Other	1c(15)	385209	356869

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	74512153	77493956

Liabilities

g Benefit claims payable	1g		
h Operating payables	1h	0	17497
i Acquisition indebtedness	1i		
j Other liabilities	1j	757448	
k Total liabilities (add all amounts in lines 1g through 1j)	1k	757448	17497

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	73754705	77476459
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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 Contributions:**

		(a) Amount	(b) Total
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)	1125000	
(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)		1125000

b Earnings on investments:**(1) Interest:**

(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	1362	
(B) U.S. Government securities	2b(1)(B)	55804	
(C) Corporate debt instruments	2b(1)(C)	806702	
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)	21951	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		885819
(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)	252037	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	973485	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		1225522
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	114479891	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	113299865	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		1180026
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	1546294	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		1546294

		(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)		2794428
c Other income	2c		4600
d Total income. Add all income amounts in column (b) and enter total	2d		8761689

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	4269064	
(2) To insurance carriers for the provision of benefits	2e(2)	297846	
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		4566910
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)	243944	
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)	198923	
(4) Other	2i(4)	30158	
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		473025
j Total expenses. Add all expense amounts in column (b) and enter total	2j		5039935

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		3721754
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: **RIESTER, LUMP & BURTON CPAS INC**

(2) EIN: **34-1323620**

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

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

Part IV Compliance Questions

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

During the plan year:

a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)

b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)

	Yes	No	Amount
4a		X	
4b		X	

	Yes	No	Amount
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)		X	
e Was this plan covered by a fidelity bond?	X		1500000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked, and see instructions for format requirements.)	X		
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
l Has the plan failed to provide any benefit when due under the plan?		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		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.		X	

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

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

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

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

Part V Trust Information (optional)

6a Name of trust	6b Trust's EIN

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under section 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2013 This Form is Open to Public Inspection.
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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>EMPLOYEES' RETIREMENT PLAN OF MEDCENTRAL HEALTH SYSTEM</u>	B Three-digit plan number (PN) ▶ <u>002</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>MEDCENTRAL HEALTH SYSTEM</u>	D Employer Identification Number (EIN) <u>34-0714456</u>

Part I	Distributions
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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
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>34-1974250</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>91</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)
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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.
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10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?	☐ Yes	☐ No
11 a Does the ESOP hold any preferred stock?	☐ Yes	☐ No
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.).....	☐ Yes	☐ No
12 Does the ESOP hold any stock that is not readily tradable on an established securities market?	☐ Yes	☐ No

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

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

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

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

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

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

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

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

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

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

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

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

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

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

RL&B RIESTER, LUMP & BURTON CPA'S, INC.

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INDEPENDENT AUDITOR'S REPORT

October 14, 2014

Board of Trustees
Employees' Retirement Plan of
MedCentral Health System
335 Glessner Avenue
Mansfield, OH 44905

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of the Employees' Retirement Plan of MedCentral Health System (Plan), which comprise the statements of net assets available for benefits as of December 31, 2013 and 2012, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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

Auditor's Responsibility

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

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note C, which was certified by Key Trust Company of Ohio, NA, the custodian of the Plan, except for comparing the information with the related information included in the financial statements and supplemental schedules. We have been informed by the plan administrator that the custodian holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained a certification from the custodian as of and for the years ended December 31, 2013 and 2012, that the information provided to the plan administrator by the custodian is complete and accurate.

Disclaimer of Opinion

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

Other Matter

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

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

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

Riester, Lump & Burton CPAs, Inc.

Riester Lump & Burton CPAs Inc.

Mansfield, Ohio

Schedule SB, Part V — Summary of Plan Provisions***Benefits Included or Excluded***

Unless noted below, all benefits provided by the plan, as restated and amended through January 1, 2012, are included in this valuation.

- **Plan amendments:** Amendments adopted after the valuation date or effective after the current plan year are excluded from the valuation.
- **Late retirement increases:** The plan provides benefit suspension notices to participants who work beyond normal retirement; therefore, late retirement actuarial increases only apply to participants who defer retirement beyond age 70 ½. This valuation does not include increases for current active participants over age 70. Inactive participants with deferred benefits are valued with an actuarial increase to their benefit.
- **IRC Section 415(b) benefit limitations:** The limitations of Internal Revenue Code Section 415(b) have been incorporated into our calculations.
- **IRC Section 416 rules for top-heavy plans:** We did not test whether this plan is top-heavy (when the present value of benefits for key employees equals or exceeds 60 percent of the present value for all participants). The funding target and target normal cost do not reflect any liability for top-heavy benefit accruals.
- **Unpredictable contingent event benefits:** The plan does not have any unpredictable contingent event benefits.

Summary of Major Plan Provisions

Effective date and plan year	Original plan: July 1, 1965 Restated plan: January 1, 2012 Plan year: January 1 – December 31
Status of the plan	The plan has ongoing benefit accruals and new employees are eligible to participate in the plan once they satisfy the participation requirements.
Significant events that occurred during the year	None
Definitions	
• Covered employees	Employees of MedCentral Health System
• Participation	An employee is eligible as of the January 1 or July 1 after attaining age 21 and completing a year of employment with at least 1,000 hours of service.
• Employee contributions	Not applicable
• Vesting service	An employee shall receive one (1) year for each calendar year that he or she is credited with at least 1,000 hours of service.
• Pensionable earnings	Total salary or wages including bonuses, overtime pay, overtime premium, shift differential, on-call or call-in pay and other paid time off, Code Section 403(b) deferrals, and clergy housing allowances.

Schedule SB, Part V — Summary of Plan Provisions

Normal retirement													
• Eligibility	For those who become participants after January 1, 1997, the last day of the month in which an employee attains age 65 or the fifth anniversary of his or her participation if later. For those who were participants on or before January 1, 1997, the last day of the month in which an employee attains age 65.												
• Benefit	Benefit: An Account Balance is established for each plan participant. This account is credited as of January 1, 1997 with an Initial Account Balance and with Compensation Credits and Interest Credits at the end of each plan year thereafter. Initial Account Balance: The Account Balance of any participant of the prior plan will be credited with an amount equal to the actuarial equivalent of the participant's prior plan benefit based on the accrued benefit determined under the terms of the Plan in effect on December 31, 1996. Compensation Credits: If a participant is credited with at least 1,000 hours of service during a Plan Year, at the end of that Plan Year or upon termination of employment, the participant's Account Balance will be credited with the amount stated in the table below: <table> <tr> <th><u>Age at last birthday</u></th><th><u>Compensation credit</u></th></tr> <tr> <td>Under 30</td><td>2.5%</td></tr> <tr> <td>30 – 39</td><td>3.0%</td></tr> <tr> <td>40 – 49</td><td>4.0%</td></tr> <tr> <td>50 – 59</td><td>5.0%</td></tr> <tr> <td>60 or older</td><td>6.0%</td></tr> </table> Interest Credit: As of the last day of each Plan Year, a participant's Account Balance will be credited with interest equal to the product of the participant's Account Balance multiplied by the average return on 30-Year Treasury bills for the preceding December.	<u>Age at last birthday</u>	<u>Compensation credit</u>	Under 30	2.5%	30 – 39	3.0%	40 – 49	4.0%	50 – 59	5.0%	60 or older	6.0%
<u>Age at last birthday</u>	<u>Compensation credit</u>												
Under 30	2.5%												
30 – 39	3.0%												
40 – 49	4.0%												
50 – 59	5.0%												
60 or older	6.0%												
Early retirement													
• Eligibility	Attainment of age 55 and completion of three (3) or more years of Eligibility Service.												
• Benefit	The Account Balance as defined for Normal Retirement, with accruals through the Early Retirement Date.												
Late retirement													
• Eligibility	The first day of the month subsequent to the member's normal retirement date and following termination of employment.												
• Benefit	The Account Balance as defined for Normal Retirement, with accruals through the Late Retirement Date.												

Schedule SB, Part V — Summary of Plan Provisions

Deferred vested	
• Eligibility	Completion of three (3) years of Eligibility Service.
• Benefit	The Account Balance as defined for Normal Retirement, with accruals through the date of termination. Interest Credits are credited to the Account Balance up until the balance is distributed.
Disability	
• Eligibility	Completion of fifteen (15) years of Eligibility Service and total and permanent disability.
• Benefit	The Account Balance as defined for Normal Retirement, with accruals through the date of disability. Interest Credits are credited to the Account Balance up until the balance is distributed.
Pre-retirement death	
• Eligibility	If a participant dies after becoming vested but before retiring, the surviving spouse or beneficiary is entitled to a pre-retirement death benefit.
• Benefit prior to early retirement	Calculated as if the deceased participant had terminated on the date before death and elected the joint and 50% form of payment as of the earliest possible retirement date. The surviving spouse may elect to receive 50% of the deceased participant's Account Balance in lieu of the monthly benefit. The beneficiary or estate of an unmarried participant shall receive 50% of the participant's Account Balance upon the participant's death.
Form of benefits	
• Automatic form for unmarried participants	A monthly life annuity.
• Automatic form for married participants	Joint and 50% Survivor annuity.
• Optional forms	— Life Only — Life and Ten Years Certain — Joint and 50% Survivor — Joint and 75% Survivor — Joint and 100% Survivor — Lump Sum
• Optional form conversion factors	417(e) assumptions for lump sums. Optional forms of benefit other than the lump sum are based upon the 1984 Unisex Pension Table (with the participant's age set-back 3 years) and an interest rate of 6.0%.

Schedule SB, Part V — Summary of Plan Provisions

Miscellaneous	
• Maximum compensation	Compensation for any 12-month period used to determine accrued benefits may not exceed the limits in IRC Section 401(a)(17) for the calendar year in which the 12-month period begins. This limit is indexed annually. For 2013, the limit is \$255,000.
• Maximum benefits	Annual benefits may not exceed the limits in IRC Section 415. This limit is indexed annually. For 2013, the limit is \$205,000.
• Amendment history	— January 1, 1997 – Convert to Cash Balance Plan — January 1, 2000 – Increased interest credits to 8% for plan years 1997 through 1999. — January 1, 2002 – Increased compensation limit pursuant to EGTRRA. — December 31, 2002 – Convert Account Balances to monthly benefits and calculate lump sums based on the 1994 GAR projected to 2002 (unloaded and blended 50% male/50% female) — March 28, 2005 – The threshold for mandatory lump sum payments was lowered from \$5,000 to \$1,000 with optional lump sum payments available for payouts between \$1,000 and \$5,000 if requested during the 90-day election period. — January 1, 2007 – Plan restatement. — January 1, 2008 – PPA required 100% vesting for cash balance plans after three years of vesting service. MedCentral expanded upon this and updated their early retirement eligibility to 55 and three (3) years of vesting service. PPA benefit restriction provisions and increase election period to 180 days. — January 1, 21012 – Plan restatement.

Schedule SB, Part V — Summary of Plan Provisions***Minimum benefit provisions for eligible employees as of December 31, 1996***

Definitions	
• Continuous service	Elapsed time from hire date through January 1, 1976 plus one year of such service after January 1, 1976 for each Plan Year in which an employee works at least 1,000 hours.
• Continuous benefit service	One year for each full Plan Year prior to termination in which a participant worked 501 or more hours, but less than 1,000 hours, plus a portion of a year for the year of hire and/or year of termination if applicable.
• Credited service	(a) Prior to January 1, 1976 - number of years at Continuous Service; (b) January 1, 1976 to December 31, 1983 - 1/10th of a year for each 200 hours worked in each Plan year not to exceed one (1); (c) January 1, 1984 and later - 1/10th of a year for each 190 hours worked in each Plan Year, not to exceed one (1).
• Compensation considered	Total salary or wages including bonuses, overtime pay, overtime premium, shift differential, on-call or call-in pay and other paid time off, Code Section 403(b) deferrals, and clergy housing allowances.
• Final average monthly compensation	Monthly Average Compensation for the five (5) highest paid consecutive calendar years of the ten (10) calendar years prior to the earlier of (a) the calendar year of termination or retirement or (b) December 31, 2000. For terminations or retirements on the last day of a calendar year, the final year is used in the average.
• Covered compensation	The average of the Social Security Taxable Wage Bases in effect for each calendar year during the 35-year period ending with the earlier of (a) the last day of the calendar year in which the employee attains Social Security Retirement Age or (b) December 31, 2000.
Normal retirement	
• Eligibility	The last day of the month in which an employee attained age 65.
• Benefit	A monthly benefit in the amount of the greater of (i), (ii) or (iii) below: (i) 0.9% of final Average Monthly Compensation up to Covered Compensation, plus 1.45% of Final Average Monthly Compensation in excess of Covered Compensation; the sum multiplied by years of continuous Benefit Service at retirement (not to exceed 30 years). (ii) 1.0% of Final Average Monthly Compensation (up to \$2,667 per month) multiplied by years of Continuous Benefit Service at retirement (not to exceed 30 years). (iii) \$12.00 multiplied by years of Credited Service at retirement.

Schedule SB, Part V — Summary of Plan Provisions

Early retirement	
• Eligibility	Attainment of age 55 and completion of ten (10) or more years of Eligibility Service.
• Benefit	Same as Normal Retirement Benefit taking into account only service through Early Retirement, reduced 1/12th of 5% for each month that benefit commencement precedes Normal Retirement.
Late retirement	
• Eligibility	Termination of employment following Normal Retirement Benefit Eligibility.
• Benefit	Same as Normal Retirement benefit including service after Normal Retirement.
Deferred vested	
• Eligibility	Termination of employment after completion of five (5) years of Eligibility Service.
• Benefit	Same as Normal Retirement Benefit taking into account only service through termination (payable at Normal Retirement Age).
Disability	
• Eligibility	Termination of employment due to permanent and total disability after fifteen (15) years of Eligibility Service.
• Benefit	Same as Early Retirement Benefit, with further actuarial reduction for commencement prior to age 65.
Pre-retirement death	
• Eligibility	A married vested participant who dies shall be eligible for a death benefit.
• Benefit prior to early retirement	The amount of the death benefit shall be the monthly pension due to the spouse had the joint and 50% survivor option been elected immediately before the death of the participant.
Form of benefits	
• Automatic form for unmarried participants	A monthly life annuity.
• Automatic form for married participants	Joint and 50% Survivor annuity.
• Optional forms	— Life Only — Life and Ten Years Certain — Joint and 50% Survivor — Joint and 75% Survivor — Joint and 100% Survivor — Lump Sum

Plan Provision Changes Since Prior Valuation

Maximum compensation amounts and maximum benefit amounts under IRS rules were updated from 2012 to 2013.

**EMPLOYEES' RETIREMENT PLAN OF
MEDCENTRAL HEALTH SYSTEM
FEI # 34-0714456, PLAN # 002**

**SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS HELD FOR
INVESTMENT PURPOSES AT YEAR END**

December 31, 2013

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate Of Interest, Collateral, Par, Or Maturity Value	(d) Cost	(e) Current Value
	Mutual Funds:			
	Columbia Select Large Cap Growth Fund	296,542.255 Shares	4,804,819	5,847,813
	Ishares MSCI Emerg Mkts Min Volt Fund	11,990 Shares	715,324	693,294
	Mainstay Marketfield Fund	44,301.979 Shares	800,094	820,473
	RS Global Natural Resources Fund	19,702.185 Shares	722,827	704,550
	Thornburg International Value Fund	52,065.733 Shares	1,380,823	1,666,103
	Vanguard FTSE All-World Ex-US Fund	49,105 Shares	2,349,048	2,491,097
	Vanguard Total Stk Mkt Index Fund	54,375 Shares	4,207,311	5,215,650
	Virtus Foreign Opportunities Fund	80,019.144 Shares	2,151,320	2,187,723
	Virtus Emerging Mkts Opport Fund	75,302.496 Shares	726,327	719,139
	Invesco Balanced-Risk Allocation Fund	61,962.014 Shares	782,526	736,728
	Loomis Sayles Bond Fund	22,544.181 Shares	333,812	341,770
	Pimco Total Return Fund	30,688.683 Shares	348,828	328,062
	Pimco All Asset All Authority Fund	51,525.984 Shares	531,083	510,107
	TCW Total Return Bond Fund	32,534.956 Shares	328,986	326,001
	Templeton Global Bond Fund	26,788.602 Shares	352,906	350,664
	Total Mutual Funds		20,536,034	22,939,174
	Common Stocks:			
	Actavis PLC	283 Shares	24,033	47,544
	Delphi Automotive PLC	750 Shares	25,137	45,098
	Jazz Pharmaceuticals PLC	423 Shares	30,652	53,535
	Renaissance RE Hldgs Ltd	425 Shares	37,418	41,370
	Signet Jewelers Ltd	400 Shares	20,316	31,480
	Signet Jewelers Ltd	1,067 Shares	57,896	83,973
	Validus Holdings Ltd	1,200 Shares	42,085	48,348
	XL Group PLC	1,693 Shares	44,030	53,905
	Ace Ltd	405 Shares	30,873	41,930
	Pentair Ltd	700 Shares	32,363	54,369
	Check Point Software Tech Ltd	825 Shares	39,824	53,212
	Constellium N V	3,225 Shares	58,362	75,046

**EMPLOYEES' RETIREMENT PLAN OF
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December 31, 2013

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	Interxion Holding N V	877 Shares	19,782	20,706
	NXP Semiconductor NV	1,249 Shares	34,385	57,367
	Avago Technologies Ltd	900 Shares	32,654	47,591
	AMC Networks Inc	750 Shares	48,714	51,083
	AOL Inc	1,192 Shares	44,965	55,571
	AT&T Inc	1,680 Shares	52,325	59,069
	Abbott Labs	648 Shares	21,457	24,838
	Abbvie Inc	643 Shares	23,089	33,957
	Abercrombie & Fitch Co	1,300 Shares	60,103	42,783
	Affiliated Managers Group Inc	284 Shares	38,612	61,594
	Airgas Inc	325 Shares	28,778	36,351
	Akorn Inc	1,414 Shares	36,303	34,813
	Albemarle Corp	533 Shares	30,010	33,787
	Alliance Data Systems Corp	352 Shares	51,716	92,551
	American Express Co	603 Shares	35,642	54,710
	American Tower Corp	222 Shares	17,531	17,720
	Ares Capital Corp	3,025 Shares	53,149	53,754
	Atwood Oceanics Inc	1,050 Shares	57,534	56,060
	Autoliv Inc	745 Shares	49,025	68,391
	Autonation Inc	879 Shares	37,233	43,678
	B/E Aerospace Inc	475 Shares	22,248	41,339
	B/E Aerospace Inc	585 Shares	38,432	50,913
	BHP Billiton Ltd	1,103 Shares	78,607	75,225
	Bristol-Myers Squibb Co	2,310 Shares	76,405	122,777
	CBRE Group Inc	2,350 Shares	47,859	61,805
	CIT Group Inc	900 Shares	34,905	46,917
	Carpenter Technology Corp	975 Shares	49,487	60,645
	Carrizo Oil & Gas Inc	981 Shares	40,264	43,919
	Chevron Corp	1,023 Shares	105,675	127,783
	Chubb Corp	797 Shares	60,494	77,014
	Ciena Corp	1,187 Shares	26,411	28,405

**EMPLOYEES' RETIREMENT PLAN OF
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INVESTMENT PURPOSES AT YEAR END**

December 31, 2013

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate Of Interest, Collateral, Par, Or Maturity Value	(d) Cost	(e) Current Value
	Citigroup Inc	1,132 Shares	54,279	58,989
	Coca Cola Co	1,487 Shares	56,982	61,428
	Comcast Corp	2,137 Shares	76,485	106,594
	Community Health Systems Inc	1,475 Shares	62,309	57,923
	Con-Way Inc	1,125 Shares	40,958	44,674
	ConocoPhillips	685 Shares	35,523	48,395
	Crown Holdings Inc	1,500 Shares	56,342	66,855
	Cullen Frost Bankers Inc	586 Shares	34,418	43,616
	Dana Holding Corp	1,769 Shares	40,601	34,708
	Deere & Co	897 Shares	72,756	81,923
	Diageo PLC	794 Shares	86,526	105,141
	Dillards Inc	328 Shares	25,823	31,885
	Dolby Laboratories Inc	945 Shares	32,045	36,439
	Dominion Resources Inc	1,340 Shares	70,334	86,685
	Dow Chemical Co	787 Shares	24,657	34,943
	Du Pont E I De Nemours & Co	1,698 Shares	87,822	110,319
	Duke Energy Corp	485 Shares	33,328	33,470
	Elizabeth Arden Inc	1,150 Shares	46,008	40,768
	Enbridge Inc	1,428 Shares	56,608	62,375
	Enersys	498 Shares	19,190	34,905
	Entegris Inc	2,875 Shares	26,807	33,321
	Evercore Partners Inc	698 Shares	29,842	41,726
	Expedia Inc	1,213 Shares	71,517	84,498
	Exxon Mobil Corp	1,370 Shares	125,826	138,644
	FEI Co	506 Shares	28,816	45,216
	F M C Corp	700 Shares	39,802	52,822
	F5 Networks Inc	417 Shares	33,791	37,889
	Fifth Third Bancorp	2,671 Shares	41,580	56,171
	Fifth Third Bancorp	2,550 Shares	39,750	53,627
	Finisar Corp	1,161 Shares	26,488	27,771
	First American Financial Corp	1,650 Shares	40,363	46,530

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INVESTMENT PURPOSES AT YEAR END**

December 31, 2013

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate Of Interest, Collateral, Par, Or Maturity Value	(d) Cost	(e) Current Value
	First Niagara Finl Group Inc	4,325 Shares	35,329	45,932
	First Republic Bank	1,125 Shares	44,944	58,894
	Fiserv Inc	1,000 Shares	37,670	59,050
	Fleetcor Technologies Inc	620 Shares	30,457	72,645
	Flowserve Corp	450 Shares	20,721	35,474
	GNC Holdings Inc	1,100 Shares	38,472	64,295
	GNC Holdings Inc	1,033 Shares	58,528	60,379
	Gartner Inc	919 Shares	46,337	65,295
	General Elec Co	5,798 Shares	132,834	162,518
	General Mls Inc	761 Shares	29,696	37,982
	Gentex Corp	1 151 Shares	34,267	37,960
	Global Payments Inc	900 Shares	40,535	58,491
	Graphic Packaging Holding Co	6,600 Shares	57,106	63,360
	HCA Holdings Inc	1,525 Shares	48,780	72,758
	HSN Inc	925 Shares	50,546	57,628
	Hanger Inc	456 Shares	12,965	17,939
	Harman Intl Inds Inc	900 Shares	40,252	73,665
	Hartford Finl Svcs Group Inc	1,825 Shares	38,108	66,120
	Heartland Payment Systems Inc	1,023 Shares	32,551	50,986
	Helmerich & Payne Inc	572 Shares	30,716	48,094
	Helmerich & Payne Inc	400 Shares	20,898	33,632
	Hertz Global Holdings Inc	2,700 Shares	59,305	77,274
	Home Depot Inc	1,060 Shares	62,476	87,280
	Honeywell International Inc	643 Shares	40,589	58,751
	Huntington Bancshares Inc	5,575 Shares	37,950	53,799
	Interactivecorp	900 Shares	44,624	61,786
	Interactivecorp	1,244 Shares	59,427	85,402
	Incyte Corporation	361 Shares	6,746	18,277
	Informatica Corp	871 Shares	30,894	36,147
	Ingredion Inc	550 Shares	32,417	37,653
	Intel Corp	1,640 Shares	37,103	42,566

**EMPLOYEES' RETIREMENT PLAN OF
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**SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS HELD FOR
INVESTMENT PURPOSES AT YEAR END**

December 31, 2013

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate Of Interest, Collateral, Par, Or Maturity Value	(d) Cost	(e) Current Value
	Interactive Brokers Group Inc	752 Shares	17,527	18,304
	International Business Machs	412 Shares	85,435	77,279
	International Game Technology	2,738 Shares	49,116	49,722
	International Paper Co	760 Shares	36,590	37,263
	ISIS Pharmaceuticals Inc	1,139 Shares	43,679	45,378
	JP Morgan Chase & Co	2,940 Shares	120,658	171,931
	Janus Capital Group Inc	2,808 Shares	26,085	34,735
	Johnson & Johnson	790 Shares	51,099	72,356
	Johnson Controls Inc	754 Shares	21,662	38,680
	KAR Auction Services Inc	1,025 Shares	19,943	30,289
	Kapstone Paper & Packaging Corp	889 Shares	19,847	49,660
	Keryx Biopharmaceuticals Inc	1,307 Shares	18,662	16,926
	Kimberly Clark Corp	491 Shares	40,733	51,290
	Kinder Morgan Inc	915 Shares	34,633	32,940
	Lennar Corp	1,125 Shares	42,932	44,505
	Lorillard Inc	1,231 Shares	47,965	62,387
	MRC Global Inc	1,850 Shares	49,567	59,681
	Manhattan Associates Inc	154 Shares	17,279	18,092
	Marathon Oil Corp	1,085 Shares	33,392	38,301
	Marathon Petroleum Corp	545 Shares	29,269	49,993
	Marketaxess Holdings Inc	254 Shares	16,834	17,000
	McDonalds Corp	958 Shares	84,793	92,955
	Meadwestvaco Corp	1,248 Shares	37,777	46,089
	Medassets Inc	2,500 Shares	56,310	49,575
	Medivation Inc	398 Shares	25,684	25,400
	Mercadolibre Inc	602 Shares	52,832	64,890
	Merck & Co Inc	1,747 Shares	71,109	87,437
	Metlife Inc	491 Shares	23,706	26,475
	Microsoft Corp	1,533 Shares	41,647	57,350
	Micron Technology Inc	2,325 Shares	40,689	50,569
	Momenta Pharmaceuticals Inc	995 Shares	17,378	17,592

**EMPLOYEES' RETIREMENT PLAN OF
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**SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS HELD FOR
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December 31, 2013

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	Mondelez International Inc	1,445 Shares	45,618	51,009
	Motorola Solutions Inc	620 Shares	36,784	41,850
	NCR Corp New	2,175 Shares	56,954	74,081
	Navistar International Corp	800 Shares	18,706	30,552
	Neustar Inc	693 Shares	34,100	34,553
	Newmont Mining Corp	755 Shares	33,892	17,388
	Nextera Energy Inc	925 Shares	52,068	79,199
	Noble Energy Inc	725 Shares	35,240	49,380
	Nordson Corp	636 Shares	40,508	47,255
	Northeast Utils	913 Shares	33,964	38,702
	Northrop Grumman Corp	556 Shares	36,946	63,723
	Nuance Communications Inc	2,300 Shares	50,491	34,960
	Occidental Pete Corp Del	740 Shares	66,810	70,374
	Old Dominion Fght Lines Inc	662 Shares	33,826	35,099
	Owens Ill Inc	1,325 Shares	35,323	47,409
	PVH Corp	400 Shares	44,049	54,408
	Packaging Corp of America	450 Shares	15,950	28,476
	Parexel Intl Corp	665 Shares	21,165	30,045
	Petsmart Inc	887 Shares	58,939	64,529
	Pfizer Inc	2,681 Shares	57,940	82,119
	Phillip Morris International Inc	1,153 Shares	104,593	100,461
	Phillips 66	346 Shares	10,663	26,687
	Pioneer Natural Resources Co	225 Shares	24,447	41,416
	Polaris Inds Inc	525 Shares	43,924	76,461
	Praxair Inc	479 Shares	51,737	62,284
	Procter & Gamble Co	999 Shares	63,575	81,329
	Prudential Financial Inc	1,051 Shares	66,286	96,923
	Public Service Enterprise Group	906 Shares	29,645	29,028
	Quanta Services Inc	1,525 Shares	40,196	48,129
	Raytheon Co	1,201 Shares	69,646	108,931
	Regions Financial Corp	4,250 Shares	31,536	42,033

**EMPLOYEES' RETIREMENT PLAN OF
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December 31, 2013

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	Reinsurance Group of America Inc	675 Shares	39,792	52,252
	Reliance Steel & Aluminum Co	650 Shares	37,453	49,296
	Rent A Center Inc	1,025 Shares	36,693	34,174
	Rite Aid Corp	8,325 Shares	24,467	42,125
	Robert Half Intl Inc	1,741 Shares	59,136	73,105
	Rockwood Holdings Inc	700 Shares	39,211	50,344
	Rovi Corp	2,575 Shares	42,515	50,702
	Rovi Corp	1,271 Shares	31,882	25,026
	SEI Investments Co	1,275 Shares	30,732	44,281
	Salix Pharmaceuticals Ltd	446 Shares	30,326	40,113
	Sally Beauty Holdings Inc	636 Shares	16,805	19,226
	Schlumberger Ltd	553 Shares	38,706	49,831
	Sempra Energy	467 Shares	30,573	41,918
	Silgan Holdings Inc	941 Shares	40,103	45,187
	Skyworks Solutions Inc	2 200 Shares	47,469	62,832
	Snap On Inc	325 Shares	24,318	35,594
	Spectrum Brands Holdings Inc	250 Shares	10,602	17,638
	Suntrust Banks Inc	1,834 Shares	52,122	67,510
	Superior Energy Svcs Inc	1,750 Shares	39,816	46,568
	Tenneco Inc	625 Shares	20,103	35,356
	3M Co	485 Shares	45,489	68,021
	Tibco Software Inc	1,993 Shares	56,276	44,803
	Toronto Dominion Bank	517 Shares	43,297	48,722
	Total S A	1,121 Shares	60,740	68,684
	Towers Watson & Co	540 Shares	30,939	68,909
	Total Sys Svcs Inc	2,199 Shares	51,901	73,183
	Travelers Co Inc	1,351 Shares	92,582	122,320
	US Bancorp	1,782 Shares	60,944	71,993
	Unilever N V	1,466 Shares	52,611	58,977
	United Parcel Service Inc	537 Shares	45,021	56,427
	United Rentals Inc	750 Shares	31,829	58,462

**EMPLOYEES' RETIREMENT PLAN OF
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December 31, 2013

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate Of Interest, Collateral, Par, Or Maturity Value	(d) Cost	(e) Current Value
	United Rentals Inc	1,137 Shares	46,269	88,628
	United Technologies Corp	1,026 Shares	76,249	116,758
	United Therapeutics Corp	223 Shares	12,585	25,216
	Universal Health Svcs Inc	839 Shares	40,771	68,176
	V F Corp	1,464 Shares	59,720	91,265
	Valeant Pharmaceuticals Intl	475 Shares	29,490	55,764
	Valmont Inds Inc	305 Shares	42,497	45,481
	Verizon Communications Inc	2,539 Shares	113,177	124,765
	Visteon Corp	689 Shares	51,942	56,421
	Wuxi Pharmatech Cayman Inc	1,184 Shares	36,560	45,441
	Wabtec Corp	986 Shares	43,023	73,229
	Wal Mart Stores Inc	718 Shares	53,074	56,498
	Wells Fargo Co	3,063 Shares	108,430	139,059
	Wesco International Inc	375 Shares	24,588	34,150
	Weyerhaeuser Co	1,982 Shares	53,236	62,571
	Whiting Petroleum Corp	887 Shares	43,379	54,878
	Williams Sonoma Inc	949 Shares	41,865	55,307
	Wisdomtree Investments Inc	2,048 Shares	34,569	36,269
	Wyndham Worldwide Corp	709 Shares	38,496	52,245
		Total Common Stocks	9,442,328	12,044,745
	Cash Equivalents:			
*	Morgan Stanley Bank N A	13,310.02 Shares	13,310	13,310
	Federated Prime Cash Obligations	1,010,009.320 Shares	1,010,009	1,010,009
	Federated Government Obligations Fund	170,994.860 Shares	170,995	170,995
		Total Cash Equivalents	1,194,314	1,194,314
	U.S. Government Securities:			
	SLM Student Loan Trust	150,000 Units, 2.50%, Due 3/15/47	140,625	137,635
	SLM Student Loan Trust	60,000 Units, 2.50%, Due 3/15/47	56,250	55,054
	SLM Student Loan Trust	70,000 Units, 1.00%, Due 6/17/30	69,988	67,506
	United States Treasury	390,000 Units, Due 8/15/35	194,439	162,595

**EMPLOYEES' RETIREMENT PLAN OF
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**SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS HELD FOR
INVESTMENT PURPOSES AT YEAR END**

December 31, 2013

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate Of Interest, Collateral, Par, Or Maturity Value	(d) Cost	(e) Current Value
	United States Treasury Bds	345,000 Units, 2.875%, Due 5/15/43	291,084	279,612
	United States Treasury Bds	310,000 Units, 3.625%, Due 8/15/43	298,610	292,758
	United States Treasury Notes	1,110,000 Units, 1.50%, Due 8/31/18	1,092,444	1,094,412
	United States Treasury Notes	340,000 Units, 1.625%, Due 11/15/22	331,000	306,904
	United States Treasury Notes	180,000 Units, 1.75%, Due 5/15/23	171,367	162,239
	United States Treasury Notes	370,000 Units, 2.50%, Due 8/15/23	364,847	355,315
	United States Treasury Notes	635,000 Units, 2.50%, Due 8/15/23	612,997	609,797
	United States Treasury Notes	700,000 Units, 0.375%, Due 8/31/15	699,781	701,064
	United States Treasury Notes	635,000 Units, 0.875%, Due 9/15/16	636,215	638,772
	United States Treasury	305,000 Units, 0%, Due 2/15/30	195,572	162,870
	United States Treasury	335,000 Units, 0%, Due 2/15/31	207,553	170,394
	United States Treasury	390,000 Units, 0%, Due 8/15/37	188,705	148,606
	United States Treasury	380,000 Units, 0%, Due 2/15/32	227,590	184,699
	United States Treasury	430,000 Units, 0%, Due 8/15/33	240,026	195,469
	United States Treasury	435,000 Units, 0%, Due 8/15/34	224,759	189,225
	United States Treasury	395,000 Units, 0%, Due 8/15/36	198,452	157,411
	United States Treasury	395,000 Units, 0%, Due 5/15/33	206,289	181,593
	United States Treasury	640,000 Units, 0%, Due 8/15/38	278,419	232,838
	United States Treasury	185,000 Units, 0%, Due 5/15/39	83,805	65,018
	United States Treasury	335,000 Units, 0%, Due 8/15/39	151,346	116,399
	United States Treasury	285,000 Units, 0%, Due 11/15/40	123,630	93,588
	United States Treasury	310,000 Units, 0%, Due 11/15/41	129,630	97,132
	United States Treasury	375,000 Units, 0%, Due 5/15/42	137,944	114,743
	United States Treasury	750,000 Units, 0%, Due 11/15/42	222,120	224,177
		Total U.S. Government Securities	7,775,487	7,197,825
	Foreign Bonds:			
	America Movil S A B DE C V	200,000 Units, 2.375%, Due 9/8/16	209,322	205,834
	BHP Billiton Finance USA Ltd	190,000 Units, 3.25%, Due 11/21/21	195,949	188,873
	BP Capital Markets PLC	160,000 Units, 2.75%, Due 5/10/23	158,397	146,096
	BNP Paribas	85,000 Units, 2.40%, Due 12/12/18	84,976	85,054

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INVESTMENT PURPOSES AT YEAR END**

December 31, 2013

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate Of Interest, Collateral, Par, Or Maturity Value	(d) Cost	(e) Current Value
	CDP Financial	250,000 Units, 4.40%, Due 11/25/19	281,885	275,213
	Electricite De France S A	185,000 Units, 5.60%, Due 1/27/40	219,534	191,856
	HSBC Holdings PLC	200,000 Units, 6.80%, Due 6/1/38	253,616	246,030
	Nexen Inc	170,000 Units, 5.25%, Due 4/15/19	120,880	122,817
	Statoilhydro ASA	170,000 Units, 5.25%, Due 4/15/19	207,002	192,671
	Teck Resources Limited	215,000 Units, 5.20%, Due 3/1/42	213,893	189,759
	Teva Pharmaceutical Fin II B V	110,000 Units, 3.00%, Due 6/15/15	116,829	113,524
	Teva Pharmaceutical Fin II B V	110,000 Units, 3.00%, Due 6/15/15	116,829	113,524
	Transcanada Pipelines Ltd	235,000 Units, 7.625%, Due 1/15/39	347,863	313,666
	Xstrata Finance Canada	85,000 Units, 2.05%, Due 10/23/15	86,179	86,083
		Total Foreign Bonds	2,613,154	2,471,000
	Corporate Bonds:			
	Time Warner Inc	150,000 Units, 7.70%, Due 5/1/32	213,116	192,596
	AT&T Inc	300,000 Units, 2.95%, Due 5/15/16	315,459	312,825
	AT&T Inc	131,000 Units, 4.35%, Due 6/15/45	133,572	110,903
	AT&T Inc	185,000 Units, 2.625%, Due 12/1/22	183,849	166,918
	Abbvie Inc	130,000 Units, 1.20%, Due 11/6/15	130,626	131,320
	Amerada Hess Corp	115,000 Units, 7.30%, Due 8/15/31	157,880	140,446
	Americredit Auto Receivables Tr	50,000 Units, 2.09%, Due 2/8/19	49,855	49,652
	Amgen Inc	230,000 Units, 5.15%, Due 11/15/41	245,268	229,147
	Apple Inc	325,000 Units, 2.40%, Due 5/3/23	307,245	292,243
	Avis Budget Rent Car Fdg Aesop	80,000 Units, 3.04%, Due 3/20/19	81,350	80,721
	Avis Budget Rent Car Fdg Aesop	170,000 Units, 2.62%, Due 9/20/19	169,985	167,179
	Bank of America Corp	210,000 Units, 5.625%, Due 7/1/20	245,906	239,969
	Bank of America Corp	40,000 Units, 2.60%, Due 1/15/19	40,236	40,176
	Bank of New York Co Inc	130,000 Units, 2.10%, Due 1/15/19	130,464	128,856
	CR Bard Inc	200,000 Units, 4.40%, Due 1/15/21	229,002	208,778
	Baxter International Inc	215,000 Units, 1.85%, Due 1/15/17	223,542	217,311
	Bear Stearns Co Inc	190,000 Units, 7.25%, Due 2/1/18	236,332	227,500
	Berkshire Hathaway Finance Corp	210,000 Units, 4.25%, Due 1/15/21	241,916	223,164

**EMPLOYEES' RETIREMENT PLAN OF
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INVESTMENT PURPOSES AT YEAR END**

December 31, 2013

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate Of Interest, Collateral, Par, Or Maturity Value	(d) Cost	(e) Current Value
	Berkshire Hathaway Inc	145,000 Units, 3.00%, Due 2/11/23	144,020	136,934
	Cal Funding II Ltd	159,000 Units, 3.47%, Due 10/25/27	158,003	156,859
	CGRBS Commercial Mtg Trust	160,000 Units, 3.703%, Due 3/15/35	159,535	144,945
	CGRBS Commercial Mtg Trust	160,000 Units, 3.703%, Due 3/15/35	153,763	137,084
	CLI Funding LLC	179,740 Units, 3.22%, Due 6/18/28	178,299	176,998
	Comm Mortgage Trust	260,000 Units, FL RT%, Due 7/10/46	272,943	271,499
	Comm Mortgage Trust	100,000 Units, FL RT%, Due 10/15/45	96,969	88,440
	Comm Mortgage Trust	310,000 Units, FL RT%, Due 10/10/46	279,048	276,057
	Comm Mortgage Trust	110,000 Units, FL RT%, Due 3/10/46	104,689	90,990
	Comm Mortgage Trust	140,000 Units, 3.971%, Due 6/10/46	138,196	128,482
	Comm Mortgage Trust	160,000 Units, FL RT%, Due 7/10/45	128,264	134,559
	Capital Auto Receivables Asset	30,000 Units, 3.22%, Due 5/20/19	29,992	29,717
	Chevron Corp	105,000 Units, 3.191%, Due 6/24/23	100,982	100,795
	Cisco Systems Inc	280,000 Units, 4.95%, Due 2/15/19	319,514	314,952
	Citigroup Inc	145,000 Units, 8.125%, Due 7/15/39	206,377	203,390
	Citigroup Inc	107,000 Units, 4.75%, Due 5/19/15	116,033	112,591
	Citigroup Inc	180,000 Units, 4.587%, Due 12/15/15	194,915	192,350
	Citigroup Commercial Mtg Tr	130,000 Units, FL RT%, Due 5/11/35	116,990	117,657
	Comcast Corp	155,000 Units, 4.25%, Due 1/15/33	153,785	143,983
	Conoco Inc	260,000 Units, 6.95%, Due 4/15/29	353,696	328,999
	Consumers Energy Co	70,000 Units, 6.70%, Due 9/15/19	85,806	85,043
	Cronos Containers Program Ltd	112,000 Units, 3.08%, Due 4/18/28	111,999	109,731
	Dbubs Mortgage Trust	130,000 Units, FL RT%, Due 11/10/46	150,673	140,248
	Directv Hlds/Directv Fing Inc	305,000 Units, 2.40%, Due 3/15/17	311,889	310,508
	EMC Corp	175,000 Units, 3.375%, Due 6/1/23	174,869	168,140
	EMC Corp	135,000 Units, 2.65%, Due 6/1/20	134,676	132,216
	Eaton Corp	25,000 Units, 2.75%, Due 11/2/22	23,220	23,322
	Ebay Inc	210,000 Units, 2.60%, Due 7/15/22	210,196	193,144
	Exelon Generation Co LLC	180,000 Units, 6.25%, Due 10/1/39	218,047	182,410
	Extended Stay America Trust	100,000 Units, FL RT%, Due 12/5/31	100,000	97,693
	Extended Stay America Trust	150,000 Units, FL RT%, Due 12/5/31	157,313	150,534

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	FMR LLC	160,000 Units, 6.50%, Due 12/14/40	185,750	183,709
	FREMF Mortgage Trust	50,000 Units, FL RT%, Due 8/25/46	41,447	40,263
	Fluor Corp	225,000 Units, 3.375%, Due 9/15/21	231,217	219,310
	Franklin Resources Inc	355,000 Units, 2.80%, Due 9/15/22	352,573	330,257
	GAP Inc	45,000 Units, 5.95%, Due 4/12/21	49,753	49,724
	General Elect Cap Corp	225,000 Units, 6.75%, Due 3/15/32	268,630	278,620
	General Elect Cap Corp	200,000 Units, 6.00%, Due 8/7/19	232,536	234,662
	General Elect Cap Corp	200,000 Units, 4.375%, Due 9/16/20	222,948	216,758
	General Elect Cap Corp	200,000 Units, 4.625%, Due 1/7/21	224,050	218,090
	Goldman Sachs Group Inc	190,000 Units, 5.375%, Due 3/15/20	214,618	211,305
	Goldman Sachs Group Inc	270,000 Units, 3.70%, Due 8/1/15	281,588	281,148
	Goldman Sachs Group Inc	195,000 Units, 6.15%, Due 4/1/18	231,096	223,603
	Goldman Sachs Group Inc	230,000 Units, 3.30%, Due 5/3/15	240,656	236,976
	Goldman Sachs Group Inc	185,000 Units, 6.25%, Due 9/1/17	212,787	211,799
	Hasbro Inc	120,000 Units, 6.35%, Due 3/15/40	129,198	126,402
	Hewlett-Packard Co	200,000 Units, 2.625%, Due 12/9/14	204,110	203,322
	Hilton USA Trust	80,000 Units, 4.4065%, Due 11/5/30	80,525	80,065
	Intel Corp	235,000 Units, 1.95%, Due 10/1/16	246,987	241,580
	International Business Machs	220,000 Units, 2.00%, Due 1/5/16	229,192	225,799
	JP Morgan Chase & Co	415,000 Units, 6.00%, Due 1/15/18	489,035	477,864
	JP Morgan Chase & Co	215,000 Units, 3.40%, Due 6/24/15	228,033	223,264
	JP Morgan Chase & Co	200,000 Units, 5.625%, Due 8/16/43	198,484	211,354
	JP Morgan Chase Coml Mtg Secs	180,000 Units, FL RT%, Due 2/15/46	196,713	190,891
	JP Morgan Chase Coml Mtg Secs	150,000 Units, FL RT%, Due 12/15/47	153,670	144,703
	Johnson S C & Son Inc	185,000 Units, 4.80%, Due 9/1/40	210,364	177,080
	MVW Owner Trust	190,723.17 Units, 2.74%, Due 4/20/30	190,694	191,531
	Madison Avenue Trust	135,000 Units, FL RT%, Due 10/12/32	130,587	131,277
	May Department Stores Co	200,000 Units, 6.65%, Due 7/15/24	256,424	231,100
	Medtronic Inc	110,000 Units, 4.00%, Due 4/1/43	106,704	96,949
	Medtronic Inc	165,000 Units, 2.75%, Due 4/1/23	164,728	152,623
	Medtronic Inc	175,000 Units, 1.375%, Due 4/1/18	174,847	171,789

**EMPLOYEES' RETIREMENT PLAN OF
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	Memorial Sloan-Kettering Cancer	162,000 Units, 5.00%, Due 7/1/42	164,044	159,701
	Metlife Inc	80,000 Units, 4.875%, Due 11/13/43	79,812	78,515
	Morgan Stanley	200,000 Units, 5.375%, Due 10/15/15	217,536	215,114
	NYSE Euronext	135,000 Units, 2.00%, Due 10/5/17	135,784	135,176
	NBCUniversal Media LLC	300,000 Units, 4.375%, Due 4/1/21	319,434	317,526
	Nike Inc	105,000 Units, 2.25%, Due 5/1/23	105,083	93,884
	Northern Trust Corp	110,000 Units, 3.95%, Due 10/30/25	109,120	107,194
	Northrop Grumman Corp	120,000 Units, 3.25%, Due 8/1/23	118,007	111,930
	Northrop Grumman Corp	85,000 Units, 4.75%, Due 6/1/43	84,918	80,553
	Novartis Capital Corp	150,000 Units, 4.40%, Due 4/24/20	167,012	163,370
	Oneok Inc	235,000 Units, 4.25%, Due 2/1/22	245,059	221,074
	Oracle Corp	145,000 Units, 6.50%, Due 4/15/38	206,667	176,661
	Pepsi Bottling Group Inc	150,000 Units, 7.00%, Due 3/1/29	215,484	188,883
	Protective Life Corp	110,000 Units, 8.45%, Due 10/15/39	149,444	140,023
	Raytheon Co	205,000 Units, 4.70%, Due 12/15/41	230,492	198,946
	SCG Trust	130,000 Units, FL RT%, Due 11/15/26	130,000	130,002
	Santander Drive Auto	180,000 Units, 3.92%, Due 1/15/20	179,961	186,649
	Siemens Financierings NV	170,000 Units, 6.125%, Due 8/17/26	224,827	196,168
	Sierra Receivables Fdg Co LLC	46,323.480 Units, 2.70%, Due 10/20/30	46,318	46,154
	Sierra Receivables Fdg Co LLC	138,918.28 Units, 2.39%, Due 11/20/29	137,228	139,188
	Springleaf Mtg Ln Tr	230,000 Units, 4.48%, Due 12/25/65	219,722	226,508
	Springleaf Mortgage Loan Trust	220,000 Units, 5.00%, Due 9/25/57	217,249	217,249
	Staples Inc	40,000 Units, 4.375%, Due 1/12/23	38,430	38,750
	Starbucks Corp	10,000 Units, 0.875%, Due 12/5/16	9,981	9,937
	Suntrust Banks Inc	30,000 Units, 2.35%, Due 11/1/18	29,975	29,841
	TJX Cos Inc	120,000 Units, 2.50%, Due 5/15/23	114,484	108,635
	Thermo Fisher Scientific Inc	315,000 Units, 3.20%, Due 3/1/16	327,720	329,329
	Time Warner Cable Inc	90,000 Units, 8.25%, Due 4/1/19	105,813	105,435
	Toyota Motor Credit Corp	215,000 Units, 3.30%, Due 1/12/22	232,634	215,062
	US Bancorp	145,000 Units, 3.00%, Due 3/15/22	140,454	140,211
	United Technologies Corp	130,000 Units, 4.50%, Due 6/1/42	139,905	126,242

**EMPLOYEES' RETIREMENT PLAN OF
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INVESTMENT PURPOSES AT YEAR END**

December 31, 2013

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	United Technologies Corp	135,000 Units, 3.10%, Due 6/1/22	133,740	132,000
	Unitedhealth Group Inc	170,000 Units, 6.625%, Due 11/15/37	221,473	205,676
	Unitedhealth Group Inc	210,000 Units, 1.40%, Due 10/15/17	211,260	207,348
	Valley National Bancorp	40,000 Units, 5.125%, Due 9/27/23	39,901	39,452
	Verizon Communications Inc	200,000 Units, 5.55%, Due 2/15/16	231,162	218,724
	Verizon Communications Inc	150,000 Units, 6.35%, Due 4/1/19	192,616	176,308
	Verizon Communications Inc	200,000 Units, 2.00%, Due 11/1/16	209,705	204,072
	Verizon Communications Inc	365,000 Units, 6.40%, Due 9/15/33	390,363	419,794
	Virginia Electric & Power Co	225,000 Units, 6.35%, Due 11/30/37	296,779	271,186
	WF-RBS Commercial Mtg Trust	290,000 Units, FL RT%, Due 12/15/45	240,880	248,998
	Watson Pharmaceuticals Inc	135,000 Units, 1.875%, Due 10/1/17	134,380	133,592
	Wellpoint Inc	210,000 Units, 2.375%, Due 2/15/17	219,151	212,580
	Wellpoint Inc	100,000 Units, 3.70%, Due 8/15/21	106,785	99,631
	Wells Fargo & Co	155,000 Units, 3.45%, Due 2/13/23	155,207	146,544
	Wyeth	55,000 Units, 6.45%, Due 2/1/24	67,305	65,855
		Total Corporate Bonds	22,493,552	21,669,461
	Municipal Bonds:			
	Los Angeles Calif Cmnty College	145,000 Units, 6.75%, Due 8/1/49	204,782	183,126
	Chicago Ill Transit Auth	155,000 Units, 6.899%, Due 12/1/40	188,728	173,743
		Total Municipal Bonds	393,510	356,869
	Alternative Investments			
	Skybridge Multi-Advisor Hedge Fund	3,573.192 Shares	4,316,206	4,489,547
	Pointer Offshore III, Ltd	3,564.431 Units	3,570,000	4,141,405
	ACL Alternative Fund	2,828.647 Shares	711,547	687,544
		Total Alternative Investments	8,597,753	9,318,496
	Total Investments		73,046,132	77,191,884

* Party in Interest

**EMPLOYEES' RETIREMENT PLAN OF
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**SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS (ACQUIRED AND
DISPOSED OF WITHIN YEAR)**

December 31, 2013

(a) Identity of Issue, Borrower, Lessor or Similar Party	(b) Description of Investment Including Maturity Date, Rate Of Interest, Collateral, Par, Or Maturity Value	(c) Cost of Acquisitions	(d) Proceeds of Dispositions
Common Stocks			
Actavis PLC	225 Shares	19,107	33,956
Aon PLC	1,264 Shares	80,025	83,745
Eaton Corp PLC	2,564 Shares	149,395	174,322
Endurance Specialty Hldgs Ltd	475 Shares	20,853	25,949
XL Group PLC	248 Shares	10,522	7,442
ASML Holding N V	462 Shares	31,152	37,309
Interxion Holding N V	242 Shares	5,459	6,602
ADT Corp	1,022 Shares	45,940	43,487
AGCO Corp	375 Shares	20,406	21,551
AMC Networks	150 Shares	9,935	9,966
Abbvie Inc	297 Shares	10,665	12,553
Agrium Inc	1,196 Shares	124,311	110,420
Akamai Technologies Inc	501 Shares	20,100	22,186
Alliance Data Systems Corp	280 Shares	52,792	68,652
Allscripts Healthcare Solutions	1,175 Shares	12,839	15,457
American Tower Corp	114 Shares	9,002	9,041
Apple Inc	156 Shares	66,517	69,084
Automatic Data Processing Inc	1,443 Shares	93,275	102,598
BMC Software Inc	325 Shares	13,501	14,728
Boeing Co	408 Shares	31,259	95,225
Broadridge Finl Solutions Inc	750 Shares	17,053	17,534
CBS Corp	300 Shares	12,833	16,871
CVS Caremark Corp	1,692 Shares	98,976	100,713
Cameron International Corp	531 Shares	32,383	33,072
Celanese Corp	200 Shares	9,743	8,516
Chipotle Mexican Grill Inc	346 Shares	97,529	122,820
Citigroup Inc	318 Shares	15,248	16,131
Coinstar Inc	360 Shares	18,828	20,237
Con-Way Inc	350 Shares	12,471	13,808
Crown Castle International Corp	423 Shares	28,210	32,514

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**SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS (ACQUIRED AND
DISPOSED OF WITHIN YEAR)**

December 31, 2013

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DSW Inc	197 Shares	13,105	15,847
Darden Restaurants Inc	225 Shares	10,555	10,592
Dice Holdings Inc	623 Shares	6,049	5,616
Discovery Communications Inc	175 Shares	12,378	13,938
Duke Energy Corp	168 Shares	11,544	11,566
Eagle Materials Inc	268 Shares	17,585	17,748
Edwards Lifesciences Corp	925 Shares	80,508	60,876
Elan PLC	1,525 Shares	15,559	17,629
Elizabeth Arden Inc	400 Shares	16,318	19,448
Equinix Inc	411 Shares	88,494	91,921
Evercore partners Inc	193 Shares	8,251	7,670
Fedex Corp	471 Shares	46,077	48,351
First Republic Bank	209 Shares	7,615	8,051
GNC holdings Inc	525 Shares	18,362	25,088
Genomic Health Inc	574 Shares	16,514	17,243
Goldman Sachs Group Inc	675 Shares	97,532	98,204
Google Inc	57 Shares	45,845	51,462
Harman Intl Inds Inc	325 Shares	14,535	17,292
Hertz Global Holdings Inc	2,398 Shares	47,544	63,752
IXIA	1,330 Shares	25,231	16,739
Illumina Inc	495 Shares	25,196	51,223
Informatica Corp	241 Shares	8,548	8,733
International Game Technology	529 Shares	9,490	9,818
Intuit	125 Shares	7,727	7,982
Iron Mountain Inc	474 Shares	16,183	16,178
Jabil Circuit Inc	863 Shares	16,535	17,864
Jarden Corp	1,913 Shares	47,729	90,237
Johnson & Johnson	102 Shares	14,588	8,617
KAR Auction Services Inc	375 Shares	7,296	8,957
Kinder Morgan Inc	2,320 Shares	88,057	95,131
Kraft Foods Group Inc	300 Shares	16,582	17,073

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**SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS (ACQUIRED AND
DISPOSED OF WITHIN YEAR)**

December 31, 2013

(a) Identity of Issue, Borrower, Lessor or Similar Party	(b) Description of Investment Including Maturity Date, Rate Of Interest, Collateral, Par, Or Maturity Value	(c) Cost of Acquisitions	(d) Proceeds of Dispositions
LKQ Corp	821 Shares	19,099	27,624
Lender Processing Services Inc	514 Shares	11,565	16,439
MRC Global Inc	100 Shares	2,722	2,722
Maximus Inc	550 Shares	14,072	25,166
Mondelez International Inc	455 Shares	14,364	13,651
Myriad Genetics Inc	200 Shares	5,516	5,004
Newmont Mining Corp	244 Shares	10,953	8,010
Nucor Corp	1,289 Shares	60,227	60,732
Owens Ill Inc	350 Shares	9,247	10,009
PVH Corp	244 Shares	28,049	29,969
Panera Bread Co	106 Shares	17,036	18,272
Penn National Gaming Inc	228 Shares	10,925	11,508
Rackspace Hosting Inc	326 Shares	24,372	12,115
Rite Aid Corp	5,550 Shares	19,334	24,584
Rockwood Holdings Inc	250 Shares	14,004	17,002
Sandridge Energy Inc	1,337 Shares	9,425	7,936
Select Medical Holdings Corp	456 Shares	4,319	3,961
Skyworks Solutions Inc	100 Shares	3,350	2,765
Solarwinds Inc	382 Shares	20,628	12,334
Solera Holdings Inc	375 Shares	20,940	20,670
Suntrust Banks Inc	587 Shares	16,683	18,701
Towers Watson & Co	179 Shares	14,024	19,867
United Parcel Service Inc	177 Shares	14,839	15,384
Volcano Corp	602 Shares	15,249	10,012
Western Refining Inc	492 Shares	15,682	15,117
Whiting Petroleum Corp	245 Shares	11,982	11,572
Whole Foods Mkt Inc	715 Shares	61,535	74,958
	Total Common Stocks	2,498,002	2,793,419

**EMPLOYEES' RETIREMENT PLAN OF
MEDCENTRAL HEALTH SYSTEM
FEI # 34-0714456, PLAN # 002**

**SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS (ACQUIRED AND
DISPOSED OF WITHIN YEAR)**

December 31, 2013

(a) Identity of Issue, Borrower, Lessor or Similar Party	(b) Description of Investment Including Maturity Date, Rate Of Interest, Collateral, Par, Or Maturity Value	(c) Cost of Acquisitions	(d) Proceeds of Dispositions
Foreign Bonds			
BP Capital Markets PLC	75,000 Units, 3.125%, Due 10/1/15	78,743	78,597
	Total Foreign Bonds	78,743	78,597
Corporate Bonds			
Americredit Auto Receivables Tr	125,000 Units, 2.64%, Due 7/8/20	124,970	125,137
Apache Corp	165,000 Units, 2.625%, Due 1/15/23	160,545	153,104
Autozone Inc	215,000 Units, 3.70%, Due 4/15/2	210,117	210,390
Cal Funding II Ltd	9,000 Units, 3.47%, Due 10/25/27	9,000	9,000
CLI Funding LLC	8,550 Units, 3.22%, Due 6/18/28	8,550	8,550
Corn Products International Inc	85,000 Units, 3.20%, Due 11/1/15	89,366	88,716
Cronos Containers Program Ltd	8,000 Units, 3.08%, Due 4/18/28	8,000	8,000
Duke Energy Carolinas LLC	330,000 Units, 4.25%, Due 12/15/41	313,018	309,806
Extended Stay America Trust	90,000 Units, FL RT%, Due 12/5/31	92,925	91,424
GS Mortgage Securities Corp II	110,000 Units, FL RT%, Due 7/10/39	108,075	107,869
GE Commercial Mtg Corp Trust	70,000 Units, FL RT%, Due 11/10/45	69,300	68,600
MVW Owner Trust	19,276.83 Units, 2.74%, Due 4/20/30	19,277	19,277
Merrill Lynch Mortgage Trust	200,000 Units, FL RT%, Due 11/12/37	205,586	202,738
Microsoft Corp	145,000 Units, 2.375%, Due 5/1/23	142,126	132,524
Sierra Receivables Fdg Co LLC	3,676.520 Units, 2.70%, Due 10/20/30	3,677	3,677
Sierra Receivables Fdg Co LLC	44,435.67 Units, 2.39%, Due 11/20/29	44,436	44,436
UBS-Barclays Coml Mtg Tr	100,000 Units, FL RT%, Due 3/10/46	88,547	88,926
WF-RBS Commercial Mtg Trust	110,000 Units, FL RT%, Due 12/15/45	93,296	103,950
WF-RBS Commercial Mtg Trust	230,000 Units, FL RT%, Due 6/15/46	208,294	179,472
WF-RBS Commercial Mtg Trust	80,000 Units, FL RT%, Due 6/15/44	80,200	82,475
	Total Corporate Bonds	2,079,305	2,038,071
Total Investments		4,656,050	4,910,087

**EMPLOYEES' RETIREMENT PLAN OF
MEDCENTRAL HEALTH SYSTEM
FEI # 34-0714456, PLAN # 002**

SCHEDULE H, LINE 4J - SCHEDULE OF REPORTABLE TRANSACTIONS

December 31, 2013

(a) Identity of Party Involved	(b) Description of Asset (Include Interest Rate and Maturity in Case of a Loan)	(c) Purchase Price	(d) Selling Price	(e) Lease Rental	(f) Expense Incurred With Transaction	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
	Single Transactions:							
	44,955 Shares SPDR S & P 500 ETF Trust		6,733,899		1,050	6,393,523	6,733,899	339,326
	72,250 Shares Vanguard Total Stock Market Index Fund	5,588,538			1,445	5,589,983	5,588,538	
	353,817.505 Shares Columbia Select Large Cap Growth Fund	5,700,000				5,700,000	5,700,000	
	6,732,849.420 Shares Federated Prime Cash Obligations Institutional Shares	6,732,849				6,732,849	6,732,849	
	5,600,000 Shares Federated Prime Cash Obligations Institutional Shares	5,600,000				5,600,000	5,600,000	

**EMPLOYEES' RETIREMENT PLAN OF
MEDCENTRAL HEALTH SYSTEM
FEI # 34-0714456, PLAN # 002**

SCHEDULE H, LINE 4J - SCHEDULE OF REPORTABLE TRANSACTIONS

December 31, 2013

(a) Identity of Party Involved	(b) Description of Asset (Include Interest Rate and Maturity in Case of a Loan)	(c) Purchase Price	(d) Selling Price	(e) Lease Rental	(f) Expense Incurred With Transaction	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
	6,688,380.830 Shares Federated Prime Cash Obligations Institutional Shares		6,688,381			6,688,381	6,688,381	0
	5,589,982.500 Shares Federated Prime Cash Obligations Institutional Shares		5,589,983			5,589,983	5,589,983	0
	6,287,227.380 Shares Federated Prime Cash Obligations Institutional Shares	6,287,227				6,287,227	6,287,227	
	4,191,060 Shares Federated Prime Cash Obligations Institutional Shares	4,191,060				4,191,060	4,191,060	
	6,606,145 Shares Federated Prime Cash Obligations Institutional Shares		6,606,145			6,606,145	6,606,145	0

**EMPLOYEES' RETIREMENT PLAN OF
MEDCENTRAL HEALTH SYSTEM
FEI # 34-0714456, PLAN # 002**

SCHEDULE H, LINE 4J - SCHEDULE OF REPORTABLE TRANSACTIONS

December 31, 2013

(a) Identity of Party Involved	(b) Description of Asset (Include Interest Rate and Maturity in Case of a Loan)	(c) Purchase Price	(d) Selling Price	(e) Lease Rental	(f) Expense Incurred With Transaction	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
	5,700,000 Shares Federated Prime Cash Obligations Institutional Shares	5,700,000				5,700,000	5,700,000	
	5,700,000 Shares Federated Prime Cash Obligations Institutional Shares		5,700,000			5,700,000		0
	3,997,177.220 Shares Federated Prime Cash Obligations Institutional Shares		3,997,177			3,997,177	3,997,177	0
	4,000,000 Shares Federated Prime Cash Obligations Institutional Shares	4,000,000				4,000,000	4,000,000	
	Series of Transactions: 2 Purchases of Columbia Select Large Cap Growth Fund	5,904,176				5,904,176	5,904,176	

**EMPLOYEES' RETIREMENT PLAN OF
MEDCENTRAL HEALTH SYSTEM
FEI # 34-0714456, PLAN # 002**

SCHEDULE H, LINE 4J - SCHEDULE OF REPORTABLE TRANSACTIONS

December 31, 2013

(a) Identity of Party Involved	(b) Description of Asset (Include Interest Rate and Maturity in Case of a Loan)	(c) Purchase Price	(d) Selling Price	(e) Lease Rental	(f) Expense Incurred With Transaction	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
	3 Sales of Columbia Select Large Cap Growth Fund		1,120,000			1,099,357	1,120,000	20,643
	494 Purchases of Federated Prime Cash Obligations Institutional Shares	72,705,070				72,705,070	72,705,070	
	297 Sales of Federated Prime Cash Obligations Institutional Shares		72,969,374			72,969,374	72,969,374	0
	124 Purchases of Federated Government Obligations Fund Institutional Shares	2,826,008				2,826,008	2,826,008	
	14 Sales of Federated Government Obligations Fund Institutional Shares		2,854,490			2,854,490	2,854,490	0

**EMPLOYEES' RETIREMENT PLAN OF
MEDCENTRAL HEALTH SYSTEM
FEI # 34-0714456, PLAN # 002**

SCHEDULE H, LINE 4J - SCHEDULE OF REPORTABLE TRANSACTIONS

December 31, 2013

(a) Identity of Party Involved	(b) Description of Asset (Include Interest Rate and Maturity in Case of a Loan)	(c) Purchase Price	(d) Selling Price	(e) Lease Rental	(f) Expense Incurred With Transaction	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
	1 Purchase of SPDR S & P 500 ETF Trust	33,810			5	33,815	33,815	
	1 Sale of SPDR S & P 500 ETF Trust		6,733,899		1,050	6,393,523	6,733,899	339,326
	5 Purchases of United States Treasury Notes Dated 5/15/13, 1.75% Due 5/15/23	2,455,653				2,455,653	2,455,653	
	11 Sales of United States Treasury Notes Dated 5/15/13, 1.75% Due 5/15/23		2,219,871			2,284,286	2,219,871	(64,415)
	2 Purchases Vanguard Total Stock Market Index Fund	5,598,242			1,447	5,599,689	5,599,689	
	3 Sales Vanguard Total Stock Market Index Fund		1,532,986		389	1,392,379	1,532,986	140,218

**EMPLOYEES' RETIREMENT PLAN OF
MEDCENTRAL HEALTH SYSTEM
FEI # 34-0714456, PLAN # 002**

SCHEDULE H, LINE 4J - SCHEDULE OF REPORTABLE TRANSACTIONS

December 31, 2013

(a) Identity of Party Involved	(b) Description of Asset (Include Interest Rate and Maturity in Case of a Loan)	(c) Purchase Price	(d) Selling Price	(e) Lease Rental	(f) Expense Incurred With Transaction	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
	Broker Aggregate Transactions: Janney Montgomery Scott Inc 2 Purchases 1 Sale Merrill Lynch Prof Clearing Corp 6 Purchases Mutual Fund Agent 6 Purchases 21 Sales	43,514 8,502,437 9,880,000	6,733,899 10,720,418		7 1,050 10	43,521 6,393,523 8,502,437 9,880,000 10,614,426	43,521 6,733,899 8,502,437 9,880,000 10,720,418	339,326 105,982

Schedule SB, line 26 — Schedule of Active Participant Data

Attained age	Years of credited service										
	Under 1	1–4	5–9	10–14	15–19	20–24	25–29	30–34	35–39	40 & up	Total
Under 25		67 26,851 1,121	3								70
25–29		118 36,910 2,376	65 35,628 5,668	3							186
30–34		74 38,988 2,957	78 44,398 8,679	48 42,098 12,608	1						201
35–39		65 40,218 2,992	80 40,576 8,641	86 48,664 17,621	24 58,740 25,586	2					257
40–44		42 32,970 3,306	58 43,073 10,834	73 47,748 18,703	33 52,368 26,176	18	6				230
45–49		55 37,225 3,378	64 48,070 13,623	62 45,478 20,557	33 50,263 28,351	35 46,465 39,915	23 52,478 37,102	3			275
50–54		37 39,108 5,101	78 45,871 14,903	66 45,479 22,962	31 47,040 32,737	30 50,750 40,639	40 52,259 43,172	37 55,327 51,261	3		322
55–59		48 46,688 5,140	44 37,040 14,277	55 45,343 27,691	31 48,923 39,637	25 56,825 50,703	26 51,391 50,784	36 58,863 65,825	27 55,164 67,179	1	293
60–64		21 58,920 6,907	30 39,567 15,354	35 41,186 28,012	28 45,406 42,798	23 56,951 60,520	21 59,435 67,069	23 50,734 64,494	19	7	207
65–69		5	8	8	7	4	5	6	3	3	49
70 & up		3	1	6			2	2		1	15
Total		535	509	442	188	137	123	107	52	12	2,105

In each cell, the top number is the count of active participants for each age/service combination. The middle number is average pay for 2012 limited to \$250,000. The bottom number is average cash account balance. Average pay and cash balance are not shown for cells with fewer than 20 participants.

Schedule SB, line 24 — Change in Actuarial Assumptions

- The expense component of normal cost increased from \$425,420 to \$429,844 to reflect our expectations for the current plan year.
- The ultimate salary scale table beginning in 2018 was updated to produce an anticipated average wage increase of 3.0%. Previously, the ultimate salary scale anticipated a 4.4% average wage increase. The change was made to better reflect expectations for future years.
- The Social Security Taxable Wage Base beginning in 2018 decreased from 3.45% to 3.00%. The change was made to better reflect expectations for future years.
- The assumed cash balance crediting rate was updated to 3% beginning in 2013, increasing steadily to 4.9% (3.48% in 2014, 3.95% in 2015, 4.43% in 2016), and then remaining at 4.9% thereafter. The change was made to better reflect expectations for future years.

Schedule SB, Part V — Statement of Actuarial Assumptions/Methods**Actuarial Assumptions****Discount rate sponsor elections**

• Segment rates or full yield curve	Segment		
• Look-back months	4		
	<u>Stabilized rates</u>	<u>Nonstabilized rates</u>	
• First 5 years	4.94%	1.75%	
• Next 15 years	6.15%	4.62%	
• Over 20 years	6.76%	5.72%	

Mortality sponsor elections

• Healthy participants	Section 430(h)(3) prescribed separate static annuitant and nonannuitant mortality tables. These tables are based on the RP-2000 mortality tables projected with mortality improvement to the valuation year plus 7 and 15 years based on Scale AA.
• Disabled participants	Same as healthy participants.

417(e) lump sums

Liabilities are determined based on the underlying annuity used by the plan to determine the lump sum amount, rather than valuing the lump sum payment. This annuity is valued based on funding interest rates rather than 417(e) rates and current year 417(e) unisex mortality.

Non-417(e) lump sums

• Mortality table	Not applicable
• Interest rate	Not applicable

Cash balance plans

• Interest accumulation rate	3.00% in 2013; increasing to 4.90% over 4 years
• Whipsaw calculations	No
• Annuity conversion	
— Mortality table	Not applicable
— Interest rate basis	Not applicable

Other economic assumptions

• Wage increase	Age-based table with average of 2.50% through 2017; 3.00% average thereafter
• Social Security wage base	2.50% through 2017; 3.00% thereafter
• Inflation	2.50% per year
• Expected investment return	7.00%
• Expenses	Prior year actual expenses, adjusted for interest. \$429,844 added to current year normal cost.

Schedule SB, Part V — Statement of Actuarial Assumptions/Methods**Demographic assumptions**

- Withdrawal 2003 SOA Pension Plan Turnover Study – Select and Ultimate Table with adjustment (85% of 5+ year table for the ultimate rates and the 3 year of service table for the select rates). See table of sample rates.

- Disability incidence See table of sample rates.

	Attained age	Annual Percentage
	55-59	3%
	60-61	5%
	62	25%
	63	15%
	64	20%
	65	50%
	66	20%
	67-69	10%
	70	100%

- Benefit commencement age for

— Future vested deferred 60

— Current vested deferred 60

	<u>Male participants</u>	<u>Female participants</u>
• Spouse assumptions		
— Percentage married	80%	80%
— Spouse age difference	3 years younger	3 years older

Form of payment	<u>Lump sum</u>	<u>Single life</u>	<u>75% J&S</u>
• Active retirements	100%	0%	0%
• Future vested deferred	100%	0%	0%
• Future disabilities	100%	0%	0%
• Future deaths	100%	0%	0%
• Current vested deferred			
— with a Mansfield Plan benefit	0%	70%	30%
— with only a cash balance benefit	100%	0%	0%

Unpredictable contingent event assumptions Not applicable

Lump sum basis for minimum benefits The applicable segment rates with a four month look-back period, without phase-in, based on PPA legislation effective January 1, 2013, and the 2013 Applicable Mortality Table prescribed by Revenue Ruling 2008-85.

Schedule SB, Part V — Statement of Actuarial Assumptions/Methods***Table of Sample Rates*****Withdrawal Rates**

Attained Age	Length of Service Under 5 Years	Length of Service 5+Years
20	19.60%	11.65%
25	16.10%	8.67%
30	13.00%	6.04%
35	11.80%	5.10%
40	10.80%	4.68%
45	9.80%	4.25%
50	9.20%	3.83%
55	8.70%	3.40%

Disability Rates

Attained Age	Males	Females
20	0.03%	0.03%
25	0.04%	0.05%
30	0.05%	0.08%
35	0.07%	0.14%
40	0.12%	0.21%
45	0.20%	0.32%
50	0.36%	0.53%
55	0.72%	0.95%
60	1.26%	1.16%

Earnings Progression

Attained Age	2012-2017	2018 onwards
20	3.84%	5.00%
25	3.54%	4.50%
30	3.25%	4.00%
35	2.95%	3.50%
40	2.66%	3.00%
45	2.36%	2.50%
50	2.07%	2.50%
55	1.77%	2.50%
60	1.77%	2.50%

Schedule SB, Part V — Statement of Actuarial Assumptions/Methods

Actuarial Methods

Asset Methods

The asset valuation method is an average of the adjusted market value for each calendar year during the two years preceding the valuation date. The adjusted market value is the market value at each determination date adjusted to the valuation date based on actual cash flows and expected interest at the lesser of the expected rate of return and the third segment rate. This amount is adjusted to be no greater than 110 percent and no less than 90 percent of the fair market value, as defined in IRC Section 430.

A characteristic of this asset method is that, over time, it is slightly more likely to produce an actuarial value of assets that is less than the market value of assets than an actuarial value that is greater than the market value.

Participant Methods

Participants or former participants are included or excluded from the valuation as described below:

- **Participants included:** The plan sponsor provides us with data on all employees as of the valuation date, but only those employees who have completed the plan's eligibility requirements are included in the valuation of liabilities.
- **Participants excluded:** No actuarial liability is included for nonvested participants who terminated prior to the valuation date.
- **Insurance contracts:** The plan does not have any insurance contracts.

Minimum Funding Methods

The funding target for minimum funding calculations is computed using the traditional unit credit method of funding. The objective under this method is to fund each participant's benefits under the plan as they accrue. Thus, the total pension to which each participant is expected to become entitled at retirement is broken down into units, each associated with a year of past or future credited service.

A detailed description of the calculation follows:

- The plan's valuation date is the beginning of the plan year.
- An individual's **funding target** is the present value of future benefits based on credited service and average pay as of the beginning of the plan year, and an individual's **target normal cost** is the present value of the benefit expected to accrue in the plan year. If multiple decrements are used, the funding target and the target normal cost for an individual is the sum of the component funding targets and target normal costs associated with the various anticipated separation dates.
- The plan's **target normal cost** is the sum of the individual target normal costs, and the plan's **funding target** is the sum of the individual funding targets for all participants under the plan.



Rachel A. Battah, FSA, EA, MAAA
Principal

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Ms. Linda Reisdorf, CPA
OhioHealth MedCentral
335 Glessner Avenue
Mansfield, OH 44903

October 1, 2014

Subject: 2013 Form 5500 Filing for the Employees' Retirement Plan of MedCentral Health System

Dear Linda:

Enclosed is a hard copy of the 2013 Schedule SB (Form 5500) with attachments for the Employees' Retirement Plan of MedCentral Health System that includes my full signature. It should be retained in your records along with the final signed Form 5500.

As you know, Form 5500 and all attachments must be electronically filed by October 15, 2014 since Form 5558 was filed prior to July 31, 2014. As was the case last year, a copy of the Form 5558 no longer needs to be attached to the filed Form 5500.

According to IRS Notice 2014-53, by filing this 2013 Schedule SB with the MAP-21 stabilized interest rates, OhioHealth MedCentral will make a deemed election to defer Highway and Transportation Funding Act of 2014 (HATFA) legislation to 2014.

As we have discussed, in order to submit your Form 5500 to the DOL, each Filing Signer must register for an IREG UserID and PIN on the DOL website (www.efast.dol.gov); when registering, User type of Filing Signer must be selected.

We have also provided the electronic files needed to incorporate the Schedule SB into your electronic filing. You'll notice the PDF attachment of the Schedule SB includes only my initials, rather than my full signature. This is acceptable under the IRS rules and is a Mercer standard practice to prevent identity theft.

The XML file provided is formatted to be read into the IFILE system. As we understand, you are using a third-party software to complete your Form 5500. Your software may be able to import the XML file provided, however due to variations in systems, we cannot guarantee it will be compatible.

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October 1, 2014
Ms. Linda Reisdorf, CPA
OhioHealth MedCentral

If this is not compatible, you will need to manually input the results on the Schedule SB to your software. Note: it is not sufficient to only include the signed PDF Schedule SB as an attachment; the results must also be included with the rest of the electronic filing.

In the table below, we have listed the Attachment Type found in IFILE and the first portion of the name of the corresponding attachment file provided. While we are unfamiliar with your specific software, we expect this is sufficient information for you to properly align attachment files provided with the appropriate Schedule and line item. The actual file names also include your EIN and the PN to help ensure the attachments are attached to the correct filing.

IFILE Attachment Type	Attachment File
Active Participant Data	SchSB Ln26 ActiveParticipData
Actuarial Assumption Methods	SchSB Ln23 ActrlAssmptnMthds
Change in Non-Prescribed Actuarial Assumptions	SchSB Ln24 NonPrescribedActrlAssmptn
Weighted Average Retirement Age	SchSB Ln22 WeightedAvgRtmtAge
Summary of Plan Provisions	SchSB PartV PlanProvisions
Signed Schedule SB	SchSB ActuarySignature

There are several areas where information included in the Schedule SB must correspond with entries on the remainder of your Form 5500 filing. We ask that you confirm in particular the following:

- Please ensure that each Schedule and attachment reflects the identical plan name, plan sponsor name, EIN (Employer Identification Number), and PN (Plan Number)
- Mark Item 4 of Form 5500 Schedule R "No"
- Mark Item 8 of Form 5500 Schedule R "N/A"
- Add notice of termination of enrolled actuary information to Schedule C, as instructed below

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October 1, 2014
Ms. Linda Reisdorf, CPA
OhioHealth MedCentral

Please make sure to complete Part III of Schedule C, Notice to Terminated Enrolled Actuary. Due to internal reassignment of roles within Mercer, your Enrolled Actuary has changed from Jeff Blaszkowski to Rachel A. Battah. Part III of your Schedule C should appear as shown on the attached Notice to Terminated Enrolled Actuary.

As the enrolled actuary signing Schedule SB, Section 103(d)(10) of ERISA requires that I disclose any event which was not taken into account in the actuarial valuation and which would be expected to produce a material increase in plan costs. I prepared the enclosed Schedule SB assuming there were no such events. If you know of such an event (plan amendment, significant increase in participation, etc.), please call me to discuss it and, if necessary, I will prepare a revised Schedule SB commenting on that fact.

Plan sponsors must post basic plan information and Schedule SB on any intranet websites they maintain to communicate exclusively with employees, in accordance with regulations to be issued by the Department of Labor (DOL). In addition, the DOL will post this information on its website within 90 days after Form 5500 is filed. While the timing related to the employee intranet posting remains unclear, we recommend doing so within the same 90-day period, pending further guidance from the DOL or your outside counsel. Accordingly, please be sure to post this actuarial information within that 90-day period. If you do not maintain an intranet for employee communications, no internal posting is required.

We would appreciate receiving a copy of your entire signed Form 5500 filing package, including the auditor report, for our records.

As you know, Mercer is not a law firm, and this analysis is not intended to be a legal opinion. You should consider securing the advice of legal counsel with respect to any legal matters related to this document and any attachments. The information contained in this letter represents only our general understanding of the filing and posting requirements for Form 5500; we strongly recommend that you confirm the exact requirements that apply to your situation with your ERISA counsel before making any final decisions.



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October 1, 2014
Ms. Linda Reisdorf, CPA
OhioHealth MedCentral

If you have any questions, please don't hesitate to call me at 614-227-5542.

Sincerely,

A handwritten signature in black ink that reads "Rachel A. Battah". The script is fluid and cursive.

Rachel A. Battah, FSA, EA, MAAA

Copy: Rick Hoback, Craig Bjerke, Lisa Meddock, Denise Stephenson, Megan Schaffernocker

Enclosures

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**EMPLOYEES' RETIREMENT PLAN OF
MEDCENTRAL HEALTH SYSTEM**

FINANCIAL STATEMENTS

DECEMBER 31, 2013 AND 2012

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SCHEDULE OF REPORTABLE TRANSACTIONS

RL&B RIESTER, LUMP & BURTON CPA'S, INC.

John R. Lump, CPA
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INDEPENDENT AUDITOR'S REPORT

October 14, 2014

Board of Trustees
Employees' Retirement Plan of
MedCentral Health System
335 Glessner Avenue
Mansfield, OH 44905

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of the Employees' Retirement Plan of MedCentral Health System (Plan), which comprise the statements of net assets available for benefits as of December 31, 2013 and 2012, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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

Auditor's Responsibility

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

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note C, which was certified by Key Trust Company of Ohio, NA, the custodian of the Plan, except for comparing the information with the related information included in the financial statements and supplemental schedules. We have been informed by the plan administrator that the custodian holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained a certification from the custodian as of and for the years ended December 31, 2013 and 2012, that the information provided to the plan administrator by the custodian is complete and accurate.

Disclaimer of Opinion

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

Other Matter

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

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

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

Riester, Lump & Burton CPAs, Inc.

Riester Lump & Burton CPAs Inc.

Mansfield, Ohio

**EMPLOYEES' RETIREMENT PLAN OF
MEDCENTRAL HEALTH SYSTEM**

STATEMENT OF NET ASSETS AVAILABLE FOR BENEFITS

DECEMBER 31, 2013 AND 2012

	<u>2013</u>	<u>2012</u>
Assets		
Investments at Fair Value:		
Mutual Funds	\$ 22,939,174	\$ 20,142,945
Common Stocks	12,044,745	16,598,661
Cash Equivalents	1,194,314	1,445,013
U.S. Government Securities	7,197,825	7,131,714
Corporate Bonds	21,669,461	13,356,155
Foreign Bonds	2,471,000	2,342,202
Municipal Bonds	356,869	385,209
Alternative Investments	<u>9,318,496</u>	<u>8,758,105</u>
Total Investments	77,191,884	70,160,004
Receivables:		
Contribution Receivable from Employer	0	3,375,000
Securities Sold	0	716,725
Accrued Investment Income	<u>302,072</u>	<u>260,424</u>
Total Assets	77,493,956	74,512,153
Liabilities		
Due to Broker for Securities Purchased	<u>17,497</u>	<u>757,448</u>
Net Assets Available for Benefits	<u><u>\$ 77,476,459</u></u>	<u><u>\$ 73,754,705</u></u>

The Accompanying Notes are an Integral Part of These Financial Statements.

**EMPLOYEES' RETIREMENT PLAN OF
MEDCENTRAL HEALTH SYSTEM**

**STATEMENT OF CHANGES IN NET ASSETS
AVAILABLE FOR BENEFITS**

FOR THE YEARS ENDED DECEMBER 31, 2013 AND 2012

	<u>2013</u>	<u>2012</u>
Additions to Net Assets Attributable to:		
Investment Income:		
Net Appreciation in Fair Value of Investments	\$ 5,520,748	\$ 3,016,498
Interest	885,819	664,597
Dividends	1,225,522	793,074
Other Income	4,600	0
	<u>7,636,689</u>	<u>4,474,169</u>
Total Investment Income		
Employer Contributions	<u>1,125,000</u>	<u>3,375,000</u>
Total Additions	<u>8,761,689</u>	<u>7,849,169</u>
Deductions From Net Assets Attributable to:		
Benefits Paid to Participants	4,269,064	3,955,109
Other Expenses	770,871	546,896
	<u>5,039,935</u>	<u>4,502,005</u>
Total Deductions		
Net Increase	3,721,754	3,347,164
Net Assets Available for Benefits:		
Beginning of Year	<u>73,754,705</u>	<u>70,407,541</u>
End of Year	<u><u>\$ 77,476,459</u></u>	<u><u>\$ 73,754,705</u></u>

The Accompanying Notes are an Integral Part of These Financial Statements.

**EMPLOYEES' RETIREMENT PLAN OF
MEDCENTRAL HEALTH SYSTEM**

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2013 AND 2012

NOTE A. DESCRIPTION OF PLAN

The following brief description of the Employees' Retirement Plan of MedCentral Health System (Plan) is provided for general information purposes only. Participants should refer to the Plan summary for more complete information.

- 1. General** – Effective January 1, 1997, the Plan, formerly known as the Employees' Retirement Plan of Mansfield General Hospital (Mansfield Plan) was amended and restated to be a cash balance plan and to include the employees of Shelby Memorial Hospital and Crestline Memorial Hospital. Participants of the Crestline Memorial Hospital Employees' Pension Plan (Crestline Plan) and the Employees' Retirement Plan of Shelby Memorial Hospital (Shelby Plan) as of December 31, 1996 became members of the Plan on January 1, 1997. The actuarial equivalent of retirement benefits earned under the provisions of the Mansfield Plan became the opening balance in the cash balance account for each participant under the Plan. Plan participants were also granted benefit service time for service time earned under the provisions of the Mansfield Plan, the Crestline Plan, and the Shelby Plan. Shelby Memorial Hospital and Crestline Memorial Hospital were previously merged with Mansfield General Hospital to become MedCentral Health System (System).

The Plan covers substantially all employees of the System. Under the terms of the Plan, employees age 21 or older are eligible to participate in the Plan after completion of one year of employment, as defined. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). See Note D for the current tax status of the Plan.

The System makes annual allocations based on age and a percent of pay. Guaranteed interest credits are also allocated to each participant's cash balance account based on the return of 30-year U.S. Treasury notes in December of each plan year.

- 2. Benefits** – Participants are eligible for normal retirement benefits on the first day of the month after the participant has reached age 65. The amount of individual pension benefits is determined by the participant's account balance at the time of retirement. Participants who were also participants in the Mansfield Plan may be eligible to receive additional benefits calculated based on years of service and compensation, as defined. The Plan also provides for early retirement, a termination benefit, and payments of benefits to a surviving spouse for participants with at least three years of eligibility service and disability benefits for participants with at least fifteen years of eligibility service.

NOTE A. DESCRIPTION OF PLAN (Continued)

- 3. Contributions** – The Plan agreement provides that the System make contributions to the Plan custodian, as determined annually by the consulting actuaries, Mercer Human Resource Consulting. Management believes the minimum funding requirements under ERISA for the years ended December 31, 2013 and 2012 have been met. No employee contributions are permitted.

NOTE B. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

- 1. Basis of Presentation** – The accompanying financial statements have been prepared on an accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America.
- 2. Use of Estimates** – The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities and changes therein, disclosure of contingent assets and liabilities, and the actuarial present value of accumulated plan benefits at the date of the financial statements. Actual results could differ from those estimates.
- 3. Investment Valuation and Income Recognition** – Investments are stated at fair value as determined by the custodian. If available, quoted market prices are used to value investments. Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date.
- 4. Accumulated Plan Benefits** – Accumulated plan benefits are those future periodic payments that are attributable under the Plan's provisions to the service employees have rendered. Accumulated plan benefits include benefits expected to be paid to (a) retired or terminated employees or their beneficiaries, (b) beneficiaries of employees who have died, and (c) present employees or their beneficiaries.
- 5. Cash Equivalents** – The Plan considers funds in the Morgan Stanley Money Market Fund, Federated Prime Cash Obligations Fund and Federated Government Obligations Fund to be cash equivalents, as they have an original maturity of less than 91 days.
- 6. Payment of Benefits** – Benefit payments to participants are recorded upon distribution.

NOTE C. CUSTODIAN CERTIFICATION

Key Trust Company of Ohio, N.A., the custodian of the Plan, has not been granted discretionary authority concerning purchases and sales of investments in the trust fund. The plan administrator has elected the method of compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, as permitted under such election, the plan administrator has obtained certification from the custodian of the Plan that all of the information provided by them is complete and accurate. Information included in the accompanying financial statements as to investments in the trust fund administered by the custodian, accrued investment income, investment income, and information in the supplemental schedules is presented in reliance solely upon these certifications.

NOTE D. TAX STATUS

The plan obtained its latest determination letter on April 19, 2013, in which the Internal Revenue Service stated that the plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code. The plan has been amended since receiving the determination letter. However, the plan administrator and the plan's tax counsel believe that the plan is currently designed and being operated in compliance with the applicable requirements of the Internal Revenue Code.

The Plan's evaluation on December 31, 2013 revealed no tax positions that would have a material impact on the financial statements. The 2010 through 2013 tax years remain subject to examination by the IRS. The Plan does not believe that any reasonably possible changes will occur within the next twelve months that will have a material impact on the financial statements.

NOTE E. RISKS AND UNCERTAINTIES

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

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

NOTE F. INVESTMENTS

The following table presents the fair value of investments. Investments that represent 5% or more of the Plan's net assets are separately identified.

	<u>2013</u>	<u>2012</u>
Investments at fair value as determined by quoted market price:		
Mutual funds		
SPDR S&P 500 ETF Trust	\$ <5% in 2013	\$ 6,369,287
Columbia Select Large Cap Growth Fund	5,847,813	<5% in 2012
Vanguard Total Stock Market Index Fund	5,215,650	<5% in 2012
Other	11,875,711	13,773,658
Common stocks	12,044,745	16,598,661
Cash equivalents:		
Other	1,194,314	1,445,013
U.S. government securities	7,197,825	7,131,714
Corporate bonds	21,669,461	13,356,155
Foreign bonds	2,471,000	2,342,202
Municipal bonds	356,869	385,209
Limited partnerships	<5% in 2013	2,940,224
Investments at fair value as determined by management estimate:		
Alternative investments		
Skybridge Multi-Advisor Hedge Fund	4,489,547	<5% in 2012
Pointer Offshore III, Ltd.	4,141,405	<5% in 2012
Other	687,544	5,817,881
Total	<u><u>\$ 77,191,884</u></u>	<u><u>\$ 70,160,004</u></u>

During 2013 and 2012, the Plan's investments (including gains and losses on investments bought and sold, as well as held during the year) appreciated (depreciated) in value by \$5,520,748 and \$3,016,498, respectively, as follows:

NOTE F. INVESTMENTS (continued)

	<u>2013</u>	<u>2012</u>
Investments at fair value as determined by quoted market price:		
Mutual funds	\$ 2,628,226	\$ 2,142,979
Common stocks	4,228,645	657,162
U.S. government agencies	(1,135,902)	(93,516)
Corporate bonds	(955,289)	95,296
Foreign bonds	(148,601)	20,316
Municipal bonds	(28,340)	(8,301)
Alternative investments	297,144	94,681
Investments at fair value as determined by management estimate:		
Alternative investments	<u>634,865</u>	<u>107,881</u>
Total	<u>\$ 5,520,748</u>	<u>\$ 3,016,498</u>

NOTE G. FAIR VALUE MEASUREMENTS

Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. In determining fair value, the Plan uses various methods including market, income and cost approaches. Based on these approaches, the Plan often utilizes certain assumptions that market participants would use, assuming the market participants act in their economic best interest, in pricing the asset or liability, including assumptions about risk and or the risks inherent in the inputs to the valuation technique. These inputs can be readily observable, market corroborated, or generally unobservable inputs. The Plan utilizes valuation techniques that maximize the use of observable inputs and minimize the use of unobservable inputs. Based on the observability of the inputs used in the valuation techniques, the Plan is required to provide the following information according to the fair value hierarchy. The fair value hierarchy ranks the quality and reliability of the information used to determine fair values. Financial assets and liabilities carried at fair value will be classified and disclosed in one of the following three categories:

Level 1 — Valuations for assets and liabilities traded in active exchange markets, such as the New York Stock Exchange. Valuations are obtained from readily available pricing sources for market transactions involving identical assets or liabilities.

Level 2 — Valuations for assets and liabilities traded in less active dealer or broker markets. Valuations are obtained from third party pricing services for identical or similar assets or liabilities.

NOTE G. FAIR VALUE MEASUREMENTS (continued)

Level 3 — Valuations for assets and liabilities that are derived from other valuation methodologies, including option pricing models, discounted cash flow models and similar techniques, and not based on market exchange, dealer, or broker traded transactions. Level 3 valuations incorporate certain assumptions and projections in determining the fair value assigned to such assets or liabilities.

In determining the appropriate levels, the Plan performs a detailed analysis of the assets and liabilities that are subject to the fair value measurements. At each reporting period, all assets and liabilities for which the fair value measurement is based on significant unobservable inputs are classified as Level 3.

For the years ended December 31, 2013 and 2012, the application of valuation techniques applied to similar assets and liabilities has been consistent. The following is a description of the valuation methodologies used for instruments measured at fair value:

Quoted market prices are used when available to determine the fair value of common stocks and some mutual fund securities and these are categorized as Level 1. The inputs used to fair value Level 1 instruments are unadjusted quoted prices derived from stock exchanges.

Investments in Level 2 are primarily comprised of corporate bonds, international bonds, certain mutual funds, and U.S. agency bonds. Level 2 inputs primarily consist of quotes from independent pricing vendors based on recent trading activity and other relevant information including matrix pricing, market corroborated pricing or yield curves.

With respect to alternative investments, the estimated fair values are provided by external investment managers which are reviewed and evaluated by the Plan's management. The underlying investments in alternative investments generally include interests in private equity funds. The fair value ordinarily represents the Plan's proportionate share of these funds' net asset value determined in accordance with the fund manager's valuation policies and as reported by their management at the time of the Plan's valuation date. Generally, the fair value of the Plan's investments in these funds represents the amount that the Plan could reasonably expect to receive if the Plan investment was redeemed at the time of valuation, based on information reasonably available at the time the valuation is made and that the Plan believes to be reliable.

Management of the alternative investments quote net asset values for each of the interests at the end of each month based on the estimated market price of the funds underlying investments. The net asset value has been applied as a practical expedient for estimating fair value as the investment can be redeemed at the net asset value.

NOTE G. FAIR VALUE MEASUREMENTS (continued)

Alternative investments generally have limited redemption options for investors and, subsequent to final closing, may or may not permit subscriptions by new or existing investors. These entities may also have the ability to impose gates, lockups, and other restrictions on an investor's ability to readily redeem out of their investment interest in the fund. At December 31, 2013 and 2012, alternative investments where the Plan's ability and right to redeem interests exceeds 90 days from the balance sheet date have been classified as Level 3 investments.

For the years ended December 31, 2013 and 2012, the application of valuation techniques applied to these investments has been consistent.

The tables below presents the balances of assets and liabilities measured at fair value on a recurring basis as of December 31, 2013 and 2012:

	<u>Total</u>	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>
December 31, 2013				
Mutual funds	\$ 22,941,174	\$ 22,941,174	\$ 0	\$ 0
Common stocks	12,044,745	12,044,745		
Cash equivalents	1,194,314	1,194,314		
U.S. government securities	7,197,825		7,197,825	
Corporate bonds	21,669,461		21,669,461	
Foreign bonds	2,471,000		2,471,000	
Municipal bonds	356,869		356,869	
Alternative investments	9,316,496		687,544	8,628,952
Total	\$ 77,191,884	\$ 36,180,233	\$ 32,382,699	\$ 8,628,952
	<u>Total</u>	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>
December 31, 2012				
Mutual funds	\$ 20,142,945	\$ 20,142,945	\$ 0	\$ 0
Common stocks	16,598,661	16,598,661		
Cash equivalents	1,445,013	1,445,013		
U.S. government securities	7,131,714		7,131,714	
Corporate bonds	13,356,155		13,356,155	
Foreign bonds	2,342,202		2,342,202	
Municipal bonds	385,209		385,209	
Alternative investments	8,758,105		2,940,224	5,817,881
Total	\$ 70,160,004	\$ 38,186,619	\$ 26,155,504	\$ 5,817,881

NOTE G. FAIR VALUE MEASUREMENTS (continued)

The changes in the fair value of Level 3 plan assets is summarized as follows for the years ended December 31, 2013 and 2012:

	Alternative Investments
Beginning, January 1, 2012	\$ 0
Total gains and losses included in change in net assets:	
Net appreciation in fair value of investments	107,881
Purchases	<u>5,710,000</u>
Ending, December 31, 2012	5,817,881
Total gains and losses included in change in net assets:	
Net appreciation in fair value of investments	634,865
Purchases	<u>2,176,206</u>
Ending, December 31, 2013	<u>\$ 8,628,952</u>

NOTE H. PARTY IN INTEREST TRANSACTIONS

Parties-in-interest are defined under Department of Labor regulations as any fiduciary of the Plan, any party rendering services to the Plan, the employer and certain others. At December 31, 2013 and 2012, a portion of the Plan's cash equivalents totaling \$0 and \$755, respectively, are in a money market fund managed by Key Bank. Key Bank is the Plan custodian and, therefore, these investments qualify as party-in-interest investments.

At December 31, 2013 and 2012, a portion of the Plan's cash equivalents totaling \$13,310 and \$0, respectively, are in a money market fund managed by Morgan Stanley Bank. Morgan Stanley Smith Barney LLC is a Plan custodian and, therefore, these investments qualify as party-in-interest investments.

NOTE I. ACTUARIAL PRESENT VALUE OF ACCUMULATED PLAN BENEFITS

The actuarial present value of accumulated plan benefits as of January 1, 2013 and 2012 was determined by actuaries of Mercer Human Resource Consulting and is that amount that results from applying actuarial assumptions to adjust the accumulated plan benefits to reflect the probability of payment and the time value of money between the valuation date and the expected date of payment. The significant actuarial assumptions used to calculate the value of vested benefits and accrued benefits include:

- The assumed discount rate in 2013 and 2012 was 7.00% and 7.25%, respectively;
- Assumed rates of mortality, turnover, and disability based on published statistical data; and
- Administrative expenses will continue to be paid from trust earnings.

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 plan benefits.

The total actuarial present value of accumulated benefits as of January 1, 2013 and 2012 is as follows:

	<u>2013</u>	<u>2012</u>
Vested benefits:		
Participants currently receiving payments	\$ 11,791,552	\$ 10,303,366
Other participants	<u>54,772,816</u>	<u>51,951,376</u>
Total vested benefits	66,564,368	62,254,742
Nonvested benefits	<u>657,496</u>	<u>588,193</u>
Total actuarial present value of accumulated plan benefits	<u>\$ 67,221,864</u>	<u>\$ 62,842,935</u>

The significant factors affecting the actuarial present value of accumulated plan benefits for the years ended January 1, 2013 and 2012 are as follows:

**NOTE I. ACTUARIAL PRESENT VALUE OF ACCUMULATED PLAN BENEFITS
(Continued)**

	<u>2013</u>	<u>2012</u>
Actuarial present value of plan benefits		
at beginning of year	\$ 62,842,935	\$ 59,337,851
Increase (decrease) due to:		
Interest	4,400,792	4,152,502
Benefits accumulated	2,394,814	2,702,747
Change in actuarial assumptions	1,538,433	773,771
Benefits paid	(3,955,110)	(4,123,936)
Actuarial present value of plan benefits		
at end of year	<u><u>\$ 67,221,864</u></u>	<u><u>\$ 62,842,935</u></u>

The changes in actuarial assumptions for the year ended January 1, 2013 are as follows:

The ultimate salary scale table beginning in 2018 was updated to produce an anticipated average wage increase of 3.0%. Previously, the ultimate salary scale anticipated a 4.4% average wage increase.

The Social Security wage base beginning in 2018 decreased from 3.45% to 3.00%.

The assumed cash balance crediting rate was updated to 3% beginning in 2013, increasing steadily to 4.9% by 2017.

Interest discounts and mortality rates were updated from 2012 to 2013 in accordance with PPA.

The expense component of normal cost increased from \$425,420 to \$429,844 to reflect the actuary's expectations for the current plan year.

The changes in actuarial assumptions for the year ended January 1, 2012 are as follows:

Expected wage increases were changed to age-based tables which produce a 3.00% average through 2013 and 4.40% thereafter to age-based tables which produce a 2.5% average through 2017 and 4.40% average thereafter.

The Social Security wage base increase assumption was changed from 2.55% through 2013 and 3.45% thereafter to 2.50% through 2017 and 3.45% thereafter.

**NOTE I. ACTUARIAL PRESENT VALUE OF ACCUMULATED PLAN BENEFITS
(Continued)**

The inflation assumption was changed from 1.80% through 2013 and 2.70% thereafter to 2.50% for all years.

The lump sum mortality was updated to reflect the 2012 Applicable Mortality Table prescribed by Revenue Ruling 2008-85.

Interest discounts and mortality rates were updated from 2011 to 2012 in accordance with PPA.

The expense component of normal cost decreased from \$476,574 to \$425,420 to reflect the actuary's expectations for the current plan year.

NOTE J. PLAN TERMINATION

Although it has not expressed any intention to do so, the Plan has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to provisions set forth in ERISA.

In the event the Plan terminates, the net assets of the Plan will be allocated, as prescribed by ERISA and its related regulations, generally to provide the following benefits in the order indicated:

1. Annuity benefits former employees or their surviving spouses have been receiving for at least three years, or that employees eligible to retire for that three-year period would have been receiving if they had retired with benefits in the normal form of annuity under the Plan. The priority amount is limited to the lowest benefit that was payable (or would have been payable) during those three years. The amount is further limited to the lowest benefit that would be payable under Plan provisions in effect at any time during the five years preceding Plan termination.
2. Other vested benefits insured by the Pension Benefit Guarantee Corporation (PBGC), up to the applicable limitations (discussed below).
3. All other vested benefits (that is, vested benefits not insured by the PBGC).
4. All nonvested benefits.

NOTE J. PLAN TERMINATION (continued)

Certain benefits under the Plan are insured by the PBGC if the Plan terminates. Generally, the PBGC guarantees most vested normal age retirement benefits, early retirement benefits, and certain survivor's pensions. However, the PBGC does not guarantee all types of benefits under the Plan, and the amount of benefit protection is subject to certain limitations. Vested benefits under the Plan are guaranteed at the level in effect on the date of the Plan's termination; however, there is a statutory ceiling on the amount of an individual's monthly benefit that the PBGC guarantees. The ceiling applies to those pensioners who elect to receive their benefits in the form of a single-life annuity and are at least 65 years old at the time of retirement or Plan termination, whichever comes later. For younger annuitants or for those who elect to receive their benefits in some form other than a single-life annuity, the corresponding ceilings are actuarially adjusted downward.

Whether all participants receive their benefits should the Plan terminate at some future time will depend on the sufficiency, at the time, of the Plan's net assets to provide those benefits and may also depend on the level of benefits guaranteed by the PBGC.

NOTE K. ADMINISTRATION COSTS

The employer sponsoring this Plan has chosen to absorb some of the administration costs associated with this Plan.

NOTE L. SUBSEQUENT EVENTS

The Plan has evaluated subsequent events through October 14, 2014, the date the financial statements were available to be issued. No material subsequent events were noted.

Effective March 1, 2014, OhioHealth Corporation became the sole corporate member of the System. At the time the financial statements were available to be issued, the effect of this change in the sponsor on the Plan has not been determined.

**EMPLOYEES' RETIREMENT PLAN OF
MEDCENTRAL HEALTH SYSTEM
FEI # 34-0714456, PLAN # 002**

**SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS HELD FOR
INVESTMENT PURPOSES AT YEAR END**

December 31, 2013

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate Of Interest, Collateral, Par, Or Maturity Value	(d) Cost	(e) Current Value
	Mutual Funds:			
	Columbia Select Large Cap Growth Fund	296,542.255 Shares	4,804,819	5,847,813
	Ishares MSCI Emerg Mkts Min Volt Fund	11,990 Shares	715,324	693,294
	Mainstay Marketfield Fund	44,301.979 Shares	800,094	820,473
	RS Global Natural Resources Fund	19,702.185 Shares	722,827	704,550
	Thornburg International Value Fund	52,065.733 Shares	1,380,823	1,666,103
	Vanguard FTSE All-World Ex-US Fund	49,105 Shares	2,349,048	2,491,097
	Vanguard Total Stk Mkt Index Fund	54,375 Shares	4,207,311	5,215,650
	Virtus Foreign Opportunities Fund	80,019.144 Shares	2,151,320	2,187,723
	Virtus Emerging Mkts Opport Fund	75,302.496 Shares	726,327	719,139
	Invesco Balanced-Risk Allocation Fund	61,962.014 Shares	782,526	736,728
	Loomis Sayles Bond Fund	22,544.181 Shares	333,812	341,770
	Pimco Total Return Fund	30,688.683 Shares	348,828	328,062
	Pimco All Asset All Authority Fund	51,525.984 Shares	531,083	510,107
	TCW Total Return Bond Fund	32,534.956 Shares	328,986	326,001
	Templeton Global Bond Fund	26,788.602 Shares	352,906	350,664
	Total Mutual Funds		20,536,034	22,939,174
	Common Stocks:			
	Actavis PLC	283 Shares	24,033	47,544
	Delphi Automotive PLC	750 Shares	25,137	45,098
	Jazz Pharmaceuticals PLC	423 Shares	30,652	53,535
	Renaissance RE Hldgs Ltd	425 Shares	37,418	41,370
	Signet Jewelers Ltd	400 Shares	20,316	31,480
	Signet Jewelers Ltd	1,067 Shares	57,896	83,973
	Validus Holdings Ltd	1,200 Shares	42,085	48,348
	XL Group PLC	1,693 Shares	44,030	53,905
	Ace Ltd	405 Shares	30,873	41,930
	Pentair Ltd	700 Shares	32,363	54,369
	Check Point Software Tech Ltd	825 Shares	39,824	53,212
	Constellium N V	3,225 Shares	58,362	75,046

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INVESTMENT PURPOSES AT YEAR END**

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(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate Of Interest, Collateral, Par, Or Maturity Value	(d) Cost	(e) Current Value
	Interxion Holding N V	877 Shares	19,782	20,706
	NXP Semiconductor NV	1,249 Shares	34,385	57,367
	Avago Technologies Ltd	900 Shares	32,654	47,591
	AMC Networks Inc	750 Shares	48,714	51,083
	AOL Inc	1,192 Shares	44,965	55,571
	AT&T Inc	1,680 Shares	52,325	59,069
	Abbott Labs	648 Shares	21,457	24,838
	Abbvie Inc	643 Shares	23,089	33,957
	Abercrombie & Fitch Co	1,300 Shares	60,103	42,783
	Affiliated Managers Group Inc	284 Shares	38,612	61,594
	Airgas Inc	325 Shares	28,778	36,351
	Akorn Inc	1,414 Shares	36,303	34,813
	Albemarle Corp	533 Shares	30,010	33,787
	Alliance Data Systems Corp	352 Shares	51,716	92,551
	American Express Co	603 Shares	35,642	54,710
	American Tower Corp	222 Shares	17,531	17,720
	Ares Capital Corp	3,025 Shares	53,149	53,754
	Atwood Oceanics Inc	1,050 Shares	57,534	56,060
	Autoliv Inc	745 Shares	49,025	68,391
	Autonation Inc	879 Shares	37,233	43,678
	B/E Aerospace Inc	475 Shares	22,248	41,339
	B/E Aerospace Inc	585 Shares	38,432	50,913
	BHP Billiton Ltd	1,103 Shares	78,607	75,225
	Bristol-Myers Squibb Co	2,310 Shares	76,405	122,777
	CBRE Group Inc	2,350 Shares	47,859	61,805
	CIT Group Inc	900 Shares	34,905	46,917
	Carpenter Technology Corp	975 Shares	49,487	60,645
	Carrizo Oil & Gas Inc	981 Shares	40,264	43,919
	Chevron Corp	1,023 Shares	105,675	127,783
	Chubb Corp	797 Shares	60,494	77,014
	Ciena Corp	1,187 Shares	26,411	28,405

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	Citigroup Inc	1,132 Shares	54,279	58,989
	Coca Cola Co	1,487 Shares	56,982	61,428
	Comcast Corp	2,137 Shares	76,485	106,594
	Community Health Systems Inc	1,475 Shares	62,309	57,923
	Con-Way Inc	1,125 Shares	40,958	44,674
	ConocoPhillips	685 Shares	35,523	48,395
	Crown Holdings Inc	1,500 Shares	56,342	66,855
	Cullen Frost Bankers Inc	586 Shares	34,418	43,616
	Dana Holding Corp	1,769 Shares	40,601	34,708
	Deere & Co	897 Shares	72,756	81,923
	Diageo PLC	794 Shares	86,526	105,141
	Dillards Inc	328 Shares	25,823	31,885
	Dolby Laboratories Inc	945 Shares	32,045	36,439
	Dominion Resources Inc	1,340 Shares	70,334	86,685
	Dow Chemical Co	787 Shares	24,657	34,943
	Du Pont E I De Nemours & Co	1,698 Shares	87,822	110,319
	Duke Energy Corp	485 Shares	33,328	33,470
	Elizabeth Arden Inc	1,150 Shares	46,008	40,768
	Enbridge Inc	1,428 Shares	56,608	62,375
	Enersys	498 Shares	19,190	34,905
	Entegris Inc	2,875 Shares	26,807	33,321
	Evercore Partners Inc	698 Shares	29,842	41,726
	Expedia Inc	1,213 Shares	71,517	84,498
	Exxon Mobil Corp	1,370 Shares	125,826	138,644
	FEI Co	506 Shares	28,816	45,216
	F M C Corp	700 Shares	39,802	52,822
	F5 Networks Inc	417 Shares	33,791	37,889
	Fifth Third Bancorp	2,671 Shares	41,580	56,171
	Fifth Third Bancorp	2,550 Shares	39,750	53,627
	Finisar Corp	1,161 Shares	26,488	27,771
	First American Financial Corp	1,650 Shares	40,363	46,530

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	First Niagara Finl Group Inc	4,325 Shares	35,329	45,932
	First Republic Bank	1,125 Shares	44,944	58,894
	Fiserv Inc	1,000 Shares	37,670	59,050
	Fleetcor Technologies Inc	620 Shares	30,457	72,645
	Flowserve Corp	450 Shares	20,721	35,474
	GNC Holdings Inc	1,100 Shares	38,472	64,295
	GNC Holdings Inc	1,033 Shares	58,528	60,379
	Gartner Inc	919 Shares	46,337	65,295
	General Elec Co	5,798 Shares	132,834	162,518
	General Mls Inc	761 Shares	29,696	37,982
	Gentex Corp	1 151 Shares	34,267	37,960
	Global Payments Inc	900 Shares	40,535	58,491
	Graphic Packaging Holding Co	6,600 Shares	57,106	63,360
	HCA Holdings Inc	1,525 Shares	48,780	72,758
	HSN Inc	925 Shares	50,546	57,628
	Hanger Inc	456 Shares	12,965	17,939
	Harman Intl Inds Inc	900 Shares	40,252	73,665
	Hartford Finl Svcs Group Inc	1,825 Shares	38,108	66,120
	Heartland Payment Systems Inc	1,023 Shares	32,551	50,986
	Helmerich & Payne Inc	572 Shares	30,716	48,094
	Helmerich & Payne Inc	400 Shares	20,898	33,632
	Hertz Global Holdings Inc	2,700 Shares	59,305	77,274
	Home Depot Inc	1,060 Shares	62,476	87,280
	Honeywell International Inc	643 Shares	40,589	58,751
	Huntington Bancshares Inc	5,575 Shares	37,950	53,799
	Interactivecorp	900 Shares	44,624	61,786
	Interactivecorp	1,244 Shares	59,427	85,402
	Incyte Corporation	361 Shares	6,746	18,277
	Informatica Corp	871 Shares	30,894	36,147
	Ingredion Inc	550 Shares	32,417	37,653
	Intel Corp	1,640 Shares	37,103	42,566

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	Interactive Brokers Group Inc	752 Shares	17,527	18,304
	International Business Machs	412 Shares	85,435	77,279
	International Game Technology	2,738 Shares	49,116	49,722
	International Paper Co	760 Shares	36,590	37,263
	ISIS Pharmaceuticals Inc	1,139 Shares	43,679	45,378
	JP Morgan Chase & Co	2,940 Shares	120,658	171,931
	Janus Capital Group Inc	2,808 Shares	26,085	34,735
	Johnson & Johnson	790 Shares	51,099	72,356
	Johnson Controls Inc	754 Shares	21,662	38,680
	KAR Auction Services Inc	1,025 Shares	19,943	30,289
	Kapstone Paper & Packaging Corp	889 Shares	19,847	49,660
	Keryx Biopharmaceuticals Inc	1,307 Shares	18,662	16,926
	Kimberly Clark Corp	491 Shares	40,733	51,290
	Kinder Morgan Inc	915 Shares	34,633	32,940
	Lennar Corp	1,125 Shares	42,932	44,505
	Lorillard Inc	1,231 Shares	47,965	62,387
	MRC Global Inc	1,850 Shares	49,567	59,681
	Manhattan Associates Inc	154 Shares	17,279	18,092
	Marathon Oil Corp	1,085 Shares	33,392	38,301
	Marathon Petroleum Corp	545 Shares	29,269	49,993
	Marketaxess Holdings Inc	254 Shares	16,834	17,000
	McDonalds Corp	958 Shares	84,793	92,955
	Meadwestvaco Corp	1,248 Shares	37,777	46,089
	Medassets Inc	2,500 Shares	56,310	49,575
	Medivation Inc	398 Shares	25,684	25,400
	Mercadolibre Inc	602 Shares	52,832	64,890
	Merck & Co Inc	1,747 Shares	71,109	87,437
	Metlife Inc	491 Shares	23,706	26,475
	Microsoft Corp	1,533 Shares	41,647	57,350
	Micron Technology Inc	2,325 Shares	40,689	50,569
	Momenta Pharmaceuticals Inc	995 Shares	17,378	17,592

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	Mondelez International Inc	1,445 Shares	45,618	51,009
	Motorola Solutions Inc	620 Shares	36,784	41,850
	NCR Corp New	2,175 Shares	56,954	74,081
	Navistar International Corp	800 Shares	18,706	30,552
	Neustar Inc	693 Shares	34,100	34,553
	Newmont Mining Corp	755 Shares	33,892	17,388
	Nextera Energy Inc	925 Shares	52,068	79,199
	Noble Energy Inc	725 Shares	35,240	49,380
	Nordson Corp	636 Shares	40,508	47,255
	Northeast Utils	913 Shares	33,964	38,702
	Northrop Grumman Corp	556 Shares	36,946	63,723
	Nuance Communications Inc	2,300 Shares	50,491	34,960
	Occidental Pete Corp Del	740 Shares	66,810	70,374
	Old Dominion Fght Lines Inc	662 Shares	33,826	35,099
	Owens Ill Inc	1,325 Shares	35,323	47,409
	PVH Corp	400 Shares	44,049	54,408
	Packaging Corp of America	450 Shares	15,950	28,476
	Parexel Intl Corp	665 Shares	21,165	30,045
	Petsmart Inc	887 Shares	58,939	64,529
	Pfizer Inc	2,681 Shares	57,940	82,119
	Phillip Morris International Inc	1,153 Shares	104,593	100,461
	Phillips 66	346 Shares	10,663	26,687
	Pioneer Natural Resources Co	225 Shares	24,447	41,416
	Polaris Inds Inc	525 Shares	43,924	76,461
	Praxair Inc	479 Shares	51,737	62,284
	Procter & Gamble Co	999 Shares	63,575	81,329
	Prudential Financial Inc	1,051 Shares	66,286	96,923
	Public Service Enterprise Group	906 Shares	29,645	29,028
	Quanta Services Inc	1,525 Shares	40,196	48,129
	Raytheon Co	1,201 Shares	69,646	108,931
	Regions Financial Corp	4,250 Shares	31,536	42,033

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	Reinsurance Group of America Inc	675 Shares	39,792	52,252
	Reliance Steel & Aluminum Co	650 Shares	37,453	49,296
	Rent A Center Inc	1,025 Shares	36,693	34,174
	Rite Aid Corp	8,325 Shares	24,467	42,125
	Robert Half Intl Inc	1,741 Shares	59,136	73,105
	Rockwood Holdings Inc	700 Shares	39,211	50,344
	Rovi Corp	2,575 Shares	42,515	50,702
	Rovi Corp	1,271 Shares	31,882	25,026
	SEI Investments Co	1,275 Shares	30,732	44,281
	Salix Pharmaceuticals Ltd	446 Shares	30,326	40,113
	Sally Beauty Holdings Inc	636 Shares	16,805	19,226
	Schlumberger Ltd	553 Shares	38,706	49,831
	Sempra Energy	467 Shares	30,573	41,918
	Silgan Holdings Inc	941 Shares	40,103	45,187
	Skyworks Solutions Inc	2 200 Shares	47,469	62,832
	Snap On Inc	325 Shares	24,318	35,594
	Spectrum Brands Holdings Inc	250 Shares	10,602	17,638
	Suntrust Banks Inc	1,834 Shares	52,122	67,510
	Superior Energy Svcs Inc	1,750 Shares	39,816	46,568
	Tenneco Inc	625 Shares	20,103	35,356
	3M Co	485 Shares	45,489	68,021
	Tibco Software Inc	1,993 Shares	56,276	44,803
	Toronto Dominion Bank	517 Shares	43,297	48,722
	Total S A	1,121 Shares	60,740	68,684
	Towers Watson & Co	540 Shares	30,939	68,909
	Total Sys Svcs Inc	2,199 Shares	51,901	73,183
	Travelers Co Inc	1,351 Shares	92,582	122,320
	US Bancorp	1,782 Shares	60,944	71,993
	Unilever N V	1,466 Shares	52,611	58,977
	United Parcel Service Inc	537 Shares	45,021	56,427
	United Rentals Inc	750 Shares	31,829	58,462

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	United Rentals Inc	1,137 Shares	46,269	88,628
	United Technologies Corp	1,026 Shares	76,249	116,758
	United Therapeutics Corp	223 Shares	12,585	25,216
	Universal Health Svcs Inc	839 Shares	40,771	68,176
	V F Corp	1,464 Shares	59,720	91,265
	Valeant Pharmaceuticals Intl	475 Shares	29,490	55,764
	Valmont Inds Inc	305 Shares	42,497	45,481
	Verizon Communications Inc	2,539 Shares	113,177	124,765
	Visteon Corp	689 Shares	51,942	56,421
	Wuxi Pharmatech Cayman Inc	1,184 Shares	36,560	45,441
	Wabtec Corp	986 Shares	43,023	73,229
	Wal Mart Stores Inc	718 Shares	53,074	56,498
	Wells Fargo Co	3,063 Shares	108,430	139,059
	Wesco International Inc	375 Shares	24,588	34,150
	Weyerhaeuser Co	1,982 Shares	53,236	62,571
	Whiting Petroleum Corp	887 Shares	43,379	54,878
	Williams Sonoma Inc	949 Shares	41,865	55,307
	Wisdomtree Investments Inc	2,048 Shares	34,569	36,269
	Wyndham Worldwide Corp	709 Shares	38,496	52,245
		Total Common Stocks	9,442,328	12,044,745
	Cash Equivalents:			
*	Morgan Stanley Bank N A	13,310.02 Shares	13,310	13,310
	Federated Prime Cash Obligations	1,010,009.320 Shares	1,010,009	1,010,009
	Federated Government Obligations Fund	170,994.860 Shares	170,995	170,995
		Total Cash Equivalents	1,194,314	1,194,314
	U.S. Government Securities:			
	SLM Student Loan Trust	150,000 Units, 2.50%, Due 3/15/47	140,625	137,635
	SLM Student Loan Trust	60,000 Units, 2.50%, Due 3/15/47	56,250	55,054
	SLM Student Loan Trust	70,000 Units, 1.00%, Due 6/17/30	69,988	67,506
	United States Treasury	390,000 Units, Due 8/15/35	194,439	162,595

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	United States Treasury Bds	345,000 Units, 2.875%, Due 5/15/43	291,084	279,612
	United States Treasury Bds	310,000 Units, 3.625%, Due 8/15/43	298,610	292,758
	United States Treasury Notes	1,110,000 Units, 1.50%, Due 8/31/18	1,092,444	1,094,412
	United States Treasury Notes	340,000 Units, 1.625%, Due 11/15/22	331,000	306,904
	United States Treasury Notes	180,000 Units, 1.75%, Due 5/15/23	171,367	162,239
	United States Treasury Notes	370,000 Units, 2.50%, Due 8/15/23	364,847	355,315
	United States Treasury Notes	635,000 Units, 2.50%, Due 8/15/23	612,997	609,797
	United States Treasury Notes	700,000 Units, 0.375%, Due 8/31/15	699,781	701,064
	United States Treasury Notes	635,000 Units, 0.875%, Due 9/15/16	636,215	638,772
	United States Treasury	305,000 Units, 0%, Due 2/15/30	195,572	162,870
	United States Treasury	335,000 Units, 0%, Due 2/15/31	207,553	170,394
	United States Treasury	390,000 Units, 0%, Due 8/15/37	188,705	148,606
	United States Treasury	380,000 Units, 0%, Due 2/15/32	227,590	184,699
	United States Treasury	430,000 Units, 0%, Due 8/15/33	240,026	195,469
	United States Treasury	435,000 Units, 0%, Due 8/15/34	224,759	189,225
	United States Treasury	395,000 Units, 0%, Due 8/15/36	198,452	157,411
	United States Treasury	395,000 Units, 0%, Due 5/15/33	206,289	181,593
	United States Treasury	640,000 Units, 0%, Due 8/15/38	278,419	232,838
	United States Treasury	185,000 Units, 0%, Due 5/15/39	83,805	65,018
	United States Treasury	335,000 Units, 0%, Due 8/15/39	151,346	116,399
	United States Treasury	285,000 Units, 0%, Due 11/15/40	123,630	93,588
	United States Treasury	310,000 Units, 0%, Due 11/15/41	129,630	97,132
	United States Treasury	375,000 Units, 0%, Due 5/15/42	137,944	114,743
	United States Treasury	750,000 Units, 0%, Due 11/15/42	222,120	224,177
		Total U.S. Government Securities	7,775,487	7,197,825
	Foreign Bonds:			
	America Movil S A B DE C V	200,000 Units, 2.375%, Due 9/8/16	209,322	205,834
	BHP Billiton Finance USA Ltd	190,000 Units, 3.25%, Due 11/21/21	195,949	188,873
	BP Capital Markets PLC	160,000 Units, 2.75%, Due 5/10/23	158,397	146,096
	BNP Paribas	85,000 Units, 2.40%, Due 12/12/18	84,976	85,054

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	CDP Financial	250,000 Units, 4.40%, Due 11/25/19	281,885	275,213
	Electricite De France S A	185,000 Units, 5.60%, Due 1/27/40	219,534	191,856
	HSBC Holdings PLC	200,000 Units, 6.80%, Due 6/1/38	253,616	246,030
	Nexen Inc	170,000 Units, 5.25%, Due 4/15/19	120,880	122,817
	Statoilhydro ASA	170,000 Units, 5.25%, Due 4/15/19	207,002	192,671
	Teck Resources Limited	215,000 Units, 5.20%, Due 3/1/42	213,893	189,759
	Teva Pharmaceutical Fin II B V	110,000 Units, 3.00%, Due 6/15/15	116,829	113,524
	Teva Pharmaceutical Fin II B V	110,000 Units, 3.00%, Due 6/15/15	116,829	113,524
	Transcanada Pipelines Ltd	235,000 Units, 7.625%, Due 1/15/39	347,863	313,666
	Xstrata Finance Canada	85,000 Units, 2.05%, Due 10/23/15	86,179	86,083
		Total Foreign Bonds	2,613,154	2,471,000
	Corporate Bonds:			
	Time Warner Inc	150,000 Units, 7.70%, Due 5/1/32	213,116	192,596
	AT&T Inc	300,000 Units, 2.95%, Due 5/15/16	315,459	312,825
	AT&T Inc	131,000 Units, 4.35%, Due 6/15/45	133,572	110,903
	AT&T Inc	185,000 Units, 2.625%, Due 12/1/22	183,849	166,918
	Abbvie Inc	130,000 Units, 1.20%, Due 11/6/15	130,626	131,320
	Amerada Hess Corp	115,000 Units, 7.30%, Due 8/15/31	157,880	140,446
	Americredit Auto Receivables Tr	50,000 Units, 2.09%, Due 2/8/19	49,855	49,652
	Amgen Inc	230,000 Units, 5.15%, Due 11/15/41	245,268	229,147
	Apple Inc	325,000 Units, 2.40%, Due 5/3/23	307,245	292,243
	Avis Budget Rent Car Fdg Aesop	80,000 Units, 3.04%, Due 3/20/19	81,350	80,721
	Avis Budget Rent Car Fdg Aesop	170,000 Units, 2.62%, Due 9/20/19	169,985	167,179
	Bank of America Corp	210,000 Units, 5.625%, Due 7/1/20	245,906	239,969
	Bank of America Corp	40,000 Units, 2.60%, Due 1/15/19	40,236	40,176
	Bank of New York Co Inc	130,000 Units, 2.10%, Due 1/15/19	130,464	128,856
	CR Bard Inc	200,000 Units, 4.40%, Due 1/15/21	229,002	208,778
	Baxter International Inc	215,000 Units, 1.85%, Due 1/15/17	223,542	217,311
	Bear Stearns Co Inc	190,000 Units, 7.25%, Due 2/1/18	236,332	227,500
	Berkshire Hathaway Finance Corp	210,000 Units, 4.25%, Due 1/15/21	241,916	223,164

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	Berkshire Hathaway Inc	145,000 Units, 3.00%, Due 2/11/23	144,020	136,934
	Cal Funding II Ltd	159,000 Units, 3.47%, Due 10/25/27	158,003	156,859
	CGRBS Commercial Mtg Trust	160,000 Units, 3.703%, Due 3/15/35	159,535	144,945
	CGRBS Commercial Mtg Trust	160,000 Units, 3.703%, Due 3/15/35	153,763	137,084
	CLI Funding LLC	179,740 Units, 3.22%, Due 6/18/28	178,299	176,998
	Comm Mortgage Trust	260,000 Units, FL RT%, Due 7/10/46	272,943	271,499
	Comm Mortgage Trust	100,000 Units, FL RT%, Due 10/15/45	96,969	88,440
	Comm Mortgage Trust	310,000 Units, FL RT%, Due 10/10/46	279,048	276,057
	Comm Mortgage Trust	110,000 Units, FL RT%, Due 3/10/46	104,689	90,990
	Comm Mortgage Trust	140,000 Units, 3.971%, Due 6/10/46	138,196	128,482
	Comm Mortgage Trust	160,000 Units, FL RT%, Due 7/10/45	128,264	134,559
	Capital Auto Receivables Asset	30,000 Units, 3.22%, Due 5/20/19	29,992	29,717
	Chevron Corp	105,000 Units, 3.191%, Due 6/24/23	100,982	100,795
	Cisco Systems Inc	280,000 Units, 4.95%, Due 2/15/19	319,514	314,952
	Citigroup Inc	145,000 Units, 8.125%, Due 7/15/39	206,377	203,390
	Citigroup Inc	107,000 Units, 4.75%, Due 5/19/15	116,033	112,591
	Citigroup Inc	180,000 Units, 4.587%, Due 12/15/15	194,915	192,350
	Citigroup Commercial Mtg Tr	130,000 Units, FL RT%, Due 5/11/35	116,990	117,657
	Comcast Corp	155,000 Units, 4.25%, Due 1/15/33	153,785	143,983
	Conoco Inc	260,000 Units, 6.95%, Due 4/15/29	353,696	328,999
	Consumers Energy Co	70,000 Units, 6.70%, Due 9/15/19	85,806	85,043
	Cronos Containers Program Ltd	112,000 Units, 3.08%, Due 4/18/28	111,999	109,731
	Dbubs Mortgage Trust	130,000 Units, FL RT%, Due 11/10/46	150,673	140,248
	Directv Hlds/Directv Fing Inc	305,000 Units, 2.40%, Due 3/15/17	311,889	310,508
	EMC Corp	175,000 Units, 3.375%, Due 6/1/23	174,869	168,140
	EMC Corp	135,000 Units, 2.65%, Due 6/1/20	134,676	132,216
	Eaton Corp	25,000 Units, 2.75%, Due 11/2/22	23,220	23,322
	Ebay Inc	210,000 Units, 2.60%, Due 7/15/22	210,196	193,144
	Exelon Generation Co LLC	180,000 Units, 6.25%, Due 10/1/39	218,047	182,410
	Extended Stay America Trust	100,000 Units, FL RT%, Due 12/5/31	100,000	97,693
	Extended Stay America Trust	150,000 Units, FL RT%, Due 12/5/31	157,313	150,534

**EMPLOYEES' RETIREMENT PLAN OF
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**SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS HELD FOR
INVESTMENT PURPOSES AT YEAR END**

December 31, 2013

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate Of Interest, Collateral, Par, Or Maturity Value	(d) Cost	(e) Current Value
	FMR LLC	160,000 Units, 6.50%, Due 12/14/40	185,750	183,709
	FREMF Mortgage Trust	50,000 Units, FL RT%, Due 8/25/46	41,447	40,263
	Fluor Corp	225,000 Units, 3.375%, Due 9/15/21	231,217	219,310
	Franklin Resources Inc	355,000 Units, 2.80%, Due 9/15/22	352,573	330,257
	GAP Inc	45,000 Units, 5.95%, Due 4/12/21	49,753	49,724
	General Elect Cap Corp	225,000 Units, 6.75%, Due 3/15/32	268,630	278,620
	General Elect Cap Corp	200,000 Units, 6.00%, Due 8/7/19	232,536	234,662
	General Elect Cap Corp	200,000 Units, 4.375%, Due 9/16/20	222,948	216,758
	General Elect Cap Corp	200,000 Units, 4.625%, Due 1/7/21	224,050	218,090
	Goldman Sachs Group Inc	190,000 Units, 5.375%, Due 3/15/20	214,618	211,305
	Goldman Sachs Group Inc	270,000 Units, 3.70%, Due 8/1/15	281,588	281,148
	Goldman Sachs Group Inc	195,000 Units, 6.15%, Due 4/1/18	231,096	223,603
	Goldman Sachs Group Inc	230,000 Units, 3.30%, Due 5/3/15	240,656	236,976
	Goldman Sachs Group Inc	185,000 Units, 6.25%, Due 9/1/17	212,787	211,799
	Hasbro Inc	120,000 Units, 6.35%, Due 3/15/40	129,198	126,402
	Hewlett-Packard Co	200,000 Units, 2.625%, Due 12/9/14	204,110	203,322
	Hilton USA Trust	80,000 Units, 4.4065%, Due 11/5/30	80,525	80,065
	Intel Corp	235,000 Units, 1.95%, Due 10/1/16	246,987	241,580
	International Business Machs	220,000 Units, 2.00%, Due 1/5/16	229,192	225,799
	JP Morgan Chase & Co	415,000 Units, 6.00%, Due 1/15/18	489,035	477,864
	JP Morgan Chase & Co	215,000 Units, 3.40%, Due 6/24/15	228,033	223,264
	JP Morgan Chase & Co	200,000 Units, 5.625%, Due 8/16/43	198,484	211,354
	JP Morgan Chase Coml Mtg Secs	180,000 Units, FL RT%, Due 2/15/46	196,713	190,891
	JP Morgan Chase Coml Mtg Secs	150,000 Units, FL RT%, Due 12/15/47	153,670	144,703
	Johnson S C & Son Inc	185,000 Units, 4.80%, Due 9/1/40	210,364	177,080
	MVW Owner Trust	190,723.17 Units, 2.74%, Due 4/20/30	190,694	191,531
	Madison Avenue Trust	135,000 Units, FL RT%, Due 10/12/32	130,587	131,277
	May Department Stores Co	200,000 Units, 6.65%, Due 7/15/24	256,424	231,100
	Medtronic Inc	110,000 Units, 4.00%, Due 4/1/43	106,704	96,949
	Medtronic Inc	165,000 Units, 2.75%, Due 4/1/23	164,728	152,623
	Medtronic Inc	175,000 Units, 1.375%, Due 4/1/18	174,847	171,789

**EMPLOYEES' RETIREMENT PLAN OF
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**SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS HELD FOR
INVESTMENT PURPOSES AT YEAR END**

December 31, 2013

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate Of Interest, Collateral, Par, Or Maturity Value	(d) Cost	(e) Current Value
	Memorial Sloan-Kettering Cancer	162,000 Units, 5.00%, Due 7/1/42	164,044	159,701
	Metlife Inc	80,000 Units, 4.875%, Due 11/13/43	79,812	78,515
	Morgan Stanley	200,000 Units, 5.375%, Due 10/15/15	217,536	215,114
	NYSE Euronext	135,000 Units, 2.00%, Due 10/5/17	135,784	135,176
	NBCUniversal Media LLC	300,000 Units, 4.375%, Due 4/1/21	319,434	317,526
	Nike Inc	105,000 Units, 2.25%, Due 5/1/23	105,083	93,884
	Northern Trust Corp	110,000 Units, 3.95%, Due 10/30/25	109,120	107,194
	Northrop Grumman Corp	120,000 Units, 3.25%, Due 8/1/23	118,007	111,930
	Northrop Grumman Corp	85,000 Units, 4.75%, Due 6/1/43	84,918	80,553
	Novartis Capital Corp	150,000 Units, 4.40%, Due 4/24/20	167,012	163,370
	Oneok Inc	235,000 Units, 4.25%, Due 2/1/22	245,059	221,074
	Oracle Corp	145,000 Units, 6.50%, Due 4/15/38	206,667	176,661
	Pepsi Bottling Group Inc	150,000 Units, 7.00%, Due 3/1/29	215,484	188,883
	Protective Life Corp	110,000 Units, 8.45%, Due 10/15/39	149,444	140,023
	Raytheon Co	205,000 Units, 4.70%, Due 12/15/41	230,492	198,946
	SCG Trust	130,000 Units, FL RT%, Due 11/15/26	130,000	130,002
	Santander Drive Auto	180,000 Units, 3.92%, Due 1/15/20	179,961	186,649
	Siemens Financierings NV	170,000 Units, 6.125%, Due 8/17/26	224,827	196,168
	Sierra Receivables Fdg Co LLC	46,323.480 Units, 2.70%, Due 10/20/30	46,318	46,154
	Sierra Receivables Fdg Co LLC	138,918.28 Units, 2.39%, Due 11/20/29	137,228	139,188
	Springleaf Mtg Ln Tr	230,000 Units, 4.48%, Due 12/25/65	219,722	226,508
	Springleaf Mortgage Loan Trust	220,000 Units, 5.00%, Due 9/25/57	217,249	217,249
	Staples Inc	40,000 Units, 4.375%, Due 1/12/23	38,430	38,750
	Starbucks Corp	10,000 Units, 0.875%, Due 12/5/16	9,981	9,937
	Suntrust Banks Inc	30,000 Units, 2.35%, Due 11/1/18	29,975	29,841
	TJX Cos Inc	120,000 Units, 2.50%, Due 5/15/23	114,484	108,635
	Thermo Fisher Scientific Inc	315,000 Units, 3.20%, Due 3/1/16	327,720	329,329
	Time Warner Cable Inc	90,000 Units, 8.25%, Due 4/1/19	105,813	105,435
	Toyota Motor Credit Corp	215,000 Units, 3.30%, Due 1/12/22	232,634	215,062
	US Bancorp	145,000 Units, 3.00%, Due 3/15/22	140,454	140,211
	United Technologies Corp	130,000 Units, 4.50%, Due 6/1/42	139,905	126,242

**EMPLOYEES' RETIREMENT PLAN OF
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**SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS HELD FOR
INVESTMENT PURPOSES AT YEAR END**

December 31, 2013

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate Of Interest, Collateral, Par, Or Maturity Value	(d) Cost	(e) Current Value
	United Technologies Corp	135,000 Units, 3.10%, Due 6/1/22	133,740	132,000
	Unitedhealth Group Inc	170,000 Units, 6.625%, Due 11/15/37	221,473	205,676
	Unitedhealth Group Inc	210,000 Units, 1.40%, Due 10/15/17	211,260	207,348
	Valley National Bancorp	40,000 Units, 5.125%, Due 9/27/23	39,901	39,452
	Verizon Communications Inc	200,000 Units, 5.55%, Due 2/15/16	231,162	218,724
	Verizon Communications Inc	150,000 Units, 6.35%, Due 4/1/19	192,616	176,308
	Verizon Communications Inc	200,000 Units, 2.00%, Due 11/1/16	209,705	204,072
	Verizon Communications Inc	365,000 Units, 6.40%, Due 9/15/33	390,363	419,794
	Virginia Electric & Power Co	225,000 Units, 6.35%, Due 11/30/37	296,779	271,186
	WF-RBS Commercial Mtg Trust	290,000 Units, FL RT%, Due 12/15/45	240,880	248,998
	Watson Pharmaceuticals Inc	135,000 Units, 1.875%, Due 10/1/17	134,380	133,592
	Wellpoint Inc	210,000 Units, 2.375%, Due 2/15/17	219,151	212,580
	Wellpoint Inc	100,000 Units, 3.70%, Due 8/15/21	106,785	99,631
	Wells Fargo & Co	155,000 Units, 3.45%, Due 2/13/23	155,207	146,544
	Wyeth	55,000 Units, 6.45%, Due 2/1/24	67,305	65,855
		Total Corporate Bonds	22,493,552	21,669,461
	Municipal Bonds:			
	Los Angeles Calif Cmnty College	145,000 Units, 6.75%, Due 8/1/49	204,782	183,126
	Chicago Ill Transit Auth	155,000 Units, 6.899%, Due 12/1/40	188,728	173,743
		Total Municipal Bonds	393,510	356,869
	Alternative Investments			
	Skybridge Multi-Advisor Hedge Fund	3,573.192 Shares	4,316,206	4,489,547
	Pointer Offshore III, Ltd	3,564.431 Units	3,570,000	4,141,405
	ACL Alternative Fund	2,828.647 Shares	711,547	687,544
		Total Alternative Investments	8,597,753	9,318,496
	Total Investments		73,046,132	77,191,884

* Party in Interest

**EMPLOYEES' RETIREMENT PLAN OF
MEDCENTRAL HEALTH SYSTEM
FEI # 34-0714456, PLAN # 002**

**SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS (ACQUIRED AND
DISPOSED OF WITHIN YEAR)**

December 31, 2013

(a) Identity of Issue, Borrower, Lessor or Similar Party	(b) Description of Investment Including Maturity Date, Rate Of Interest, Collateral, Par, Or Maturity Value	(c) Cost of Acquisitions	(d) Proceeds of Dispositions
Common Stocks			
Actavis PLC	225 Shares	19,107	33,956
Aon PLC	1,264 Shares	80,025	83,745
Eaton Corp PLC	2,564 Shares	149,395	174,322
Endurance Specialty Hldgs Ltd	475 Shares	20,853	25,949
XL Group PLC	248 Shares	10,522	7,442
ASML Holding N V	462 Shares	31,152	37,309
Interxion Holding N V	242 Shares	5,459	6,602
ADT Corp	1,022 Shares	45,940	43,487
AGCO Corp	375 Shares	20,406	21,551
AMC Networks	150 Shares	9,935	9,966
Abbvie Inc	297 Shares	10,665	12,553
Agrium Inc	1,196 Shares	124,311	110,420
Akamai Technologies Inc	501 Shares	20,100	22,186
Alliance Data Systems Corp	280 Shares	52,792	68,652
Allscripts Healthcare Solutions	1,175 Shares	12,839	15,457
American Tower Corp	114 Shares	9,002	9,041
Apple Inc	156 Shares	66,517	69,084
Automatic Data Processing Inc	1,443 Shares	93,275	102,598
BMC Software Inc	325 Shares	13,501	14,728
Boeing Co	408 Shares	31,259	95,225
Broadridge Finl Solutions Inc	750 Shares	17,053	17,534
CBS Corp	300 Shares	12,833	16,871
CVS Caremark Corp	1,692 Shares	98,976	100,713
Cameron International Corp	531 Shares	32,383	33,072
Celanese Corp	200 Shares	9,743	8,516
Chipotle Mexican Grill Inc	346 Shares	97,529	122,820
Citigroup Inc	318 Shares	15,248	16,131
Coinstar Inc	360 Shares	18,828	20,237
Con-Way Inc	350 Shares	12,471	13,808
Crown Castle International Corp	423 Shares	28,210	32,514

**EMPLOYEES' RETIREMENT PLAN OF
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**SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS (ACQUIRED AND
DISPOSED OF WITHIN YEAR)**

December 31, 2013

(a) Identity of Issue, Borrower, Lessor or Similar Party	(b) Description of Investment Including Maturity Date, Rate Of Interest, Collateral, Par, Or Maturity Value	(c) Cost of Acquisitions	(d) Proceeds of Dispositions
DSW Inc	197 Shares	13,105	15,847
Darden Restaurants Inc	225 Shares	10,555	10,592
Dice Holdings Inc	623 Shares	6,049	5,616
Discovery Communications Inc	175 Shares	12,378	13,938
Duke Energy Corp	168 Shares	11,544	11,566
Eagle Materials Inc	268 Shares	17,585	17,748
Edwards Lifesciences Corp	925 Shares	80,508	60,876
Elan PLC	1,525 Shares	15,559	17,629
Elizabeth Arden Inc	400 Shares	16,318	19,448
Equinix Inc	411 Shares	88,494	91,921
Evercore partners Inc	193 Shares	8,251	7,670
Fedex Corp	471 Shares	46,077	48,351
First Republic Bank	209 Shares	7,615	8,051
GNC holdings Inc	525 Shares	18,362	25,088
Genomic Health Inc	574 Shares	16,514	17,243
Goldman Sachs Group Inc	675 Shares	97,532	98,204
Google Inc	57 Shares	45,845	51,462
Harman Intl Inds Inc	325 Shares	14,535	17,292
Hertz Global Holdings Inc	2,398 Shares	47,544	63,752
IXIA	1,330 Shares	25,231	16,739
Illumina Inc	495 Shares	25,196	51,223
Informatica Corp	241 Shares	8,548	8,733
International Game Technology	529 Shares	9,490	9,818
Intuit	125 Shares	7,727	7,982
Iron Mountain Inc	474 Shares	16,183	16,178
Jabil Circuit Inc	863 Shares	16,535	17,864
Jarden Corp	1,913 Shares	47,729	90,237
Johnson & Johnson	102 Shares	14,588	8,617
KAR Auction Services Inc	375 Shares	7,296	8,957
Kinder Morgan Inc	2,320 Shares	88,057	95,131
Kraft Foods Group Inc	300 Shares	16,582	17,073

**EMPLOYEES' RETIREMENT PLAN OF
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**SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS (ACQUIRED AND
DISPOSED OF WITHIN YEAR)**

December 31, 2013

(a) Identity of Issue, Borrower, Lessor or Similar Party	(b) Description of Investment Including Maturity Date, Rate Of Interest, Collateral, Par, Or Maturity Value	(c) Cost of Acquisitions	(d) Proceeds of Dispositions
LKQ Corp	821 Shares	19,099	27,624
Lender Processing Services Inc	514 Shares	11,565	16,439
MRC Global Inc	100 Shares	2,722	2,722
Maximus Inc	550 Shares	14,072	25,166
Mondelez International Inc	455 Shares	14,364	13,651
Myriad Genetics Inc	200 Shares	5,516	5,004
Newmont Mining Corp	244 Shares	10,953	8,010
Nucor Corp	1,289 Shares	60,227	60,732
Owens Ill Inc	350 Shares	9,247	10,009
PVH Corp	244 Shares	28,049	29,969
Panera Bread Co	106 Shares	17,036	18,272
Penn National Gaming Inc	228 Shares	10,925	11,508
Rackspace Hosting Inc	326 Shares	24,372	12,115
Rite Aid Corp	5,550 Shares	19,334	24,584
Rockwood Holdings Inc	250 Shares	14,004	17,002
Sandridge Energy Inc	1,337 Shares	9,425	7,936
Select Medical Holdings Corp	456 Shares	4,319	3,961
Skyworks Solutions Inc	100 Shares	3,350	2,765
Solarwinds Inc	382 Shares	20,628	12,334
Solera Holdings Inc	375 Shares	20,940	20,670
Suntrust Banks Inc	587 Shares	16,683	18,701
Towers Watson & Co	179 Shares	14,024	19,867
United Parcel Service Inc	177 Shares	14,839	15,384
Volcano Corp	602 Shares	15,249	10,012
Western Refining Inc	492 Shares	15,682	15,117
Whiting Petroleum Corp	245 Shares	11,982	11,572
Whole Foods Mkt Inc	715 Shares	61,535	74,958
	Total Common Stocks	2,498,002	2,793,419

**EMPLOYEES' RETIREMENT PLAN OF
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**SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS (ACQUIRED AND
DISPOSED OF WITHIN YEAR)**

December 31, 2013

(a) Identity of Issue, Borrower, Lessor or Similar Party	(b) Description of Investment Including Maturity Date, Rate Of Interest, Collateral, Par, Or Maturity Value	(c) Cost of Acquisitions	(d) Proceeds of Dispositions
Foreign Bonds			
BP Capital Markets PLC	75,000 Units, 3.125%, Due 10/1/15	78,743	78,597
	Total Foreign Bonds	78,743	78,597
Corporate Bonds			
Americredit Auto Receivables Tr	125,000 Units, 2.64%, Due 7/8/20	124,970	125,137
Apache Corp	165,000 Units, 2.625%, Due 1/15/23	160,545	153,104
Autozone Inc	215,000 Units, 3.70%, Due 4/15/2	210,117	210,390
Cal Funding II Ltd	9,000 Units, 3.47%, Due 10/25/27	9,000	9,000
CLI Funding LLC	8,550 Units, 3.22%, Due 6/18/28	8,550	8,550
Corn Products International Inc	85,000 Units, 3.20%, Due 11/1/15	89,366	88,716
Cronos Containers Program Ltd	8,000 Units, 3.08%, Due 4/18/28	8,000	8,000
Duke Energy Carolinas LLC	330,000 Units, 4.25%, Due 12/15/41	313,018	309,806
Extended Stay America Trust	90,000 Units, FL RT%, Due 12/5/31	92,925	91,424
GS Mortgage Securities Corp II	110,000 Units, FL RT%, Due 7/10/39	108,075	107,869
GE Commercial Mtg Corp Trust	70,000 Units, FL RT%, Due 11/10/45	69,300	68,600
MVW Owner Trust	19,276.83 Units, 2.74%, Due 4/20/30	19,277	19,277
Merrill Lynch Mortgage Trust	200,000 Units, FL RT%, Due 11/12/37	205,586	202,738
Microsoft Corp	145,000 Units, 2.375%, Due 5/1/23	142,126	132,524
Sierra Receivables Fdg Co LLC	3,676.520 Units, 2.70%, Due 10/20/30	3,677	3,677
Sierra Receivables Fdg Co LLC	44,435.67 Units, 2.39%, Due 11/20/29	44,436	44,436
UBS-Barclays Coml Mtg Tr	100,000 Units, FL RT%, Due 3/10/46	88,547	88,926
WF-RBS Commercial Mtg Trust	110,000 Units, FL RT%, Due 12/15/45	93,296	103,950
WF-RBS Commercial Mtg Trust	230,000 Units, FL RT%, Due 6/15/46	208,294	179,472
WF-RBS Commercial Mtg Trust	80,000 Units, FL RT%, Due 6/15/44	80,200	82,475
	Total Corporate Bonds	2,079,305	2,038,071
Total Investments		4,656,050	4,910,087

**EMPLOYEES' RETIREMENT PLAN OF
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SCHEDULE H, LINE 4J - SCHEDULE OF REPORTABLE TRANSACTIONS

December 31, 2013

(a) Identity of Party Involved	(b) Description of Asset (Include Interest Rate and Maturity in Case of a Loan)	(c) Purchase Price	(d) Selling Price	(e) Lease Rental	(f) Expense Incurred With Transaction	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
	Single Transactions:							
	44,955 Shares SPDR S & P 500 ETF Trust		6,733,899		1,050	6,393,523	6,733,899	339,326
	72,250 Shares Vanguard Total Stock Market Index Fund	5,588,538			1,445	5,589,983	5,588,538	
	353,817.505 Shares Columbia Select Large Cap Growth Fund	5,700,000				5,700,000	5,700,000	
	6,732,849.420 Shares Federated Prime Cash Obligations Institutional Shares	6,732,849				6,732,849	6,732,849	
	5,600,000 Shares Federated Prime Cash Obligations Institutional Shares	5,600,000				5,600,000	5,600,000	

**EMPLOYEES' RETIREMENT PLAN OF
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SCHEDULE H, LINE 4J - SCHEDULE OF REPORTABLE TRANSACTIONS

December 31, 2013

(a) Identity of Party Involved	(b) Description of Asset (Include Interest Rate and Maturity in Case of a Loan)	(c) Purchase Price	(d) Selling Price	(e) Lease Rental	(f) Expense Incurred With Transaction	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
	6,688,380.830 Shares Federated Prime Cash Obligations Institutional Shares		6,688,381			6,688,381	6,688,381	0
	5,589,982.500 Shares Federated Prime Cash Obligations Institutional Shares		5,589,983			5,589,983	5,589,983	0
	6,287,227.380 Shares Federated Prime Cash Obligations Institutional Shares	6,287,227				6,287,227	6,287,227	
	4,191,060 Shares Federated Prime Cash Obligations Institutional Shares	4,191,060				4,191,060	4,191,060	
	6,606,145 Shares Federated Prime Cash Obligations Institutional Shares		6,606,145			6,606,145	6,606,145	0

**EMPLOYEES' RETIREMENT PLAN OF
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SCHEDULE H, LINE 4J - SCHEDULE OF REPORTABLE TRANSACTIONS

December 31, 2013

(a) Identity of Party Involved	(b) Description of Asset (Include Interest Rate and Maturity in Case of a Loan)	(c) Purchase Price	(d) Selling Price	(e) Lease Rental	(f) Expense Incurred With Transaction	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
	5,700,000 Shares Federated Prime Cash Obligations Institutional Shares	5,700,000				5,700,000	5,700,000	
	5,700,000 Shares Federated Prime Cash Obligations Institutional Shares		5,700,000			5,700,000		0
	3,997,177.220 Shares Federated Prime Cash Obligations Institutional Shares		3,997,177			3,997,177	3,997,177	0
	4,000,000 Shares Federated Prime Cash Obligations Institutional Shares	4,000,000				4,000,000	4,000,000	
	Series of Transactions: 2 Purchases of Columbia Select Large Cap Growth Fund	5,904,176				5,904,176	5,904,176	

**EMPLOYEES' RETIREMENT PLAN OF
MEDCENTRAL HEALTH SYSTEM
FEI # 34-0714456, PLAN # 002**

SCHEDULE H, LINE 4J - SCHEDULE OF REPORTABLE TRANSACTIONS

December 31, 2013

(a) Identity of Party Involved	(b) Description of Asset (Include Interest Rate and Maturity in Case of a Loan)	(c) Purchase Price	(d) Selling Price	(e) Lease Rental	(f) Expense Incurred With Transaction	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
	3 Sales of Columbia Select Large Cap Growth Fund		1,120,000			1,099,357	1,120,000	20,643
	494 Purchases of Federated Prime Cash Obligations Institutional Shares	72,705,070				72,705,070	72,705,070	
	297 Sales of Federated Prime Cash Obligations Institutional Shares		72,969,374			72,969,374	72,969,374	0
	124 Purchases of Federated Government Obligations Fund Institutional Shares	2,826,008				2,826,008	2,826,008	
	14 Sales of Federated Government Obligations Fund Institutional Shares		2,854,490			2,854,490	2,854,490	0

**EMPLOYEES' RETIREMENT PLAN OF
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FEI # 34-0714456, PLAN # 002**

SCHEDULE H, LINE 4J - SCHEDULE OF REPORTABLE TRANSACTIONS

December 31, 2013

(a) Identity of Party Involved	(b) Description of Asset (Include Interest Rate and Maturity in Case of a Loan)	(c) Purchase Price	(d) Selling Price	(e) Lease Rental	(f) Expense Incurred With Transaction	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
	1 Purchase of SPDR S & P 500 ETF Trust	33,810			5	33,815	33,815	
	1 Sale of SPDR S & P 500 ETF Trust		6,733,899		1,050	6,393,523	6,733,899	339,326
	5 Purchases of United States Treasury Notes Dated 5/15/13, 1.75% Due 5/15/23	2,455,653				2,455,653	2,455,653	
	11 Sales of United States Treasury Notes Dated 5/15/13, 1.75% Due 5/15/23		2,219,871			2,284,286	2,219,871	(64,415)
	2 Purchases Vanguard Total Stock Market Index Fund	5,598,242			1,447	5,599,689	5,599,689	
	3 Sales Vanguard Total Stock Market Index Fund		1,532,986		389	1,392,379	1,532,986	140,218

**EMPLOYEES' RETIREMENT PLAN OF
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SCHEDULE H, LINE 4J - SCHEDULE OF REPORTABLE TRANSACTIONS

December 31, 2013

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	Broker Aggregate Transactions: Janney Montgomery Scott Inc 2 Purchases 1 Sale Merrill Lynch Prof Clearing Corp 6 Purchases Mutual Fund Agent 6 Purchases 21 Sales	43,514 8,502,437 9,880,000	6,733,899 10,720,418		7 1,050 10	43,521 6,393,523 8,502,437 9,880,000 10,614,426	43,521 6,733,899 8,502,437 9,880,000 10,720,418	339,326 105,982

**EMPLOYEES' RETIREMENT PLAN OF
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FEI # 34-0714456, PLAN # 002**

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December 31, 2013

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	Single Transactions:							
	44,955 Shares SPDR S & P 500 ETF Trust		6,733,899		1,050	6,393,523	6,733,899	339,326
	72,250 Shares Vanguard Total Stock Market Index Fund	5,588,538			1,445	5,589,983	5,588,538	
	353,817.505 Shares Columbia Select Large Cap Growth Fund	5,700,000				5,700,000	5,700,000	
	6,732,849.420 Shares Federated Prime Cash Obligations Institutional Shares	6,732,849				6,732,849	6,732,849	
	5,600,000 Shares Federated Prime Cash Obligations Institutional Shares	5,600,000				5,600,000	5,600,000	

**EMPLOYEES' RETIREMENT PLAN OF
MEDCENTRAL HEALTH SYSTEM
FEI # 34-0714456, PLAN # 002**

SCHEDULE H, LINE 4J - SCHEDULE OF REPORTABLE TRANSACTIONS

December 31, 2013

(a) Identity of Party Involved	(b) Description of Asset (Include Interest Rate and Maturity in Case of a Loan)	(c) Purchase Price	(d) Selling Price	(e) Lease Rental	(f) Expense Incurred With Transaction	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
	6,688,380.830 Shares Federated Prime Cash Obligations Institutional Shares		6,688,381			6,688,381	6,688,381	0
	5,589,982.500 Shares Federated Prime Cash Obligations Institutional Shares		5,589,983			5,589,983	5,589,983	0
	6,287,227.380 Shares Federated Prime Cash Obligations Institutional Shares	6,287,227				6,287,227	6,287,227	
	4,191,060 Shares Federated Prime Cash Obligations Institutional Shares	4,191,060				4,191,060	4,191,060	
	6,606,145 Shares Federated Prime Cash Obligations Institutional Shares		6,606,145			6,606,145	6,606,145	0

**EMPLOYEES' RETIREMENT PLAN OF
MEDCENTRAL HEALTH SYSTEM
FEI # 34-0714456, PLAN # 002**

SCHEDULE H, LINE 4J - SCHEDULE OF REPORTABLE TRANSACTIONS

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	5,700,000 Shares Federated Prime Cash Obligations Institutional Shares	5,700,000				5,700,000	5,700,000	
	5,700,000 Shares Federated Prime Cash Obligations Institutional Shares		5,700,000			5,700,000		0
	3,997,177.220 Shares Federated Prime Cash Obligations Institutional Shares		3,997,177			3,997,177	3,997,177	0
	4,000,000 Shares Federated Prime Cash Obligations Institutional Shares	4,000,000				4,000,000	4,000,000	
	Series of Transactions: 2 Purchases of Columbia Select Large Cap Growth Fund	5,904,176				5,904,176	5,904,176	

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	3 Sales of Columbia Select Large Cap Growth Fund		1,120,000			1,099,357	1,120,000	20,643
	494 Purchases of Federated Prime Cash Obligations Institutional Shares	72,705,070				72,705,070	72,705,070	
	297 Sales of Federated Prime Cash Obligations Institutional Shares		72,969,374			72,969,374	72,969,374	0
	124 Purchases of Federated Government Obligations Fund Institutional Shares	2,826,008				2,826,008	2,826,008	
	14 Sales of Federated Government Obligations Fund Institutional Shares		2,854,490			2,854,490	2,854,490	0

**EMPLOYEES' RETIREMENT PLAN OF
MEDCENTRAL HEALTH SYSTEM
FEI # 34-0714456, PLAN # 002**

SCHEDULE H, LINE 4J - SCHEDULE OF REPORTABLE TRANSACTIONS

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	1 Purchase of SPDR S & P 500 ETF Trust	33,810			5	33,815	33,815	
	1 Sale of SPDR S & P 500 ETF Trust		6,733,899		1,050	6,393,523	6,733,899	339,326
	5 Purchases of United States Treasury Notes Dated 5/15/13, 1.75% Due 5/15/23	2,455,653				2,455,653	2,455,653	
	11 Sales of United States Treasury Notes Dated 5/15/13, 1.75% Due 5/15/23		2,219,871			2,284,286	2,219,871	(64,415)
	2 Purchases Vanguard Total Stock Market Index Fund	5,598,242			1,447	5,599,689	5,599,689	
	3 Sales Vanguard Total Stock Market Index Fund		1,532,986		389	1,392,379	1,532,986	140,218

**EMPLOYEES' RETIREMENT PLAN OF
MEDCENTRAL HEALTH SYSTEM
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SCHEDULE H, LINE 4J - SCHEDULE OF REPORTABLE TRANSACTIONS

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(a) Identity of Party Involved	(b) Description of Asset (Include Interest Rate and Maturity in Case of a Loan)	(c) Purchase Price	(d) Selling Price	(e) Lease Rental	(f) Expense Incurred With Transaction	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
	Broker Aggregate Transactions:							
	Janney Montgomery Scott Inc							
	2 Purchases	43,514			7	43,521	43,521	
	1 Sale		6,733,899		1,050	6,393,523	6,733,899	339,326
	Merrill Lynch Prof Clearing Corp							
	6 Purchases	8,502,437				8,502,437	8,502,437	
	Mutual Fund Agent							
	6 Purchases	9,880,000				9,880,000	9,880,000	
	21 Sales		10,720,418		10	10,614,426	10,720,418	105,982

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 EMPLOYEES' RETIREMENT PLAN OF MEDCENTRAL HEALTH SYSTEM	B Three-digit plan number (PN) ▶	002
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF MEDCENTRAL HEALTH SYSTEM	D Employer Identification Number (EIN) 34-0714456	
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	73686393	✓
b Actuarial value	2b	75520960	✓
3 Funding target/participant count breakdown:		(1) Number of participants	(2) Funding Target
a For retired participants and beneficiaries receiving payment	3a	484	✓
b For terminated vested participants	3b	994	✓
c For active participants:			
(1) Non-vested benefits	3c(1)	609254	✓
(2) Vested benefits	3c(2)	40683409	✓
(3) Total active	3c(3)	2105	✓
d Total	3d	3583	69013934
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	6.25%	✓
6 Target normal cost	6	2908828	✓

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>Rachel A. Battah</u> <i>RAB</i> Signature of actuary	<u>10/01/2014</u> Date
<u>RACHEL A. BATTAH</u> ✓ Type or print name of actuary		<u>1406672</u> ✓ Most recent enrollment number
<u>MERCER</u> Firm name		<u>614-227-5542</u> ✓ Telephone number (including area code)
<u>325 JOHN H. MCCONNELL BOULEVARD</u> <u>SUITE 350</u> <u>COLUMBUS OH 43215-7644</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

Part II Beginning of Year Carryover Prefunding Balances

Beginning of Year Carryover Prefunding Balances		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	0
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9	Amount remaining (line 7 minus line 8)	0	0
10	Interest on line 9 using prior year's actual return of <u>6.76%</u>✓	0	0
11	Prior year's excess contributions to be added to prefunding balance:		
a	Present value of excess contributions (line 38a from prior year)		109421
b	Interest on (a) using prior year's effective interest rate of <u>5.40%</u> except✓ as otherwise provided (see instructions).....		5909
c	Total available at beginning of current plan year to add to prefunding balance		115330
d	Portion of (c) to be added to prefunding balance		0
12	Other reductions in balances due to elections or deemed elections	0	0
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	0

Part III Funding Percentages

14	Funding target attainment percentage.....	14	109.42 %
15	Adjusted funding target attainment percentage	15	109.42 %
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	100.12 %
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
10/21/2013	375000	✓ 0			
11/25/2013	375000	✓ 0			
12/23/2013	375000	✓ 0			
			Totals ►	18(b)	1125000
					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	1065773

20 Quarterly contributions and liquidity shortfalls:

- a** Did the plan have a "funding shortfall" for the prior year? ☐ Yes ☒ No
- b** If 20a is "Yes," were required quarterly installments for the current year made in a timely manner? ☐ Yes ☐ No
- c** If 20a is "Yes," see instructions and complete the following table as applicable:

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

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

21 Discount rate:			
a Segment rates:	1st segment: 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	2908828	
b Excess assets, if applicable, but not greater than line 31a	31b	2908828 ✓	
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	1065773	
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	1065773 ✓	
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	0	
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	39	0	
40 Unpaid minimum required contributions for all years	40	0	

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

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

Schedule SB, line 22 — Description of Weighted Average Retirement Age

Each employee is assumed to retire in accordance with the table of retirement rates. The proportion of employees expected to retire at each potential retirement age is shown below. The average retirement age is 63.

(A) Retirement age	(B) Retirement Percent	(C) Lx	(D) Number of employees expected to retire (B) x (C)	(E) (A) x (D)
55	3.00%	10,000	300	16,500
56	3.00%	9,700	291	16,296
57	3.00%	9,409	282	16,074
58	3.00%	9,127	274	15,892
59	3.00%	8,853	266	15,694
60	5.00%	8,587	429	25,740
61	5.00%	8,158	408	24,888
62	25.00%	7,750	1,938	120,156
63	15.00%	5,812	872	54,936
64	20.00%	4,940	988	63,232
65	50.00%	3,952	1,976	128,440
66	20.00%	1,976	395	26,070
67	10.00%	1,581	158	10,586
68	10.00%	1,423	142	9,656
69	10.00%	1,281	128	8,832
70	100.00%	1,153	1,153	80,710
Total			10,000	633,702
Average				63.37

Note: Column (D) is the product of columns (B) and (C). Column (E) is the product of columns (A) and (D). The average retirement age is the total from column (E) divided by the total from column (D).

Schedule SB, Part V — Statement of Actuarial Assumptions/Methods**Actuarial Assumptions****Discount rate sponsor elections**

• Segment rates or full yield curve	Segment		
• Look-back months	4		
	<u>Stabilized rates</u>	<u>Nonstabilized rates</u>	
• First 5 years	4.94%	1.75%	
• Next 15 years	6.15%	4.62%	
• Over 20 years	6.76%	5.72%	

Mortality sponsor elections

• Healthy participants	Section 430(h)(3) prescribed separate static annuitant and nonannuitant mortality tables. These tables are based on the RP-2000 mortality tables projected with mortality improvement to the valuation year plus 7 and 15 years based on Scale AA.
• Disabled participants	Same as healthy participants.

417(e) lump sums

Liabilities are determined based on the underlying annuity used by the plan to determine the lump sum amount, rather than valuing the lump sum payment. This annuity is valued based on funding interest rates rather than 417(e) rates and current year 417(e) unisex mortality.

Non-417(e) lump sums

• Mortality table	Not applicable
• Interest rate	Not applicable

Cash balance plans

• Interest accumulation rate	3.00% in 2013; increasing to 4.90% over 4 years
• Whipsaw calculations	No
• Annuity conversion	
— Mortality table	Not applicable
— Interest rate basis	Not applicable

Other economic assumptions

• Wage increase	Age-based table with average of 2.50% through 2017; 3.00% average thereafter
• Social Security wage base	2.50% through 2017; 3.00% thereafter
• Inflation	2.50% per year
• Expected investment return	7.00%
• Expenses	Prior year actual expenses, adjusted for interest. \$429,844 added to current year normal cost.

Schedule SB, Part V — Statement of Actuarial Assumptions/Methods**Demographic assumptions**

- Withdrawal 2003 SOA Pension Plan Turnover Study – Select and Ultimate Table with adjustment (85% of 5+ year table for the ultimate rates and the 3 year of service table for the select rates). See table of sample rates.

- Disability incidence See table of sample rates.

Retirement age	Attained age	Annual Percentage
	55-59	3%
	60-61	5%
	62	25%
	63	15%
	64	20%
	65	50%
	66	20%
	67-69	10%
	70	100%

- Benefit commencement age for

- Future vested deferred 60
- Current vested deferred 60

Spouse assumptions	Male participants	Female participants
— Percentage married	80%	80%
— Spouse age difference	3 years younger	3 years older

Form of payment	Lump sum	Single life	75% J&S
• Active retirements	100%	0%	0%
• Future vested deferred	100%	0%	0%
• Future disabilities	100%	0%	0%
• Future deaths	100%	0%	0%
• Current vested deferred			
— with a Mansfield Plan benefit	0%	70%	30%
— with only a cash balance benefit	100%	0%	0%

Unpredictable contingent event assumptions Not applicable

Lump sum basis for minimum benefits The applicable segment rates with a four month look-back period, without phase-in, based on PPA legislation effective January 1, 2013, and the 2013 Applicable Mortality Table prescribed by Revenue Ruling 2008-85.

Schedule SB, Part V — Statement of Actuarial Assumptions/Methods***Table of Sample Rates*****Withdrawal Rates**

Attained Age	Length of Service Under 5 Years	Length of Service 5+Years
20	19.60%	11.65%
25	16.10%	8.67%
30	13.00%	6.04%
35	11.80%	5.10%
40	10.80%	4.68%
45	9.80%	4.25%
50	9.20%	3.83%
55	8.70%	3.40%

Disability Rates

Attained Age	Males	Females
20	0.03%	0.03%
25	0.04%	0.05%
30	0.05%	0.08%
35	0.07%	0.14%
40	0.12%	0.21%
45	0.20%	0.32%
50	0.36%	0.53%
55	0.72%	0.95%
60	1.26%	1.16%

Earnings Progression

Attained Age	2012-2017	2018 onwards
20	3.84%	5.00%
25	3.54%	4.50%
30	3.25%	4.00%
35	2.95%	3.50%
40	2.66%	3.00%
45	2.36%	2.50%
50	2.07%	2.50%
55	1.77%	2.50%
60	1.77%	2.50%

Schedule SB, Part V — Statement of Actuarial Assumptions/Methods**Actuarial Methods*****Asset Methods***

The asset valuation method is an average of the adjusted market value for each calendar year during the two years preceding the valuation date. The adjusted market value is the market value at each determination date adjusted to the valuation date based on actual cash flows and expected interest at the lesser of the expected rate of return and the third segment rate. This amount is adjusted to be no greater than 110 percent and no less than 90 percent of the fair market value, as defined in IRC Section 430.

A characteristic of this asset method is that, over time, it is slightly more likely to produce an actuarial value of assets that is less than the market value of assets than an actuarial value that is greater than the market value.

Participant Methods

Participants or former participants are included or excluded from the valuation as described below:

- **Participants included:** The plan sponsor provides us with data on all employees as of the valuation date, but only those employees who have completed the plan's eligibility requirements are included in the valuation of liabilities.
- **Participants excluded:** No actuarial liability is included for nonvested participants who terminated prior to the valuation date.
- **Insurance contracts:** The plan does not have any insurance contracts.

Minimum Funding Methods

The funding target for minimum funding calculations is computed using the traditional unit credit method of funding. The objective under this method is to fund each participant's benefits under the plan as they accrue. Thus, the total pension to which each participant is expected to become entitled at retirement is broken down into units, each associated with a year of past or future credited service.

A detailed description of the calculation follows:

- The plan's valuation date is the beginning of the plan year.
- An individual's **funding target** is the present value of future benefits based on credited service and average pay as of the beginning of the plan year, and an individual's **target normal cost** is the present value of the benefit expected to accrue in the plan year. If multiple decrements are used, the funding target and the target normal cost for an individual is the sum of the component funding targets and target normal costs associated with the various anticipated separation dates.
- The plan's **target normal cost** is the sum of the individual target normal costs, and the plan's **funding target** is the sum of the individual funding targets for all participants under the plan.

Schedule SB, Part V — Summary of Plan Provisions***Benefits Included or Excluded***

Unless noted below, all benefits provided by the plan, as restated and amended through January 1, 2012, are included in this valuation.

- **Plan amendments:** Amendments adopted after the valuation date or effective after the current plan year are excluded from the valuation.
- **Late retirement increases:** The plan provides benefit suspension notices to participants who work beyond normal retirement; therefore, late retirement actuarial increases only apply to participants who defer retirement beyond age 70 ½. This valuation does not include increases for current active participants over age 70. Inactive participants with deferred benefits are valued with an actuarial increase to their benefit.
- **IRC Section 415(b) benefit limitations:** The limitations of Internal Revenue Code Section 415(b) have been incorporated into our calculations.
- **IRC Section 416 rules for top-heavy plans:** We did not test whether this plan is top-heavy (when the present value of benefits for key employees equals or exceeds 60 percent of the present value for all participants). The funding target and target normal cost do not reflect any liability for top-heavy benefit accruals.
- **Unpredictable contingent event benefits:** The plan does not have any unpredictable contingent event benefits.

Summary of Major Plan Provisions

Effective date and plan year	Original plan: July 1, 1965 Restated plan: January 1, 2012 Plan year: January 1 – December 31
Status of the plan	The plan has ongoing benefit accruals and new employees are eligible to participate in the plan once they satisfy the participation requirements.
Significant events that occurred during the year	None
Definitions	
• Covered employees	Employees of MedCentral Health System
• Participation	An employee is eligible as of the January 1 or July 1 after attaining age 21 and completing a year of employment with at least 1,000 hours of service.
• Employee contributions	Not applicable
• Vesting service	An employee shall receive one (1) year for each calendar year that he or she is credited with at least 1,000 hours of service.
• Pensionable earnings	Total salary or wages including bonuses, overtime pay, overtime premium, shift differential, on-call or call-in pay and other paid time off, Code Section 403(b) deferrals, and clergy housing allowances.

Schedule SB, Part V — Summary of Plan Provisions

Normal retirement													
• Eligibility	For those who become participants after January 1, 1997, the last day of the month in which an employee attains age 65 or the fifth anniversary of his or her participation if later. For those who were participants on or before January 1, 1997, the last day of the month in which an employee attains age 65.												
• Benefit	Benefit: An Account Balance is established for each plan participant. This account is credited as of January 1, 1997 with an Initial Account Balance and with Compensation Credits and Interest Credits at the end of each plan year thereafter. Initial Account Balance: The Account Balance of any participant of the prior plan will be credited with an amount equal to the actuarial equivalent of the participant's prior plan benefit based on the accrued benefit determined under the terms of the Plan in effect on December 31, 1996. Compensation Credits: If a participant is credited with at least 1,000 hours of service during a Plan Year, at the end of that Plan Year or upon termination of employment, the participant's Account Balance will be credited with the amount stated in the table below: <table> <tr> <th><u>Age at last birthday</u></th><th><u>Compensation credit</u></th></tr> <tr> <td>Under 30</td><td>2.5%</td></tr> <tr> <td>30 – 39</td><td>3.0%</td></tr> <tr> <td>40 – 49</td><td>4.0%</td></tr> <tr> <td>50 – 59</td><td>5.0%</td></tr> <tr> <td>60 or older</td><td>6.0%</td></tr> </table> Interest Credit: As of the last day of each Plan Year, a participant's Account Balance will be credited with interest equal to the product of the participant's Account Balance multiplied by the average return on 30-Year Treasury bills for the preceding December.	<u>Age at last birthday</u>	<u>Compensation credit</u>	Under 30	2.5%	30 – 39	3.0%	40 – 49	4.0%	50 – 59	5.0%	60 or older	6.0%
<u>Age at last birthday</u>	<u>Compensation credit</u>												
Under 30	2.5%												
30 – 39	3.0%												
40 – 49	4.0%												
50 – 59	5.0%												
60 or older	6.0%												
Early retirement													
• Eligibility	Attainment of age 55 and completion of three (3) or more years of Eligibility Service.												
• Benefit	The Account Balance as defined for Normal Retirement, with accruals through the Early Retirement Date.												
Late retirement													
• Eligibility	The first day of the month subsequent to the member's normal retirement date and following termination of employment.												
• Benefit	The Account Balance as defined for Normal Retirement, with accruals through the Late Retirement Date.												

Schedule SB, Part V — Summary of Plan Provisions

Deferred vested	
• Eligibility	Completion of three (3) years of Eligibility Service.
• Benefit	The Account Balance as defined for Normal Retirement, with accruals through the date of termination. Interest Credits are credited to the Account Balance up until the balance is distributed.
Disability	
• Eligibility	Completion of fifteen (15) years of Eligibility Service and total and permanent disability.
• Benefit	The Account Balance as defined for Normal Retirement, with accruals through the date of disability. Interest Credits are credited to the Account Balance up until the balance is distributed.
Pre-retirement death	
• Eligibility	If a participant dies after becoming vested but before retiring, the surviving spouse or beneficiary is entitled to a pre-retirement death benefit.
• Benefit prior to early retirement	Calculated as if the deceased participant had terminated on the date before death and elected the joint and 50% form of payment as of the earliest possible retirement date. The surviving spouse may elect to receive 50% of the deceased participant's Account Balance in lieu of the monthly benefit. The beneficiary or estate of an unmarried participant shall receive 50% of the participant's Account Balance upon the participant's death.
Form of benefits	
• Automatic form for unmarried participants	A monthly life annuity.
• Automatic form for married participants	Joint and 50% Survivor annuity.
• Optional forms	— Life Only — Life and Ten Years Certain — Joint and 50% Survivor — Joint and 75% Survivor — Joint and 100% Survivor — Lump Sum
• Optional form conversion factors	417(e) assumptions for lump sums. Optional forms of benefit other than the lump sum are based upon the 1984 Unisex Pension Table (with the participant's age set-back 3 years) and an interest rate of 6.0%.

Schedule SB, Part V — Summary of Plan Provisions

Miscellaneous	
• Maximum compensation	Compensation for any 12-month period used to determine accrued benefits may not exceed the limits in IRC Section 401(a)(17) for the calendar year in which the 12-month period begins. This limit is indexed annually. For 2013, the limit is \$255,000.
• Maximum benefits	Annual benefits may not exceed the limits in IRC Section 415. This limit is indexed annually. For 2013, the limit is \$205,000.
• Amendment history	— January 1, 1997 – Convert to Cash Balance Plan — January 1, 2000 – Increased interest credits to 8% for plan years 1997 through 1999. — January 1, 2002 – Increased compensation limit pursuant to EGTRRA. — December 31, 2002 – Convert Account Balances to monthly benefits and calculate lump sums based on the 1994 GAR projected to 2002 (unloaded and blended 50% male/50% female) — March 28, 2005 – The threshold for mandatory lump sum payments was lowered from \$5,000 to \$1,000 with optional lump sum payments available for payouts between \$1,000 and \$5,000 if requested during the 90-day election period. — January 1, 2007 – Plan restatement. — January 1, 2008 – PPA required 100% vesting for cash balance plans after three years of vesting service. MedCentral expanded upon this and updated their early retirement eligibility to 55 and three (3) years of vesting service. PPA benefit restriction provisions and increase election period to 180 days. — January 1, 21012 – Plan restatement.

Schedule SB, Part V — Summary of Plan Provisions***Minimum benefit provisions for eligible employees as of December 31, 1996***

Definitions	
• Continuous service	Elapsed time from hire date through January 1, 1976 plus one year of such service after January 1, 1976 for each Plan Year in which an employee works at least 1,000 hours.
• Continuous benefit service	One year for each full Plan Year prior to termination in which a participant worked 501 or more hours, but less than 1,000 hours, plus a portion of a year for the year of hire and/or year of termination if applicable.
• Credited service	(a) Prior to January 1, 1976 - number of years at Continuous Service; (b) January 1, 1976 to December 31, 1983 - 1/10th of a year for each 200 hours worked in each Plan year not to exceed one (1); (c) January 1, 1984 and later - 1/10th of a year for each 190 hours worked in each Plan Year, not to exceed one (1).
• Compensation considered	Total salary or wages including bonuses, overtime pay, overtime premium, shift differential, on-call or call-in pay and other paid time off, Code Section 403(b) deferrals, and clergy housing allowances.
• Final average monthly compensation	Monthly Average Compensation for the five (5) highest paid consecutive calendar years of the ten (10) calendar years prior to the earlier of (a) the calendar year of termination or retirement or (b) December 31, 2000. For terminations or retirements on the last day of a calendar year, the final year is used in the average.
• Covered compensation	The average of the Social Security Taxable Wage Bases in effect for each calendar year during the 35-year period ending with the earlier of (a) the last day of the calendar year in which the employee attains Social Security Retirement Age or (b) December 31, 2000.
Normal retirement	
• Eligibility	The last day of the month in which an employee attained age 65.
• Benefit	A monthly benefit in the amount of the greater of (i), (ii) or (iii) below: (i) 0.9% of final Average Monthly Compensation up to Covered Compensation, plus 1.45% of Final Average Monthly Compensation in excess of Covered Compensation; the sum multiplied by years of continuous Benefit Service at retirement (not to exceed 30 years). (ii) 1.0% of Final Average Monthly Compensation (up to \$2,667 per month) multiplied by years of Continuous Benefit Service at retirement (not to exceed 30 years). (iii) \$12.00 multiplied by years of Credited Service at retirement.

Schedule SB, Part V — Summary of Plan Provisions

Early retirement	
• Eligibility	Attainment of age 55 and completion of ten (10) or more years of Eligibility Service.
• Benefit	Same as Normal Retirement Benefit taking into account only service through Early Retirement, reduced 1/12th of 5% for each month that benefit commencement precedes Normal Retirement.
Late retirement	
• Eligibility	Termination of employment following Normal Retirement Benefit Eligibility.
• Benefit	Same as Normal Retirement benefit including service after Normal Retirement.
Deferred vested	
• Eligibility	Termination of employment after completion of five (5) years of Eligibility Service.
• Benefit	Same as Normal Retirement Benefit taking into account only service through termination (payable at Normal Retirement Age).
Disability	
• Eligibility	Termination of employment due to permanent and total disability after fifteen (15) years of Eligibility Service.
• Benefit	Same as Early Retirement Benefit, with further actuarial reduction for commencement prior to age 65.
Pre-retirement death	
• Eligibility	A married vested participant who dies shall be eligible for a death benefit.
• Benefit prior to early retirement	The amount of the death benefit shall be the monthly pension due to the spouse had the joint and 50% survivor option been elected immediately before the death of the participant.
Form of benefits	
• Automatic form for unmarried participants	A monthly life annuity.
• Automatic form for married participants	Joint and 50% Survivor annuity.
• Optional forms	— Life Only — Life and Ten Years Certain — Joint and 50% Survivor — Joint and 75% Survivor — Joint and 100% Survivor — Lump Sum

Plan Provision Changes Since Prior Valuation

Maximum compensation amounts and maximum benefit amounts under IRS rules were updated from 2012 to 2013.

Schedule SB, line 24 — Change in Actuarial Assumptions

- The expense component of normal cost increased from \$425,420 to \$429,844 to reflect our expectations for the current plan year.
- The ultimate salary scale table beginning in 2018 was updated to produce an anticipated average wage increase of 3.0%. Previously, the ultimate salary scale anticipated a 4.4% average wage increase. The change was made to better reflect expectations for future years.
- The Social Security Taxable Wage Base beginning in 2018 decreased from 3.45% to 3.00%. The change was made to better reflect expectations for future years.
- The assumed cash balance crediting rate was updated to 3% beginning in 2013, increasing steadily to 4.9% (3.48% in 2014, 3.95% in 2015, 4.43% in 2016), and then remaining at 4.9% thereafter. The change was made to better reflect expectations for future years.

Schedule SB, line 26 — Schedule of Active Participant Data

Attained age	Years of credited service										
	Under 1	1–4	5–9	10–14	15–19	20–24	25–29	30–34	35–39	40 & up	Total
Under 25		67 26,851 1,121	3								70
25–29		118 36,910 2,376	65 35,628 5,668	3							186
30–34		74 38,988 2,957	78 44,398 8,679	48 42,098 12,608	1						201
35–39		65 40,218 2,992	80 40,576 8,641	86 48,664 17,621	24 58,740 25,586	2					257
40–44		42 32,970 3,306	58 43,073 10,834	73 47,748 18,703	33 52,368 26,176	18	6				230
45–49		55 37,225 3,378	64 48,070 13,623	62 45,478 20,557	33 50,263 28,351	35 46,465 39,915	23 52,478 37,102	3			275
50–54		37 39,108 5,101	78 45,871 14,903	66 45,479 22,962	31 47,040 32,737	30 50,750 40,639	40 52,259 43,172	37 55,327 51,261	3		322
55–59		48 46,688 5,140	44 37,040 14,277	55 45,343 27,691	31 48,923 39,637	25 56,825 50,703	26 51,391 50,784	36 58,863 65,825	27 55,164 67,179	1	293
60–64		21 58,920 6,907	30 39,567 15,354	35 41,186 28,012	28 45,406 42,798	23 56,951 60,520	21 59,435 67,069	23 50,734 64,494	19	7	207
65–69		5	8	8	7	4	5	6	3	3	49
70 & up		3	1	6			2	2		1	15
Total		535	509	442	188	137	123	107	52	12	2,105

In each cell, the top number is the count of active participants for each age/service combination. The middle number is average pay for 2012 limited to \$250,000. The bottom number is average cash account balance. Average pay and cash balance are not shown for cells with fewer than 20 participants.